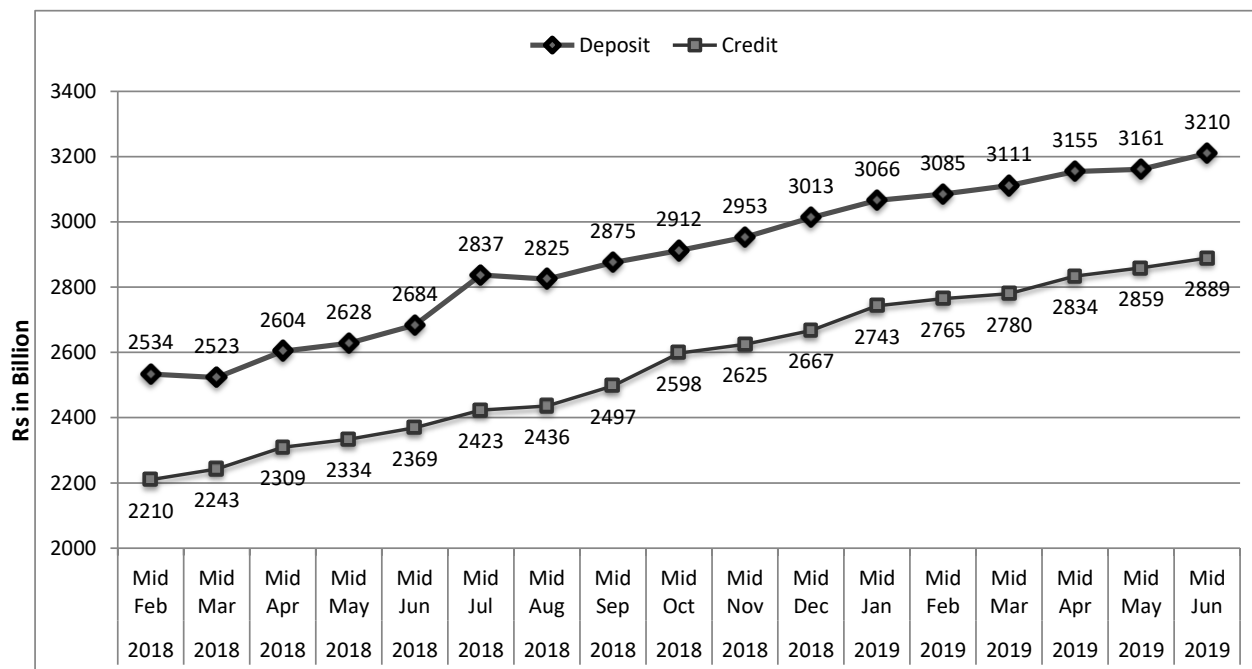


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Policy Research Analysis Division

2076 Jeth
Mid-June, 2019

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1. List of bank and financial institutions with short name	Annex 1

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	28	32	24	91	175
Total Number of Licensed BFIs*	28	32	24	91	175

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

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

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

Major Financial Indicators

as on Jeth End, 2076 (Mid-June, 2019)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	79.70	10.88	2.07	92.65
2	Total Credit/GDP	71.69	9.74	1.96	83.40
3	Total Credit/ Total Deposit	89.96	89.55	94.59	90.01
4	CCD Ratio [#]	77.37	78.50	75.86	77.22
5	Fixed Deposit/Total Deposit	46.65	45.87	54.04	46.72
6	Saving Deposit/Total Deposit	31.18	33.55	32.47	31.49
7	Current Deposit/Total Deposit	9.96	1.59	0.51	8.77
8	Call Deposit/Total Deposit	11.01	18.91	5.96	11.82
9	NPL/ Total Loan [@]	1.71	1.13	9.99	1.83
10	Total LLP/Total Loan	1.87	1.65	9.75	2.03
11	Deprived Sector Loan/Total Loan ^{§@}	6.21	10.19	6.75	6.65
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	9.77	12.29	16.51	10.21
2	Investment in Gov. Security/Total Deposit	12.26	3.67	5.32	11.10
3	Total Liquid Assets/Total Deposit	23.27	26.07	34.09	23.84
C. Capital Adequacy Ratios (%)[@]					
1	Core Capital/RWA	12.11	14.85	19.01	12.58
2	Total Capital/RWA	13.57	15.94	20.03	14.00
D. Financial Access					
1	No. of institutions	28	32	24	84
2	No. of Branches	3,539	1,250	205	4,994
3	No. of Deposit Accounts [@]	21,987,354	4,351,054	572,072	26,910,480
4	No. of Loan Accounts [@]	1,019,220	366,797	41,920	1,427,937
5	No. of Branchless Banking Centers [@]	1,399	1	-	1,400
6	No. of Branchless Banking Customers [@]	155,083	136	-	155,219
7	No. of Mobile Banking Customers [@]	6,341,617	634,751	22,556	6,998,924
8	No. of Internet Banking Customers [@]	877,117	11,079	4,663	892,859
9	No. of ATMs [@]	2,858	282	48	3,188
10	No. of Debit Cards [@]	6,069,277	182,624	29,526	6,281,427
11	No. of Credit Cards [@]	112,756	-	-	112,756
12	No. of Prepaid Cards [@]	64,473	-	-	64,473
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	6.64			
	(a) Saving	4.55			
	(b) Fixed	10.09			
	(c) Call	4.26			
2	Wt. Avg Interest on Credit	12.20			

Note:

Bank balance includes money at call

Nominal GDP (At Producer's Price) for 2018/19 Rs. 34,64,319 million (Preliminary)

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

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

Jestha month end (last day) CCD ratio

@ Data as on 3rd Quarter of FY2075/76 (2018/19)

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

Liabilities	Mid-July			Mid-May	Mid-June	% Change				
	2016	2017	2018	2019	2019	2/1	3/2	4/3	5/4	
1 CAPITAL FUND	214,892	308,652	370,014	446,167	447,932	43.63	19.88	0.21	0.40	
a. Paid-up Capital	163,371	225,314	282,196	302,531	302,831	37.92	25.25	0.07	0.10	
b. Statutory Reserves	43,681	53,665	63,756	76,105	76,365	22.86	18.80	0.19	0.34	
c. Retained Earning	(11,167)	(3,005)	(1,932)	2,514	6,169	-73.09	-35.71	-2.30	145.36	
d. Others Reserves	19,008	32,678	25,995	65,016	62,566	71.92	-20.45	1.50	-3.77	
2 BORROWINGS	42,822	31,800	35,453	92,074	113,859	-25.74	11.49	1.60	23.66	
a. NRB	6,855	7,094	12,122	36,481	51,392	3.49	70.87	2.01	40.87	
b. "A"Class Licensed Institution	20,083	9,094	8,583	25,979	31,490	-54.72	-5.62	2.03	21.21	
c. Foreign Banks and Fin. Ins.	-	-	-	3,381	3,341	0.00	0.00	0.00	-1.20	
d. Other Financial Ins.	5,112	5,299	2,436	3,419	3,816	3.67	-54.04	0.40	11.61	
e. Bonds and Securities	10,772	10,312	12,312	22,813	23,820	-4.27	19.39	0.85	4.41	
3 DEPOSITS	2,107,503	2,384,807	2,836,930	3,160,562	3,209,681	13.16	18.96	0.11	1.55	
a. Current	185,135	204,361	256,809	264,147	281,387	10.38	25.66	0.03	6.53	
b. Savings	875,420	816,572	947,024	1,004,576	1,010,700	-6.72	15.98	0.06	0.61	
c. Fixed	617,635	998,259	1,229,731	1,485,615	1,499,714	61.63	23.19	0.21	0.95	
d. Call Deposits	401,829	333,350	367,597	368,940	379,490	-17.04	10.27	0.00	2.86	
e. Others	27,483	32,265	35,770	37,284	38,391	17.40	10.86	0.04	2.97	
4 Bills Payable	3,927	2,219	3,109	4,555	4,594	-43.49	40.09	0.46	0.86	
5 Other Liabilities	206,694	224,201	263,876	310,747	317,411	8.47	17.70	0.18	2.14	
1. Loan Loss Provision	48,594	52,553	55,009	60,370	58,526	8.15	4.67	0.10	-3.05	
2. Interest Suspense a/c	32,001	34,892	37,705	29,165	16,783	9.04	8.06	-0.23	-42.45	
3. Others	126,100	136,756	171,163	221,212	242,102	8.45	25.16	0.29	9.44	
6 Reconciliation A/c	13,817	2,359	4,265	9,713	8,774	-82.93	80.84	1.28	-9.66	
7 Profit & Loss A/c	49,443	54,882	61,338	58,494	58,833	11.00	11.76	-0.05	0.58	
TOTAL	2,639,100	3,008,920	3,574,985	4,082,311	4,161,083	14.01	18.81	0.14	1.93	
Assets										
1 LIQUID FUNDS	385,746	423,242	439,299	387,425	409,164	9.72	3.79	-0.12	5.61	
a. Cash Balance	56,937	64,373	74,893	83,461	81,715	13.06	16.34	0.11	-2.09	
Nepalese Notes & Coins	55,937	63,283	72,208	72,573	72,291	13.13	14.10	0.01	-0.39	
Foreign Currency	1,000	1,090	2,685	10,888	9,424	8.99	146.37	3.06	-13.45	
b. Bank Balance	262,420	305,795	298,098	238,586	246,151	16.53	-2.52	-0.20	3.17	
1. In Nepal Rastra Bank	180,498	233,257	218,135	152,902	163,324	29.23	-6.48	-0.30	6.82	
2. "A"Class Licensed Institution	41,730	38,882	41,055	24,012	24,978	-6.83	5.59	-0.42	4.02	
3. Other Financial Ins.	8,437	6,369	7,557	14,535	13,857	-24.51	18.65	0.92	-4.66	
4. In Foreign banks	31,754	27,287	31,352	47,137	43,992	-14.07	14.89	0.50	-6.67	
c. Money at Call	66,389	53,074	66,307	65,377	81,298	-20.06	24.93	-0.01	24.35	
2 INVESTMENTS	238,676	232,707	331,231	313,670	357,527	-2.50	42.34	-0.05	13.98	
a. Govt. Securities	196,070	214,381	295,854	309,841	356,150	9.34	38.00	0.05	14.95	
b. Others	42,606	18,326	35,377	3,829	1,376	-56.99	93.05	-0.89	-64.05	
3 SHARE & OTHER INVESTMENT	131,778	129,938	109,665	166,889	162,027	-1.40	-15.60	0.52	-2.91	
4 LOANS & ADVANCES	1,669,203	1,976,880	2,419,842	2,856,074	2,886,100	18.43	22.41	0.18	1.05	
a. Private Sector	1,542,025	1,923,942	2,355,915	2,771,108	2,801,461	24.77	22.45	0.18	1.10	
b. Financial Institutions	121,292	44,543	58,056	79,888	79,835	-63.28	30.34	0.38	-0.07	
c. Government Organizations	5,886	8,394	5,871	5,078	4,804	42.60	-30.06	-0.13	-5.40	
5 BILLS PURCHASED	11,602	17,199	2,956	3,088	2,993	48.25	-82.81	0.04	-3.09	
6 LOANS AGT. COLLECTED BILLS	1,075	571	129	-	-	-46.92	-77.46	-1.00	0.00	
7 FIXED ASSETS	35,044	40,634	47,763	68,546	69,664	15.95	17.54	0.44	1.63	
8 OTHER ASSETS	144,135	166,139	206,834	261,114	260,438	15.27	24.49	0.26	-0.26	
a. Accrued Interests	34,038	37,666	43,309	56,025	58,089	10.66	14.98	0.29	3.68	
b. Others	110,097	128,473	163,525	205,089	202,348	16.69	27.28	0.25	-1.34	
9 Expenses not Written off	319	279	264	41	43	-12.59	-5.36	-0.84	3.69	
10 Non Banking Assets	4,797	4,465	4,614	5,259	5,257	-6.92	3.33	0.14	-0.04	
11 Reconciliation Account	16,090	16,631	12,389	19,615	7,645	3.36	-25.51	0.58	-61.03	
12 Profit & Loss A/c	634	235	1	590	227	-63.01	-99.69	820.90	-61.59	
TOTAL	2,639,100	3,008,920	3,574,985	4,082,311	4,161,083	14.01	18.81	0.14	1.93	

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-May	Mid-June	% Change				
	2016	2017	2018	2019	2019	2/1	3/2	4/3	5/4	
1 CAPITAL FUND	170,148	262,230	314,190	383,263	385,050	54.12	19.81	21.98	0.47	
a. Paid-up Capital	121,091	185,011	231,458	248,514	248,514	52.79	25.10	7.37	0.00	
b. Statutory Reserves	36,597	46,702	56,203	67,413	67,665	27.61	20.34	19.95	0.37	
c. Retained Earning	(4,333)	891	3,053	5,074	8,863	-120.56	242.69	66.18	74.68	
d. Others Reserves	16,792	29,627	23,477	62,262	60,009	76.43	-20.76	165.21	-3.62	
2 BORROWINGS	37,270	29,667	33,552	83,576	104,297	-20.40	13.09	149.10	24.79	
a. NRB	6,661	6,081	11,690	34,696	47,157	-8.71	92.25	196.79	35.92	
b. "A"Class Licensed Institution	14,724	7,974	7,113	19,266	26,162	-45.84	-10.80	170.85	35.80	
c. Foreign Banks and Fin. Ins.	-	-	-	3,381	3,341	0.00	0.00	0.00	-1.20	
d. Other Financial Ins.	5,112	5,299	2,436	3,419	3,816	3.67	-54.04	40.38	11.61	
e. Bonds and Securities	10,772	10,312	12,312	22,813	23,820	-4.27	19.39	85.29	4.41	
3 DEPOSITS	1,764,592	2,093,256	2,471,514	2,721,356	2,760,913	18.63	18.07	10.11	1.45	
a. Current	178,264	199,360	249,248	258,059	275,039	11.83	25.02	3.54	6.58	
b. Savings	698,691	703,029	811,668	856,742	860,921	0.62	15.45	5.55	0.49	
c. Fixed	524,463	879,140	1,070,788	1,278,684	1,287,991	67.63	21.80	19.42	0.73	
d. Call Deposits	340,864	285,289	308,550	295,813	303,924	-16.30	8.15	-4.13	2.74	
e. Others	22,310	26,438	31,261	32,058	33,037	18.50	18.24	2.55	3.06	
4 Bills Payable	3,872	2,179	3,050	4,511	4,568	-43.73	40.00	47.90	1.26	
5 Other Liabilities	166,839	190,587	228,764	269,407	272,077	14.23	20.03	17.77	0.99	
1. Loan Loss Provision	34,894	41,453	44,118	48,190	46,321	18.79	6.43	9.23	-3.88	
2. Interest Suspense a/c	22,183	26,199	28,593	17,523	3,710	18.10	9.14	-38.71	-78.83	
3. Others	109,762	122,935	156,052	203,694	222,046	12.00	26.94	30.53	9.01	
6 Reconciliation A/c	3,962	(2,298)	(432)	2,374	2,517	-157.99	-81.22	-650.13	6.00	
7 Profit & Loss A/c	38,129	45,610	53,633	52,365	52,825	19.62	17.59	-2.36	0.88	
TOTAL	2,184,812	2,621,230	3,104,271	3,516,851	3,582,246	19.98	18.43	13.29	1.86	
Assets										
1 LIQUID FUNDS	274,495	335,601	328,307	284,313	304,066	22.26	-2.17	-13.40	6.95	
a. Cash Balance	47,989	56,469	66,242	73,978	72,080	17.67	17.31	11.68	-2.57	
Nepalese Notes & Coins	47,061	55,472	63,741	63,240	62,777	17.87	14.91	-0.79	-0.73	
Foreign Currency	928	997	2,501	10,738	9,303	7.39	150.87	329.42	-13.36	
b. Bank Balance	205,858	261,547	244,464	189,923	197,587	27.05	-6.53	-22.31	4.04	
1. In Nepal Rastra Bank	161,790	218,402	201,684	134,778	145,932	34.99	-7.65	-33.17	8.28	
2. "A"Class Licensed Institution	12,471	15,694	11,245	7,875	7,557	25.85	-28.35	-29.97	-4.03	
3. Other Financial Ins.	83	227	192	140	113	173.34	-15.65	-27.03	-19.22	
4. In Foreign banks	31,514	27,224	31,344	47,130	43,985	-13.61	15.13	50.36	-6.67	
c. Money at Call	20,648	17,585	17,601	20,412	34,399	-14.84	0.09	15.97	68.52	
2 INVESTMENTS	229,828	226,811	321,107	300,098	339,801	-1.31	41.57	-6.54	13.23	
a. Govt. Securities	187,276	208,700	285,850	296,304	338,508	11.44	36.97	3.66	14.24	
b. Others	42,552	18,111	35,257	3,794	1,293	-57.44	94.67	-89.24	-65.92	
3 SHARE & OTHER INVESTMENT	128,321	126,101	103,824	159,895	154,851	-1.73	-17.67	54.01	-3.15	
4 LOANS & ADVANCES	1,380,359	1,718,132	2,109,246	2,456,771	2,480,597	24.47	22.76	16.48	0.97	
a. Private Sector	1,256,143	1,668,294	2,049,940	2,378,358	2,402,147	32.81	22.88	16.02	1.00	
b. Financial Institutions	118,383	41,449	53,464	73,371	73,675	-64.99	28.99	37.23	0.41	
c. Government Organizations	5,833	8,388	5,842	5,042	4,775	43.81	-30.35	-13.70	-5.30	
5 BILLS PURCHASED	11,595	17,196	2,956	3,088	2,993	48.30	-82.81	4.47	-3.09	
6 LOANS AGT. COLLECTED BILLS	549	571	129	-	-	3.99	-77.46	-100.00	0.00	
7 FIXED ASSETS	28,611	35,012	41,139	59,940	60,847	22.37	17.50	45.70	1.51	
8 OTHER ASSETS	122,000	146,337	186,241	236,065	233,668	19.95	27.27	26.75	-1.02	
a. Accrued Interests	23,986	28,672	33,650	44,051	44,427	19.54	17.36	30.91	0.85	
b. Others	98,015	117,665	152,590	192,015	189,241	20.05	29.68	25.84	-1.44	
9 Expenses not Written off	253	260	247	18	18	2.99	-5.00	-92.73	-1.30	
10 Non Banking Assets	2,543	3,133	3,380	4,056	4,070	23.19	7.88	20.01	0.35	
11 Reconciliation Account	6,258	11,901	7,696	12,214	1,334	90.16	-35.33	58.71	-89.08	
12 Profit & Loss A/c	-	176	-	393	-	0.00	-100.00	0.00	-100.00	
TOTAL	2,184,812	2,621,230	3,104,271	3,516,851	3,582,245	19.98	18.43	13.29	1.86	

Statement of Assets and Liabilities of Development Banks

Liabilities	Mid-July			Mid-May	Mid-June	% Change				
	2016	2017	2018	2019	2019	2/1	3/2	4/3	5/4	
1 CAPITAL FUND	34,482	38,281	44,037	48,707	48,711	11.02	15.03	10.61	0.01	
a. Paid-up Capital	29,217	30,210	38,004	39,883	39,883	3.40	25.80	4.95	0.00	
b. Statutory Reserves	4,420	4,803	5,021	5,937	5,937	8.67	4.54	18.24	0.00	
c. Retained Earning	(248)	1,287	(531)	1,375	1,378	-618.51	-141.26	-358.99	0.23	
d. Others Reserves	1,093	1,981	1,543	1,512	1,512	81.27	-22.15	-2.00	0.04	
2 BORROWINGS	2,994	876	731	5,710	6,406	-70.73	-16.59	681.15	12.19	
a. NRB	5	501	221	1,497	3,017	9927.42	-55.92	577.51	101.49	
b. "A"Class Licensed Institution	2,989	375	510	4,213	3,390	-87.45	36.00	726.06	-19.54	
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00	0.00	
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00	0.00	
e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00	0.00	
3 DEPOSITS	278,631	239,420	301,858	368,979	376,905	-14.07	26.08	22.24	2.15	
a. Current	6,741	4,910	7,280	5,704	5,980	-27.17	48.27	-21.64	4.84	
b. Savings	143,669	95,029	114,849	125,087	126,442	-33.86	20.86	8.91	1.08	
c. Fixed	68,231	94,271	124,858	168,561	172,891	38.17	32.45	35.00	2.57	
d. Call Deposits	59,246	44,105	54,586	69,318	71,283	-25.56	23.76	26.99	2.84	
e. Others	745	1,105	285	308	309	48.38	-74.22	8.12	0.40	
4 Bills Payable	54	39	54	43	26	-27.51	37.29	-20.08	-40.71	
5 Other Liabilities	18,747	16,330	17,211	22,634	25,910	-12.89	5.40	31.51	14.48	
1. Loan Loss Provision	4,937	4,205	4,384	5,572	5,576	-14.82	4.25	27.10	0.07	
2. Interest Suspense a/c	2,618	2,087	1,607	3,629	4,805	-20.30	-23.00	125.88	32.39	
3. Others	11,191	10,038	11,220	13,432	15,530	-10.31	11.78	19.71	15.61	
6 Reconciliation A/c	7,783	3,260	4,584	7,214	6,140	-58.12	40.62	57.38	-14.88	
7 Profit & Loss A/c	8,154	6,873	6,227	4,942	4,854	-15.71	-9.40	-20.64	-1.77	
TOTAL	350,845	305,079	374,701	458,229	468,953	-13.04	22.82	22.29	2.34	
Assets										
1 LIQUID FUNDS	85,768	71,097	89,988	82,243	84,423	-17.11	26.57	-8.61	2.65	
a. Cash Balance	7,892	6,813	7,344	8,172	8,351	-13.67	7.80	11.26	2.20	
Nepalese Notes & Coins	7,820	6,720	7,160	8,021	8,230	-14.07	6.55	12.03	2.61	
Foreign Currency	72	93	184	150	121	29.73	98.24	-18.55	-19.64	
b. Bank Balance	39,312	34,886	42,555	37,461	37,984	-11.26	21.98	-11.97	1.40	
1. In Nepal Rastra Bank	16,081	12,554	14,045	15,148	14,388	-21.94	11.88	7.86	-5.02	
2. "A"Class Licensed Institution	19,093	17,790	23,101	12,222	13,688	-6.82	29.85	-47.09	11.99	
3. Other Financial Ins.	3,898	4,479	5,401	10,083	9,901	14.90	20.60	86.67	-1.81	
4. In Foreign banks	240	63	7	7	7	-73.77	-88.33	-6.67	0.00	
c. Money at Call	38,564	29,398	40,089	36,611	38,089	-23.77	36.37	-8.68	4.04	
2 INVESTMENTS	5,492	4,361	7,774	11,223	13,880	-20.58	78.25	44.37	23.67	
a. Govt. Securities	5,479	4,361	7,654	11,188	13,820	-20.40	75.50	46.17	23.52	
b. Others	13	-	120	35	60	-100.00	0.00	-70.83	71.43	
3 SHARE & OTHER INVESTMENT	2,103	2,348	3,668	4,476	4,589	11.65	56.21	22.01	2.53	
4 LOANS & ADVANCES	232,993	209,605	253,251	332,210	337,529	-10.04	20.82	31.18	1.60	
a. Private Sector	230,577	207,149	249,741	327,435	333,266	-10.16	20.56	31.11	1.78	
b. Financial Institutions	2,414	2,450	3,506	4,771	4,259	1.48	43.10	36.05	-10.72	
c. Government Organizations	2	5	4	4	4	224.21	-25.54	0.00	0.00	
5 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00	0.00	
6 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00	0.00	
7 FIXED ASSETS	4,544	3,953	4,726	6,557	6,746	-13.02	19.56	38.75	2.88	
8 OTHER ASSETS	10,734	9,634	10,047	13,489	14,856	-10.24	4.28	34.26	10.13	
a. Accrued Interests	2,793	2,343	2,047	3,860	5,223	-16.13	-12.64	88.61	35.31	
b. Others	7,941	7,291	8,000	9,629	9,633	-8.17	9.72	20.36	0.03	
9 Expenses not Written off	36	13	10	11	12	-64.48	-24.70	8.31	16.65	
10 Non Banking Assets	1,001	714	659	631	613	-28.68	-7.73	-4.17	-2.86	
11 Reconciliation Account	7,750	3,355	4,578	7,277	6,194	-56.72	36.47	58.96	-14.88	
12 Profit & Loss A/c	424	-	0	112	111	-100.00	0.00	84506.78	-1.03	
TOTAL	350,845	305,079	374,701	458,229	468,953	-13.04	22.82	22.29	2.34	

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July			Mid-May	Mid-June	% Change				
	2016	2017	2018	2019	2019	2/1	3/2	4/3	5/4	
1 CAPITAL FUND	10,263	8,140	11,787	14,197	14,171	-20.69	44.80	20.44	-0.18	
a. Paid-up Capital	13,064	10,093	12,735	14,134	14,433	-22.74	26.17	10.99	2.12	
b. Statutory Reserves	2,663	2,160	2,531	2,755	2,764	-18.90	17.18	8.83	0.33	
c. Retained Earning	(6,586)	(5,183)	(4,454)	(3,934)	(4,071)	-21.31	-14.06	-11.67	3.49	
d. Others Reserves	1,123	1,070	975	1,242	1,045	-4.71	-8.82	27.32	-15.83	
2 BORROWINGS	2,559	1,257	1,170	2,788	3,155	-50.87	-6.93	138.35	13.16	
a. NRB	189	512	210	288	1,218	171.18	-58.92	36.77	323.11	
b. "A"Class Licensed Institution	2,370	745	960	2,501	1,938	-68.57	28.84	160.63	-22.51	
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00	0.00	
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00	0.00	
e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00	0.00	
3 DEPOSITS	64,279	52,131	63,558	70,228	71,862	-18.90	21.92	10.49	2.33	
a. Current	130	91	281	384	367	-29.73	207.55	36.65	-4.36	
b. Savings	33,060	18,514	20,508	22,747	23,336	-44.00	10.77	10.92	2.59	
c. Fixed	24,941	24,847	34,085	38,370	38,832	-0.38	37.18	12.57	1.20	
d. Call Deposits	1,720	3,957	4,460	3,809	4,282	130.08	12.73	-14.61	12.43	
e. Others	4,428	4,721	4,224	4,917	5,044	6.62	-10.54	16.43	2.57	
4 Bills Payable	1	1	5	0	1	21.05	327.14	-95.16	149.51	
5 Other Liabilities	21,109	17,284	17,902	18,706	19,424	-18.12	3.57	4.49	3.84	
1. Loan Loss Provision	8,762	6,895	6,507	6,608	6,629	-21.31	-5.63	1.56	0.32	
2. Interest Suspense a/c	7,199	6,606	7,505	8,012	8,268	-8.23	13.60	6.75	3.20	
3. Others	5,147	3,783	3,890	4,086	4,527	-26.51	2.83	5.03	10.79	
6 Reconciliation A/c	2,072	1,397	113	124	117	-32.58	-91.91	9.94	-5.79	
7 Profit & Loss A/c	3,161	2,400	1,478	1,188	1,154	-24.08	-38.40	-19.66	-2.83	
TOTAL	103,443	82,610	96,013	107,231	109,885	-20.14	16.22	11.68	2.47	
Assets										
1 LIQUID FUNDS	25,483	16,544	21,004	20,870	20,675	-35.08	26.95	-0.64	-0.93	
a. Cash Balance	1,057	1,091	1,307	1,312	1,284	3.22	19.80	0.38	-2.11	
Nepalese Notes & Coins	1,057	1,091	1,307	1,312	1,284	3.22	19.80	0.38	-2.13	
Foreign Currency	0	0	0	0	0	-19.25	-18.20	64.30	211.36	
b. Bank Balance	17,250	9,362	11,079	11,203	10,580	-45.73	18.34	1.12	-5.56	
1. In Nepal Rastra Bank	2,627	2,301	2,407	2,976	3,005	-12.39	4.59	23.64	0.96	
2. "A"Class Licensed Institution	10,167	5,398	6,709	3,915	3,733	-46.91	24.29	-41.64	-4.66	
3. Other Financial Ins.	4,456	1,663	1,964	4,312	3,843	-62.68	18.08	119.59	-10.86	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	0.00	
c. Money at Call	7,177	6,092	8,618	8,355	8,810	-15.12	41.47	-3.05	5.45	
2 INVESTMENTS	3,356	1,534	2,350	2,349	3,846	-54.29	53.15	-0.02	63.69	
a. Govt. Securities	3,315	1,320	2,350	2,349	3,822	-60.19	78.04	-0.02	62.69	
b. Others	41	215	-	-	24	420.68	-100.00	0.00	0.00	
3 SHARE & OTHER INVESTMENT	1,354	1,489	2,172	2,517	2,586	9.99	45.87	15.90	2.74	
4 LOANS & ADVANCES	55,851	49,143	57,345	67,094	67,974	-12.01	16.69	17.00	1.31	
a. Private Sector	55,305	48,499	56,235	65,315	66,048	-12.31	15.95	16.15	1.12	
b. Financial Institutions	494	644	1,086	1,747	1,901	30.34	68.56	60.92	8.82	
c. Government Organizations	52	-	24	32	25	-100.00	0.00	33.15	-21.90	
5 BILLS PURCHASED	6	3	-	-	-	-59.38	-100.00	0.00	0.00	
6 LOANS AGT. COLLECTED BILLS	526	-	-	-	-	-100.00	0.00	0.00	0.00	
7 FIXED ASSETS	1,889	1,669	1,898	2,049	2,071	-11.62	13.68	7.95	1.08	
8 OTHER ASSETS	11,401	10,168	10,546	11,560	11,914	-10.82	3.72	9.61	3.07	
a. Accrued Interests	7,259	6,651	7,611	8,114	8,439	-8.38	14.44	6.60	4.01	
b. Others	4,142	3,517	2,935	3,445	3,475	-15.09	-16.55	17.40	0.85	
9 Expenses not Written off	30	6	7	13	13	-80.08	20.65	75.12	0.00	
10 Non Banking Assets	1,253	619	576	572	574	-50.63	-6.92	-0.74	0.35	
11 Reconciliation Account	2,082	1,376	115	123	117	-33.91	-91.65	7.53	-5.17	
12 Profit & Loss A/c	211	59	1	85	116	-72.11	-99.00	14394.58	36.35	
TOTAL	103,443	82,610	96,013	107,231	109,885	-20.14	16.22	11.68	2.47	

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

	Mid-July			Mid-May	Mid-June	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	64,943	97,851	167,967	173,185	192,934	50.67	71.66	11.40
1.1 Deposit Liabilities	63,252	95,609	165,254	170,405	189,575	51.15	72.84	11.25
1.1.1 Saving A/c	21,235	23,526	39,005	38,973	43,431	10.79	65.80	11.44
1.1.2 Fixed A/c	31,711	55,651	112,317	117,897	131,088	75.50	101.82	11.19
1.1.2.1 Upto 3 Months Fixed A/c	1,915	2,496	8,398	5,789	6,530	30.35	236.48	12.79
1.1.2.2 3 to 6 Months fixed A/c	1,241	2,673	6,799	8,881	9,950	115.44	154.39	12.04
1.1.2.3 6 Months to 1 Year Fixed A/c	15,369	29,697	57,784	58,770	65,525	93.23	94.58	11.49
1.1.2.4 Above 1 Year	13,186	20,785	39,336	44,456	49,083	57.63	89.25	10.41
1.1.3 Call Deposit	10,301	16,430	13,818	13,314	14,810	59.49	-15.90	11.23
1.1.4 Certificate of Deposits	5	2	114	221	245	-63.14	5683.67	10.74
1.2 Others	1,691	2,242	2,713	2,780	3,359	32.61	21.00	20.82
2 Commission/Fee Expense	546	601	613	1,217	1,406	10.02	1.97	15.47
3 Employees Expenses	22,716	26,627	31,472	31,768	34,804	17.22	18.20	9.56
4 Office Operating Expenses	18,124	20,755	25,517	22,418	25,195	14.52	22.95	12.39
5 Exchange Fluctuation Loss	197	109	125	18	20	-44.83	15.31	14.61
5.1 Due to Change in Exchange Rates	182	88	102	18	15	-51.56	16.08	-16.23
5.2 Due to Foreign Currency Transactions	15	21	23	0	6	36.73	12.00	1848.18
6 Non-Operating Expenses	106	34	58	141	142	-68.40	74.28	0.67
7. Provision for Risk	9,650	12,763	15,147	19,153	18,678	32.26	18.68	-2.48
7.1 Loan loss Provision	8,452	11,477	12,875	18,509	18,610	35.80	12.17	0.55
7.1.1 General Loan loss Provision	5,108	7,036	6,484	8,726	8,911	37.74	-7.84	2.13
7.1.1.1 Pass Loan Loss Provision	4,530	6,257	5,679	6,667	6,812	38.11	-9.24	2.17
7.1.1.2 Watch List Provision	578	779	806	2,058	2,099	34.86	3.44	1.99
7.1.2 Special Loan Loss Provision	3,028	4,375	6,216	9,309	9,201	44.47	42.07	-1.17
7.1.3 Additional Loan Loss Provision	315	66	174	474	499	-78.94	162.29	5.18
7.2. Provision for Non-Banking Assets	1,012	1,053	1,255	438	420	4.07	19.15	-4.15
7.3. Provision for Loss on Investment	15	186	716	161	167	1179.20	284.90	3.29
7.4. Provision for Loss of Other Assets	171	46	302	44	(519)	0.00	0.00	-1273.29
8 Loan Written Off	355	996	971	(647)	405	180.57	-2.50	-162.59
9 Provision for Staff Bonus	5,852	6,657	7,982	6,608	7,256	13.76	19.90	9.80
10 Provision for Income Tax	17,592	20,371	24,583	23,338	25,010	15.80	20.68	7.16
11 Others	61	56	29	7	6	-9.06	-48.09	-11.95
12 Net Profit	49,005	54,665	61,337	58,321	63,819	11.55	12.20	9.43
TOTAL EXPENSES	189,146	241,483	335,802	335,528	369,675	27.67	39.06	10.18
Income								
1. Interest Income	146,483	194,358	283,227	292,009	322,696	32.68	45.72	10.51
1.1. On Loans and Advance	138,783	181,923	265,446	273,222	302,389	31.09	45.91	10.68
1.2. On Investment	3,487	5,875	10,903	10,337	11,089	68.49	85.58	7.27
1.2.1 Government Bonds	3,005	4,830	9,360	9,469	9,860	60.74	93.77	4.13
1.2.2 Foreign Bonds	137	153	186	133	187	12.17	21.29	40.05
1.2.3 NRB Bonds	200	777	1,031	468	533	289.04	32.69	13.96
1.2.4 Deventure & Bonds	146	115	327	267	508	-21.14	184.63	90.62
1.3 Agency Balance	589	1,022	988	1,219	1,113	73.33	-3.33	-8.71
1.4 On Call Deposit	2,513	3,475	3,928	4,711	5,291	38.26	13.02	12.32
1.5 Others	1,111	2,063	1,963	2,520	2,814	85.75	-4.83	11.66
2. Comission & Discount	9,829	11,807	13,569	14,508	16,097	20.12	14.93	10.96
2.1 Bills Purchase & Discount	300	240	117	571	146	-20.20	-51.18	-74.44
2.2 Comission	8,074	9,865	11,381	11,455	13,279	22.17	15.37	15.92
2.3 Others	1,454	1,702	2,071	2,481	2,672	17.07	21.69	7.72
3 Income From Exchange Fluctuation	5,709	6,249	7,850	8,578	9,354	9.46	25.62	9.05
3.1 Due to Change in Exchange Rate	1,342	707	1,537	1,267	1,211	-47.34	117.44	-4.44
3.2 Due to Foreign Currency Trans.	4,367	5,542	6,313	7,311	8,144	26.92	13.91	11.39
4 Other Operating Income	9,123	10,772	13,392	10,832	11,831	18.08	24.32	9.22
5 Non Operating Income	4,776	3,783	2,491	197	260	-20.79	-34.15	32.07
6 Provision Written Back	11,551	12,883	14,545	8,429	8,450	11.54	12.90	0.24
7 Recovery from Written off Loan	1,276	1,504	673	945	968	17.87	-55.26	2.37
8 Income from Extra Ordinary Expenses	231	108	53	9	(28)	-53.27	-50.71	-420.85
9 Net Loss	168	18	-	21	46	-89.14	-100.00	118.25
TOTAL INCOME	189,146	241,483	335,802	335,528	369,675	27.67	39.06	10.18

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	47,855	81,092	141,815	144,547	160,828	69.46	74.88	11.26
1.1 Deposit Liabilities	46,324	79,132	139,186	142,007	157,762	70.82	75.89	11.09
1.1.1 Saving A/c	13,684	17,436	30,569	30,855	34,388	27.42	75.32	11.45
1.1.2 Fixed A/c	24,433	47,955	97,070	100,697	111,808	96.27	102.42	11.03
1.1.2.1 Upto 3 Months Fixed A/c	1,842	2,170	7,668	4,860	5,419	17.81	253.35	11.50
1.1.2.2 3 to 6 Months fixed A/c	936	2,298	5,904	7,781	8,685	145.59	156.88	11.63
1.1.2.3 6 Months to 1 Year Fixed A/c	11,608	25,818	49,040	48,642	53,919	122.42	89.94	10.85
1.1.2.4 Above 1 Year	10,048	17,668	34,458	39,415	43,784	75.84	95.03	11.09
1.1.3 Call Deposit	8,201	13,739	11,433	10,233	11,321	67.53	-16.78	10.64
1.1.4 Certificate of Deposits	5	2	114	221	245	-61.96	5683.67	10.74
1.2 Others	1,531	1,960	2,629	2,540	3,066	28.04	34.13	20.71
2 Commission/Fee Expense	543	597	608	1,213	1,401	9.98	1.81	15.49
3 Employees Expenses	19,108	23,306	27,585	27,613	30,185	21.97	18.36	9.31
4 Office Operating Expenses	14,314	17,488	21,746	18,769	21,130	22.18	24.35	12.58
5 Exchange Fluctuation Loss	19	26	108	11	11	34.00	321.27	-6.14
5.1 Due to Change in Exchange Rates	4	5	85	11	5	14.37	1583.93	-55.75
5.2 Due to Foreign Currency Transactions	15	21	23	-	6	39.89	12.00	0.00
6 Non-Operating Expenses	70	18	53	137	138	-74.55	198.03	0.37
7. Provision for Risk	7,062	10,569	11,964	15,811	15,297	49.67	13.20	-3.25
7.1 Loan loss Provision	6,402	9,651	10,356	15,492	15,560	50.75	7.31	0.44
7.1.1 General Loan loss Provision	4,111	6,272	5,380	6,962	7,144	52.57	-14.21	2.61
7.1.1.1 Pass Loan Loss Provision	3,626	5,678	4,860	5,316	5,458	56.61	-14.40	2.68
7.1.1.2 Watch List Provision	485	594	520	1,646	1,685	22.42	-12.41	2.39
7.1.2 Special Loan Loss Provision	2,197	3,369	4,856	8,152	8,026	53.30	44.13	-1.55
7.1.3 Additional Loan Loss Provision	94	10	121	378	391	-89.19	1090.14	3.29
7.2. Provision for Non-Banking Assets	612	839	1,030	253	233	37.26	22.69	-7.91
7.3. Provision for Loss on Investment	5	46	375	29	29	823.46	717.05	3.36
7.4. Provision for Loss of Other Assets	43	33	203	38	(525)	0.00	0.00	-1474.84
8 Loan Written Off	78	907	885	(724)	367	1070.33	-2.47	-150.76
9 Provision for Staff Bonus	4,629	5,544	7,011	5,847	6,506	19.77	26.45	11.26
10 Provision for Income Tax	14,145	17,164	21,670	21,092	22,798	21.34	26.26	8.09
11 Others	56	48	7	0	2	-15.10	-85.02	4260.19
12 Net Profit	38,129	45,434	53,633	52,367	57,991	19.16	18.05	10.74
TOTAL EXPENSES	146,006	202,193	287,085	286,685	316,654	38.48	41.99	10.45
Income								
1. Interest Income	113,201	161,584	241,266	249,011	275,913	42.74	49.31	10.80
1.1. On Loans and Advance	108,083	152,697	227,301	234,129	259,673	41.28	48.86	10.91
1.2. On Investment	3,265	5,687	10,487	9,930	10,634	74.18	84.41	7.09
1.2.1 Government Bonds	2,829	4,702	9,096	9,152	9,511	66.22	93.43	3.92
1.2.2 Foreign Bonds	137	153	186	133	187	12.17	21.29	40.05
1.2.3 NRB Bonds	168	747	941	382	433	344.84	26.06	13.26
1.2.4 Deventure & Bonds	132	84	264	262	504	-35.83	212.71	91.92
1.3 Agency Balance	420	483	638	841	974	14.92	31.95	15.83
1.4 On Call Deposit	627	781	1,093	1,714	1,954	24.52	39.89	14.02
1.5 Others	804	1,936	1,748	2,398	2,679	140.70	-9.72	11.71
2. Comission & Discount	9,230	11,328	13,027	14,004	15,527	22.73	15.00	10.88
2.1 Bills Purchase & Discount	300	240	117	571	146	-20.17	-51.17	-74.44
2.2 Comission	7,689	9,582	11,052	11,120	12,903	24.62	15.34	16.03
2.3 Others	1,241	1,507	1,858	2,312	2,478	21.37	23.33	7.17
3 Income From Exchange Fluctuation	5,462	6,128	7,817	8,551	9,325	12.19	27.57	9.05
3.1 Due to Change in Exchange Rate	1,116	629	1,519	1,251	1,199	-43.60	141.39	-4.11
3.2 Due to Foreign Currency Trans.	4,346	5,498	6,298	7,300	8,126	26.52	14.54	11.31
4 Other Operating Income	6,555	8,715	10,703	7,908	8,604	32.95	22.81	8.81
5 Non Operating Income	2,757	2,775	1,960	7	54	0.63	-29.35	705.42
6 Provision Written Back	7,698	10,242	11,618	6,380	6,382	33.05	13.43	0.03
7 Recovery from Written off Loan	1,025	1,369	647	819	841	33.59	-52.71	2.73
8 Income from Extra Ordinary Expenses	78	52	45	5	7	-33.61	-12.52	54.40
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	146,006	202,193	287,085	286,685	316,654	38.48	41.99	10.45

Profit and Loss Statement of Development Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13,312	13,201	20,949	23,293	26,151	-0.83	58.69	12.27
1.1 Deposit Liabilities	13,173	13,087	20,905	23,131	25,949	-0.65	59.74	12.18
1.1.1 Saving A/c	5,946	4,677	6,871	6,623	7,397	-21.34	46.91	11.69
1.1.2 Fixed A/c	5,212	5,950	11,833	13,633	15,292	14.15	98.89	12.17
1.1.2.1 Upto 3 Months Fixed A/c	54	271	602	817	984	399.17	122.42	20.35
1.1.2.2 3 to 6 Months fixed A/c	279	299	732	921	1,064	7.38	144.41	15.57
1.1.2.3 6 Months to 1 Year Fixed A/c	2,770	2,933	6,548	7,916	9,148	5.90	123.26	15.57
1.1.2.4 Above 1 Year	2,109	2,446	3,950	3,979	4,096	15.98	61.48	2.95
1.1.3 Call Deposit	2,015	2,461	2,201	2,875	3,259	22.14	-10.55	13.38
1.1.4 Certificate of Deposits	0	-	-	-	-	-100.00	0.00	0.00
1.2 Others	139	114	44	163	202	-18.19	-61.53	24.26
2 Commission/Fee Expense	1	-	-	-	-	-100.00	0.00	0.00
3 Employees Expenses	2,907	2,687	3,148	3,440	3,828	-7.56	17.13	11.30
4 Office Operating Expenses	3,039	2,614	2,941	2,994	3,334	-13.98	12.51	11.33
5 Exchange Fluctuation Loss	178	83	18	7	10	-53.27	-78.58	49.43
5.1 Due to Change in Exchange Rates	178	83	18	6	10	-53.19	-78.61	53.18
5.2 Due to Foreign Currency Transactions	0	0	0	0	0	-90.15	10.32	-31.62
6 Non-Operating Expenses	16	14	1	3	3	-11.77	-92.71	7.06
7. Provision for Risk	1,415	1,566	2,225	2,018	2,031	10.60	42.12	0.63
7.1 Loan loss Provision	1,271	1,484	1,894	1,876	1,886	16.72	27.64	0.55
7.1.1 General Loan loss Provision	733	624	950	1,143	1,147	-14.93	52.38	0.34
7.1.1.1 Pass Loan Loss Provision	652	465	729	810	812	-28.67	56.67	0.30
7.1.1.2 Watch List Provision	81	158	222	333	335	95.71	39.79	0.46
7.1.2 Special Loan Loss Provision	503	833	911	658	664	65.68	9.29	0.96
7.1.3 Additional Loan Loss Provision	35	27	33	75	75	-23.41	22.32	0.00
7.2. Provision for Non-Banking Assets	109	25	92	87	87	-76.61	259.78	0.00
7.3. Provision for Loss on Investment	(0)	46	148	55	57	-10653.82	224.17	4.35
7.4. Provision for Loss of Other Assets	36	11	91	-	-	0.00	0.00	0.00
8 Loan Written Off	156	40	82	41	0	-74.43	105.74	-98.85
9 Provision for Staff Bonus	963	942	846	683	673	-2.18	-10.21	-1.42
10 Provision for Income Tax	2,793	2,724	2,535	2,020	1,990	-2.49	-6.92	-1.48
11 Others	4	1	21	6	0	-80.66	2493.62	-94.90
12 Net Profit	7,763	6,872	6,227	4,837	4,760	-11.47	-9.40	-1.58
TOTAL EXPENSES	32,547	30,743	38,991	39,341	42,781	-5.54	26.83	8.74
Income								
1. Interest Income	26,440	26,568	34,091	35,373	38,500	0.48	28.32	8.84
1.1. On Loans and Advance	24,547	24,001	31,194	32,413	35,419	-2.22	29.97	9.27
1.2. On Investment	123	136	309	310	347	10.04	127.69	11.76
1.2.1 Government Bonds	102	95	186	235	258	-6.43	95.44	9.38
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	11	12	65	75	89	10.56	425.81	19.27
1.2.4 Deventure & Bonds	10	28	58	-	-	171.27	106.58	0.00
1.3 Agency Balance	103	344	234	264	25	233.84	-31.99	-90.66
1.4 On Call Deposit	1,486	2,056	2,227	2,341	2,654	38.31	8.33	13.37
1.5 Others	181	31	128	44	55	-82.74	310.96	27.04
2. Comission & Discount	487	385	456	440	500	-21.05	18.45	13.49
2.1 Bills Purchase & Discount	0	0	-	-	-	-87.15	-100.00	0.00
2.2 Comission	365	263	291	309	346	-27.77	10.43	12.16
2.3 Others	122	121	165	132	153	-1.01	35.88	16.61
3 Income From Exchange Fluctuation	247	121	32	26	29	-50.89	-73.36	9.85
3.1 Due to Change in Exchange Rate	226	77	17	16	11	-65.80	-77.72	-30.14
3.2 Due to Foreign Currency Trans.	21	44	15	10	18	110.19	-65.69	71.79
4 Other Operating Income	2,088	1,657	2,137	2,451	2,695	-20.67	29.02	9.95
5 Non Operating Income	1,131	445	356	119	135	-60.67	-19.95	13.10
6 Provision Written Back	2,018	1,547	1,904	901	918	-23.36	23.09	1.84
7 Recovery from Written off Loan	3	13	10	23	23	379.99	-23.53	0.00
8 Income from Extra Ordinary Expenses	129	9	5	0	(35)	-92.83	-47.64	-10499.09
9 Net Loss	4	-	-	7	17	-100.00	0.00	141.78
TOTAL INCOME	32,547	30,743	38,991	39,341	42,781	-5.54	26.83	8.74

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-May	Mid-June	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	3,776	3,557	5,203	5,345	5,955	-5.80	46.27	11.41
1.1 Deposit Liabilities	3,756	3,389	5,163	5,267	5,864	-9.76	52.34	11.33
1.1.1 Saving A/c	1,604	1,413	1,565	1,494	1,646	-11.94	10.80	10.17
1.1.2 Fixed A/c	2,065	1,747	3,414	3,566	3,988	-15.43	95.50	11.83
1.1.2.1 Upto 3 Months Fixed A/c	18	55	127	111	127	198.56	132.03	13.84
1.1.2.2 3 to 6 Months fixed A/c	26	75	163	180	201	189.96	117.83	11.81
1.1.2.3 6 Months to 1 Year Fixed A/c	992	946	2,196	2,213	2,458	-4.61	132.16	11.08
1.1.2.4 Above 1 Year	1,029	671	928	1,062	1,202	-34.83	38.32	13.18
1.1.3 Call Deposit	86	230	184	207	230	167.06	-20.25	11.03
1.1.4 Certificate of Deposits	0	-	-	-	-	-100.00	0.00	0.00
1.2 Others	21	168	40	78	91	710.55	-76.17	17.03
2 Commission/Fee Expense	2	4	5	4	5	112.56	28.84	8.54
3 Employees Expenses	701	634	740	715	790	-9.54	16.78	10.52
4 Office Operating Expenses	771	653	830	655	732	-15.38	27.15	11.74
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	20	1	4	1	1	-93.30	223.24	30.67
7. Provision for Risk	1,173	628	958	1,323	1,350	-46.42	52.42	2.04
7.1 Loan loss Provision	779	343	624	1,141	1,164	-55.95	82.01	2.04
7.1.1 General Loan loss Provision	264	140	154	620	620	-46.85	9.54	-0.02
7.1.1.1 Pass Loan Loss Provision	253	114	90	541	541	-54.97	-21.10	-0.02
7.1.1.2 Watch List Provision	12	27	64	79	79	130.77	140.41	0.00
7.1.2 Special Loan Loss Provision	328	173	450	500	511	-47.17	159.61	2.24
7.1.3 Additional Loan Loss Provision	186	29	20	21	33	-84.34	-30.34	58.21
7.2. Provision for Non-Banking Assets	292	189	134	98	100	-35.39	-29.13	1.84
7.3. Provision for Loss on Investment	10	94	192	78	80	844.54	103.88	2.53
7.4. Provision for Loss of Other Assets	93	3	8	6	6	0.00	0.00	0.00
8 Loan Written Off	122	49	4	37	37	-59.89	-91.21	0.00
9 Provision for Staff Bonus	260	171	126	78	77	-34.17	-26.59	-1.04
10 Provision for Income Tax	653	484	377	226	222	-25.96	-22.00	-1.75
11 Others	1	7	1	1	3	940.04	-88.62	324.10
12 Net Profit	3,114	2,359	1,478	1,117	1,068	-24.23	-37.37	-4.40
TOTAL EXPENSES	10,592	8,547	9,726	9,502	10,240	-19.31	13.79	7.77
Income								
1. Interest Income	6,842	6,206	7,869	7,625	8,283	-9.30	26.81	8.63
1.1. On Loans and Advance	6,152	5,225	6,951	6,679	7,298	-15.07	33.04	9.26
1.2. On Investment	99	53	107	97	108	-46.57	103.54	11.45
1.2.1 Government Bonds	74	33	78	81	92	-55.86	137.67	12.68
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	21	18	25	11	11	-14.67	39.47	1.90
1.2.4 Deventure & Bonds	4	2	5	4	5	-37.48	106.85	12.25
1.3 Agency Balance	66	194	116	114	114	195.09	-40.30	0.39
1.4 On Call Deposit	400	638	608	656	683	59.64	-4.74	4.08
1.5 Others	126	96	87	79	80	-23.56	-9.07	1.41
2. Comission & Discount	111	94	87	63	71	-15.41	-7.69	11.42
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00
2.2 Comission	21	20	39	26	30	-6.22	93.85	12.41
2.3 Others	90	74	49	37	41	-17.57	-34.80	10.72
3 Income From Exchange Fluctuation	0	-	-	-	-	-100.00	0.00	0.00
3.1 Due to Change in Exchange Rate	0	-	-	-	-	-100.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0	-	-	-	-	-100.00	0.00	0.00
4 Other Operating Income	480	401	552	473	532	-16.51	37.80	12.32
5 Non Operating Income	888	564	175	71	72	-36.49	-68.97	0.92
6 Provision Written Back	1,834	1,094	1,023	1,148	1,151	-40.33	-6.50	0.20
7 Recovery from Written off Loan	249	123	16	104	104	-50.63	-86.88	0.02
8 Income from Extra Ordinary Expenses	25	47	3	4	0	90.41	-93.48	-99.83
9 Net Loss	163	18	-	14	30	-88.86	-100.00	106.78
TOTAL INCOME	10,592	8,547	9,726	9,502	10,240	-19.31	13.79	7.77

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

	Mid-July			Mid-May	Mid-June	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	76,816	87,899	115,386	154,312	152,352	14.43	31.27	-1.27
Fishery Related	1,980	2,329	2,725	3,997	4,081	17.57	17.03	2.11
Mining Related	3,404	3,950	5,033	7,309	7,122	16.04	27.42	-2.55
Agriculture, Forestry & Beverage Production Related	296,097	329,835	415,539	508,392	507,226	11.39	25.98	-0.23
Construction	182,852	213,029	253,187	303,403	306,869	16.50	18.85	1.14
Electricity, Gas and Water	46,418	63,521	86,863	112,699	122,172	36.85	36.75	8.41
Metal Products, Machinery & Electronic Equipment & Assemblage	19,473	25,045	33,148	37,291	37,219	28.61	32.36	-0.19
Transport, Communication and Public Utilities	67,489	76,264	83,255	94,188	95,670	13.00	9.17	1.57
Wholesaler & Retailer	374,323	436,443	532,011	617,795	619,315	16.60	21.90	0.25
Finance, Insurance and Real Estate	135,000	166,374	203,050	221,520	223,048	23.24	22.04	0.69
Hotel or Restaurant	54,426	66,900	91,146	117,064	119,404	22.92	36.24	2.00
Other Services	72,146	90,251	105,969	121,860	121,598	25.09	17.42	-0.22
Consumption Loans	120,843	158,359	166,319	162,480	161,257	31.04	5.03	-0.75
Local Government	1,655	1,569	1,554	1,569	1,565	-5.22	-0.96	-0.25
Others	228,956	272,882	327,742	386,847	395,259	19.19	20.10	2.17
TOTAL	1,681,880	1,994,649	2,422,926	2,850,726	2,874,156	18.60	21.47	0.82
Productwise								
Term Loan	272,694	320,735	423,648	536,286	549,013	17.62	32.09	2.37
Overdraft	294,327	361,907	410,911	454,182	454,163	22.96	13.54	0.00
Trust Receipt Loan / Import Loan	72,678	64,500	113,869	131,189	127,732	-11.21	76.46	-2.63
Demand & Other Working Capital Loan	365,785	404,195	498,116	610,176	612,707	10.50	23.24	0.41
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	142,815	168,384	201,682	231,422	234,699	17.90	19.77	1.42
Real Estate Loan	108,072	127,319	142,005	145,813	146,913	17.81	11.54	0.75
Margin Nature Loan	37,681	41,170	41,129	43,150	43,161	9.26	-0.10	0.03
Hire Purchase Loan	110,094	150,400	171,054	183,899	183,665	36.61	13.73	-0.13
Deprived Sector Loan	81,239	111,985	137,728	171,884	174,054	37.85	22.99	1.26
Bills Purchased	12,531	17,354	2,859	3,330	3,449	38.49	-83.53	3.58
Other Product	183,963	226,670	279,927	339,395	344,600	23.22	23.50	1.53
Total	1,681,880	1,994,649	2,422,926	2,850,726	2,874,156	18.60	21.47	0.82
Collateral wise								
Gold and Silver	30,642	37,467	38,070	36,916	37,933	22.27	1.61	2.75
Government Securities	1,015	998	470	539	433	-1.65	-52.86	-19.80
Non Governmental Securities	29,669	34,635	37,124	34,175	33,988	16.74	7.19	-0.55
Fixed Deposit Receipts	10,553	22,176	18,558	20,387	19,872	110.13	-16.32	-2.53
Own	9,577	20,781	17,907	19,827	19,392	116.99	-13.83	-2.19
Other Licences Institutions	976	1,395	650	561	480	42.85	-53.38	-14.41
Collateral of Properties	1,463,646	1,734,997	2,136,643	2,552,018	2,574,148	18.54	23.15	0.87
Fixed Assets	1,207,218	1,459,790	1,788,776	2,158,064	2,181,858	20.92	22.54	1.10
Current Assets	256,428	275,207	347,867	393,954	392,290	7.32	26.40	-0.42
Against security of Bill	15,710	15,874	18,166	22,578	22,615	1.04	14.44	0.17
Domestic Bills	3,526	798	826	1,288	1,119	-77.36	3.49	-13.10
Foreign Bills	12,185	15,075	17,340	21,290	21,496	23.72	15.02	0.97
Against Guarantee	52,993	63,293	78,284	95,101	95,955	19.44	23.69	0.90
Government Guarantee	2,364	2,560	2,348	2,343	2,365	8.28	-8.27	0.93
Institutional Guarantee	33,209	42,759	55,645	71,701	72,338	28.76	30.14	0.89
Personal Guarantee	4,054	5,340	6,081	5,770	5,872	31.73	13.86	1.76
Collective Guarantee	4,856	5,829	7,086	7,668	7,656	20.05	21.56	-0.15
International Rated Foreign Bank's Guarantee	4,227	1,469	1,682	2,130	1,987	-65.24	14.45	-6.72
Other Guarantee	4,283	5,336	5,444	5,488	5,737	24.59	2.02	4.52
Credit Card	416	906	1,257	1,687	1,749	117.72	38.78	3.68
Others	77,235	84,304	94,353	87,324	87,464	9.15	11.92	0.16
Total	1,681,880	1,994,649	2,422,926	2,850,726	2,874,156	18.60	21.47	0.82

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	59,611	73,353	96,590	128,798	126,341	23.05	31.68	-1.91
Fishery Related	1,514	1,997	2,330	3,284	3,347	31.88	16.72	1.92
Mining Related	2,971	3,468	4,420	6,739	6,535	16.73	27.47	-3.03
Agriculture, Forestry & Beverage Production Related	278,304	315,942	398,079	483,789	482,423	13.52	26.00	-0.28
Construction	142,303	178,777	212,488	246,645	249,098	25.63	18.86	0.99
Electricity, Gas and Water	42,102	59,345	82,192	105,870	115,313	40.96	38.50	8.92
Metal Products, Machinery & Electronic Equipment & Assemblage	16,328	22,633	29,803	32,967	32,835	38.62	31.68	-0.40
Transport, Communication and Public Utilities	43,246	52,471	57,257	63,318	64,565	21.33	9.12	1.97
Wholesaler & Retailer	330,887	397,945	483,927	553,666	554,095	20.27	21.61	0.08
Finance, Insurance and Real Estate	114,518	148,589	179,843	191,792	192,940	29.75	21.03	0.60
Hotel or Restaurant	43,362	57,139	79,499	101,100	103,549	31.77	39.13	2.42
Other Services	60,592	80,039	95,129	108,475	108,033	32.09	18.85	-0.41
Consumption Loans	99,230	134,353	141,446	137,558	136,053	35.39	5.28	-1.09
Local Government	1,576	1,507	1,500	1,513	1,510	-4.40	-0.46	-0.22
Others	155,958	208,341	247,825	285,911	292,015	33.59	18.95	2.14
TOTAL	1,392,503	1,735,899	2,112,330	2,451,423	2,468,653	24.66	21.69	0.70
Productwise								
Term Loan	227,582	280,894	369,100	455,185	465,814	23.43	31.40	2.34
Overdraft	239,961	310,487	349,119	375,228	374,465	29.39	12.44	-0.20
Trust Receipt Loan / Import Loan	72,678	64,520	113,869	131,189	127,730	-11.22	76.49	-2.64
Demand & Other Working Capital Loan	334,767	386,184	480,565	592,363	595,081	15.36	24.44	0.46
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	109,297	140,053	167,220	182,279	184,369	28.14	19.40	1.15
Real Estate Loan	83,603	104,245	114,770	118,075	119,437	24.69	10.10	1.15
Margin Nature Loan	28,429	34,420	33,208	33,774	33,565	21.07	-3.52	-0.62
Hire Purchase Loan	79,566	120,086	137,333	145,107	144,527	50.93	14.36	-0.40
Deprived Sector Loan	66,006	93,429	114,232	138,994	140,548	0.00	0.00	1.12
Bills Purchased	12,523	17,352	2,856	3,327	3,446	38.56	-83.54	3.58
Other Product	138,091	184,230	230,060	275,901	279,672	33.41	24.88	1.37
Total	1,392,503	1,735,899	2,112,330	2,451,423	2,468,653	24.66	21.69	0.70
Collateral wise								
Gold and Silver	26,326	32,843	32,616	30,803	31,606	24.75	-0.69	2.61
Government Securities	992	986	433	483	381	-0.59	-56.10	-21.21
Non Governmental Securities	23,085	29,674	30,512	26,788	26,408	28.54	2.82	-1.42
Fixed Deposit Receipts	7,543	15,282	13,517	14,934	14,648	102.61	-11.55	-1.91
Own	6,567	13,888	12,876	14,373	14,168	111.49	-7.28	-1.42
Other Licences Institutions	976	1,395	641	561	480	42.85	-54.03	-14.41
Collateral of Properties	1,206,656	1,510,055	1,864,917	2,199,624	2,216,299	25.14	23.50	0.76
Fixed Assets	950,449	1,234,935	1,517,181	1,805,828	1,824,166	29.93	22.86	1.02
Current Assets	256,207	275,119	347,736	393,797	392,133	7.38	26.39	-0.42
Against security of Bill	15,133	15,874	18,164	22,576	22,614	4.89	14.43	0.17
Domestic Bills	2,950	798	824	1,286	1,118	-72.94	3.17	-13.11
Foreign Bills	12,183	15,075	17,340	21,290	21,496	23.74	15.02	0.97
Against Guarantee	44,016	52,805	64,117	76,610	77,151	19.97	21.42	0.71
Government Guarantee	2,191	2,456	2,250	2,245	2,267	12.09	-8.41	0.99
Institutional Guarantee	28,853	38,747	49,664	62,444	62,777	34.29	28.18	0.53
Personal Guarantee	3,325	4,274	4,505	4,005	4,096	28.54	5.40	2.29
Collective Guarantee	1,365	641	692	508	510	-53.06	7.95	0.30
International Rated Foreign Bank's Guarantee	4,227	1,469	1,682	2,130	1,986	-65.24	14.45	-6.76
Other Guarantee	4,054	5,217	5,324	5,279	5,514	28.70	2.04	4.45
Credit Card	416	906	1,257	1,687	1,749	117.72	38.78	3.68
Others	68,335	77,475	86,798	77,918	77,797	13.37	12.03	-0.16
Total	1,392,503	1,735,899	2,112,330	2,451,423	2,468,653	24.66	21.69	0.70

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
Sectorwise								
Agricultural and Forest Related	15,170	11,518	15,080	20,973	21,339	-24.07	30.93	1.74
Fishery Related	411	276	341	649	670	-32.84	23.65	3.19
Mining Related	392	451	592	504	521	15.16	31.27	3.46
Agriculture, Forestry & Beverage Production Related	14,830	11,610	14,743	21,425	21,703	-21.71	26.98	1.30
Construction	32,646	27,622	32,571	47,230	48,164	-15.39	17.92	1.98
Electricity, Gas and Water	4,001	4,008	4,469	6,488	6,531	0.18	11.51	0.65
Metal Products, Machinery & Electronic Equipment & Assemblage	2,395	1,557	2,254	3,095	3,140	-34.98	44.77	1.44
Transport, Communication and Public Utilities	17,831	18,909	20,941	26,015	26,251	6.05	10.75	0.90
Wholesaler & Retailer	35,847	32,766	40,640	55,288	56,233	-8.60	24.03	1.71
Finance, Insurance and Real Estate	16,265	14,170	18,547	23,199	23,443	-12.88	30.89	1.05
Hotel or Restaurant	9,288	8,381	9,948	13,373	13,170	-9.76	18.70	-1.52
Other Services	9,369	8,372	8,988	11,237	11,471	-10.64	7.36	2.09
Consumption Loans	17,035	19,361	20,685	20,281	20,485	13.65	6.84	1.01
Local Government	41	25	20	23	22	-40.49	-16.90	-2.23
Others	57,474	50,581	63,432	82,428	84,387	-11.99	25.41	2.38
TOTAL	232,993	209,605	253,251	332,210	337,529	-10.04	20.82	1.60
Productwise								
Term Loan	37,260	33,011	45,529	68,501	70,288	-11.40	37.92	2.61
Overdraft	54,365	51,420	61,791	75,104	75,495	-5.42	20.17	0.52
Trust Receipt Loan / Import Loan	0	10	-	0	-	3302.67	-100.00	-100.00
Demand & Other Working Capital Loan	20,231	10,587	9,701	11,996	12,085	-47.67	-8.37	0.75
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,788	22,017	26,402	40,222	41,301	-17.81	19.92	2.68
Real Estate Loan	17,273	16,955	19,575	20,716	20,455	-1.84	15.45	-1.26
Margin Nature Loan	5,206	3,835	5,692	7,105	7,250	-26.32	48.39	2.05
Hire Purchase Loan	23,686	24,555	27,530	32,439	32,787	3.67	12.11	1.07
Deprived Sector Loan	12,939	16,415	20,705	28,704	29,168	0.00	0.00	1.62
Bills Purchased	1	-	-	3	3	-100.00	0.00	-0.50
Other Product	35,244	30,800	36,327	47,421	48,696	-12.61	17.94	2.69
Total	232,993	209,605	253,251	332,210	337,529	-10.04	20.82	1.60
Collateral wise								
Gold and Silver	4,189	4,319	4,851	5,262	5,415	3.08	12.33	2.91
Government Securities	6	0	38	37	32	-97.51	24397.71	-11.87
Non Governmental Securities	4,660	3,801	5,612	6,481	6,651	-18.44	47.65	2.63
Fixed Deposit Receipts	2,156	5,265	4,001	4,421	4,293	144.23	-24.00	-2.91
Own	2,156	5,265	3,992	4,421	4,293	144.23	-24.17	-2.91
Other Licences Institutions	0	-	9	-	-	-100.00	0.00	0.00
Collateral of Properties	213,182	186,567	226,108	299,371	304,261	-12.48	21.19	1.63
Fixed Assets	213,171	186,556	226,064	299,323	304,213	-12.49	21.18	1.63
Current Assets	10	11	44	48	48	3.60	313.42	0.63
Against security of Bill	8	-	-	1	1	-100.00	0.00	0.00
Domestic Bills	8	-	-	1	1	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	7,888	9,201	11,959	15,018	15,160	16.65	29.97	0.94
Government Guarantee	114	63	61	61	61	-44.48	-2.90	-0.85
Institutional Guarantee	3,716	3,198	4,659	6,674	6,827	-13.95	45.69	2.29
Personal Guarantee	571	751	845	1,120	1,122	31.52	12.57	0.19
Collective Guarantee	3,482	5,188	6,394	7,159	7,146	48.99	23.24	-0.19
International Rated Foreign Bank's Guarantee	-	-	-	-	1	0.00	0.00	0.00
Other Guarantee	5	1	-	3	3	-71.48	-100.00	-0.31
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	904	453	682	1,619	1,715	-49.91	50.59	5.92
Total	232,993	209,605	253,251	332,210	337,529	-10.04	20.82	1.60

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-May	Mid-June	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	2,036	3,028	3,716	4,542	4,672	48.76	22.72	2.88
Fishery Related	56	56	54	64	64	0.48	-4.58	0.90
Mining Related	42	32	21	65	66	-24.62	-32.79	0.51
Agriculture, Forestry & Beverage Production Related	2,963	2,283	2,717	3,178	3,099	-22.96	19.01	-2.46
Construction	7,903	6,630	8,128	9,528	9,608	-16.11	22.60	0.83
Electricity, Gas and Water	315	168	202	340	328	-46.73	20.35	-3.72
Metal Products, Machinery & Electronic Equipment & Assemblage	751	854	1,091	1,229	1,244	13.75	27.73	1.26
Transport, Communication and Public Utilities	6,412	4,884	5,057	4,855	4,854	-23.83	3.53	-0.03
Wholesaler & Retailer	7,589	5,732	7,444	8,841	8,986	-24.47	29.86	1.65
Finance, Insurance and Real Estate	4,217	3,616	4,661	6,529	6,665	-14.27	28.90	2.08
Hotel or Restaurant	1,777	1,380	1,698	2,590	2,684	-22.32	23.06	3.62
Other Services	2,186	1,841	1,852	2,149	2,094	-15.78	0.63	-2.57
Consumption Loans	4,578	4,646	4,187	4,642	4,719	1.49	-9.87	1.67
Local Government	37	37	33	33	33	-0.80	-10.79	0.00
Others	15,524	13,960	16,485	18,508	18,857	-10.07	18.09	1.88
TOTAL	56,384	49,146	57,345	67,094	67,974	-12.84	16.68	1.31
Productwise								
Term Loan	7,853	6,831	9,019	12,600	12,911	-13.02	32.04	2.46
Overdraft	-	-	-	3,849	4,204	0.00	0.00	9.20
Trust Receipt Loan / Import Loan	-	-	-	-	3	0.00	0.00	0.00
Demand & Other Working Capital Loan	10,787	7,425	7,850	5,817	5,540	-31.17	5.73	-4.75
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,731	6,314	8,060	8,921	9,028	-6.19	27.65	1.20
Real Estate Loan	7,195	6,118	7,661	7,022	7,021	-14.97	25.21	-0.02
Margin Nature Loan	4,047	2,915	2,230	2,271	2,346	-27.97	-23.50	3.27
Hire Purchase Loan	6,842	5,759	6,191	6,353	6,351	-15.83	7.50	-0.03
Deprived Sector Loan	2,295	2,141	2,791	4,187	4,337	0.00	0.00	3.60
Bills Purchased	6	3	3	-	-	-59.38	0.00	0.00
Other Product	10,628	11,640	13,541	16,073	16,233	9.53	16.32	1.00
Total	56,384	49,146	57,345	67,094	67,974	-12.84	16.68	1.31
Collateral wise								
Gold and Silver	126	306	604	852	911	141.77	97.59	6.96
Government Securities	17	12	-	20	20	-29.33	-100.00	0.10
Non Governmental Securities	1,923	1,160	1,000	907	928	-39.69	-13.81	2.32
Fixed Deposit Receipts	855	1,628	1,039	1,032	930	90.46	-36.21	-9.87
Own	855	1,628	1,039	1,032	930	90.46	-36.21	-9.87
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	43,808	38,376	45,618	53,023	53,588	-12.40	18.87	1.06
Fixed Assets	43,597	38,299	45,531	52,914	53,479	-12.15	18.88	1.07
Current Assets	211	77	87	110	109	-63.72	13.95	-0.39
Against security of Bill	569	-	3	-	-	-100.00	0.00	0.00
Domestic Bills	567	-	3	-	-	-100.00	0.00	0.00
Foreign Bills	2	-	-	-	-	-100.00	0.00	0.00
Against Guarantee	1,089	1,287	2,209	3,473	3,644	18.16	71.62	4.95
Government Guarantee	59	40	37	37	37	-31.57	-8.03	0.00
Institutional Guarantee	640	814	1,321	2,583	2,734	27.22	62.21	5.83
Personal Guarantee	158	315	730	646	654	99.55	131.73	1.23
Collective Guarantee	8	0	0	0	0	-99.57	0.00	-0.01
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	224	117	120	206	220	-47.77	2.66	6.41
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	7,996	6,377	6,873	7,786	7,952	-20.25	7.78	2.12
Total	56,384	49,146	57,345	67,094	67,974	-12.84	16.68	1.31

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NRBL	EEL	BOK	NCC	NIC	MBL
Liabilities														
1	CAPITAL FUND	29,646.93	24,237.09	18,824.30	22,513.56	12,488.87	13,246.35	11,915.05	11,160.30	14,401.61	11,688.20	11,094.39	11,603.12	9,551.30
	a. Paid-up Capital	9,811.15	9,004.80	9,011.85	12,589.91	8,011.43	8,520.26	8,449.25	8,088.30	8,106.86	8,063.10	7,018.59	8,834.23	8,055.69
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	4,353.29	7,169.60	5,587.50	4,785.06	3,619.83	3,184.12	2,099.51	2,294.27	3,204.23	2,220.64	1,450.77	1,825.15	1,114.12
	e. Share Premium	3,262.81	-	0.07	102.25	-	-	-	-	238.47	-	172.45	-	30.88
	f. Retained Earning	962.38	1,229.95	1,072.82	392.99	295.48	219.16	305.23	90.06	133.66	20.23	625.74	98.26	2.19
	g. Others Reserves Fund	11,257.30	6,832.74	3,152.07	4,643.35	562.13	1,322.81	1,061.06	687.66	2,718.38	1,384.22	1,826.85	845.48	348.41
2	BORROWINGS	56.55	537.37	397.39	3,516.17	-	3,279.96	4,540.00	1,254.98	2,318.29	2,049.84	740.99	8,043.49	5,632.12
	a. NRB	56.55	254.77	397.39	933.57	-	1,657.87	1,085.90	753.90	1,249.45	1,049.84	740.99	308.81	4,232.12
	b. Interbank Borrowing	-	222.60	-	1,332.60	-	1,000.42	-	-	-	-	-	-	1,400.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	60.00	-	-	-	-	2,454.10	501.08	-	-	-	-	-
	e. Bonds and Securities	-	-	-	1,250.00	-	621.68	1,000.00	-	1,068.85	1,000.00	-	-	7,734.68
3	DEPOSITS	111,362.39	184,518.19	160,257.03	146,968.56	83,040.49	111,097.40	97,358.82	56,997.64	124,675.98	80,849.97	65,373.45	172,702.27	86,409.89
	a. Current	28,704.12	57,491.15	17,972.81	15,291.85	19,688.57	10,452.56	6,433.37	4,530.41	8,835.61	5,990.00	3,399.54	16,285.46	3,071.41
	Domestic	28,527.78	57,420.92	13,549.55	12,243.34	12,594.38	7,882.49	6,277.51	4,199.34	8,189.15	5,100.91	3,295.98	15,688.30	2,997.56
	Foreign	176.33	70.23	4,423.26	3,048.50	7,094.20	2,570.07	155.86	331.08	646.45	489.08	103.55	597.16	73.85
	b. Savings	51,436.33	86,763.15	49,545.83	40,662.95	24,884.38	39,518.03	31,224.33	14,133.99	40,012.74	21,424.90	18,862.66	56,808.06	25,604.65
	Domestic	51,427.74	86,753.66	48,836.69	39,617.36	21,753.83	38,291.13	30,978.49	14,071.48	39,874.80	21,185.61	18,844.51	56,722.72	25,563.58
	Foreign	8.60	9.49	2,709.14	1,045.59	3,130.55	1,226.90	245.84	62.52	137.94	239.29	18.14	85.34	41.07
	c. Fixed	24,508.16	25,888.76	65,655.34	68,209.25	24,664.36	53,474.72	56,410.57	28,825.61	61,486.13	45,758.87	30,535.20	79,620.04	47,681.64
	Domestic	24,363.86	25,888.76	63,550.81	65,888.84	22,367.99	48,916.46	55,295.07	28,714.26	59,038.89	45,750.51	30,089.60	76,590.91	44,992.27
	Foreign	144.30	-	2,104.53	2,320.40	2,296.37	4,558.26	1,115.50	111.35	2,447.24	8.36	445.60	3,029.12	2,691.38
	d. Call Deposits	6,353.30	12,734.45	25,524.58	19,732.87	12,702.44	5,744.69	2,162.27	8,604.03	12,447.44	7,116.70	11,988.72	19,550.37	9,394.92
	Domestic	6,353.30	12,671.15	20,351.10	17,318.76	6,788.21	4,546.65	2,031.98	8,509.41	11,256.62	6,987.98	11,890.75	19,080.42	7,642.90
	Foreign	-	63.30	5,173.47	2,414.11	5,914.23	1,198.04	130.28	94.62	1,190.83	128.72	97.97	469.95	1,752.02
	e. Others	360.48	1,640.68	1,558.47	3,071.65	1,100.73	1,907.39	1,128.28	903.59	1,894.05	959.51	587.33	438.34	657.27
	Domestic	216.15	1,640.68	1,518.30	2,402.88	604.14	1,386.21	787.24	903.34	1,894.05	562.26	586.28	342.47	506.69
	Foreign	144.33	-	40.17	668.77	496.59	521.18	341.03	0.25	-	397.24	1.05	95.87	150.58
4	Bills Payable	24.33	2,537.49	218.88	-	159.99	120.50	260.87	30.26	204.90	49.33	11.77	190.20	18.33
5	Other Liabilities	18,565.69	15,704.58	22,131.84	21,026.53	5,094.84	5,450.78	7,974.17	11,026.05	18,813.47	5,817.37	5,775.67	13,549.63	9,343.74
	1. Sundry Creditors	664.85	2,265.98	5,218.53	1,464.75	376.64	22.27	826.12	253.44	506.58	473.04	209.48	8,363.59	3,537.25
	2. Loan Loss Provision	-	5,076.55	2,179.85	3,686.39	625.83	2,264.97	1,089.07	1,157.22	1,267.76	2,799.66	2,392.67	1,983.04	1,019.59
	3. Interest Suspense a/c	-	-	-	-	-	-	1,574.25	1,387.92	-	-	-	-	-
	4. Others	17,900.84	8,362.05	14,733.46	15,875.39	4,092.37	3,163.55	4,484.73	8,227.46	17,039.13	2,544.68	3,173.52	3,203.00	4,786.90
6	Reconciliation A/c	-	-	-	27.38	-	19.84	-	2,102.60	6.53	-	-	-	-
7	Profit & Loss A/c	2,021.72	-	3,941.07	3,256.70	2,229.10	2,456.17	2,079.08	1,496.36	2,797.64	1,622.97	1,431.97	3,062.44	1,526.26
	TOTAL Liabilities	161,677.61	227,534.72	205,770.51	197,308.91	103,013.30	135,671.01	124,128.01	84,068.19	163,218.42	102,077.68	84,428.24	209,151.14	112,481.65
Assets														
1	LIQUID FUNDS	9,717.36	25,292.57	19,926.75	14,783.51	19,369.40	9,631.06	8,634.01	4,505.06	15,854.84	6,746.38	5,337.32	23,633.78	8,494.87
	a. Cash Balance	3,424.13	5,057.59	2,324.46	2,380.03	1,356.70	3,095.81	2,297.37	1,973.23	2,163.63	1,545.06	1,902.44	4,996.14	1,849.95
	Nepalese Notes & Coins	3,350.67	4,864.78	2,152.46	1,968.05	1,240.27	1,512.86	2,254.79	1,927.30	2,110.63	1,499.82	1,880.89	4,593.48	1,777.45
	Foreign Currency	73.46	192.81	172.00	411.98	116.43	1,518.96	42.58	45.93	53.00	45.24	21.55	402.65	72.50
	b. Bank Balance	6,293.22	14,324.98	11,764.52	10,703.38	5,236.52	6,535.25	6,136.63	2,531.82	13,691.20	4,346.24	3,434.89	14,287.64	6,644.92
	1. In Nepal Rastra Bank	5,386.06	12,929.03	9,985.58	7,014.24	4,149.93	5,322.95	4,006.48	2,264.38	9,956.95	3,764.53	2,997.15	8,243.84	4,183.49
	Domestic Currency	5,386.06	12,839.39	5,607.12	6,670.03	3,961.78	5,135.66	3,937.11	2,232.95	9,848.50	3,720.40	2,973.99	7,867.03	3,857.79
	Foreign Currency	-	89.64	378.46	344.21	188.15	187.29	69.37	31.44	108.46	44.14	23.17	376.82	325.70
	2. "A"Class Licensed Institution	222.78	749.44	118.04	292.98	91.06	-	432.55	121.05	559.64	101.30	233.32	262.57	262.79
	Domestic Currency	222.78	755.04	118.04	280.96	91.06	-	432.55	111.70	520.33	95.30	224.34	262.37	241.56
	Foreign Currency	-	(5.60)	-	12.02	-	-	-	9.35	39.31	6.00	8.98	0.19	21.23
	3. Other Financial Ins.	-	-	-	0.01	-	54.97	-	-	-	-	-	-	22.75
	4. In Foreign Banks	684.39	646.51	5,660.90	3,396.15	995.53	1,157.33	1,697.60	146.39	3,174.61	480.40	204.41	5,781.23	2,175.89
	c. Money at Call	-	5,910.00	5,837.77	1,700.10	12,776.18	-	200.00	-	-	855.09	-	4,350.00	-
	Domestic Currency	-	5,910.00	4,750.00	1,700.10	-	-	200.00	-	-	-	-	4,350.00	-
	Foreign Currency	-	-	1,087.77	-	12,776.18	-	-	-	-	855.09	-	-	-
2	INVESTMENT IN SECURITIES	13,348.62	36,872.05	19,576.55	16,240.79	9,391.05	15,436.46	13,512.10	4,412.16	20,422.36	12,484.25	7,854.80	13,331.78	9,566.04
	a. Govt. Securities	13,348.62	36,872.05	19,576.55	16,240.79	9,391.05	14,143.55	13,512.10	4,412.16	20,422.36	12,484.25	7,854.80	13,331.78	9,566.04
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	1,292.91	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	8,766.37	1,090.27	13,523.32	12,279.70	15,042.79	5,249.55	2,519.66	4,801.81	1,672.65	3,383.46	3,119.88	5,735.83	6,024.09
	a. Interbank Lending	600.00	-	991.46	-	3,600.00	2,153.79	-	100.00	-	-	2,975.41	-	2,302.11
	b. Non Residents	4,995.00	-	8,670.73	9,249.11	-	2,849.87	2,175.23	3,922.86	668.10	2,334.41	-	-	3,396.18
	c. Others	3,171.37	1,090.27	3,861.13	3,030.59	11,442.79	245.89	344.44	778.95	1,004.55	1,049.05	144.47	5,735.83	325.81
4	LOANS & ADVANCES	95,505.72	143,502.93	130,273.51	130,103.51	55,152.73	101,141.09	90,596.86	56,560.39	111,085.81	76,481.86	62,190.29	152,729.90	77,463.10
	a. Private Sector	95,505.72	138,285.77	124,136.32	128,529.46	52,807.73	95,831.10	85,852.10	54,513.39	103,067.65	73,021.91	59,722.16	152,729.90	75,022.33
	b. Financial Institutions	-	4,255.37	6,137.19	1,574.05	2,345.00	4,838.76	4,744.75	2,047.00	6,906.21	3,195.64	2,365.32	-	2,438.79
	c. Government Organizations	-	96											

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Janata	Mega	CEB	
Liabilities															
1	CAPITAL FUND	10,366.90	10,875.20	12,793.50	24,859.36	13,564.73	10,975.53	11,182.35	10,616.79	15,142.10	12,556.05	9,349.06	11,903.83	9,512.16	
	a. Paid-up Capital	7,163.06	8,920.51	8,887.60	14,448.24	10,310.52	8,371.06	8,033.30	8,152.56	9,618.16	8,233.96	8,000.79	10,388.62	8,003.39	
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-	
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-	
	d. General Reserves	1,701.97	1,171.23	1,740.42	6,080.60	1,995.20	1,454.24	1,590.39	1,452.92	1,671.85	1,388.18	905.58	1,013.36	729.65	
	e. Share Premium	54.80	-	122.09	-	-	46.82	-	127.16	2,518.06	151.95	-	-	-	
	f. Retained Earning	1,353.99	25.13	70.51	482.10	38.69	(1,242.06)	1,335.89	4.31	519.18	773.63	6.00	5.02	22.94	
	g. Others Reserves Fund	93.09	758.33	1,972.87	3,848.42	1,220.32	2,345.47	222.77	879.85	814.84	2,008.33	436.70	496.83	756.18	
2	BORROWINGS	4,510.75	2,541.61	7,815.98	621.32	4,828.10	8,577.57	1,267.30	4,328.78	8,253.25	6,620.34	7,720.25	2,049.55	3,453.61	
	a. NRB	1,610.65	1,226.65	2,138.50	48.40	713.29	2,678.49	1,267.30	2,828.78	1,458.69	6,620.34	3,720.25	1,604.71	2,153.61	
	b. Interbank Borrowing	2,900.10	900.40	2,711.40	-	1,700.00	5,400.00	-	500.00	1,100.00	-	4,000.00	444.84	1,300.00	
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	3,340.50	-	-	-	-	
	d. Other Financial Ins.	-	-	-	112.93	518.51	-	(0.00)	-	169.56	-	-	-	-	
	e. Bonds and Securities	-	414.55	2,966.08	460.00	1,896.30	499.07	-	1,000.00	2,184.51	-	-	-	-	
3	DEPOSITS	77,927.17	83,726.12	114,341.39	114,105.17	119,084.30	68,134.22	79,469.56	74,483.41	94,635.01	107,000.47	71,774.71	80,059.57	43,370.52	
	a. Current	3,929.11	4,024.52	6,662.71	14,502.91	7,503.79	3,402.83	3,309.93	3,700.11	4,409.25	7,803.31	3,180.56	4,868.79	1,987.23	
	Domestic	3,854.39	3,697.87	6,518.78	14,497.78	6,957.20	3,317.05	3,148.75	3,481.13	4,022.74	7,757.61	3,171.77	4,694.25	1,959.25	
	Foreign	74.71	326.65	143.93	5.13	546.59	85.79	161.18	218.98	386.51	45.70	8.79	174.54	27.98	
	b. Savings	17,516.17	22,679.07	32,345.32	33,892.12	40,855.64	16,029.00	15,529.50	22,309.89	25,130.83	39,431.23	20,164.78	19,613.66	9,540.46	
	Domestic	17,386.26	22,321.78	32,228.84	33,892.03	40,572.65	15,903.77	15,518.49	22,229.50	24,990.20	39,391.96	20,161.56	19,550.19	9,492.93	
	Foreign	129.91	357.29	116.48	0.09	282.99	125.24	11.01	80.39	140.63	39.26	3.22	63.48	47.53	
	c. Fixed	42,204.00	46,833.09	54,895.99	63,617.61	60,394.19	44,630.76	39,404.28	42,384.49	49,117.60	45,277.94	42,492.98	38,124.45	25,045.22	
	Domestic	40,096.98	41,151.23	52,245.03	63,617.61	58,950.26	43,663.55	39,158.58	40,734.64	46,750.63	42,138.72	36,500.41	36,783.04	23,959.57	
	Foreign	2,107.02	5,681.87	2,650.96	-	1,443.93	967.22	222.70	1,649.86	2,366.97	3,139.22	5,992.57	1,341.41	1,085.65	
	d. Call Deposits	13,576.64	8,819.57	19,384.13	1,403.15	9,309.51	3,638.94	19,963.47	5,150.38	10,623.63	13,397.87	5,454.08	16,705.36	6,242.23	
	Domestic	13,379.95	7,658.84	19,161.97	1,403.15	8,703.46	3,606.40	18,958.74	4,782.66	8,536.66	12,430.38	5,432.28	16,603.68	6,165.20	
	Foreign	196.69	1,160.73	222.16	-	606.05	332.54	1,004.73	367.73	2,086.97	967.49	21.80	101.68	77.03	
	e. Others	701.25	1,369.86	1,053.24	689.37	1,021.17	432.68	1,262.39	938.54	5,353.70	1,090.12	482.31	747.30	555.38	
	Domestic	701.25	1,269.80	1,034.84	689.37	1,015.73	432.68	1,262.39	938.54	4,602.67	1,090.12	482.30	747.30	555.38	
	Foreign	-	100.06	18.39	-	5.44	-	-	0.03	751.03	-	0.01	-	-	
4	Bills Payable	38.02	14.00	-	-	-	217.24	104.06	28.44	57.42	77.23	20.78	43.81	45.14	
5	Other Liabilities	6,989.88	4,253.97	10,395.12	25,134.53	7,434.58	4,609.46	7,607.25	4,842.70	7,533.12	12,591.13	4,050.66	4,152.47	4,973.16	
	1. Sundry Creditors	3,302.38	524.27	1,612.35	6,468.28	1,174.14	21.98	24.32	11.58	2,931.63	2,746.66	23.28	12.20	8.74	
	2. Loan Loss Provision	1,375.46	-	1,898.48	4,534.61	1,702.68	1,453.61	1,519.79	1,392.68	1,367.24	2,842.50	-	-	1,545.58	
	3. Interest Suspense a/c	-	-	-	-	219.12	-	186.49	342.06	-	-	-	0.00	-	
	4. Others	2,312.05	3,729.70	6,884.29	14,131.65	4,338.63	3,133.88	5,876.65	3,096.39	3,234.25	7,001.97	4,027.38	4,140.27	3,418.84	
6	Reconciliation A/c	-	-	2.32	328.14	-	-	-	-	-	29.94	-	-	-	
7	Profit & Loss A/c	1,142.39	1,300.39	2,032.02	2,830.55	2,456.78	1,309.68	1,989.68	1,612.52	2,051.30	1,882.68	1,298.68	1,561.74	616.73	
	TOTAL Liabilities	100,975.11	102,711.30	147,380.33	167,879.09	147,368.48	93,823.70	101,620.20	95,912.65	127,672.19	140,757.84	94,214.15	99,770.97	61,971.32	
Assets															
1	LIQUID FUNDS	8,748.48	7,953.67	9,561.42	9,524.92	9,310.26	7,937.33	9,069.67	4,669.89	12,013.13	13,471.71	8,666.63	11,649.64	4,440.89	
	a. Cash Balance	3,437.04	1,706.42	2,549.41	3,575.58	2,613.83	1,830.30	1,799.10	1,373.25	2,378.22	2,421.92	1,652.64	7,952.86	1,352.38	
	Nepalese Notes & Coins	2,228.93	1,661.61	2,363.42	3,559.04	2,530.81	1,748.06	1,764.26	1,283.26	2,187.12	2,309.52	1,607.07	4,126.78	1,308.70	
	Foreign Currency	1,208.11	44.81	186.00	16.53	83.02	82.24	34.85	89.99	191.10	112.40	45.57	3,826.08	43.68	
	b. Bank Balance	5,311.44	6,247.24	6,712.01	5,949.35	6,696.42	6,095.65	7,270.57	3,296.64	8,643.61	11,049.79	7,013.99	2,964.01	2,354.46	
	1. In Nepal Rastra Bank	3,879.66	3,146.57	6,167.56	4,488.73	5,133.86	4,057.38	5,120.26	2,730.44	6,297.30	9,811.86	5,024.16	2,964.01	1,741.07	
	Domestic Currency	3,780.21	3,095.36	4,692.67	4,488.73	4,992.53	4,044.36	5,100.90	2,718.64	3,498.51	8,286.68	3,672.31	2,964.01	1,723.75	
	Foreign Currency	99.45	51.21	1,474.89	-	141.33	13.02	19.36	11.81	2,798.79	1,525.18	1,351.86	-	17.33	
	2. "A" Class Licensed Institution	178.35	415.69	135.81	1,220.49	281.81	327.40	192.54	81.20	281.73	251.25	197.76	-	124.25	
	Domestic Currency	170.72	409.17	131.64	792.25	275.90	320.14	171.16	81.03	281.73	242.20	142.72	-	121.78	
	Foreign Currency	7.63	6.52	4.16	428.24	5.91	7.26	21.37	0.16	-	9.05	55.04	-	2.47	
	3. Other Financial Ins.	-	-	-	-	-	-	-	1.34	2.95	20.79	-	-	-	
	4. In Foreign Banks	1,253.43	2,684.98	408.64	240.13	1,280.76	1,710.86	1,957.77	483.66	2,061.64	965.90	1,792.07	-	489.14	
	c. Money at Call	-	-	300.00	-	-	-	11.38	-	991.30	-	-	732.77	734.05	
	Domestic Currency	-	-	300.00	-	-	-	-	-	-	-	-	-	400.00	
	Foreign Currency	-	-	-	-	-	-	11.38	-	991.30	-	-	732.77	334.05	
2	INVESTMENT IN SECURITIES	9,315.83	4,804.71	14,691.45	13,638.50	12,831.17	9,776.30	7,962.70	9,316.51	9,057.54	13,667.43	9,001.69	9,095.70	6,055.11	
	a. Govt Securities	9,315.83	4,804.71	14,691.45	13,638.50	12,831.17	9,776.30	7,962.70	9,316.51	9,057.54	13,667.43	9,001.69	9,095.70	6,055.11	
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	SHARE & OTHER INVESTMENT	1,192.23	8,251.21	5,690.14	8,902.79	7,653.84	5,211.94	3,318.92	6,282.10	6,122.78	5,597.62	4,884.63	1,137.70	1,392.97	
	a. Interbank Lending	-	-	2,200.00	-	1,402.05	3,282.49	458.94	5,499.55	2,115.04	-	2,853.00	-	-	
	b. Non Residents	727.13	5,909.54	685.49	-	4,184.14	1,392.25	2,344.75	-	3,217.38	1,898.78	1,627.90	334.28	1,135.77	
	c. Others	465.10	2,341.68	5,004.66	6,702.79	2,067.65	537.21	515.24	782.55	790.36	3,698.84	403.73	803.42	257.20	
4	LOANS & ADVANCES	76,865.70	76,304.25	106,730.01	111,684.65	110,448.43	63,723.66	73,628.02	69,906.53	91,206.89	89,211.22	67,740.72	73,039.69	45,141.09	
	a. Private Sector	73,868.56	76,304.25	101,812.02	111,671.79	106,471.96	62,385.42	69,026.33	68,641.03	87,716.34	89,211.22	65,468.53	70,158.93	42,666.80	
	b. Financial Institutions	2,997.14	-	4,917.99	12.87	3,976.46	1,338.24	3,952.66	1,265.51	3,490.55	-	1,944.48	2,880.76	1,714.29	
	c. Government Organizations	-	-	-	-	-	-	649.04	-	-	-	327.71	-	760.00	
5	BILL PURCHASED	-	-	22.82	-</										

S.N.	BFI Name	Century	Sanima	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva	Miteri	Tinau	Mukti
Liabilities														
1	CAPITAL FUND	9,320.19	9,660.90	3,790.30	197.90	637.62	547.79	2,958.08	838.13	694.34	3,011.60	696.72	655.59	3,514.83
	a. Paid-up Capital	8,415.47	8,001.26	2,844.50	55.57	509.67	502.83	2,606.64	692.67	504.07	2,533.68	585.00	567.77	3,064.76
	b. Calls in Advance	-	-	-	6.12	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	10.05	-	-	-	-	-	-	-	-	-
	d. General Reserves	688.79	1,172.04	778.72	14.16	119.91	20.28	316.52	137.09	51.75	229.09	103.49	73.86	411.25
	e. Share Premium	34.37	-	-	-	4.33	-	-	4.89	-	7.59	-	-	-
	f. Retained Earning	2.62	16.51	8.82	102.25	1.04	24.68	-	2.03	138.52	103.90	1.26	4.95	8.76
	g. Others Reserves Fund	178.93	471.09	158.26	9.76	2.67	-	34.91	1.45	-	137.34	6.96	9.02	30.06
2	BORROWINGS	2,471.67	6,869.62	66.21	-	-	-	103.74	-	-	403.38	-	-	400.00
	a. NRB	1,721.67	4,644.91	66.21	-	-	-	3.74	-	-	3.38	-	-	400.00
	b. Interbank Borrowing	750.00	500.00	-	-	-	-	100.00	-	-	400.00	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	1,724.71	-	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	63,349.43	87,840.02	31,373.54	27.84	4,499.97	3,065.14	21,219.71	6,912.58	3,240.59	18,966.28	4,439.15	5,445.80	43,542.06
	a. Current	2,313.93	5,693.65	477.14	-	139.59	19.45	417.26	156.29	70.78	296.01	84.45	84.10	829.79
	Domestic	2,149.92	5,456.88	475.29	-	139.59	19.45	417.26	156.29	70.78	295.90	84.45	84.10	829.79
	Foreign	164.01	236.77	1.85	-	-	-	-	-	-	0.10	-	-	-
	b. Savings	15,211.59	29,790.10	11,070.64	27.71	3,142.90	1,307.02	8,049.79	2,572.21	1,936.64	5,930.62	1,434.83	2,138.75	13,840.89
	Domestic	15,193.05	29,335.74	11,070.06	27.71	3,142.90	1,307.02	8,049.79	2,572.21	1,936.64	5,929.96	1,434.83	2,138.75	13,840.34
	Foreign	18.54	454.35	0.58	-	-	-	-	-	-	0.66	-	-	0.56
	c. Fixed	36,082.91	44,766.77	14,824.75	0.01	1,017.49	1,356.54	9,095.12	2,811.13	902.18	9,120.87	2,467.51	2,646.92	20,289.77
	Domestic	35,192.51	43,649.60	14,816.35	0.01	1,017.49	1,356.54	9,095.12	2,811.13	902.18	9,120.21	2,467.51	2,646.92	19,879.07
	Foreign	890.40	1,117.17	8.40	-	-	-	-	-	-	0.66	-	-	410.70
	d. Call Deposits	9,335.11	6,863.02	4,995.10	-	199.98	379.36	3,639.56	1,369.67	330.99	3,606.98	452.03	494.94	8,557.08
	Domestic	9,330.56	6,809.24	4,995.08	-	199.98	379.36	3,639.56	1,369.67	330.99	3,606.98	452.03	494.94	8,557.08
	Foreign	4.55	53.78	0.02	-	-	-	-	-	-	-	-	-	-
	e. Others	405.89	726.49	5.91	0.13	-	2.77	17.99	3.27	0.01	11.79	0.33	81.09	24.54
	Domestic	405.89	717.97	5.91	0.13	-	2.77	17.99	3.27	0.01	11.79	0.33	81.09	24.54
	Foreign	-	8.52	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	94.70	-	1.33	-	-	-	8.79	-	-	2.69	-	-	0.94
5	Other Liabilities	1,497.14	5,737.05	3,691.72	58.32	219.83	136.03	1,185.78	447.29	143.04	1,341.70	221.48	271.24	2,542.07
	1. Sundry Creditors	79.51	15.09	76.14	19.98	2.87	8.13	49.96	3.91	7.15	44.03	20.57	12.47	0.81
	2. Loan Loss Provision	68.81	1,076.96	851.92	10.52	69.05	40.95	307.64	99.78	41.16	406.88	47.57	53.27	394.15
	3. Interest Suspense a/c	-	-	603.56	12.71	25.77	37.10	251.26	95.91	-	146.84	14.07	40.92	323.43
	4. Others	1,348.82	4,645.01	2,160.10	15.12	122.14	49.85	576.93	247.70	94.73	743.96	139.27	164.59	1,823.68
6	Reconciliation A/c	-	-	0.00	115.65	-	-	-	-	-	30.35	-	-	-
7	Profit & Loss A/c	806.50	2,011.58	328.67	-	87.76	-	196.69	108.93	80.75	325.27	119.15	53.51	647.00
	TOTAL Liabilities	77,539.63	112,119.17	39,251.77	399.71	5,445.18	3,748.95	25,672.79	8,306.94	4,189.07	24,050.91	5,476.50	6,426.15	50,646.91
Assets														
1	LIQUID FUNDS	8,736.19	6,385.29	7,456.41	60.00	1,240.56	1,182.13	4,262.98	1,311.49	929.29	4,432.89	1,233.00	1,200.26	8,206.56
	a. Cash Balance	1,843.42	1,227.28	440.30	1.62	101.27	126.57	468.12	303.50	111.58	502.65	80.70	136.89	1,108.19
	Nepalese Notes & Coins	1,816.33	1,149.10	415.53	1.62	101.27	126.57	467.25	303.50	111.58	497.64	80.70	136.89	1,074.50
	Foreign Currency	27.09	78.18	24.77	-	-	-	0.87	-	-	5.01	-	-	33.70
	b. Bank Balance	6,892.77	5,158.02	7,016.11	58.37	189.31	130.25	3,794.85	472.28	173.26	764.31	184.58	1,039.35	1,463.90
	1. In Nepal Rastra Bank	4,654.78	4,509.55	1,369.05	4.46	182.62	130.25	792.80	143.34	48.68	751.57	139.58	226.30	1,460.75
	Domestic Currency	4,628.39	3,493.51	1,369.05	4.46	182.62	130.25	792.80	143.34	48.68	751.03	139.58	226.30	1,420.23
	Foreign Currency	26.39	1,016.05	0.00	-	-	-	-	-	-	0.54	-	-	40.52
	2. "A" Class Licensed Institution	330.14	91.26	4,538.98	12.20	6.69	-	1,703.33	328.95	124.58	12.64	45.00	546.23	3.14
	Domestic Currency	298.07	80.16	4,516.02	12.20	6.69	-	1,687.70	328.95	124.58	12.09	45.00	546.23	-
	Foreign Currency	32.08	11.10	22.96	-	-	-	15.63	-	-	0.55	-	-	3.14
	3. Other Financial Ins.	10.11	-	1,105.33	41.71	-	-	1,294.61	-	-	0.10	-	266.82	-
	4. In Foreign Banks	1,897.73	557.20	2.75	-	-	-	4.11	-	-	-	-	-	-
	c. Money at Call	-	-	-	-	949.98	925.31	-	535.70	644.44	3,165.92	967.73	24.02	5,634.47
	Domestic Currency	-	-	-	-	949.98	925.31	-	535.70	644.44	3,153.48	967.73	24.02	5,634.47
	Foreign Currency	-	-	-	-	-	-	-	-	-	12.44	-	-	-
2	INVESTMENT IN SECURITIES	4,967.33	13,170.38	1,881.88	-	-	-	746.12	-	-	550.01	90.00	175.00	2,648.17
	a. Govt. Securities	4,967.33	13,170.38	1,881.88	-	-	-	746.12	-	-	550.01	90.00	175.00	2,648.17
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	2,360.03	3,642.92	429.39	1.42	2.00	-	383.63	151.62	-	424.90	10.47	29.37	368.78
	a. Interbank Lending	1,093.05	33.39	-	-	-	-	2.57	-	-	20.09	-	-	-
	b. Non Residents	779.10	2,604.66	-	-	-	-	-	-	-	-	-	-	-
	c. Others	487.88	1,004.87	429.39	1.42	2.00	-	381.07	151.62	-	404.81	10.47	29.37	368.78
4	LOANS & ADVANCES	59,800.98	82,377.40	26,677.57	13.21	4,011.56	2,005.18	19,164.51	6,308.05	2,958.19	17,469.01	3,972.67	4,679.42	37,603.66
	a. Private Sector	57,769.92	79,948.56	26,677.57	13.21	4,011.56	2,005.18	19,164.51	6,308.05	2,958.19	16,850.06	3,972.67	4,604.42	37,485.08
	b. Financial Institutions	2,031.05	2,304.53	-	-	-	-	-	-	-	618.95	-	75.00	118.58
	c. Government Organizations	-	124.31	-	-	-	-	-	-	-	-	-	-	-
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	607.28	1,095.24	703.39	2.27	86.52	92.20	444.33	239.03	79.07	263.33	47.15	214.95	802.94
8	OTHER ASSETS	1,051.52	5,447.93	1,785.59	110.82	104.53	457.42	671.23	296.74	222.53	891.60	123.20	123.85	1,016.80
	a. Accrued Interest:	64.93	1,447.95	648.81	14.85	25.77	37.10	253.19	95.91	36.39	347.43	14.07	40.92	342.00
	Finan	-	832.28	-	0.91	-	-	-	63.28	-	154.25	6.39	5.41	79.39
	Government Enterpr	49.17	110.90	-	-	-	-	0.67	-	-	5.20	0.01	-	18.56
	Private Sector	15.76	504.77	648.81	13.93	25.77	37.10	252.53	32.62					

S.N.	BFI Name	Kankai	Bhargav	Garima	Om	GandakOB	Kabelli	Kamana	Corporate	Purnima	Jyoti	Shine	Kanchan	LumbiniOB	Mission	
Liabilities																
1	CAPITAL FUND	554.82	537.90	3,161.46	3,318.17	3,367.83	315.07	3,420.74	274.38	630.53	3,448.93	1,954.12	594.91	3,331.75	632.44	
	a. Paid-up Capital	515.00	501.60	2,788.37	2,515.24	2,750.00	284.30	2,502.66	200.00	551.28	3,100.04	1,622.67	531.30	2,209.77	576.40	
	b. Calls in Advance	-	-	-	-	-	-	-	162.25	-	-	-	-	-	-	
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	d. General Reserves	37.22	27.68	345.10	440.32	550.23	27.33	274.52	15.10	71.43	269.51	308.76	61.75	460.51	53.03	
	e. Share Premium	0.64	2.47	0.10	-	27.90	-	27.57	-	-	4.89	-	-	14.71	-	
	f. Retained Earning	1.95	4.36	0.51	320.09	19.54	1.42	551.23	(203.68)	3.04	21.34	9.95	0.24	188.17	2.63	
	g. Others Reserves Fund	-	1.79	27.39	42.53	20.17	2.02	64.77	100.71	4.77	53.15	12.74	1.62	458.60	0.39	
2	BORROWINGS	-	-	1,000.00	250.00	3.00	-	-	-	-	2,018.40	-	-	881.69	-	
	a. NRB	-	-	800.00	-	3.00	-	-	-	-	928.85	-	-	381.69	-	
	b. Interbank Borrowing	-	-	200.00	250.00	-	-	-	-	-	1,089.55	-	-	500.00	-	
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	DEPOSITS	1,972.69	3,173.93	31,246.83	24,909.88	27,903.93	845.57	22,103.74	183.50	3,692.39	27,045.06	17,692.56	5,241.54	23,823.78	4,842.43	
	a. Current	43.55	45.11	434.50	287.37	355.71	18.46	270.78	6.37	121.69	529.75	138.31	204.65	375.49	10.70	
	Domestic	43.55	45.11	434.50	287.37	355.71	18.46	270.78	6.37	121.69	529.75	138.31	204.65	375.48	10.70	
	Foreign	-	-	-	-	-	-	-	-	-	0.02	-	-	0.01	-	
	b. Savings	744.14	1,296.50	9,583.65	7,562.35	8,592.92	481.36	6,510.63	74.41	1,818.67	7,545.57	9,240.18	2,348.68	6,367.92	2,005.82	
	Domestic	744.14	1,296.50	9,583.65	7,562.35	8,592.92	481.36	6,510.63	74.41	1,818.67	7,545.57	9,240.18	2,348.68	6,367.84	2,005.82	
	Foreign	-	-	-	-	-	-	-	-	-	1.28	-	-	0.09	-	
	c. Fixed	697.88	1,327.80	14,774.04	12,602.45	13,316.99	291.24	11,223.44	85.32	1,365.22	11,985.94	7,694.11	1,556.57	11,280.29	2,199.34	
	Domestic	697.88	1,327.80	14,106.24	12,602.45	13,316.99	291.24	11,223.44	85.32	1,365.22	11,318.14	7,694.11	1,556.57	11,280.29	2,199.34	
	Foreign	-	-	667.80	-	-	-	-	-	-	667.80	-	-	-	-	
	d. Call Deposits	487.02	481.17	6,440.75	4,452.77	5,621.44	54.50	4,098.90	17.08	384.87	6,940.54	617.09	1,131.63	5,786.44	626.57	
	Domestic	487.02	481.17	6,440.75	4,452.77	5,621.44	54.50	4,098.90	17.08	384.87	6,940.54	617.09	1,131.63	5,786.44	626.57	
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	e. Others	0.10	23.34	13.88	4.94	16.87	-	-	0.31	1.95	43.25	2.88	-	13.64	-	
	Domestic	0.10	23.34	13.88	4.94	16.87	-	-	0.31	1.95	43.25	2.88	-	13.64	-	
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Bills Payable	-	-	3.21	3.67	2.25	-	-	-	-	-	-	-	2.80	-	
5	Other Liabilities	114.67	162.50	2,260.25	1,608.85	1,541.29	70.23	1,101.14	464.79	216.31	1,691.99	860.61	235.03	2,867.36	300.48	
	1. Sundry Creditors	11.97	2.78	714.24	3.67	53.89	5.63	69.35	5.35	21.78	5.06	42.24	8.41	76.51	-	
	2. Loan Loss Provision	22.38	39.18	317.19	353.56	331.09	27.71	284.89	114.37	40.05	354.74	167.97	73.63	583.03	53.33	
	3. Interest Suspense a/c	13.74	47.63	242.08	371.78	360.31	14.18	183.00	167.64	18.46	377.91	281.94	49.75	623.62	45.73	
	4. Others	66.59	72.90	986.74	879.85	796.01	22.71	563.91	177.43	136.03	954.28	368.45	103.24	1,584.20	201.42	
6	Reconciliation A/c	-	-	5,994.22	-	0.21	0.07	-	-	-	(0.12)	-	-	-	-	
7	Profit & Loss A/c	46.26	36.02	417.17	347.37	359.35	21.10	197.43	85.48	61.25	292.84	224.90	51.42	227.92	60.85	
	TOTAL Liabilities	2,688.44	3,910.36	44,083.13	30,437.95	33,177.65	1,252.19	26,823.12	1,008.16	4,600.49	34,497.09	20,732.18	6,122.89	31,135.30	5,836.20	
Assets																
1	LIQUID FUNDS	660.44	716.20	7,383.74	5,487.41	6,023.48	360.38	5,223.70	168.44	1,214.91	6,497.12	2,759.53	1,224.83	4,500.35	1,343.66	
	a. Cash Balance	95.27	63.39	509.55	560.51	673.61	22.02	363.28	4.47	61.45	791.94	299.36	63.46	367.49	140.32	
	Nepalese Notes & Coins	95.27	63.39	506.00	557.35	673.38	22.02	362.42	4.47	61.45	757.54	299.36	63.46	365.78	140.32	
	Foreign Currency	-	-	3.55	3.16	0.23	-	0.86	-	-	34.40	-	-	1.71	-	
	b. Bank Balance	85.49	167.76	1,079.24	4,926.90	1,111.04	50.65	4,860.41	163.97	1,153.46	1,104.74	803.52	226.66	4,132.86	181.74	
	1. In Nepal Rastra Bank	33.34	161.82	1,078.47	1,189.70	1,111.04	34.77	824.56	6.08	243.47	1,103.98	789.92	55.62	805.54	181.74	
	Domestic Currency	33.34	161.82	1,078.47	1,189.51	1,111.04	34.77	824.56	6.08	243.47	1,095.63	789.92	55.62	805.54	181.74	
	Foreign Currency	-	-	-	0.19	-	-	-	-	-	8.35	-	-	-	-	
	2. "A" Class Licensed Institution	52.16	5.94	0.77	1,786.17	-	15.88	1,427.97	84.01	159.38	0.76	13.51	171.04	2,182.26	-	
	Domestic Currency	52.16	5.94	-	1,785.45	-	15.88	1,427.33	84.01	159.38	-	5.56	171.04	2,172.13	-	
	Foreign Currency	-	-	0.77	0.72	-	-	0.64	-	-	0.76	7.95	-	10.12	-	
	3. Other Financial Ins.	-	-	-	1,951.03	-	-	2,607.89	73.88	750.62	-	0.09	-	1,145.06	-	
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	c. Money at Call	479.67	485.06	5,794.96	-	4,238.83	287.70	-	-	-	4,600.44	1,656.66	934.71	-	1,021.60	
	Domestic Currency	479.67	485.06	5,794.96	-	4,238.83	287.70	-	-	-	4,594.28	1,656.66	934.71	-	1,021.60	
	Foreign Currency	-	-	-	-	-	-	-	-	-	6.16	-	-	-	-	
2	INVESTMENT IN SECURITIES	-	1.00	1,205.07	617.38	700.00	-	367.57	-	20.00	1,295.11	999.35	-	1,347.08	-	
	a. Govt. Securities	-	1.00	1,205.07	617.38	700.00	-	367.57	-	20.00	1,295.11	999.35	-	1,347.08	-	
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	d. Other Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	SHARE & OTHER INVESTMENT	31.37	31.34	180.89	320.10	143.31	-	592.55	-	41.13	471.62	59.85	53.64	414.47	0.21	
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	c. Others	31.37	31.34	180.89	320.10	143.31	-	592.55	-	41.13	471.62	59.85	53.64	414.47	0.21	
4	LOANS & ADVANCES	1,900.36	2,955.33	27,480.44	22,960.87	25,121.91	805.82	19,502.41	370.26	3,220.63	24,754.27	16,016.07	4,596.52	22,406.96	4,284.55	
	a. Private Sector	1,900.36	2,955.33	27,480.44	22,394.27	25,121.91	805.82	19,502.41	370.26	3,220.63	24,754.27	16,016.07	4,596.52	21,297.23	4,284.55	
	b. Financial Institutions	-	-	-	562.54	-	-	-	-	-	-	-	-	1,109.73	-	
	c. Government Organizations	-	-	-	4.07	-	-	-	-	-	-	-	-	-	-	
5	BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	FIXED ASSETS	40.11	66.22	432.51	241.95	406.21	20.22	472.85	8.84	31.43	484.18	288.69	105.34	485.54	60.12	
8	OTHER ASSETS	56.17	138.87	1,406.26	766.13	752.91	60.29	664.05	297.56	72.33	966.49	608.69	141.11	1,909.83	144.79	
	a. Accrued Interest:	13.74	47.63	253.07												

S.N.	BFI Name	Sindh	Sahara	Community	Kailash	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFC	Goodwill
Liabilities												
1	CAPITAL FUND	561.09	217.01	556.13	3,183.06	60.12	541.76	505.72	133.40	110.28	1,155.16	944.54
	a. Paid-up Capital	500.03	163.37	531.66	2,520.64	28.00	523.77	500.00	135.80	233.33	867.99	800.00
	b. Calls in Advance	-	-	-	-	15.09	-	-	84.93	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	24.23	44.77	23.51	629.14	1.59	15.25	-	40.00	196.14	373.52	114.83
	e. Share Premium	6.01	8.74	-	-	-	-	5.00	-	2.48	22.40	4.53
	f. Retained Earning	29.38	-	0.79	13.43	15.13	1.73	0.71	(216.54)	(345.03)	(129.57)	5.27
	g. Others Reserves Fund	1.44	0.13	0.17	19.86	0.30	1.02	-	89.21	23.36	20.82	19.91
2	BORROWINGS	200.00	-	-	1,080.00	-	-	-	-	-	-	419.53
	a. NRB	-	-	-	430.00	-	-	-	-	-	-	419.53
	b. Interbank Borrowing	200.00	-	-	650.00	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	2,021.38	567.36	3,650.91	30,185.64	432.64	1,763.50	873.46	45.66	471.56	5,989.24	6,912.92
	a. Current	86.30	11.20	56.93	324.00	5.96	60.54	17.81	-	-	-	-
	Domestic	86.30	11.20	56.93	324.00	5.96	60.54	17.81	-	-	-	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	900.61	447.04	1,160.88	7,304.43	317.79	521.46	165.03	45.09	30.88	3,353.32	2,605.56
	Domestic	900.61	447.04	1,160.88	7,304.43	317.79	521.46	165.03	45.09	30.88	3,353.32	2,605.56
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	498.97	49.61	1,306.59	15,033.37	73.18	666.57	329.34	0.50	-	2,635.92	4,253.91
	Domestic	498.97	49.61	1,306.59	15,033.37	73.18	666.57	329.34	0.50	-	2,635.92	4,253.91
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	535.01	59.51	1,122.32	7,491.91	32.51	514.93	360.78	-	205.21	-	-
	Domestic	535.01	59.51	1,122.32	7,491.90	32.51	514.93	360.78	-	205.21	-	-
	Foreign	-	-	-	0.01	-	-	-	-	-	-	-
	e. Others	0.50	-	4.19	31.94	3.19	-	0.50	0.07	235.48	-	53.45
	Domestic	0.50	-	4.19	31.94	3.19	-	0.50	0.07	235.48	-	53.45
	Foreign	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	-	-	-	-	-	-
5	Other Liabilities	147.96	34.40	228.96	1,567.85	20.27	93.58	63.21	494.53	5,840.10	934.90	576.40
	1. Sundry Creditors	0.56	0.80	-	141.23	0.25	3.18	6.02	16.39	148.25	3.06	16.83
	2. Loan Loss Provision	37.71	8.86	44.45	320.92	9.09	42.55	25.92	102.90	2,219.05	208.54	117.96
	3. Interest Suspense a/c	24.51	5.57	36.93	357.50	4.40	10.39	16.30	190.41	3,389.20	178.24	90.19
	4. Others	85.18	19.17	147.58	748.20	6.52	37.47	14.97	184.82	83.61	545.05	351.41
6	Reconciliation A/c	-	-	-	-	-	-	-	-	0.05	0.20	-
7	Profit & Loss A/c	33.37	21.64	25.11	363.81	-	21.88	11.27	45.68	95.45	28.15	39.59
	TOTAL Liabilities	2,963.81	840.41	4,461.11	36,380.37	513.02	2,420.72	1,453.65	719.27	6,517.44	8,107.65	8,892.97
Assets												
1	LIQUID FUNDS	867.74	160.03	886.58	6,381.11	122.53	582.27	343.49	127.77	267.16	1,574.36	1,623.53
	a. Cash Balance	68.21	30.23	86.51	670.31	23.78	51.70	22.87	0.54	0.24	203.45	145.65
	Nepalese Notes & Coins	68.21	30.23	86.51	657.89	23.78	51.70	22.87	0.54	0.24	203.45	145.65
	Foreign Currency	-	-	-	12.41	-	-	-	-	-	-	-
	b. Bank Balance	86.42	129.80	800.07	1,216.54	18.27	76.90	320.62	127.23	34.39	248.92	1,477.88
	1. In Nepal Rastra Bank	32.35	29.85	154.32	1,185.33	-	75.81	40.66	4.49	10.64	248.93	278.67
	Domestic Currency	32.35	29.85	154.32	1,185.30	-	75.81	40.66	4.49	10.64	248.93	278.67
	Foreign Currency	-	-	-	0.03	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	54.07	90.28	138.14	31.05	18.27	1.09	133.51	39.49	3.93	-	1,199.21
	Domestic Currency	54.07	90.28	138.14	14.72	18.27	1.09	133.51	39.49	3.93	-	1,199.21
	Foreign Currency	-	-	-	16.33	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	9.67	507.62	0.16	-	-	146.45	83.25	19.81	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	713.11	-	-	4,494.26	80.49	453.67	-	-	232.54	1,121.97	-
	Domestic Currency	713.11	-	-	4,493.69	80.49	453.67	-	-	232.54	1,121.97	-
	Foreign Currency	-	-	-	0.57	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	10.00	-	-	1,195.98	-	-	30.00	-	2.01	150.00	501.87
	a. Govt. Securities	-	-	-	1,195.98	-	-	-	-	2.01	150.00	501.87
	b. NRB Bond	10.00	-	-	-	-	-	30.00	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	19.69	-	32.60	387.25	-	2.51	5.00	13.58	79.92	251.32	354.51
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-
	c. Others	19.69	-	32.60	387.25	-	2.51	5.00	13.58	79.92	251.32	354.51
4	LOANS & ADVANCES	1,868.87	646.17	3,324.96	27,395.61	341.53	1,692.31	1,020.27	102.90	2,251.90	5,331.13	5,842.35
	a. Private Sector	1,868.87	646.17	3,324.96	26,367.85	341.53	1,054.03	911.82	102.90	2,251.90	5,331.13	5,842.35
	b. Financial Institutions	-	-	-	1,027.77	-	638.28	108.45	-	-	-	-
	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	85.83	7.86	103.15	343.88	17.21	48.03	20.81	7.06	51.70	173.46	230.52
8	OTHER ASSETS	111.68	26.34	111.15	655.75	31.20	95.60	34.08	374.83	3,864.75	527.32	246.05
	a. Accrued Interest:	24.51	5.62	36.93	412.74	4.40	10.39	16.30	190.41	3,384.55	179.26	90.19
	Finan	-	2.89	25.93	140.67	0.46	4.61	-	81.33	-	55.26	-
	Government Enterpr	-	-	-	9.60	-	-	-	-	-	1.02	-
	Private Sector	24.51	2.74	10.99	262.47	3.95	5.78	16.30	109.08	3,384.55	122.99	90.19
	b. Staff Loans / Adv.	42.30	0.83	33.38	96.11	14.27	15.09	0.32	-	-	5.48	4.15
	c. Sundry Debtors	0.02	15.13	-	112.63	4.99	2.87	-	2.13	427.19	9.86	-
	d. Cash In Transit	-	-	-	-	-	-	-	-	-	-	-
	e. Others	44.86	4.74	40.84	34.27	7.54	67.26	17.47	182.29	53.01	332.71	151.71
9	Expenses not Written off	-	0.02	2.68	-	0.50	-	-	-	-	0.38	10.95
10	Non Banking Assets	-	-	-	1.01	-	-	-	92.94	-	99.67	83.18
11	Reconciliation Account	-	-	-	-	-	-	-	-	-	-	-
12	Profit & Loss A/c	-	-	-	19.78	0.05	-	-	0.20	-	-	-
	TOTAL ASSETS	2,963.81	840.41	4,461.11	36,380.37	513.02	2,420.72	1,453.65	719.27	6,517.44	8,107.65	8,892.97

S.N.	BFI Name	Shree	Lalitpur	United	BestFC	Progressive	Janaki	Pokhara	Central	Hathway	Multi
Liabilities											
1	CAPITAL FUND	969.86	161.29	1,383.75	627.61	814.94	662.85	1,106.47	934.23	198.73	64.83
	a. Paid-up Capital	810.00	236.87	1,010.52	810.02	800.10	492.14	857.27	823.40	300.00	41.47
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	153.78	119.70	165.80	157.16	12.44	139.75	161.72	100.23	17.74	7.07
	e. Share Premium	-	-	189.00	3.01	7.12	-	81.31	1.60	-	-
	f. Retained Earning	0.83	(195.29)	1.75	(441.01)	(10.16)	30.86	-	3.70	(128.69)	15.55
	g. Others Reserves Fund	5.25	-	16.69	98.43	5.43	0.10	6.17	5.31	9.67	0.74
2	BORROWINGS	100.00	-	-	-	-	-	490.67	6.49	-	-
	a. NRB	-	-	-	-	-	-	90.67	6.49	-	-
	b. Interbank Borrowing	100.00	-	-	-	-	-	400.00	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	4,440.40	302.50	6,237.26	2,255.20	882.43	2,006.47	5,953.63	3,305.59	271.72	214.32
	a. Current	-	-	5.45	25.88	3.14	10.59	89.39	8.73	-	-
	Domestic	-	-	5.45	25.88	3.14	10.59	89.39	8.73	-	-
	Foreign	-	-	-	-	-	-	-	-	-	-
	b. Savings	1,251.07	144.12	1,309.98	892.45	472.21	671.10	1,753.20	1,371.87	129.51	81.11
	Domestic	1,251.07	144.12	1,309.98	892.45	472.21	671.10	1,753.20	1,371.87	129.51	81.11
	Foreign	-	-	-	-	-	-	-	-	-	-
	c. Fixed	3,189.33	133.21	4,005.59	1,238.84	381.45	1,302.06	3,280.98	1,924.99	142.08	133.21
	Domestic	3,189.33	133.21	4,005.59	1,238.84	381.45	1,302.06	3,280.98	1,924.99	142.08	133.21
	Foreign	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	-	21.87	916.24	98.03	25.63	22.71	830.05	-	-	-
	Domestic	-	21.87	916.24	98.03	25.63	22.71	830.05	-	-	-
	Foreign	-	-	-	-	-	-	-	-	-	-
	e. Others	-	3.30	-	-	-	0.01	0.00	-	0.13	-
	Domestic	-	3.30	-	-	-	0.01	0.00	-	0.13	-
	Foreign	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	-	0.04	-	-	-
5	Other Liabilities	462.44	637.46	507.89	918.60	78.34	201.01	496.70	380.14	69.79	34.61
	1. Sundry Creditors	0.93	21.59	83.12	23.62	2.05	4.66	2.99	14.10	0.09	0.21
	2. Loan Loss Provision	51.06	324.55	122.45	369.57	29.74	79.50	103.62	83.35	13.16	6.40
	3. Interest Suspense a/c	87.11	275.04	95.65	369.37	21.96	25.29	167.34	63.95	8.31	4.11
	4. Others	323.34	16.28	206.66	156.05	24.59	91.56	222.75	218.74	48.23	23.90
6	Reconciliation A/c	-	-	-	-	-	-	-	-	116.81	-
7	Profit & Loss A/c	62.37	-	49.96	116.53	25.54	65.69	104.61	23.63	21.15	9.78
	TOTAL Liabilities	6,035.06	1,101.25	8,178.86	3,917.94	1,801.25	2,936.01	8,152.12	4,650.08	678.20	323.55
Assets											
1	LIQUID FUNDS	1,094.57	275.16	1,188.11	828.08	763.83	681.09	1,791.83	866.78	138.02	47.59
	a. Cash Balance	42.09	4.77	114.68	40.92	19.64	15.87	75.85	47.28	3.22	20.38
	Nepalese Notes & Coins	42.09	4.77	114.68	40.92	19.64	15.87	75.85	47.28	3.22	20.38
	Foreign Currency	-	-	-	-	-	-	-	-	-	-
	b. Bank Balance	1,052.48	270.39	1,073.43	787.16	59.27	81.25	225.01	189.93	16.73	10.11
	1. In Nepal Rastra Bank	177.77	21.75	265.09	107.58	36.15	79.54	222.86	189.93	15.54	-
	Domestic Currency	177.77	21.75	265.09	107.58	36.15	79.54	222.86	189.93	15.54	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	471.19	248.64	374.18	149.75	23.10	1.71	2.14	-	1.19	10.11
	Domestic Currency	471.19	248.64	374.18	149.75	23.10	1.71	2.14	-	1.19	10.11
	Foreign Currency	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	403.52	-	434.16	529.84	0.03	-	-	-	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	-	-	-	684.92	583.96	1,490.98	629.58	118.07	17.11
	Domestic Currency	-	-	-	-	684.92	583.96	1,490.98	629.58	118.07	17.11
	Foreign Currency	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	251.20	-	280.00	240.00	15.00	-	260.50	155.00	-	-
	a. Govt. Securities	251.20	-	280.00	240.00	15.00	-	260.50	155.00	-	-
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	43.97	15.57	238.81	41.62	2.44	0.35	61.24	147.96	0.10	0.19
	a. Interbank Lending	-	-	150.00	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-
	c. Others	43.97	15.57	238.81	41.62	2.44	0.35	61.24	147.96	0.10	0.19
4	LOANS & ADVANCES	4,181.98	463.32	5,906.63	2,130.18	937.42	2,176.67	5,517.27	3,146.21	357.84	222.77
	a. Private Sector	3,996.48	463.32	5,906.63	2,130.18	927.42	2,176.67	5,517.27	3,146.21	347.84	222.77
	b. Financial Institutions	185.50	-	-	-	10.00	-	-	-	10.00	-
	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	117.65	7.13	57.46	82.17	20.60	29.54	196.72	89.20	4.53	6.36
8	OTHER ASSETS	344.70	311.64	357.32	530.05	61.96	45.49	269.53	231.19	29.25	40.06
	a. Accrued Interest:	88.31	276.90	110.33	373.25	30.37	25.29	168.64	63.95	8.31	4.11
	Financial	32.58	18.12	-	159.07	-	-	-	-	-	-
	Government Enterprises	1.20	-	3.52	3.89	0.19	-	1.30	-	-	-
	Private Sector	54.53	258.78	106.81	210.30	30.18	25.29	167.34	63.95	8.31	4.11
	b. Staff Loans / Adv.	38.31	29.58	102.62	6.09	17.44	-	7.18	19.55	0.06	4.03
	c. Sundry Debtors	1.09	-	58.18	12.74	1.18	0.91	4.60	2.72	3.90	0.24
	d. Cash in Transit	-	-	-	-	-	-	-	0.44	-	-
	e. Others	216.99	5.16	86.19	137.96	12.97	19.30	89.11	144.52	16.99	31.69
9	Expenses not Written off	-	-	-	-	-	-	-	-	-	0.19
10	Non Banking Assets	1.00	-	0.53	42.44	-	2.86	-	13.74	31.64	6.38
11	Reconciliation Account	-	-	-	-	-	-	-	-	116.81	-
12	Profit & Loss A/c	-	28.43	-	23.41	-	-	55.02	-	-	-
	TOTAL ASSETS	6,035.06	1,101.25	8,178.86	3,917.94	1,801.25	2,936.01	8,152.12	4,650.08	678.20	323.55

S.N.	BFI Name	Srijana	WMerchant	CMerchant	Crystal	GMBL	ICFC	CityExpress	Manju	Jebils	Reliance
Liabilities											
1	CAPITAL FUND	559.82	32.41	(753.70)	65.89	929.86	1,094.61	205.48	910.19	904.65	953.87
	a. Paid-up Capital	460.82	181.98	935.07	70.00	800.00	882.17	400.00	804.06	848.01	832.42
	b. Calls in Advance	-	83.69	-	24.49	-	-	2.14	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	91.55	71.70	259.56	46.44	112.12	181.75	67.72	55.59	40.74	76.61
	e. Share Premium	-	1.36	2.61	-	3.50	-	4.80	0.66	3.40	1.14
	f. Retained Earning	2.77	(306.71)	(1,950.94)	(236.34)	2.38	22.31	(270.08)	49.88	(0.17)	23.82
	g. Others Reserves Fund	4.68	0.39	-	161.30	11.86	8.37	0.90	-	12.67	19.88
2	BORROWINGS	-	-	27.70	-	-	899.20	-	1,206.00	-	5.79
	a. NRB	-	-	-	-	-	299.20	-	396.00	-	5.79
	b. Interbank Borrowing	-	-	27.70	-	-	600.00	-	810.00	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	6,443.47	74.80	747.24	125.94	3,393.47	10,165.98	111.28	6,643.84	992.02	3,875.33
	a. Current	120.37	-	-	-	9.65	68.10	24.17	-	1.86	-
	Domestic	120.37	-	-	-	9.65	68.10	24.17	-	1.86	-
	Foreign	-	-	-	-	-	-	-	-	-	-
	b. Savings	2,933.43	74.72	21.20	58.26	791.74	2,964.27	55.52	1,026.41	203.79	1,095.65
	Domestic	2,933.43	74.72	21.20	58.26	791.74	2,964.27	55.52	1,026.41	203.79	1,095.65
	Foreign	-	-	-	-	-	-	-	-	-	-
	c. Fixed	2,663.74	0.08	-	-	2,062.12	5,734.10	21.81	3,178.83	707.53	1,841.87
	Domestic	2,663.74	0.08	-	-	2,062.12	5,734.10	21.81	3,178.83	707.53	1,841.87
	Foreign	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	724.29	-	-	-	-	1,397.35	8.67	-	32.33	-
	Domestic	724.29	-	-	-	-	1,397.35	8.67	-	32.33	-
	Foreign	-	-	-	-	-	-	-	-	-	-
	e. Others	1.64	-	726.04	67.67	529.96	2.15	1.11	2,438.61	46.52	937.82
	Domestic	1.64	-	726.04	67.67	529.96	2.15	1.11	2,438.61	46.52	937.82
	Foreign	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	0.52	-	-	-	-
5	Other Liabilities	349.58	533.01	3,748.71	970.53	253.57	493.28	178.59	655.13	236.30	372.68
	1. Sundry Creditors	111.71	24.35	78.09	7.10	26.31	22.56	9.66	22.59	7.21	8.93
	2. Loan Loss Provision	133.10	174.51	1,603.54	313.53	42.03	105.59	10.36	210.38	84.44	119.97
	3. Interest Suspense a/c	36.78	261.53	2,017.57	596.39	56.19	22.79	12.04	176.21	53.20	69.50
	4. Others	67.99	72.62	49.50	53.50	129.05	342.34	146.53	245.95	91.45	174.29
6	Reconciliation A/c	-	(0.00)	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	120.46	4.58	85.67	-	79.59	107.04	13.52	17.33	13.47	24.18
	TOTAL Liabilities	7,473.34	644.80	3,855.62	1,162.35	4,656.50	12,760.62	508.87	9,432.49	2,152.23	5,226.06
Assets											
1	LIQUID FUNDS	2,338.09	129.19	100.01	4.41	693.90	2,691.63	89.62	1,646.50	609.79	1,103.77
	a. Cash Balance	183.42	0.18	0.06	0.14	34.49	187.18	5.19	97.15	8.51	33.08
	Nepalese Notes & Coins	183.42	0.18	0.06	0.14	34.35	186.89	5.19	97.15	8.51	33.08
	Foreign Currency	-	-	-	-	0.14	0.30	-	-	-	-
	b. Bank Balance	285.20	129.00	99.95	4.27	168.88	2,504.45	16.44	1,549.35	37.66	131.06
	1. In Nepal Rastra Bank	284.94	0.08	3.11	1.28	167.86	470.39	4.42	244.78	37.66	131.06
	Domestic Currency	284.94	0.08	3.11	1.28	167.86	470.39	4.42	244.78	37.66	131.06
	Foreign Currency	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	0.26	128.76	86.77	2.10	1.01	593.04	12.02	383.99	-	-
	Domestic Currency	0.26	128.76	86.77	2.10	1.01	593.04	12.02	383.99	-	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	0.16	10.08	0.88	0.01	1,441.02	-	920.59	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,869.47	-	-	-	490.53	-	67.98	-	563.61	939.64
	Domestic Currency	1,869.47	-	-	-	490.53	-	67.98	-	563.61	939.64
	Foreign Currency	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	-	-	-	-	124.88	703.99	-	1,005.51	72.75	82.89
	a. Govt. Securities	-	-	-	-	124.88	703.99	-	1,005.51	72.75	59.39
	b. NRB Bond	-	-	-	-	-	-	-	-	-	23.50
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	124.22	0.21	0.03	3.23	276.54	282.36	-	5.65	106.83	235.73
	a. Interbank Lending	-	-	-	-	-	150.00	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-
	c. Others	124.22	0.21	0.03	3.23	276.54	282.36	-	5.65	106.83	235.73
4	LOANS & ADVANCES	4,627.66	174.31	1,593.55	320.30	3,143.53	8,294.75	205.80	6,216.07	1,199.07	3,630.13
	a. Private Sector	4,627.66	174.31	1,593.55	320.30	2,928.45	7,660.73	187.37	5,681.07	1,131.07	3,380.13
	b. Financial Institutions	-	-	-	-	190.00	634.03	18.43	535.00	68.00	250.00
	c. Government Organizations	-	-	-	-	25.08	-	-	-	-	-
5	BILL PURCHASED	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-
6	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-
7	FIXED ASSETS	138.17	13.80	83.52	196.36	149.65	263.59	32.77	94.25	3.70	20.85
8	OTHER ASSETS	245.20	268.49	2,058.17	635.58	260.57	370.11	106.92	423.17	160.09	151.69
	a. Accrued Interest:	36.78	261.53	2,017.57	596.39	57.56	145.81	12.04	176.21	60.36	81.21
	Finan	-	-	-	-	-	14.98	145.03	-	176.21	12.52
	Government Enterpr	-	-	-	-	1.37	0.78	-	-	0.46	0.39
	Private Sector	36.78	-	-	596.39	41.20	-	12.04	-	47.38	71.34
	b. Staff Loans / Adv.	52.65	2.51	0.17	-	58.91	86.96	0.70	108.65	20.36	9.60
	c. Sundry Debtors	14.14	-	5.72	0.18	45.23	51.75	58.85	2.77	0.46	0.42
	d. Cash In Transit	-	-	-	-	-	-	-	-	-	-
	e. Others	141.63	4.45	34.72	39.01	98.87	85.60	35.33	135.55	78.92	60.45
9	Expenses not Written off	-	-	-	-	-	-	1.24	-	-	-
10	Non Banking Assets	-	58.80	20.34	1.31	-	4.18	72.53	41.35	-	0.71
11	Reconciliation Account	-	-	-	-	-	-	-	-	-	0.28
12	Profit & Loss A/c	-	-	-	1.16	7.45	-	-	-	-	-
	TOTAL ASSETS	7,473.34	644.80	3,855.62	1,162.35	4,656.50	12,760.62	508.87	9,432.49	2,152.23	5,226.06

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL
Expenses									
1. Interest Expense	3,661.18	4,413.66	7,317.70	8,032.19	2,674.41	6,008.22	5,977.70	3,649.88	6,650.21
1.1 On Deposit Liabilities	3,661.03	4,395.03	7,316.22	7,911.58	2,674.35	5,940.78	5,809.49	3,635.68	6,543.34
1.1.1 Saving Account	1,709.06	2,269.14	1,486.58	1,308.67	686.62	1,332.54	790.30	709.14	1,282.53
1.1.2 Fixed Account	1,846.19	1,921.25	5,236.18	6,167.69	1,887.24	4,456.60	4,989.69	2,607.28	5,007.27
1.1.2.1 Up to 3 months Fixed Account	9.82	9.88	785.43	221.05	32.85	-	199.96	-	1,137.71
1.1.2.2 3 to 6 months Fixed Account	84.18	69.79	1,047.24	-	279.20	-	159.36	0.02	1,079.56
1.1.2.3 6 months to 1 year Fixed Account	592.06	1,094.60	2,618.09	-	1,322.52	4,456.60	437.38	-	1,129.13
1.1.2.4 Above 1 year Fixed Account	1,160.13	746.98	785.43	5,946.64	252.67	-	4,192.99	2,607.26	1,660.88
1.1.3 Call Deposit	105.79	204.64	593.46	435.22	100.49	151.64	29.50	319.26	253.55
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	0.15	18.63	1.47	120.62	0.05	67.44	168.21	14.20	106.86
2. Commission Expense	85.95	48.00	278.82	296.87	68.00	58.67	-	22.90	95.23
3. Staff Expense	1,922.49	2,626.24	1,242.22	1,397.37	611.04	1,094.46	1,063.59	667.15	1,069.08
4. Office Operating Expenses	517.02	1,149.63	886.77	901.22	504.22	809.49	987.42	448.21	716.40
5. Foreign Exchange Loss	-	-	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-	0.00	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	0.00	-
6. Non Operating Expense	-	-	-	-	-	-	-	7.61	0.18
7. Provision for Risk	724.39	1,981.22	427.32	1,693.21	188.75	339.01	199.28	1,133.48	138.73
7.1 Loan loss Provision	724.39	2,517.08	426.94	1,693.21	188.75	339.01	197.51	1,133.48	138.73
7.1.1 General Loan loss Provision	724.39	885.64	220.91	634.56	136.04	-	150.66	475.61	138.73
7.1.1.1 Pass Loan Loss Provision	724.39	885.64	220.91	86.46	106.67	-	150.66	339.38	138.73
7.1.1.2 Watch List Provision	-	-	-	548.09	29.37	-	-	136.23	-
7.1.2 Special Loan Loss Provision	-	1,631.44	206.03	1,058.65	52.72	-	46.85	657.87	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	339.01	-	-	-
7.2. Provision for Non-Banking Assets	-	2.78	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	21.27	-	-	-	-	1.77	-	-
7.5. Provision for Loss of Other Assets	-	(559.91)	0.38	-	-	-	-	0.00	-
8. Loan Written Off	-	-	0.74	-	1.11	-	-	0.00	-
9. Provision for Staff Bonus	158.85	220.84	622.13	-	353.83	350.19	333.63	213.77	444.07
10. Provision for Income Tax	881.59	449.85	1,658.11	1,418.04	955.33	1,045.69	923.58	641.30	1,198.99
11. Others	-	(0.10)	-	-	-	-	-	-	-
12. Net Profit	2,021.72	5,166.32	3,941.07	3,256.70	2,229.10	2,456.17	2,079.08	1,496.36	2,797.64
Total Expenses	9,973.19	16,055.66	16,374.88	16,995.61	7,585.79	12,161.91	11,564.26	8,280.66	13,110.53
Income									
1. Interest Income	8,202.87	13,574.54	14,080.30	14,064.70	5,885.33	10,706.40	10,169.45	6,294.83	11,815.69
1.1 On Loans and Advances	7,801.35	12,061.93	12,837.37	13,200.77	5,166.58	10,024.74	9,548.68	5,941.09	10,953.67
1.2 On Investment	158.45	1,274.77	661.13	568.33	241.10	462.51	468.07	151.88	832.62
1.2.1 Government Bonds	158.45	1,011.62	661.13	568.33	238.59	198.74	468.07	29.20	740.66
1.2.2 Foreign Bonds	-	-	-	-	-	48.84	-	-	91.96
1.2.3 NRB Bonds	-	-	-	-	-	-	-	122.67	-
1.2.4 Debenture & Bonds	-	263.15	-	-	2.51	214.93	-	-	-
1.3 On Agency Balance	88.95	15.91	40.15	286.82	5.03	219.15	12.67	1.85	-
1.4 On Call Deposit	-	138.00	423.50	4.41	142.14	-	-	170.00	-
1.5 On Others	154.12	83.93	118.16	4.37	330.48	-	140.04	30.01	29.40
2. Commission and Discount	921.97	399.67	899.51	1,190.31	722.77	662.90	894.72	640.11	933.03
2.1 Bills Purchase and Discount	-	-	0.13	3.15	12.55	6.72	1.13	27.72	0.01
2.2 Commission	921.97	399.67	894.25	1,187.17	645.61	139.11	579.71	602.26	933.02
2.3 Others	-	-	5.13	-	64.62	517.08	313.88	10.12	-
3. Exchange Flactuation Income	272.68	25.36	735.96	791.02	767.86	654.37	285.60	221.92	279.23
3.1 Due to Change in Exchange Rate	18.76	(38.12)	405.51	22.21	201.41	-	36.71	10.14	(1.17)
3.2 Due to Foreign Currency Transaction	253.91	63.48	330.44	768.81	566.45	654.37	248.89	211.78	280.40
4. Other Operating Income	201.00	1,794.52	522.58	180.46	89.72	131.16	-	248.49	-
5. Non Operating Income	76.06	(879.30)	83.17	-	16.15	7.08	7.66	-	82.58
6. Write Back from Provisions for loss	298.62	1,019.32	37.31	745.62	103.96	-	77.62	855.09	-
7. Recovery of written-off Loan	-	121.55	16.06	23.50	-	-	129.21	20.23	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-
Total Income	9,973.19	16,055.66	16,374.88	16,995.61	7,585.79	12,161.91	11,564.26	8,280.66	13,110.53

BFI Name	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global
Expenses									
1. Interest Expense	5,516.93	4,501.14	11,333.25	6,031.58	5,633.77	5,253.66	7,532.39	7,136.89	7,537.92
1.1 On Deposit Liabilities	5,420.23	4,475.62	10,663.40	5,935.23	5,568.60	5,193.05	7,246.83	7,090.95	7,391.55
1.1.1 Saving Account	745.03	1,142.72	2,572.36	1,193.18	966.36	1,026.43	1,591.84	1,230.39	2,594.25
1.1.2 Fixed Account	4,518.70	2,677.30	7,110.97	4,419.36	3,857.60	3,678.40	4,696.24	5,860.56	4,563.78
1.1.2.1 Up to 3 months Fixed Account	-	48.72	-	-	-	48.99	1,027.67	-	306.53
1.1.2.2 3 to 6 months Fixed Account	-	457.62	-	-	-	169.92	880.60	-	307.05
1.1.2.3 6 months to 1 year Fixed Account	4,518.70	1,881.65	6,302.96	3,021.71	-	1,752.46	1,392.04	2,694.40	2,617.97
1.1.2.4 Above 1 year Fixed Account	-	289.31	808.01	1,397.65	3,857.60	1,707.03	1,395.93	3,166.16	1,332.24
1.1.3 Call Deposit	156.49	655.59	980.07	322.69	744.63	488.22	958.75	-	233.52
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	96.70	25.52	669.85	96.34	65.17	60.61	285.56	45.94	146.37
2. Commission Expense	-	17.69	-	48.08	-	-	-	0.70	175.07
3. Staff Expense	807.10	789.33	1,583.14	898.79	711.88	671.15	1,170.26	2,607.56	1,418.18
4. Office Operating Expenses	703.18	533.05	1,683.36	712.19	531.65	721.09	904.79	841.21	980.94
5. Foreign Exchange Loss	-	4.68	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	4.68	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	2.69	86.72	-	-	-	-
7. Provision for Risk	359.29	394.03	932.16	227.56	599.53	540.79	391.17	1,020.68	289.77
7.1 Loan loss Provision	359.29	394.03	702.06	221.12	599.53	540.79	391.17	1,018.99	289.77
7.1.1 General Loan loss Provision	247.82	231.93	330.55	158.75	385.46	146.71	391.17	158.87	289.77
7.1.1.1 Pass Loan Loss Provision	127.85	174.82	268.69	123.04	357.31	89.41	391.17	51.89	289.77
7.1.1.2 Watch List Provision	119.96	57.11	61.86	35.71	28.15	57.31	-	106.98	-
7.1.2 Special Loan Loss Provision	111.47	162.10	371.50	62.37	214.07	394.07	-	860.12	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	230.10	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	6.45	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	1.69	-
8. Loan Written Off	-	-	-	48.29	-	59.69	-	-	-
9. Provision for Staff Bonus	231.85	202.43	486.10	242.27	181.33	206.41	322.54	209.83	-
10. Provision for Income Tax	695.56	592.49	1,312.48	656.53	489.59	557.31	870.87	1,156.14	1,028.31
11. Others	-	-	-	-	-	-	-	-	-
12. Net Profit	1,622.97	1,431.97	3,062.44	1,526.26	1,142.39	1,300.39	2,032.02	2,830.55	2,456.78
Total Expenses	9,936.87	8,466.81	20,392.93	10,394.24	9,376.86	9,310.49	13,224.05	15,803.55	13,886.96
Income									
1. Interest Income	8,975.11	7,266.11	18,037.82	9,255.56	8,355.87	8,011.76	11,756.36	13,693.61	12,211.64
1.1 On Loans and Advances	8,490.53	6,834.99	17,237.99	8,774.87	7,959.96	7,641.89	11,086.40	13,329.50	11,563.80
1.2 On Investment	407.94	294.29	90.17	350.83	228.43	243.70	450.17	348.22	540.93
1.2.1 Government Bonds	407.94	294.29	90.17	350.83	228.43	238.96	450.17	348.22	540.93
1.2.2 Foreign Bonds	-	-	-	-	-	1.21	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	3.54	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	35.27	44.24	-	-	-	4.15	-	-
1.4 On Call Deposit	18.34	0.11	606.23	-	-	-	154.63	-	-
1.5 On Others	58.31	101.46	59.19	129.86	167.48	126.17	61.02	15.89	106.90
2. Commission and Discount	303.26	546.04	247.93	654.40	281.43	321.17	891.94	384.18	1,025.75
2.1 Bills Purchase and Discount	3.95	0.18	6.40	0.06	-	33.01	13.04	0.00	-
2.2 Commission	291.88	545.86	241.52	412.65	124.66	288.16	119.07	358.20	1,025.75
2.3 Others	7.43	-	-	241.70	156.77	-	759.82	25.98	-
3. Exchange Flactuation Income	293.81	109.07	364.98	303.58	258.06	321.54	397.46	295.93	358.84
3.1 Due to Change in Exchange Rate	-	-	0.79	21.60	51.61	0.51	22.55	157.23	-
3.2 Due to Foreign Currency Transaction	293.81	109.07	364.19	281.97	206.45	321.03	374.91	138.70	358.84
4. Other Operating Income	125.56	22.08	1,658.90	-	101.41	295.09	131.18	611.62	138.45
5. Non Operating Income	115.24	4.28	57.84	6.39	16.95	107.60	-	27.39	0.29
6. Write Back from Provisions for loss	109.78	519.23	-	53.18	363.14	251.58	31.29	460.39	151.99
7. Recovery of written-off Loan	14.11	-	25.46	121.13	-	0.00	15.83	330.44	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	1.74	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-
Total Income	9,936.87	8,466.81	20,392.93	10,394.24	9,376.86	9,310.49	13,224.05	15,803.55	13,886.96

BFI Name	Citizen	Prime	Sunrise	NIMB	Prabhu	Janata	Mega	CBL	Century	Sanima
Expenses										
1. Interest Expense	5,311.11	5,692.49	5,134.91	6,220.00	5,792.40	4,741.54	5,068.17	3,211.53	4,845.61	5,947.42
1.1 On Deposit Liabilities	5,107.54	5,638.56	5,085.92	5,963.60	5,713.86	4,636.92	5,009.37	3,123.82	4,806.78	5,802.65
1.1.1 Saving Account	728.82	939.95	840.68	1,051.07	1,289.09	937.83	1,006.34	543.92	838.28	1,574.46
1.1.2 Fixed Account	4,242.48	3,505.88	4,070.64	4,367.92	3,907.62	3,440.49	3,402.37	2,166.64	3,335.55	3,866.43
1.1.2.1 Up to 3 months Fixed Account	224.27	-	0.02	234.38	226.21	722.92	-	-	17.41	165.32
1.1.2.2 3 to 6 months Fixed Account	268.65	216.84	1,391.84	175.11	499.97	219.74	-	-	967.12	411.59
1.1.2.3 6 months to 1 year Fixed Account	3,182.91	2,589.05	605.79	1,921.92	2,552.03	1,651.68	3,402.37	2,166.64	1.65	12.98
1.1.2.4 Above 1 year Fixed Account	566.65	699.99	2,072.98	2,036.51	629.40	846.14	-	-	2,349.37	3,276.54
1.1.3 Call Deposit	136.24	1,192.72	174.60	299.37	517.16	258.60	600.65	413.26	632.95	361.77
1.1.4 Certificate of Deposit	-	-	-	245.25	-	-	-	-	-	-
1.2 On Borrowing	203.57	53.93	48.99	256.40	78.53	104.61	58.80	87.72	38.83	144.77
2. Commission Expense	47.76	-	0.00	48.98	-	40.12	55.28	-	12.78	-
3. Staff Expense	630.78	431.63	687.13	991.69	1,063.19	1,078.63	959.83	486.66	814.94	689.74
4. Office Operating Expenses	571.83	372.72	762.86	827.82	1,034.55	666.78	628.33	499.73	600.72	632.59
5. Foreign Exchange Loss	5.55	-	-	-	0.27	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	0.27	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	5.55	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	7.50	-	-	7.25	26.04	-
7. Provision for Risk	332.04	318.94	399.77	466.92	630.20	190.85	384.40	378.03	352.80	262.58
7.1 Loan loss Provision	332.04	318.94	399.77	466.92	630.20	190.85	384.40	378.03	320.41	262.58
7.1.1 General Loan loss Provision	162.31	41.20	112.45	231.26	204.72	125.41	139.22	61.50	138.58	219.53
7.1.1.1 Pass Loan Loss Provision	162.31	20.19	89.23	142.80	139.05	111.35	117.75	21.90	16.18	110.95
7.1.1.2 Watch List Provision	-	21.00	23.23	88.46	65.67	14.06	21.47	39.61	122.40	108.58
7.1.2 Special Loan Loss Provision	169.73	277.74	287.32	235.66	373.77	65.44	245.18	316.52	181.83	43.06
7.1.3 Additional Loan Loss Provision	-	-	-	-	51.71	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	32.39	-
8. Loan Written Off	-	-	-	14.62	164.41	-	-	78.62	-	-
9. Provision for Staff Bonus	209.72	283.01	230.70	323.51	271.12	-	-	88.10	-	319.30
10. Provision for Income Tax	579.31	840.37	694.48	860.28	557.38	593.34	669.32	264.31	345.67	862.11
11. Others	-	-	-	2.42	-	-	-	-	-	-
12. Net Profit	1,309.68	1,989.68	1,612.52	2,051.30	1,882.68	1,298.68	1,561.74	616.73	806.50	2,011.58
Total Expenses	8,997.77	9,928.83	9,522.38	11,807.54	11,403.70	8,609.93	9,327.07	5,630.95	7,805.06	10,725.32
Income										
1. Interest Income	7,886.34	8,930.09	8,423.87	10,085.45	9,857.21	7,811.66	8,503.10	5,134.38	7,284.88	9,638.35
1.1 On Loans and Advances	7,365.52	8,524.32	7,932.42	9,467.44	9,070.88	7,467.12	7,985.44	4,862.13	7,018.37	9,523.01
1.2 On Investment	303.87	306.29	336.72	478.82	418.08	226.30	338.12	238.92	190.15	23.50
1.2.1 Government Bonds	303.87	306.29	304.89	437.61	418.08	226.30	36.86	238.92	190.15	23.50
1.2.2 Foreign Bonds	-	-	3.45	41.21	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	28.39	-	-	-	278.24	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	23.02	-	-	-
1.3 On Agency Balance	37.80	8.87	4.61	-	98.34	10.61	1.06	4.06	54.13	-
1.4 On Call Deposit	5.40	-	127.05	12.41	51.71	-	70.70	29.27	-	-
1.5 On Others	173.73	90.60	23.07	126.78	218.21	107.62	107.78	-	22.22	91.84
2. Commission and Discount	492.49	620.60	326.97	452.01	308.54	529.79	471.65	77.21	108.99	217.88
2.1 Bills Purchase and Discount	-	-	30.70	-	4.11	-	2.77	0.44	-	-
2.2 Commission	488.56	607.39	264.87	452.01	271.91	529.79	174.36	76.76	108.99	217.88
2.3 Others	3.93	13.21	31.41	-	32.52	-	294.52	-	-	-
3. Exchange Flactuation Income	227.09	220.43	256.61	405.94	316.74	207.00	260.26	188.59	155.59	349.78
3.1 Due to Change in Exchange Rate	-	4.11	2.60	81.19	-	177.43	-	8.93	(1.59)	16.94
3.2 Due to Foreign Currency Transaction	227.09	216.32	254.01	324.75	316.74	29.57	260.26	179.66	157.17	332.84
4. Other Operating Income	4.59	146.89	346.04	436.96	453.45	36.55	88.08	141.86	212.49	485.27
5. Non Operating Income	62.01	10.82	47.76	81.81	25.69	24.93	3.98	6.61	30.04	30.54
6. Write Back from Provisions for loss	325.25	-	119.95	332.34	433.35	-	-	76.20	13.07	3.50
7. Recovery of written-off Loan	-	-	1.18	8.22	8.71	-	-	5.31	-	-
8. Income from Extra Ordinary transactions	-	-	-	4.81	0.00	-	-	0.79	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-	-
Total Income	8,997.77	9,928.83	9,522.38	11,807.54	11,403.70	8,609.93	9,327.07	5,630.95	7,805.06	10,725.32

BFI Name	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva	Miteri	Tinau
Expenses										
1. Interest Expense	2,145.93	0.63	295.52	222.38	1,432.23	367.87	226.08	1,383.00	343.43	425.45
1.1 On Deposit Liabilities	2,143.27	0.63	295.52	222.38	1,425.04	364.37	226.08	1,366.99	343.33	425.45
1.1.1 Saving Account	628.00	0.63	197.38	84.07	460.89	106.24	137.31	378.83	86.36	139.38
1.1.2 Fixed Account	1,329.38	0.00	91.57	111.36	809.13	218.51	88.77	830.91	232.77	263.10
1.1.2.1 Up to 3 months Fixed Account	64.49	-	1.67	-	64.92	8.34	-	-	9.31	0.19
1.1.2.2 3 to 6 months Fixed Account	55.24	-	2.49	-	177.92	14.29	9.35	-	11.64	0.58
1.1.2.3 6 months to 1 year Fixed Account	1,016.08	-	57.72	-	432.37	126.01	10.33	-	81.47	227.19
1.1.2.4 Above 1 year Fixed Account	193.57	0.00	29.68	111.36	133.92	69.88	69.09	830.91	130.35	35.15
1.1.3 Call Deposit	185.89	-	6.58	26.95	155.02	39.62	-	157.24	24.20	22.97
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	2.66	-	-	-	7.19	3.50	-	16.01	0.10	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	318.94	2.01	40.61	40.57	231.04	66.92	52.76	176.81	45.91	54.43
4. Office Operating Expenses	252.21	5.21	35.10	35.64	274.65	60.15	29.26	178.67	32.79	40.13
5. Foreign Exchange Loss	-	-	-	-	-	-	-	5.30	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-	5.30	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.13	-	-	-	-	0.20
7. Provision for Risk	228.47	7.96	49.10	7.85	40.27	52.00	7.78	150.14	16.02	23.03
7.1 Loan loss Provision	155.39	-	49.10	7.85	38.51	51.11	7.78	150.14	16.02	22.42
7.1.1 General Loan loss Provision	70.34	-	23.32	7.85	58.54	24.42	-	50.02	8.13	10.52
7.1.1.1 Pass Loan Loss Provision	38.23	-	9.21	7.85	30.72	16.49	-	32.42	6.16	6.53
7.1.1.2 Watch List Provision	32.12	-	14.11	-	27.81	7.93	-	17.60	1.97	3.98
7.1.2 Special Loan Loss Provision	85.05	-	25.78	-	(20.03)	26.70	-	100.12	7.89	11.91
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	7.78	-	-	-
7.2. Provision for Non-Banking Assets	73.08	7.96	-	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	1.77	0.88	-	-	-	0.61
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-	-	-	-
9. Provision for Staff Bonus	46.95	-	12.54	-	28.10	15.56	11.54	46.47	17.02	7.64
10. Provision for Income Tax	140.86	-	37.61	-	84.30	46.69	34.61	139.40	51.06	22.93
11. Others	-	-	-	-	-	-	-	-	-	-
12. Net Profit	328.67	-	87.76	-	196.69	108.93	80.75	325.27	119.15	53.51
Total Expenses	3,462.03	15.81	558.23	306.43	2,287.41	718.12	442.76	2,405.05	625.39	627.32
Income										
1. Interest Income	3,127.31	1.81	479.96	256.25	2,123.72	644.57	367.70	2,148.13	569.49	570.56
1.1 On Loans and Advances	2,798.29	1.48	427.74	248.08	1,955.02	601.78	367.70	1,959.57	521.09	528.53
1.2 On Investment	58.90	-	-	-	13.51	-	-	20.19	-	3.25
1.2.1 Government Bonds	-	-	-	-	13.51	-	-	20.19	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	58.90	-	-	-	-	-	-	-	-	3.25
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	0.33	-	-	-	-	-	-	-	-
1.4 On Call Deposit	260.74	-	52.00	8.18	143.73	42.78	-	165.45	48.40	38.78
1.5 On Others	9.38	-	0.22	-	11.46	-	-	2.91	-	-
2. Commission and Discount	22.66	-	7.00	38.16	18.11	14.07	27.00	12.43	4.50	5.26
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	12.78	-	7.00	2.31	17.87	9.53	27.00	11.88	3.34	5.26
2.3 Others	9.88	-	-	35.84	0.24	4.54	-	0.56	1.16	-
3. Exchange Flactuation Income	0.04	-	-	-	-	-	-	5.60	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-	5.38	-	-
3.2 Due to Foreign Currency Transaction	0.04	-	-	-	-	-	-	0.23	-	-
4. Other Operating Income	183.27	6.92	39.49	-	144.41	42.02	48.06	129.40	51.23	38.18
5. Non Operating Income	42.98	-	0.40	-	1.18	0.80	-	0.68	0.17	1.23
6. Write Back from Provisions for loss	121.52	2.29	31.37	-	-	16.66	-	108.68	-	12.09
7. Recovery of written-off Loan	-	-	-	-	-	-	-	0.13	-	-
8. Income from Extra Ordinary transactions	(35.75)	-	-	-	-	-	-	-	-	-
9. Net Loss	-	4.80	-	12.02	-	-	-	-	-	-
Total Income	3,462.03	15.81	558.23	306.43	2,287.41	718.12	442.76	2,405.05	625.39	627.32

BFI Name	Mukti	Kankai	Bhargav	Garima	Om	GandakiDB	Kabeli	Kamana	Corporate	Purnima
Expenses										
1. Interest Expense	2,905.06	131.92	243.28	2,029.00	1,897.31	2,035.16	47.15	1,437.00	9.51	249.69
1.1 On Deposit Liabilities	2,858.58	131.92	243.28	2,018.35	1,895.41	2,035.16	47.15	1,437.00	9.51	249.69
1.1.1 Saving Account	742.78	43.55	79.55	553.47	452.00	587.43	21.96	398.29	3.95	109.51
1.1.2 Fixed Account	1,696.22	68.58	136.89	1,181.64	1,219.04	1,282.44	22.65	870.56	3.79	120.19
1.1.2.1 Up to 3 months Fixed Account	84.88	1.54	3.06	102.02	157.33	120.18	0.35	96.85	-	9.06
1.1.2.2 3 to 6 months Fixed Account	62.97	1.74	24.79	45.16	99.11	96.78	0.38	87.88	-	12.87
1.1.2.3 6 months to 1 year Fixed Account	1,348.74	52.81	51.18	962.31	868.29	977.13	18.51	535.43	3.16	78.84
1.1.2.4 Above 1 year Fixed Account	199.62	12.49	57.86	72.14	94.32	88.35	3.42	150.40	0.63	19.42
1.1.3 Call Deposit	419.58	19.79	26.84	283.24	224.37	165.29	2.54	168.15	1.77	19.99
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	46.48	-	-	10.65	1.90	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	471.26	37.34	39.33	278.57	185.78	277.96	20.45	232.89	14.10	38.01
4. Office Operating Expenses	410.84	34.16	35.67	257.43	179.86	202.30	12.98	183.88	10.78	30.02
5. Foreign Exchange Loss	4.28	-	-	0.12	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	4.28	-	-	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	0.12	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-	0.04	-	-
7. Provision for Risk	160.62	21.76	9.66	109.08	106.66	85.74	6.98	103.43	-	14.25
7.1 Loan loss Provision	151.62	21.76	9.66	95.04	106.66	85.74	6.98	103.43	-	14.25
7.1.1 General Loan loss Provision	141.39	8.70	5.88	81.75	106.66	53.16	6.98	82.21	-	7.08
7.1.1.1 Pass Loan Loss Provision	117.58	3.76	4.14	71.36	106.66	36.92	6.98	14.76	-	6.52
7.1.1.2 Watch List Provision	23.81	4.94	1.74	10.40	-	16.24	-	67.45	-	0.55
7.1.2 Special Loan Loss Provision	10.23	13.06	3.77	13.29	-	32.59	-	21.16	-	7.17
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	0.07	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	9.00	-	-	14.04	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-	-	-	-
9. Provision for Staff Bonus	92.43	6.61	5.15	59.60	43.77	47.07	3.01	28.21	8.54	8.75
10. Provision for Income Tax	277.28	19.83	15.44	178.79	131.32	141.22	9.04	84.63	-	26.25
11. Others	-	0.28	-	-	-	-	-	-	-	-
12. Net Profit	647.00	46.26	36.02	417.17	306.40	329.52	21.10	197.43	85.48	61.25
Total Expenses	4,968.76	298.16	384.55	3,329.76	2,851.11	3,118.98	120.73	2,267.51	128.42	428.23
Income										
1. Interest Income	4,378.32	258.65	346.88	3,071.48	2,664.48	2,862.05	110.00	2,067.11	46.22	395.97
1.1 On Loans and Advances	4,075.14	239.20	322.44	2,855.51	2,473.46	2,669.42	97.99	1,907.19	40.48	356.40
1.2 On Investment	42.07	-	0.08	22.13	20.01	17.51	-	-	-	-
1.2.1 Government Bonds	15.13	-	0.08	22.13	20.01	17.51	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	26.94	-	-	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	24.36	-	-	-	-	-	-	-
1.4 On Call Deposit	253.34	19.27	-	189.24	171.01	175.12	12.02	159.92	-	39.57
1.5 On Others	7.77	0.18	-	4.60	-	-	-	-	5.74	-
2. Commission and Discount	90.91	2.79	2.42	17.71	24.03	15.28	1.60	13.66	0.16	1.83
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	90.70	2.79	2.42	17.71	24.03	15.28	1.60	13.66	0.08	1.83
2.3 Others	0.21	-	-	-	-	-	-	-	0.08	-
3. Exchange Flactuation Income	7.18	-	-	-	0.02	-	-	0.05	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	(3.70)	-	-	0.03	-	-
3.2 Due to Foreign Currency Transaction	7.18	-	-	-	3.72	-	-	0.02	-	-
4. Other Operating Income	470.89	15.95	25.34	238.02	156.85	227.87	4.68	146.00	2.20	29.09
5. Non Operating Income	6.96	-	9.90	2.55	5.72	5.85	-	13.77	-	1.33
6. Write Back from Provisions for loss	14.49	20.63	-	-	-	7.94	4.44	26.91	79.84	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	0.15	-	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-	-
Total Income	4,968.76	298.16	384.55	3,329.76	2,851.11	3,118.98	120.73	2,267.51	128.42	428.23

BFI Name	Jyoti	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	Community	Kailash	Salapa
Expenses										
1. Interest Expense	1,866.66	1,141.50	334.94	1,891.82	384.03	134.04	47.39	248.34	2,074.46	26.73
1.1 On Deposit Liabilities	1,818.62	1,141.50	334.56	1,867.23	384.03	130.70	47.39	248.34	2,037.34	26.73
1.1.1 Saving Account	412.60	444.54	147.91	399.34	123.85	65.18	38.03	67.60	431.31	20.87
1.1.2 Fixed Account	1,031.88	672.44	131.79	1,160.34	220.90	39.65	4.21	127.95	1,223.65	4.87
1.1.2.1 Up to 3 months Fixed Account	66.58	34.19	3.90	14.29	9.66	2.58	-	1.59	120.77	0.35
1.1.2.2 3 to 6 months Fixed Account	67.10	17.26	7.06	0.46	3.14	2.87	-	1.48	238.01	0.70
1.1.2.3 6 months to 1 year Fixed Account	703.10	380.48	56.15	112.54	187.27	22.63	-	112.63	689.09	2.12
1.1.2.4 Above 1 year Fixed Account	195.10	240.51	64.68	1,033.05	20.83	11.57	4.21	12.25	175.78	1.69
1.1.3 Call Deposit	374.14	24.52	54.86	307.55	39.29	25.87	5.15	52.79	382.38	0.99
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	48.05	-	0.38	24.59	-	3.34	-	-	37.12	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	257.87	127.27	52.61	214.01	74.97	40.08	12.59	48.03	300.14	17.46
4. Office Operating Expenses	249.54	122.50	49.09	200.67	45.53	30.66	14.54	46.28	219.20	4.28
5. Foreign Exchange Loss	-	-	-	0.18	-	-	-	-	0.08	-
5.1 Due to Change in Exchange Rates	-	-	-	0.18	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	0.08	-
6. Non Operating Expense	0.02	-	2.31	-	-	-	-	0.12	0.22	-
7. Provision for Risk	109.87	39.06	64.15	343.15	16.86	14.43	-	35.11	122.26	6.42
7.1 Loan loss Provision	108.00	39.06	64.15	332.78	16.86	14.23	-	35.00	98.65	6.42
7.1.1 General Loan loss Provision	108.00	30.05	-	121.85	9.05	8.98	-	19.20	68.31	1.95
7.1.1.1 Pass Loan Loss Provision	108.00	25.31	-	63.83	6.22	7.55	-	11.82	62.72	1.02
7.1.1.2 Watch List Provision	-	4.75	-	58.03	2.83	1.43	-	7.38	5.59	0.93
7.1.2 Special Loan Loss Provision	-	9.01	-	207.89	7.81	5.25	-	15.80	30.34	4.47
7.1.3 Additional Loan Loss Provision	-	-	64.15	3.04	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	1.88	-	-	4.38	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	5.99	-	0.21	-	0.11	23.61	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	0.01	-	-	0.46	-	-	-	-	-	-
9. Provision for Staff Bonus	41.83	32.13	8.08	32.56	9.20	4.77	-	3.59	49.19	-
10. Provision for Income Tax	125.50	96.38	21.81	97.68	24.85	14.30	-	10.76	147.84	-
11. Others	0.02	-	-	-	-	-	-	-	-	-
12. Net Profit	292.84	224.90	50.88	227.92	57.97	33.37	21.64	25.11	344.03	-
Total Expenses	2,944.17	1,783.74	583.87	3,008.44	613.42	271.65	96.17	417.34	3,257.42	54.89
Income										
1. Interest Income	2,708.45	1,670.11	510.56	2,486.55	545.23	232.79	81.85	369.91	3,023.12	46.11
1.1 On Loans and Advances	2,443.94	1,567.40	464.22	2,280.85	504.00	202.51	73.02	340.01	2,754.56	43.24
1.2 On Investment	25.94	43.06	0.48	52.07	-	-	-	-	27.56	-
1.2.1 Government Bonds	25.94	43.06	0.48	51.99	-	-	-	-	27.56	-
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	238.57	59.65	39.01	147.98	41.22	29.65	8.83	29.91	241.00	2.86
1.5 On Others	0.00	-	6.85	5.66	-	0.62	-	-	-	-
2. Commission and Discount	16.73	110.74	11.09	8.71	3.16	3.40	-	2.02	20.51	1.32
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	16.73	15.18	5.72	8.71	3.16	3.40	-	2.02	20.51	1.32
2.3 Others	-	95.57	5.36	-	-	-	-	-	-	-
3. Exchange Flactuation Income	15.69	-	-	0.08	-	-	-	-	0.30	-
3.1 Due to Change in Exchange Rate	9.49	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	6.21	-	-	0.08	-	-	-	-	0.30	-
4. Other Operating Income	202.52	-	27.66	119.01	64.99	12.44	14.32	29.47	191.94	3.81
5. Non Operating Income	0.69	1.80	-	20.00	0.04	-	-	0.15	18.66	-
6. Write Back from Provisions for loss	-	1.08	33.90	350.98	-	23.02	-	15.79	2.89	3.61
7. Recovery of written-off Loan	0.09	-	-	23.10	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	0.67	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-	0.05
Total Income	2,944.17	1,783.74	583.87	3,008.44	613.42	271.65	96.17	417.34	3,257.42	54.89

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC
Expenses										
1. Interest Expense	119.75	53.45	2.59	2.15	531.85	590.63	369.92	27.97	528.32	203.20
1.1 On Deposit Liabilities	119.75	53.45	2.59	2.15	525.76	581.60	365.35	27.97	524.73	203.20
1.1.1 Saving Account	27.64	7.03	2.44	1.86	202.87	121.37	70.51	4.84	80.27	59.15
1.1.2 Fixed Account	67.78	29.07	0.16	-	322.90	460.22	294.84	20.35	373.90	141.68
1.1.2.1 Up to 3 months Fixed Account	-	5.65	-	-	-	9.12	2.80	0.09	1.73	-
1.1.2.2 3 to 6 months Fixed Account	20.57	2.46	-	-	-	4.92	6.22	0.31	27.32	-
1.1.2.3 6 months to 1 year Fixed Account	16.09	18.29	-	-	-	259.53	244.99	11.08	314.49	-
1.1.2.4 Above 1 year Fixed Account	31.12	2.67	0.16	-	322.90	186.65	40.83	8.88	30.37	141.68
1.1.3 Call Deposit	24.33	17.36	-	0.28	-	-	-	2.78	70.56	2.37
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	6.09	9.03	4.56	-	3.58	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	39.38	18.18	3.76	2.95	81.74	58.20	33.42	14.45	80.66	55.64
4. Office Operating Expenses	33.49	16.35	4.96	11.17	75.68	71.80	33.94	9.87	61.10	51.83
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	61.69	16.84	0.51	-	7.88	98.29	10.88	31.80	46.43	155.74
7.1 Loan loss Provision	60.97	16.84	-	-	-	-	10.88	31.47	35.99	151.65
7.1.1 General Loan loss Provision	26.36	6.49	-	-	-	-	10.88	-	2.85	15.14
7.1.1.1 Pass Loan Loss Provision	5.97	3.64	-	-	-	-	10.88	-	3.06	4.42
7.1.1.2 Watch List Provision	20.39	2.85	-	-	-	-	-	-	(0.21)	10.72
7.1.2 Special Loan Loss Provision	34.61	10.35	-	-	-	-	-	-	33.14	136.51
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	31.47	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	83.18	-	-	-	4.09
7.3. Provision for Loss on Investment	0.73	-	0.51	-	7.88	15.10	-	0.34	10.44	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-	-	0.00	2.32
9. Provision for Staff Bonus	3.13	-	-	-	9.08	6.96	9.90	-	7.14	-
10. Provision for Income Tax	9.38	-	-	-	27.23	23.04	26.73	-	21.41	-
11. Others	-	-	-	0.81	-	-	-	-	-	2.62
12. Net Profit	21.88	11.27	45.48	95.45	28.15	39.59	62.37	-	49.96	93.12
Total Expenses	288.70	116.09	57.31	112.53	761.61	888.50	547.16	84.08	795.02	564.47
Income										
1. Interest Income	229.71	104.68	21.95	12.83	627.43	778.06	507.77	53.33	746.07	318.33
1.1 On Loans and Advances	208.20	90.15	16.90	4.51	527.50	696.23	454.73	43.59	696.64	278.20
1.2 On Investment	-	-	-	0.52	8.51	14.29	5.75	-	10.90	9.99
1.2.1 Government Bonds	-	-	-	0.52	8.51	14.29	5.75	-	10.90	9.99
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	21.52	14.53	5.05	7.81	91.42	67.54	47.29	9.73	33.83	30.15
1.5 On Others	-	-	-	-	-	-	-	-	4.69	-
2. Commission and Discount	2.28	0.18	-	-	1.77	2.55	0.94	-	3.27	0.99
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	2.28	0.18	-	-	1.77	2.55	0.94	-	2.08	0.99
2.3 Others	-	-	-	-	-	-	-	-	1.19	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
4. Other Operating Income	20.46	8.04	0.90	0.13	30.66	87.55	35.30	1.31	45.68	14.42
5. Non Operating Income	-	-	0.39	19.76	20.87	-	1.44	1.02	-	0.01
6. Write Back from Provisions for loss	36.24	3.18	34.06	79.80	80.88	20.33	1.71	-	-	230.72
7. Recovery of written-off Loan	-	-	-	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	28.43	-	-
Total Income	288.70	116.09	57.31	112.53	761.61	888.50	547.16	84.08	795.02	564.47

BFI Name	Progressive	Janaki	Pokhara	Central	Hathway	Multi	Srijana	WMerchant	CMerchant	Crystal
Expenses										
1. Interest Expense	66.34	173.45	431.95	284.91	27.56	19.41	508.43	1.48	4.16	0.60
1.1 On Deposit Liabilities	66.34	173.45	425.54	284.91	27.56	19.41	503.19	1.48	3.37	0.60
1.1.1 Saving Account	23.95	46.30	100.74	91.56	10.76	5.35	196.14	1.48	0.19	0.60
1.1.2 Fixed Account	42.13	126.64	290.98	193.35	16.80	14.06	251.52	-	-	-
1.1.2.1 Up to 3 months Fixed Account	1.05	0.99	7.23	2.50	-	-	21.11	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.57	0.25	41.63	2.81	-	-	21.27	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	7.51	109.53	226.66	153.44	0.34	-	185.86	-	-	-
1.1.2.4 Above 1 year Fixed Account	32.99	15.87	15.46	34.59	16.47	14.06	23.29	-	-	-
1.1.3 Call Deposit	0.26	0.51	33.82	-	-	-	55.52	-	3.18	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	6.42	-	-	-	5.24	-	0.79	-
2. Commission Expense	-	-	-	-	-	-	4.61	-	-	-
3. Staff Expense	13.24	14.37	62.12	36.18	10.62	2.38	60.71	3.38	3.84	1.10
4. Office Operating Expenses	16.49	13.53	56.14	20.21	12.42	3.53	42.16	6.91	3.72	1.10
5. Foreign Exchange Loss	-	-	-	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	0.98	-	-	-	-	-	-	-	-	-
7. Provision for Risk	17.58	91.43	22.03	50.87	383.09	8.43	109.94	-	-	-
7.1 Loan loss Provision	17.58	91.43	19.37	50.87	383.09	2.71	109.94	-	-	-
7.1.1 General Loan loss Provision	11.66	29.01	12.81	50.87	345.34	0.59	26.82	-	-	-
7.1.1.1 Pass Loan Loss Provision	12.58	4.58	11.74	50.87	345.34	0.24	7.79	-	-	-
7.1.1.2 Watch List Provision	(0.93)	24.43	1.07	-	-	0.34	19.03	-	-	-
7.1.2 Special Loan Loss Provision	5.65	62.42	6.57	-	37.75	2.13	81.89	-	-	-
7.1.3 Additional Loan Loss Provision	0.27	-	-	-	-	-	1.22	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	5.72	-	-	-	-
7.3. Provision for Loss on Investment	-	-	2.66	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-	28.80	-	-
9. Provision for Staff Bonus	-	9.38	7.08	3.75	-	-	-	0.91	-	-
10. Provision for Income Tax	-	28.15	21.25	10.13	-	-	-	2.73	-	-
11. Others	-	-	-	-	-	-	-	-	-	-
12. Net Profit	25.54	65.69	49.59	23.63	21.15	9.78	120.46	4.58	85.67	-
Total Expenses	140.16	396.00	650.17	429.68	454.85	43.53	846.30	48.79	97.39	2.80
Income										
1. Interest Income	110.08	298.43	610.34	397.24	48.46	35.52	735.61	7.30	-	0.20
1.1 On Loans and Advances	77.88	267.75	546.60	353.41	48.46	35.52	629.07	2.83	-	0.19
1.2 On Investment	0.66	-	8.44	6.83	-	-	-	-	-	-
1.2.1 Government Bonds	-	-	8.44	-	-	-	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.66	-	-	6.83	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-	-	-	-
1.4 On Call Deposit	31.55	30.68	55.30	37.00	-	-	106.54	4.46	-	-
1.5 On Others	-	-	-	-	-	-	-	-	-	0.01
2. Commission and Discount	0.12	0.29	1.11	0.99	4.64	2.33	-	-	-	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	0.12	0.18	1.11	0.99	0.22	-	-	-	-	-
2.3 Others	-	0.10	-	-	4.41	2.33	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
4. Other Operating Income	7.99	15.36	37.29	28.76	18.66	-	75.76	0.02	2.53	1.07
5. Non Operating Income	0.20	1.85	0.81	-	-	-	-	-	2.32	-
6. Write Back from Provisions for loss	17.15	73.30	0.63	2.70	383.09	5.68	34.93	41.47	0.54	0.36
7. Recovery of written-off Loan	4.62	6.76	-	-	-	-	-	0.00	91.99	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-	1.16
Total Income	140.16	396.00	650.17	429.68	454.85	43.53	846.30	48.79	97.39	2.80

BFI Name	GMBFL	ICFC	CityExpress	Manju	Jebils	Reliance
Expenses						
1. Interest Expense	304.37	823.66	3.77	611.38	102.55	334.34
1.1 On Deposit Liabilities	302.73	785.46	3.77	597.33	100.96	334.34
1.1.1 Saving Account	87.46	184.41	1.91	211.27	11.49	129.13
1.1.2 Fixed Account	215.27	544.60	1.51	386.06	85.91	205.21
1.1.2.1 Up to 3 months Fixed Account	4.10	40.68	-	19.88	5.40	10.02
1.1.2.2 3 to 6 months Fixed Account	8.47	12.91	0.06	57.42	2.29	14.38
1.1.2.3 6 months to 1 year Fixed Account	152.43	413.09	1.38	230.41	41.03	106.40
1.1.2.4 Above 1 year Fixed Account	50.28	77.91	0.07	78.36	37.20	74.40
1.1.3 Call Deposit	-	56.45	0.35	-	3.56	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	1.64	38.21	-	14.05	1.59	-
2. Commission Expense	-	-	-	-	-	-
3. Staff Expense	26.01	104.73	13.57	55.67	16.30	35.44
4. Office Operating Expenses	22.98	86.16	15.04	57.53	14.77	38.73
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	33.35	30.87	14.75	64.64	53.41	118.31
7.1 Loan loss Provision	14.30	30.87	1.90	64.64	46.47	100.90
7.1.1 General Loan loss Provision	14.30	17.25	1.90	64.64	-	16.13
7.1.1.1 Pass Loan Loss Provision	14.30	8.45	1.32	64.64	-	0.82
7.1.1.2 Watch List Provision	-	8.80	0.58	-	-	15.31
7.1.2 Special Loan Loss Provision	-	13.61	-	-	46.47	84.78
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	6.80	-	-	-
7.3. Provision for Loss on Investment	19.04	-	-	-	6.94	17.41
7.5. Provision for Loss of Other Assets	-	-	6.05	-	0.00	-
8. Loan Written Off	-	-	5.64	-	-	-
9. Provision for Staff Bonus	-	15.29	1.50	2.48	-	3.45
10. Provision for Income Tax	-	45.87	-	7.43	(1.88)	10.36
11. Others	-	-	-	-	-	-
12. Net Profit	72.15	107.04	13.52	17.33	13.47	24.18
Total Expenses	458.86	1,213.63	67.78	816.44	198.61	564.82
Income						
1. Interest Income	413.93	1,111.93	16.64	781.11	175.79	474.28
1.1 On Loans and Advances	368.97	969.50	11.21	705.65	146.42	416.18
1.2 On Investment	4.79	28.00	-	3.62	2.88	2.43
1.2.1 Government Bonds	-	28.00	-	-	2.88	2.34
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	3.62	-	-
1.2.4 Debenture & Bonds	4.79	-	-	-	-	0.10
1.3 On Agency Balance	-	114.17	-	-	-	-
1.4 On Call Deposit	38.22	-	5.42	-	25.01	55.66
1.5 On Others	1.95	0.26	-	71.83	1.48	-
2. Commission and Discount	1.79	13.56	0.02	35.34	0.06	0.76
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	1.64	13.56	0.02	2.67	0.06	0.76
2.3 Others	0.16	-	-	32.66	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
4. Other Operating Income	27.36	66.35	2.97	-	6.99	24.64
5. Non Operating Income	1.35	10.51	1.70	-	7.26	2.35
6. Write Back from Provisions for loss	14.42	11.08	46.46	-	8.51	62.79
7. Recovery of written-off Loan	-	0.20	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	0.01	-
9. Net Loss	-	-	-	-	-	-
Total Income	458.86	1,213.63	67.78	816.44	198.61	564.82

Statement of Credit as on Jeth end, 2076(Mid-June, 2019)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL
Sector Wise									
Agricultural and Forest Related	5,587.66	11,034.62	3,581.13	5,216.18	2,986.09	5,222.05	2,628.78	2,007.06	4,940.54
Fishery Related	297.00	675.30	4.41	50.23	-	1.42	20.00	70.86	13.02
Mining Related	1,067.26	-	94.82	464.30	-	-	-	631.89	29.43
Manufacturing (Producing) Related	18,729.45	13,558.57	37,399.97	41,049.85	12,150.55	36,502.74	26,786.21	7,724.54	17,531.95
Construction	10,535.37	16,326.56	1,158.36	7,457.23	12,900.73	4,256.14	3,294.12	5,148.31	18,596.13
Electricity, Gas and Water	6,421.03	4,997.39	7,670.60	11,454.56	29.59	1,198.29	2,672.26	2,308.90	4,407.42
Metal Products, Mach. & Ele. Equip.	1,616.46	2,141.29	1,195.37	794.27	1,768.16	2,288.64	3,116.24	596.00	1,980.77
Tras., Com. and Public Utilities	2,068.29	3,694.77	756.97	3,988.26	174.22	3,344.86	1,404.66	1,208.11	3,767.76
Wholesaler & Retailer	18,456.61	44,979.82	34,473.54	25,615.50	13,913.08	17,831.82	21,384.15	9,618.56	28,548.14
Finance, Insurance and Real Estate	6,903.27	13,580.10	7,358.31	6,861.88	2,345.00	11,204.65	5,069.03	4,550.83	11,430.24
Hotel or Restaurant	2,664.16	8,414.18	3,646.52	9,974.89	865.56	4,748.53	3,612.22	1,839.40	3,862.44
Other Services	2,392.54	3,741.32	2,818.98	8,924.17	335.42	4,125.00	1,551.24	12,878.41	2,334.14
Consumption Loans	11,897.03	17,656.47	4,208.26	2,904.47	5,188.04	3,577.76	1,277.61	1,924.86	3,910.96
Local Government	-	216.60	-	383.43	138.81	255.20	-	-	-
Others	8,209.11	2,543.71	25,910.11	5,147.85	1,943.80	4,025.59	17,780.64	3,907.64	9,732.86
TOTAL sectorwise	96,845.25	143,560.70	130,277.33	130,287.07	54,739.05	98,582.67	90,597.18	54,415.37	111,085.81

Product Wise

Term Loan	20,759.63	16,886.48	22,955.93	38,105.70	3,711.62	16,503.55	13,790.20	8,526.49	20,756.38
Overdraft	15,649.14	22,805.86	14,119.72	15,807.98	4,076.89	8,830.45	815.60	8,388.68	22,959.32
Trust Receipt Loan / Import Loan	1,055.31	1,277.68	10,360.94	17,541.55	5,527.38	13,943.91	9,029.33	2,924.13	5,540.97
Demand & Other Working Capital Loan	14,456.48	51,278.11	41,090.81	37,906.72	13,144.80	33,689.80	37,192.79	10,608.13	15,836.68
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,662.92	12,621.08	9,861.31	2,014.68	8,694.89	4,256.14	2,546.15	4,209.36	17,674.49
Real Estate Loan	4,271.46	8,193.44	4,715.47	4,179.93	4,036.25	3,604.50	4,023.79	2,324.02	3,768.38
Margin Nature Loan	4,486.32	1,975.07	868.69	805.11	-	1,390.49	-	382.48	269.96
Hire Purchase Loan	2,746.62	6,439.56	2,657.53	3,411.73	4,829.94	7,546.47	2,003.33	7,525.23	7,052.72
Deprived Sector Loan	7,940.79	7,746.24	6,892.47	6,525.28	2,578.55	4,892.71	4,984.15	2,742.10	7,697.72
Bills Purchased	2.80	58.43	200.13	789.48	45.90	124.24	0.32	314.01	-
Other Product	19,813.77	14,278.75	16,554.32	3,198.91	8,092.83	3,800.41	16,211.53	6,470.73	9,529.20
Total Product wise Loan	96,845.25	143,560.70	130,277.33	130,287.07	54,739.05	98,582.67	90,597.18	54,415.37	111,085.81

Collateral Wise

Gold and Silver	9,896.68	12,706.91	248.35	900.28	-	-	-	486.65	-
Government Securities	108.07	223.76	3.32	0.92	-	-	-	-	1.91
Non Governmental Securities	0.09	1,983.84	1,098.34	805.11	-	1,190.49	-	540.83	557.73
Fixed Deposit Receipts	348.81	553.87	737.99	933.08	236.08	743.12	865.09	346.99	1,469.83
Own	342.38	553.87	457.01	933.08	81.79	743.12	865.09	345.47	1,469.83
Other Licences Institutions	6.42	-	280.98	-	154.29	-	-	1.52	-
Collateral of Properties	80,348.84	123,827.16	109,658.92	109,604.66	48,905.84	91,810.84	77,099.23	50,303.06	95,779.77
Fixed Assets	78,107.98	123,761.37	59,243.07	88,596.93	39,044.95	91,320.10	68,837.06	48,610.03	57,744.77
Current Assets	2,240.86	65.79	50,415.85	21,007.73	9,860.89	490.74	8,262.17	1,693.04	38,035.00
Against security of Bill	3.26	53.96	6,758.76	82.56	-	124.24	1,142.89	359.99	4,109.82
Domestic Bills	-	19.44	0.32	2.11	-	105.24	-	243.55	103.20
Foreign Bills	3.26	34.52	6,758.44	80.44	-	18.99	1,142.89	116.44	4,006.63
Against Guarantee	1,304.67	3,999.93	2,185.27	5,864.16	1,041.67	4,631.91	5,481.26	2,094.61	7,656.00
Government Guarantee	26.39	26.10	0.84	383.43	138.81	-	156.11	91.30	198.74
Institutional Guarantee	1,232.88	3,939.16	1,950.61	4,389.17	902.87	-	4,722.03	1,903.93	6,971.31
Personal Guarantee	3.62	28.15	233.82	781.56	-	-	10.99	97.99	485.95
Collective Guarantee	0.01	6.52	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	310.00	-	198.53	592.12	-	-
Other Guarantee	-	-	-	-	-	4,433.38	-	1.40	-
Credit Card	-	-	305.48	36.46	238.26	82.07	-	-	13.55
Others	4,834.83	211.27	9,280.91	12,059.84	4,317.20	-	6,008.72	283.22	1,497.21
Total	96,845.25	143,560.70	130,277.33	130,287.07	54,739.05	98,582.67	90,597.18	54,415.37	111,085.81

Statement of Credit as on Jeth end, 2076(Mid-June, 2019)

BFI Name	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNI	Global
Sector Wise									
Agricultural and Forest Related	3,507.00	3,198.92	10,874.35	3,077.32	1,421.58	2,913.35	4,269.46	20,549.74	3,401.88
Fishery Related	73.34	144.77	173.15	125.83	103.17	122.06	28.42	860.96	24.14
Mining Related	10.63	315.89	-	31.00	363.90	67.21	485.98	175.75	156.85
Manufacturing (Producing) Related	15,928.98	12,417.61	13,912.68	15,703.25	20,555.08	15,460.47	18,564.80	7,362.40	19,739.52
Construction	4,042.17	8,227.49	23,070.01	5,442.82	8,133.65	15,321.29	7,296.05	6,395.25	15,558.50
Electricity, Gas and Water	3,002.15	2,963.29	1,322.66	3,312.56	3,285.33	3,905.54	4,734.34	6,644.33	6,890.32
Metal Products, Mach. & Ele. Eqp.	1,056.42	1,467.78	369.04	474.59	1,872.58	2,479.33	1,411.80	387.03	1,028.74
Tras., Com. and Public Utilities	1,639.10	2,760.46	357.83	2,439.82	4,058.40	4,832.29	7,077.15	1,063.44	1,037.30
Wholesaler & Retailer	20,280.39	10,243.64	36,463.27	19,273.20	11,110.72	14,862.60	22,163.33	28,795.67	26,709.75
Finance, Insurance and Real Estate	7,857.39	3,565.08	14,674.41	8,304.12	4,894.61	5,425.11	7,665.32	1,483.41	5,740.41
Hotel or Restaurant	3,152.56	2,165.97	9,028.62	1,976.21	2,813.05	2,913.32	3,767.03	3,310.05	4,784.48
Other Services	5,370.71	2,631.25	4,253.36	6,291.02	3,048.20	2,666.79	3,415.00	3,302.95	5,759.67
Consumption Loans	7,100.78	1,846.81	11,925.29	3,356.71	3,788.32	3,227.78	4,004.99	1,072.03	5,915.10
Local Government	-	-	-	129.84	1.12	136.67	150.58	-	97.39
Others	2,125.62	9,503.50	24,221.41	7,524.80	9,410.12	921.26	21,718.59	30,281.66	13,604.38
TOTAL sectorwise	75,147.22	61,452.48	150,646.08	77,463.10	74,859.82	75,255.06	106,752.83	111,684.65	110,448.43

Product Wise

Term Loan	12,097.83	11,145.92	25,683.60	12,715.39	17,315.08	17,040.00	24,669.83	10,137.90	16,479.70
Overdraft	23,093.45	14,383.26	32,192.20	6,470.74	14,061.39	5,109.81	22,771.38	7,187.29	24,789.24
Trust Receipt Loan / Import Loan	2,993.87	2,383.00	837.15	3,952.93	5,187.42	6,929.24	4,986.29	77.37	4,427.70
Demand & Other Working Capital Loan	11,873.61	8,759.60	24,220.77	9,401.40	15,348.09	16,764.41	20,075.95	77,949.82	27,921.53
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,593.80	4,217.34	18,119.38	5,440.91	4,874.04	3,490.53	4,931.95	5,490.10	10,991.47
Real Estate Loan	3,813.40	1,041.36	11,047.80	4,161.06	2,124.19	3,315.11	7,246.99	572.00	3,896.17
Margin Nature Loan	636.29	763.75	1,020.87	234.98	2,583.14	1,123.61	2,684.38	1.03	1,768.18
Hire Purchase Loan	7,297.14	5,686.28	10,459.33	6,553.04	3,169.29	3,150.49	9,793.82	829.11	7,833.86
Deprived Sector Loan	3,677.33	3,390.40	14,308.12	3,906.85	3,589.69	4,729.97	6,401.09	7,821.92	5,059.95
Bills Purchased	945.86	18.71	-	-	-	-	22.82	-	-
Other Product	5,124.64	9,662.86	12,756.86	24,625.80	6,607.48	13,601.89	3,168.33	1,618.11	7,280.63
Total Product wise Loan	75,147.22	61,452.48	150,646.08	77,463.10	74,859.82	75,255.06	106,752.83	111,684.65	110,448.43

Collateral Wise

Gold and Silver	23.14	63.13	258.15	11.71	2.50	500.08	-	70.45	0.33
Government Securities	20.40	-	0.60	-	8.27	-	3.13	-	-
Non Governmental Securities	349.86	763.75	1,020.87	-	2,471.86	-	2,707.18	-	153.94
Fixed Deposit Receipts	383.44	401.14	605.58	287.95	212.87	475.37	846.13	703.87	411.56
Own	383.44	401.14	605.58	287.95	194.94	475.37	844.31	703.87	411.56
Other Licences Institutions	-	-	-	-	17.93	-	1.82	-	-
Collateral of Properties	68,605.66	55,684.30	139,964.68	73,372.58	66,316.06	70,200.74	95,837.41	110,910.33	95,451.02
Fixed Assets	63,469.87	53,019.89	104,271.47	35,211.29	63,616.53	51,560.97	58,191.17	110,910.33	48,850.80
Current Assets	5,135.79	2,664.41	35,693.21	38,161.29	2,699.53	18,639.76	37,646.25	-	46,600.22
Against security of Bill	620.25	1,012.86	-	-	6.39	-	2,949.40	-	-
Domestic Bills	-	-	-	-	0.49	-	552.70	-	-
Foreign Bills	620.25	1,012.86	-	-	5.90	-	2,396.71	-	-
Against Guarantee	5,133.58	2,358.83	8,380.05	674.07	2,720.21	136.67	2,771.30	-	247.56
Government Guarantee	2.17	74.74	216.53	130.34	151.18	136.67	145.02	-	0.49
Institutional Guarantee	3,382.51	2,283.91	8,163.51	49.00	2,431.16	-	2,600.44	-	-
Personal Guarantee	1.10	0.18	-	462.20	83.08	-	25.84	-	244.70
Collective Guarantee	-	-	-	1.19	-	-	-	-	2.36
Int. Rtd. Foreign Bank's Guarantee	843.78	-	-	-	-	-	-	-	-
Other Guarantee	904.02	-	-	31.34	54.79	-	-	-	-
Credit Card	10.88	-	105.32	64.78	38.34	53.02	165.21	-	288.30
Others	0.00	1,168.48	310.82	3,052.00	3,083.32	3,889.18	1,473.05	-	13,895.71
Total	75,147.22	61,452.48	150,646.08	77,463.10	74,859.82	75,255.06	106,752.83	111,684.65	110,448.43

Statement of Credit as on Jeth end, 2076(Mid-June, 2019)

BFI Name	Citizen	Prime	Sunrise	NMB	Prabhu	Janata	Mega	CBL	Century
Sector Wise									
Agricultural and Forest Related	2,070.90	3,209.29	5,522.69	2,171.61	5,611.18	3,249.36	1,995.70	2,480.02	1,720.59
Fishery Related	74.09	87.10	138.27	96.05	-	74.43	8.93	9.57	37.83
Mining Related	718.51	143.54	38.30	92.99	-	-	107.24	23.52	455.77
Manufacturing (Producing) Related	10,122.95	11,049.86	9,376.50	22,170.48	12,632.44	15,958.57	12,516.78	10,301.20	14,097.67
Construction	3,469.85	10,631.56	12,686.52	11,176.33	13,026.30	5,402.08	3,246.97	2,744.98	5,842.46
Electricity, Gas and Water	4,513.94	6,182.91	2,377.44	5,530.90	4,185.87	3,456.52	1,997.19	2,817.92	2,770.74
Metal Products, Mach. & Ele. Eqp.	225.09	538.97	848.39	1,327.31	416.06	296.04	632.79	437.94	1,058.64
Tras., Com. and Public Utilities	1,844.29	1,901.15	290.88	1,467.32	3,175.51	2,493.22	1,069.11	1,276.29	641.24
Wholesaler & Retailer	10,802.75	9,057.92	14,792.51	26,612.28	15,681.86	15,630.02	19,411.70	9,816.81	11,190.63
Finance, Insurance and Real Estate	3,976.65	9,894.61	5,719.23	7,143.84	9,026.59	2,783.70	9,991.45	5,261.17	6,967.24
Hotel or Restaurant	1,141.83	3,389.60	3,678.18	3,151.89	5,890.96	2,440.52	3,614.06	1,449.03	2,395.60
Other Services	3,767.65	2,819.17	3,599.57	2,733.50	7,126.81	2,993.17	2,262.43	1,879.66	1,972.05
Consumption Loans	4,915.59	8,246.51	3,877.70	3,120.33	6,135.67	1,648.38	3,926.75	3,372.35	3,796.25
Local Government	-	-	-	-	-	-	-	-	-
Others	16,191.96	6,579.96	7,388.82	4,412.03	6,302.23	10,704.49	11,218.23	3,270.61	6,636.57
TOTAL sectorwise	63,836.04	73,732.16	70,335.01	91,206.89	89,211.47	67,130.49	71,999.33	45,141.09	59,583.29

Product Wise

Term Loan	14,019.28	12,356.85	10,722.62	22,768.45	27,196.74	14,233.07	12,116.20	9,860.72	17,933.08
Overdraft	9,880.62	14,661.93	12,440.42	6,061.99	10,855.51	15,301.99	13,609.46	7,001.79	12,639.39
Trust Receipt Loan / Import Loan	2,323.82	1,898.18	2,197.03	4,791.30	3,417.62	3,418.24	3,599.87	3,335.35	1,450.50
Demand & Other Working Capital Loan	8,750.95	9,653.70	11,620.33	17,634.67	14,554.72	9,291.14	18,327.39	11,334.43	11,310.22
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,833.86	3,969.54	9,195.30	9,030.43	9,361.53	3,454.75	4,498.43	1,909.95	3,618.43
Real Estate Loan	5,819.03	5,401.05	3,549.90	3,269.73	4,800.71	1,710.40	5,996.19	2,780.87	3,819.76
Margin Nature Loan	2,571.17	2,125.77	1,547.27	315.97	2,171.93	528.03	627.01	1,455.06	947.71
Hire Purchase Loan	5,832.54	4,791.39	4,666.61	4,300.09	7,326.87	3,787.93	4,780.56	2,469.45	2,559.23
Deprived Sector Loan	3,066.18	3,622.05	3,482.10	4,382.02	4,150.08	3,155.04	4,498.25	2,449.92	2,758.50
Bills Purchased	112.38	313.18	428.47	-	0.24	-	-	-	3.80
Other Product	6,626.22	14,938.51	10,484.94	18,652.23	5,375.51	12,249.90	3,945.97	2,543.55	2,542.66
Total Product wise Loan	63,836.04	73,732.16	70,335.01	91,206.89	89,211.47	67,130.49	71,999.33	45,141.09	59,583.29

Collateral Wise

Gold and Silver	1,215.83	4,610.54	-	-	68.88	177.22	18.20	202.39	60.11
Government Securities	-	3.32	-	0.87	1.55	-	1.80	-	1.65
Non Governmental Securities	2,575.44	2,206.44	1,547.27	350.65	2,177.56	618.32	860.91	1,455.06	969.95
Fixed Deposit Receipts	424.51	520.15	533.94	394.04	523.19	302.61	354.14	165.20	298.97
Own	407.65	520.15	533.94	394.04	523.19	302.61	354.14	165.20	298.97
Other Licences Institutions	16.86	-	-	-	-	-	-	-	-
Collateral of Properties	52,419.89	59,673.64	66,492.48	89,251.27	78,895.82	63,964.21	66,233.39	41,306.71	56,004.73
Fixed Assets	37,702.19	58,947.70	62,071.38	76,185.52	76,137.56	54,261.65	62,720.30	41,071.43	41,341.09
Current Assets	14,717.70	725.94	4,421.10	13,065.76	2,758.26	9,702.56	3,513.09	235.27	14,663.63
Against security of Bill	2,440.92	-	-	2.00	2,214.76	-	6.30	-	9.73
Domestic Bills	26.10	-	-	-	50.78	-	-	-	9.73
Foreign Bills	2,414.82	-	-	2.00	2,163.99	-	6.30	-	-
Against Guarantee	84.32	4,950.75	1,160.72	922.82	4,181.17	1,716.53	3,665.63	1,709.61	2,033.12
Government Guarantee	1.49	140.92	-	88.16	124.98	15.95	-	16.47	-
Institutional Guarantee	-	4,289.96	1,130.31	391.27	3,457.40	1,677.69	3,314.53	1,581.67	2,012.08
Personal Guarantee	81.14	485.02	25.21	327.65	369.27	22.88	277.12	0.28	20.90
Collective Guarantee	0.55	-	-	98.92	229.52	-	73.98	96.79	0.14
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	1.14	34.85	5.20	16.81	-	-	-	14.41	-
Credit Card	45.16	97.76	44.68	13.56	-	-	61.52	-	49.89
Others	4,629.97	1,669.56	555.92	271.68	1,148.53	351.60	797.44	302.13	155.14
Total	63,836.04	73,732.16	70,335.01	91,206.89	89,211.47	67,130.49	71,999.33	45,141.09	59,583.29

Statement of Credit as on Jeth end, 2076(Mid-June, 2019)

BFI Name	Sanima	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva	Miteri
Sector Wise										
Agricultural and Forest Related	1,891.97	1,643.19	1.04	507.89	270.96	668.60	296.90	312.36	937.07	321.05
Fishery Related	32.69	42.16	-	20.67	-	10.64	12.36	-	47.11	5.51
Mining Related	1,060.24	43.22	-	-	-	44.41	-	-	-	1.66
Manufacturing (Producing) Related	13,118.03	2,150.34	-	281.83	198.70	1,190.89	836.99	183.57	896.46	352.97
Construction	7,710.32	3,071.55	1.64	123.15	74.38	2,532.64	1,084.38	186.34	2,635.97	784.55
Electricity, Gas and Water	4,259.48	560.58	-	5.03	-	439.61	19.37	-	769.63	-
Metal Products, Mach. & Ele. Eqp.	1,009.69	165.75	-	-	-	194.14	77.01	-	155.84	39.55
Tras., Com. and Public Utilities	4,732.65	2,611.99	3.93	79.84	222.97	1,295.74	116.22	134.72	1,271.76	223.99
Wholesaler & Retailer	16,375.22	3,481.54	1.17	1,392.41	333.91	2,938.02	1,640.72	794.63	2,016.40	420.78
Finance, Insurance and Real Estate	3,262.71	3,484.56	-	119.24	-	1,423.44	737.15	-	1,298.42	119.95
Hotel or Restaurant	2,857.97	1,516.87	-	36.49	-	642.14	186.07	110.61	378.67	174.30
Other Services	3,039.00	682.55	-	76.22	845.14	857.96	391.97	118.55	580.46	59.64
Consumption Loans	2,229.76	2,661.87	-	37.88	59.12	1,016.19	208.31	27.06	1,691.42	150.70
Local Government	-	-	2.72	-	-	3.34	-	-	9.82	1.50
Others	20,797.66	4,561.37	2.72	1,330.91	-	5,906.75	700.60	1,090.36	4,779.98	1,316.51
TOTAL sectorwise	82,377.40	26,677.57	13.21	4,011.56	2,005.18	19,164.51	6,308.05	2,958.19	17,469.01	3,972.67

Product Wise

Term Loan	15,326.12	5,462.42	-	-	532.61	6,906.69	1,760.52	956.25	1,532.00	47.11
Overdraft	8,499.48	7,473.49	2.72	-	884.56	5,156.39	949.33	1,411.42	1,120.31	426.43
Trust Receipt Loan / Import Loan	2,321.64	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	15,084.05	40.05	1.17	1,750.81	-	22.55	1,493.18	98.38	324.57	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,806.46	4,084.69	1.64	50.59	74.38	2,005.67	833.33	186.34	2,102.43	650.09
Real Estate Loan	5,953.78	1,813.30	-	68.79	-	1,356.59	593.04	-	1,141.39	116.65
Margin Nature Loan	280.86	1,140.05	-	-	-	374.93	85.87	-	872.15	-
Hire Purchase Loan	5,026.57	2,535.13	3.93	49.41	222.97	1,945.47	152.53	134.72	1,799.56	291.10
Deprived Sector Loan	4,098.50	1,759.46	3.76	193.21	107.80	1,099.00	227.62	139.73	760.41	174.54
Bills Purchased	64.96	-	-	-	-	-	-	-	-	-
Other Product	19,914.98	2,368.96	-	1,898.75	182.86	297.21	212.64	31.34	7,816.19	2,266.75
Total Product wise Loan	82,377.40	26,677.57	13.21	4,011.56	2,005.18	19,164.51	6,308.05	2,958.19	17,469.01	3,972.67

Collateral Wise

Gold and Silver	84.90	1,049.81	-	-	-	6.90	96.35	-	400.93	40.79
Government Securities	1.10	-	-	-	-	-	-	-	18.00	-
Non Governmental Securities	2.70	1,140.05	-	-	-	374.93	28.29	-	857.66	-
Fixed Deposit Receipts	568.74	369.94	-	37.88	59.12	191.86	33.63	27.06	257.28	47.87
Own	568.74	369.94	-	37.88	59.12	191.86	33.63	27.06	257.28	47.87
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	78,376.03	23,135.22	10.48	3,971.68	1,946.05	18,043.48	6,149.77	2,931.13	14,934.85	3,882.51
Fixed Assets	69,358.96	23,094.67	10.48	3,971.68	1,946.05	18,043.48	6,149.77	2,931.13	14,934.85	3,882.51
Current Assets	9,017.07	40.54	-	-	-	-	-	-	-	-
Against security of Bill	715.98	1.29	-	-	-	-	-	-	-	-
Domestic Bills	4.03	1.29	-	-	-	-	-	-	-	-
Foreign Bills	711.95	-	-	-	-	-	-	-	-	-
Against Guarantee	44.13	981.27	2.72	-	-	547.34	-	-	796.03	-
Government Guarantee	-	-	2.72	-	-	3.34	-	-	9.82	-
Institutional Guarantee	-	971.33	-	-	-	335.75	-	-	563.52	-
Personal Guarantee	27.71	0.32	-	-	-	97.44	-	-	86.23	-
Collective Guarantee	-	9.22	-	-	-	110.81	-	-	136.46	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	16.42	0.39	-	-	-	-	-	-	-	-
Credit Card	34.51	-	-	-	-	-	-	-	-	-
Others	2,549.30	-	-	2.01	-	-	0.01	-	204.26	1.50
Total	82,377.40	26,677.57	13.21	4,011.56	2,005.18	19,164.51	6,308.05	2,958.19	17,469.01	3,972.67

Statement of Credit as on Jeth end, 2076(Mid-June, 2019)

BFI Name	Tinau	Mukti	Kankai	Bhargav	Garima	Om	GandakiDB	Kabeli	Kamana	Corporate
Sector Wise										
Agricultural and Forest Related	492.26	4,609.38	200.80	198.70	1,344.16	792.85	905.87	105.85	710.87	9.73
Fishery Related	4.12	58.95	0.48	3.74	52.78	13.73	64.15	-	32.10	3.02
Mining Related	-	-	-	-	26.73	12.95	-	-	13.20	-
Manufacturing (Producing) Related	220.75	1,304.37	117.82	210.78	1,395.78	1,148.16	1,617.40	28.00	1,141.40	123.73
Construction	450.05	8,423.93	321.10	378.84	4,212.98	4,796.01	3,606.93	146.83	1,870.99	115.24
Electricity, Gas and Water	-	207.88	4.82	8.52	87.36	376.28	52.48	-	62.26	-
Metal Products, Mach. & Ele. Eqp.	37.99	160.72	17.54	-	280.06	269.99	277.03	1.33	500.64	6.09
Tras., Com. and Public Utilities	379.07	4,223.26	24.92	184.09	2,740.93	1,977.85	1,642.73	16.14	1,527.17	11.69
Wholesaler & Retailer	1,199.02	6,912.16	453.93	966.96	2,727.91	3,037.25	3,652.64	176.94	3,619.05	24.25
Finance, Insurance and Real Estate	364.53	1,546.80	31.94	-	752.03	1,804.35	1,360.19	85.09	1,014.93	4.25
Hotel or Restaurant	238.67	1,433.07	28.22	67.24	1,076.90	1,395.66	1,203.96	26.40	610.45	0.75
Other Services	324.94	458.56	21.65	120.46	357.25	541.88	647.30	33.26	696.83	1.72
Consumption Loans	198.08	1,816.74	120.05	62.83	1,972.52	1,728.50	1,415.18	153.04	1,055.19	17.06
Local Government	-	-	0.46	-	0.03	-	-	-	-	-
Others	769.94	6,447.84	556.65	753.17	10,453.01	5,065.42	8,676.03	32.94	6,647.32	52.73
TOTAL sectorwise	4,679.42	37,603.66	1,900.36	2,955.33	27,480.44	22,960.87	25,121.91	805.82	19,502.41	370.26

Product Wise

Term Loan	757.21	7,262.39	658.95	951.96	9,056.60	4,346.73	1,994.95	291.37	7,200.19	27.13
Overdraft	1,693.20	6,201.02	587.98	1,115.70	7,114.57	2,116.21	9,202.50	-	4,743.23	110.53
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	38.60	-	-	25.00	379.61	-	214.98	142.28	68.49
Res. Per. H. Loan (Up to Rs. 15 mil.)	467.79	7,144.54	252.57	354.13	3,148.31	3,624.68	3,468.93	71.69	1,472.30	94.37
Real Estate Loan	230.00	1,461.16	48.55	-	954.99	2,266.88	1,667.59	6.07	1,014.73	9.57
Margin Nature Loan	6.08	810.90	-	-	223.66	284.20	73.28	-	89.04	-
Hire Purchase Loan	231.96	4,253.06	72.45	183.35	3,900.72	2,505.21	2,215.32	30.65	2,110.66	39.85
Deprived Sector Loan	246.70	9,363.44	98.62	239.38	1,607.21	1,159.13	1,454.52	37.62	2,212.78	11.92
Bills Purchased	-	-	-	-	-	-	-	-	-	3.06
Other Product	1,046.49	1,068.54	181.25	110.80	1,449.39	6,278.23	5,044.82	153.45	517.20	5.34
Total Product wise Loan	4,679.42	37,603.66	1,900.36	2,955.33	27,480.44	22,960.87	25,121.91	805.82	19,502.41	370.26

Collateral Wise

Gold and Silver	107.78	216.72	-	-	842.20	862.45	721.79	116.51	321.33	-
Government Securities	-	-	-	-	-	-	-	-	-	-
Non Governmental Securities	6.08	811.89	-	-	176.78	284.20	-	-	180.03	-
Fixed Deposit Receipts	52.33	309.81	30.34	52.35	312.04	238.62	254.23	5.88	166.97	0.51
Own	52.33	309.81	30.34	52.35	312.04	238.62	254.23	5.88	166.97	0.51
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	4,437.70	30,954.25	1,869.56	2,892.50	25,432.88	21,028.00	23,430.72	664.34	17,184.74	369.68
Fixed Assets	4,437.70	30,954.25	1,869.56	2,892.50	25,432.88	21,028.00	23,430.72	664.34	17,184.74	369.68
Current Assets	-	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	75.54	5,152.34	-	-	708.88	547.60	641.90	19.09	650.97	-
Government Guarantee	-	-	-	-	0.25	4.07	2.69	-	1.73	-
Institutional Guarantee	75.54	3.30	-	-	160.00	449.18	431.19	19.09	431.89	-
Personal Guarantee	-	369.43	-	-	100.60	24.33	208.02	-	12.38	-
Collective Guarantee	-	4,779.60	-	-	447.11	70.03	-	-	204.98	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	0.92	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	-	158.65	0.46	10.48	7.67	-	73.28	-	998.38	0.08
Total	4,679.42	37,603.66	1,900.36	2,955.33	27,480.44	22,960.87	25,121.91	805.82	19,502.41	370.26

Statement of Credit as on Jeth end, 2076(Mid-June, 2019)

BFI Name	Purnima	Jyoti	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	Community	Kailash
Sector Wise										
Agricultural and Forest Related	299.90	1,645.43	1,469.49	193.81	797.73	729.59	145.26	70.09	416.04	403.22
Fishery Related	4.67	-	92.80	3.43	35.16	53.59	-	10.45	15.18	75.04
Mining Related	14.84	247.40	-	0.77	40.09	72.00	-	-	-	-
Manufacturing (Producing) Related	224.95	1,477.93	2,290.68	500.16	1,059.13	389.90	53.08	76.12	518.25	1,652.49
Construction	397.53	3,691.90	1,540.59	327.87	3,008.16	103.25	511.38	14.83	430.11	3,233.92
Electricity, Gas and Water	16.61	558.32	-	1.18	2,073.39	2.49	-	-	-	1,283.78
Metal Products, Mach. & Ele. Eqp.	67.61	320.18	-	39.26	33.61	28.69	2.58	9.68	47.44	402.35
Tras., Com. and Public Utilities	265.06	2,137.57	979.49	267.27	978.37	378.44	264.07	0.40	239.52	1,939.85
Wholesaler & Retailer	677.67	4,421.67	4,025.31	1,833.80	3,281.61	1,007.34	313.69	160.30	434.25	3,611.22
Finance, Insurance and Real Estate	169.03	1,141.30	843.59	277.45	3,090.80	221.68	144.86	4.46	335.75	2,862.14
Hotel or Restaurant	201.71	494.30	1,164.19	116.28	839.71	179.58	55.28	6.40	70.06	830.02
Other Services	45.32	559.68	994.55	300.11	1,517.13	302.74	8.76	45.04	188.80	665.28
Consumption Loans	167.64	2,291.28	615.34	75.64	1,518.84	94.41	113.51	0.74	52.84	1,063.36
Local Government	-	4.60	-	-	-	-	-	-	-	-
Others	668.07	5,762.70	2,000.06	659.47	4,133.24	720.86	256.40	247.66	576.73	9,372.95
TOTAL sectorwise	3,220.63	24,754.27	16,016.07	4,596.52	22,406.96	4,284.55	1,868.87	646.17	3,324.96	27,395.61

Product Wise

Term Loan	701.45	4,498.74	3,549.21	450.74	4,468.72	552.90	285.26	5.94	1,038.67	3,610.54
Overdraft	269.21	7,076.83	660.36	2,001.99	4,946.21	1,367.02	225.50	21.85	1,142.88	6,658.11
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	820.72	18.84	5,146.81	56.82	353.40	-	190.79	556.10	5.90	336.24
Res. Per. H. Loan (Up to Rs. 15 mil.)	368.09	2,949.22	1,255.04	332.50	2,157.80	69.55	500.51	-	352.47	3,076.77
Real Estate Loan	125.14	1,215.92	1,130.63	27.38	2,026.78	186.94	14.33	-	97.87	2,784.93
Margin Nature Loan	0.25	1,009.71	8.20	19.31	902.92	-	4.70	-	-	1,330.67
Hire Purchase Loan	403.71	2,153.00	1,398.53	320.00	1,696.10	421.44	293.60	-	286.43	2,987.86
Deprived Sector Loan	120.03	1,565.25	783.69	372.33	2,122.25	827.91	271.33	47.39	336.15	1,498.31
Bills Purchased	-	-	-	-	-	-	-	-	-	-
Other Product	412.02	4,266.76	2,083.60	1,015.43	3,732.79	858.78	82.84	14.89	64.59	5,112.18
Total Product wise Loan	3,220.63	24,754.27	16,016.07	4,596.52	22,406.96	4,284.55	1,868.87	646.17	3,324.96	27,395.61

Collateral Wise

Gold and Silver	27.93	283.35	-	-	15.98	17.34	68.18	-	5.55	185.15
Government Securities	-	-	-	-	-	-	-	-	-	-
Non Governmental Securities	-	521.94	-	-	902.92	-	4.70	-	0.20	1,361.57
Fixed Deposit Receipts	19.31	734.72	188.10	61.17	457.80	29.03	11.95	0.74	13.55	307.51
Own	19.31	734.72	188.10	61.17	457.80	29.03	11.95	0.74	13.55	307.51
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	3,173.39	21,840.80	15,558.90	4,454.73	19,951.90	3,411.11	1,643.30	645.43	3,067.76	24,379.30
Fixed Assets	3,173.39	21,833.14	15,558.90	4,454.73	19,951.90	3,411.11	1,643.30	645.43	3,067.76	24,379.30
Current Assets	-	7.67	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	-	1,282.83	260.88	64.37	1,061.21	827.07	140.74	-	237.91	1,161.10
Government Guarantee	-	4.60	-	-	17.19	-	-	-	-	14.45
Institutional Guarantee	-	718.34	258.89	-	1,035.93	-	140.74	-	237.88	994.21
Personal Guarantee	-	69.75	-	-	1.36	-	-	-	-	152.44
Collective Guarantee	-	487.46	1.99	64.37	6.73	827.07	-	-	0.03	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	2.69	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	-	90.62	8.20	16.25	17.15	-	-	-	-	0.98
Total	3,220.63	24,754.27	16,016.07	4,596.52	22,406.96	4,284.55	1,868.87	646.17	3,324.96	27,395.61

Statement of Credit as on Jeth end, 2076(Mid-June, 2019)

BFI Name	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur	United
Sector Wise										
Agricultural and Forest Related	127.70	622.56	88.40	-	0.52	173.76	1,099.12	476.37	5.49	99.23
Fishery Related	3.46	-	4.36	-	-	-	-	15.20	-	-
Mining Related	-	-	3.94	-	-	-	-	4.75	3.37	-
Manufacturing (Producing) Related	44.22	-	16.13	-	61.10	194.52	-	145.18	-	301.12
Construction	-	77.66	9.33	33.18	20.02	620.09	1,544.28	1,038.79	22.29	730.53
Electricity, Gas and Water	-	-	1.23	-	-	-	-	-	-	150.00
Metal Products, Mach. & Ele. Eqp.	3.19	1.40	-	-	3.45	-	21.49	38.52	-	692.22
Tras., Com. and Public Utilities	1.13	-	110.50	0.36	-	272.19	601.64	142.97	-	1,359.15
Wholesaler & Retailer	45.19	537.55	94.14	40.87	33.33	520.28	1,752.78	624.34	92.36	357.67
Finance, Insurance and Real Estate	-	92.27	112.33	-	40.31	393.08	-	401.73	113.79	169.93
Hotel or Restaurant	37.59	10.43	38.28	-	27.50	239.46	290.56	88.17	-	-
Other Services	-	8.19	19.22	-	-	242.38	64.93	651.73	137.59	-
Consumption Loans	5.55	34.35	59.39	0.17	146.49	1,071.42	258.77	192.67	19.81	412.42
Local Government	-	-	-	-	33.18	-	-	-	-	-
Others	73.51	307.90	463.04	28.32	1,886.00	1,603.95	208.78	361.55	68.61	1,634.36
TOTAL sectorwise	341.53	1,692.31	1,020.27	102.90	2,251.90	5,331.13	5,842.35	4,181.98	463.32	5,906.63

Product Wise

Term Loan	135.33	918.64	327.03	-	125.37	148.17	2,819.80	887.36	92.36	435.93
Overdraft	89.83	410.55	314.71	-	-	72.29	-	-	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	-	40.87	147.82	893.58	-	493.43	-	244.14
Res. Per. H. Loan (Up to Rs. 15 mil.)	-	77.66	73.10	27.56	20.02	620.09	1,334.67	776.50	22.29	641.59
Real Estate Loan	-	92.27	3.88	22.72	1,765.88	186.59	255.12	636.98	113.79	367.72
Margin Nature Loan	-	-	14.25	0.17	26.19	217.43	208.78	147.37	6.27	326.61
Hire Purchase Loan	1.37	18.75	128.36	0.36	123.86	344.77	617.24	138.25	12.33	2,180.87
Deprived Sector Loan	43.65	157.78	125.45	-	33.18	219.12	286.69	214.33	7.83	384.26
Bills Purchased	-	-	-	-	-	-	-	-	-	-
Other Product	71.35	16.66	33.50	11.22	9.57	2,629.09	320.06	887.76	208.45	1,325.50
Total Product wise Loan	341.53	1,692.31	1,020.27	102.90	2,251.90	5,331.13	5,842.35	4,181.98	463.32	5,906.63

Collateral Wise

Gold and Silver	-	-	27.95	-	-	700.73	159.93	-	-	44.28
Government Securities	-	-	14.25	-	-	-	1.74	-	-	-
Non Governmental Securities	-	-	-	-	26.19	217.43	-	147.37	6.27	-
Fixed Deposit Receipts	2.53	15.60	3.18	-	0.05	74.54	97.10	24.59	1.21	29.65
Own	2.53	15.60	3.18	-	0.05	74.54	97.10	24.59	1.21	29.65
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	339.00	1,676.71	849.43	102.72	404.22	4,023.38	5,353.31	3,824.51	257.46	5,329.63
Fixed Assets	339.00	1,676.71	849.43	102.72	404.22	4,023.38	5,353.31	3,824.51	148.41	5,329.63
Current Assets	-	-	-	-	-	-	-	-	109.06	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	-	-	-	-	83.27	315.05	21.49	185.50	-	169.93
Government Guarantee	-	-	-	-	33.18	-	-	-	-	-
Institutional Guarantee	-	-	-	-	-	198.01	-	185.50	-	169.93
Personal Guarantee	-	-	-	-	50.09	117.04	-	-	-	-
Collective Guarantee	-	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	21.49	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	-	-	125.45	0.17	1,738.17	-	208.78	-	198.37	333.14
Total	341.53	1,692.31	1,020.27	102.90	2,251.90	5,331.13	5,842.35	4,181.98	463.32	5,906.63

Statement of Credit as on Jeth end, 2076(Mid-June, 2019)

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Hathway	Multi	Srijana	WMerchant	CMerchant	Crystal
Sector Wise											
Agricultural and Forest Related	277.62	73.43	89.55	176.65	261.82	14.58	138.88	994.66	-	287.76	-
Fishery Related	3.76	-	-	4.85	5.59	-	-	-	-	-	-
Mining Related	10.87	-	-	-	45.58	-	-	-	-	-	-
Manufacturing (Producing) Related	143.47	170.44	106.20	266.26	115.42	-	0.56	-	-	584.16	-
Construction	160.55	155.54	137.62	529.73	742.70	117.64	38.60	120.82	39.47	-	-
Electricity, Gas and Water	7.50	-	-	-	-	-	-	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	99.75	-	-	-	96.42	-	-	-	-	-	-
Tras., Com. and Public Utilities	178.97	96.49	-	550.78	219.65	-	-	-	5.09	2.94	-
Wholesaler & Retailer	197.71	82.02	961.83	1,256.88	213.74	27.77	15.92	375.87	30.00	84.26	-
Finance, Insurance and Real Estate	179.57	97.54	194.67	866.80	197.05	-	-	130.61	26.61	-	-
Hotel or Restaurant	64.74	89.29	45.39	301.09	47.64	-	-	0.50	-	74.77	-
Other Services	48.12	41.81	41.59	108.87	123.14	-	2.11	5.24	0.13	-	-
Consumption Loans	146.18	39.99	53.61	88.07	139.71	27.86	11.64	165.42	4.44	1.82	9.44
Local Government	-	-	-	-	-	-	-	-	-	-	-
Others	611.37	90.87	546.23	1,367.30	937.75	169.99	15.06	2,834.56	68.59	557.83	310.87
TOTAL sectorwise	2,130.18	937.42	2,176.67	5,517.27	3,146.21	357.84	222.77	4,627.66	174.31	1,593.55	320.30

Product Wise

Term Loan	165.60	248.54	997.00	1,433.24	125.65	-	-	375.87	41.19	910.11	200.95
Overdraft	211.46	-	-	375.01	-	-	-	482.73	-	-	-
Trust Receipt Loan / Import Loan	2.70	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	122.53	170.90	-	990.39	540.24	27.77	167.00	-	54.00	149.60	16.79
Res. Per. H. Loan (Up to Rs. 15 mil.)	142.47	44.18	137.62	453.50	742.70	-	38.60	120.82	-	-	-
Real Estate Loan	104.78	42.55	228.05	547.17	89.75	151.58	-	170.92	10.43	426.86	99.83
Margin Nature Loan	11.64	30.58	-	35.76	20.20	1.60	-	0.40	34.50	-	0.02
Hire Purchase Loan	185.80	94.76	8.00	550.78	254.59	24.81	-	60.68	9.60	2.54	2.72
Deprived Sector Loan	137.47	78.35	96.35	414.13	138.53	23.56	15.06	365.35	2.69	-	-
Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
Other Product	1,045.74	227.57	709.66	717.30	1,234.55	128.53	2.11	3,050.89	21.91	104.44	-
Total Product wise Loan	2,130.18	937.42	2,176.67	5,517.27	3,146.21	357.84	222.77	4,627.66	174.31	1,593.55	320.30

Collateral Wise

Gold and Silver	3.80	-	-	-	2.60	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-	-	-	-
Non Governmental Securities	20.22	16.08	-	-	20.20	-	-	-	14.50	-	-
Fixed Deposit Receipts	29.55	12.03	45.61	88.07	38.91	3.05	11.53	104.73	-	-	6.70
Own	29.55	12.03	45.61	88.07	38.91	3.05	11.53	104.73	-	-	6.70
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	1,961.89	830.69	2,131.06	4,896.66	2,997.20	184.80	211.24	191.30	131.68	1,593.55	313.58
Fixed Assets	1,961.80	830.69	2,131.06	4,896.66	2,997.20	184.80	211.24	191.30	131.68	1,593.55	313.58
Current Assets	0.10	-	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-	-
Against Guarantee	100.95	78.62	-	496.78	0.30	-	-	-	28.04	-	-
Government Guarantee	4.02	-	-	-	-	-	-	-	-	-	-
Institutional Guarantee	87.50	40.00	-	395.86	0.30	-	-	-	22.63	-	-
Personal Guarantee	9.44	13.62	-	100.93	-	-	-	-	5.41	-	-
Collective Guarantee	-	-	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	25.00	-	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-	-
Others	13.77	-	-	35.76	87.00	169.99	-	4,331.63	0.09	-	0.02
Total	2,130.18	937.42	2,176.67	5,517.27	3,146.21	357.84	222.77	4,627.66	174.31	1,593.55	320.30

Statement of Credit as on Jeth end, 2076(Mid-June, 2019)

BFI Name	GMBFL	ICFC	CityExpress	Manju	Jebils	Reliance
Sector Wise						
Agricultural and Forest Related	60.50	207.54	2.00	145.20	29.60	58.06
Fishery Related	6.00	12.59	-	16.33	-	-
Mining Related	0.21	-	-	-	-	0.86
Manufacturing (Producing) Related	110.60	488.59	-	195.24	5.68	210.87
Construction	757.28	195.29	8.97	1,760.68	322.35	511.24
Electricity, Gas and Water	0.50	10.82	-	123.85	-	35.01
Metal Products, Mach. & Ele. Eqp.	4.30	21.04	-	150.80	11.76	104.39
Tras., Com. and Public Utilities	100.69	106.93	-	374.31	107.99	733.60
Wholesaler & Retailer	184.74	1,303.54	27.46	616.10	39.55	147.15
Finance, Insurance and Real Estate	439.81	1,897.27	133.47	851.32	71.82	459.79
Hotel or Restaurant	298.34	637.40	6.20	195.09	69.19	209.04
Other Services	40.58	360.77	9.82	127.35	7.81	79.76
Consumption Loans	399.55	359.65	9.43	606.63	244.14	310.14
Local Government	-	-	-	-	-	-
Others	740.45	2,693.32	8.46	1,053.15	289.18	770.21
TOTAL sectorwise	3,143.53	8,294.75	205.80	6,216.07	1,199.07	3,630.13

Product Wise

Term Loan	349.08	1,705.07	19.05	1,780.51	49.72	-
Overdraft	81.71	2,979.56	1.03	-	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-
Demand & Other Working Capital Loan	114.62	767.46	-	530.66	52.04	16.65
Res. Per. H. Loan (Up to Rs. 15 mil.)	507.33	818.63	106.01	1,712.91	253.61	507.22
Real Estate Loan	439.67	497.29	18.00	349.40	160.94	334.76
Margin Nature Loan	195.47	357.64	0.35	263.82	196.21	264.60
Hire Purchase Loan	116.47	368.95	-	369.53	158.30	726.14
Deprived Sector Loan	254.15	641.17	19.13	666.70	70.69	268.64
Bills Purchased	-	-	-	-	-	-
Other Product	1,085.03	158.99	42.23	542.54	257.57	1,512.12
Total Product wise Loan	3,143.53	8,294.75	205.80	6,216.07	1,199.07	3,630.13

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	18.00	-	-	-	-
Non Governmental Securities	-	-	-	263.82	196.21	-
Fixed Deposit Receipts	116.25	140.99	9.08	32.97	24.43	39.43
Own	116.25	140.99	9.08	32.97	24.43	39.43
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	2,662.78	7,191.81	177.94	5,062.82	877.26	2,876.45
Fixed Assets	2,662.78	7,191.81	177.94	5,062.82	877.26	2,876.45
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	190.00	575.97	18.43	843.95	101.17	434.80
Government Guarantee	-	-	-	-	-	-
Institutional Guarantee	190.00	567.00	18.43	535.00	63.50	260.00
Personal Guarantee	-	8.97	-	308.95	37.63	1.58
Collective Guarantee	-	-	-	-	0.04	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	173.22
Credit Card	-	-	-	-	-	-
Others	174.49	367.99	0.35	12.51	-	279.45
Total	3,143.53	8,294.75	205.80	6,216.07	1,199.07	3,630.13

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Apr	Mid-June	% change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	8,685	12,593	17,420	24,480	24,769	45.00	38.33	1.18
a. Paid-up Capital	5,436	7,721	11,159	15,899	16,111	82.78	42.03	1.34
b. Statutory Reserves	1,215	1,748	2,451	3,551	3,551	132.25	43.86	0.00
c. Retained Earning	364	1,179	1,379	1,821	1,788	64.85	224.37	-1.81
d. Others Reserves	1,670	1,944	2,431	3,210	3,320	35.47	16.44	3.41
2 BORROWINGS	52,434	66,773	87,707	119,635	121,293	87.95	27.35	1.39
a. NRB	91	555	2,070	2,825	1,481	-82.69	508.74	-47.57
f. Others	52,343	66,218	85,637	116,810	119,812	91.24	26.51	2.57
3 DEPOSITS	24,095	34,344	49,549	79,587	81,500	119.02	42.53	2.40
4 BILLS PAYABLE	1	2	1	91	62	0.00	163.52	-31.75
5 OTHER LIABILITIES	7,205	10,366	13,552	23,933	25,826	90.74	43.88	7.91
a. Loan Loss Provision	1,346	1,716	2,391	4,127	4,204	62.23	27.53	1.85
b. Interest Suspense a/c	653	939	1,121	1,693	1,898	37.42	43.79	12.11
c. Others	5,207	7,712	10,039	18,113	19,724	110.54	48.11	8.90
6 RECONCILIATION A/c	5,032	5,780	3,480	8,129	8,410	362.41	14.86	3.46
7 PROFIT & LOSS A/c	3,318	3,907	4,039	5,069	5,915	125.15	17.75	16.68
Total	100,771	133,765	175,748	260,925	267,775	100.78	32.74	2.63
Assets								
1 LIQUID FUNDS	11,096	12,498	16,314	14,843	15,077	54.05	12.63	1.58
a. Cash Balance	75	94	147	234	218	92.39	24.35	-6.80
b. Bank Balance	6,327	6,243	9,190	10,280	9,825	70.51	-1.32	-4.42
c. Money at Call	4,694	6,161	6,977	4,329	5,034	35.93	31.25	16.28
2 INVESTMENT IN SECURITIES EXCEPT SHARES	39	43	43	229	378	-66.67	10.33	64.69
3 SHARE & OTHER INVESTMENT	2,810	2,658	2,565	3,418	3,498	-2.92	-5.40	2.34
4 LOANS & ADVANCES	77,233	106,541	145,944	225,072	230,879	116.40	37.95	2.58
Institutional	19,194	24,131	30,597	35,144	38,716	94.60	25.72	10.17
Individual	58,039	82,410	115,347	189,928	192,163	124.73	41.99	1.18
5 FIXED ASSETS	961	1,219	1,472	2,124	2,170	53.92	26.85	2.16
6 OTHER ASSETS	3,598	4,766	5,735	7,905	8,157	44.77	32.46	3.20
7 EXPENSES NOT WRITTEN OFF	4	11	7	14	14	-52.58	149.58	0.09
8 NON BANKING ASSETS	-	-	-	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,017	5,959	3,609	7,287	7,568	362.34	18.78	3.85
10 PROFIT & LOSS A/c	12	70	57	33	33	-85.45	484.89	0.33
Total	100,771	133,765	175,745	260,925	267,775	100.78	32.74	2.63
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	3,494	5,938	11,759	13,003	14,508	77.57	69.93	11.57
2 COMMISSION/FEE EXPENSES	0	0	3	3	2	-99.98	2474.30	-28.77
3 EMPLOYEE EXPENSES	2,672	3,619	4,735	5,020	5,552	82.46	35.45	10.61
4 OFFICE OPERATING EXPENSES	1,505	1,232	1,594	1,694	1,916	206.23	-18.15	13.09
5 NON OPERATING EXPENSES	5	1	9	43	54	0.00	-83.33	24.87
6 PROVISION FOR RISK	560	641	1,048	1,526	1,656	197.73	14.50	8.52
7 LOAN WRITTEN OFF	-	3	1	-	-	-100.00	0.00	0.00
8 EXTRAORDINARY EXPENSES	-	0	-	0	0	0.00	0.00	-100.00
9 PROVISION FOR STAFF BONUS	315	519	547	657	755	207.19	64.66	14.93
10 PROVISION FOR INCOME TAX	946	1,561	1,663	1,969	2,267	212.89	64.99	15.14
11 NET PROFIT	3,374	3,902	4,013	4,874	5,624	135.06	15.62	15.38
TOTAL EXPENSES	12,872	17,415	25,374	28,789	32,333	114.55	35.30	12.31
Income								
1. INTEREST INCOME	11,629	15,659	22,236	24,528	27,568	115.76	34.66	12.39
2. COMMISSION & DISCOUNT	287	410	546	849	947	119.13	42.87	11.64
3 OTHER OPERATING INCOME	684	1,000	2,049	2,804	3,119	124.52	46.14	11.24
4 NON OPERATING INCOME	34	51	142	146	175	-14.15	47.24	19.33
5 PROVISION FOR WRITTEN BACK	222	241	364	441	503	151.48	8.65	14.18
6 RECOVERY FOR WRITE BACK	5	3	5	0	0	134.91	-35.39	26.67
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	-	0	0	0	-88.62	-100.00	0.00
8 NET LOSS	11	51	31	21	21	-75.15	370.64	-2.44
TOTAL INCOME	12,872	17,415	25,374	28,789	32,333	114.55	35.30	12.31
Miscellaneous Information								
No. of Total Staffs	7,132	8,903	11,552	17,194	17,151	61.91	24.83	-0.25
No. of Total Branches	1,378	1,895	2,448	3,519	3,570	60.05	37.52	1.45
No. of Total Centers	100,794	132,355	172,788	260,895	266,166	69.74	31.31	2.02
No. of Total Groups	366,540	455,206	562,425	882,558	902,784	25.43	24.19	2.29
No. of Total Passive Groups	4,601	4,942	5,762	8,846	9,308	-49.65	7.41	5.22
No. of Total Members	1,898,891	2,338,046	2,856,380	4,207,410	4,269,278	17.77	23.13	1.47
No. of Total Passive Members	32,378	37,050	51,516	108,525	111,484	-51.27	14.43	2.73
No. of Total Borrowers	1,296,303	1,576,155	1,853,417	2,613,473	2,653,482	17.62	21.59	1.53
No. of Total Overdue Borrowers	44,861	44,281	56,824	103,437	161,090	46.33	-1.29	55.74
No. of Total Saving Members	1,873,432	2,368,500	3,010,166	4,157,850	4,249,663	56.32	26.43	2.21
Total Saving Amount (Rs million)	24,111	34,583	49,549	79,587	81,509	119.18	43.43	2.41

Districtwise List of Bank and Financial Institutions Branches (Jestha, 2076)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	18	1	-	19	130,213	6,853
2	1	Panchthar	22	3	2	27	196,176	7,266
3	1	Ilam	31	10	2	43	307,355	7,148
4	1	Jhapa	117	55	9	181	901,293	4,980
5	1	Sankhuwasabha	26	-	-	26	156,829	6,032
6	1	Bhojpur	23	-	1	24	162,370	6,765
7	1	Terhathum	15	3	-	18	101,126	5,618
8	1	Dhankuta	21	6	1	28	169,615	6,058
9	1	Morang	121	51	12	184	1,065,566	5,791
10	1	Sunsari	104	31	11	146	879,907	6,027
11	1	Solukhumbu	21	-	-	21	103,339	4,921
12	1	Khotang	14	7	-	21	181,912	8,662
13	1	Okhaldhunga	18	5	-	23	150,962	6,564
14	1	Udayapur	31	3	1	35	347,842	9,938
	Total		582	175	39	796	4,854,506	6,099
15	2	Saptari	38	7	8	53	695,329	13,119
16	2	Siraha	63	12	2	77	689,412	8,953
17	2	Dhanusa	64	14	2	80	823,110	10,289
18	2	Mahottari	45	15	3	63	691,715	10,980
19	2	Sarlahi	53	13	1	67	867,173	12,943
20	2	Rautahat	42	8	-	50	808,456	16,169
21	2	Bara	57	11	3	71	797,741	11,236
22	2	Parsa	57	14	4	75	689,852	9,198
	Total		419	94	23	536	6,062,788	11,311
23	3	Dolakha	22	3	-	25	187,299	7,492
24	3	Ramechhap	21	1	-	22	207,691	9,441
25	3	Sindhuli	27	3	1	31	308,078	9,938
26	3	Rasuwa	21	1	1	23	44,719	1,944
27	3	Dhading	39	22	-	61	350,560	5,747
28	3	Nuwakot	29	13	1	43	285,627	6,642
29	3	Sindhupalchok	29	12	1	42	293,316	6,984
30	3	Kavrepalanchok	59	17	5	81	398,357	4,918
31	3	Kathmandu	617	134	42	793	2,127,543	2,683
32	3	Lalitpur	129	27	8	164	549,519	3,351
33	3	Bhaktapur	66	15	4	85	355,104	4,178
34	3	Makwanpur	52	16	3	71	453,030	6,381
35	3	Chitawan	116	67	12	195	671,183	3,442
	Total		1,227	331	78	1,636	6,232,027	3,809
36	4	Gorkha	29	11	3	43	252,888	5,881
37	4	Manang	6	3	-	9	6,380	709
38	4	Lamjung	30	10	2	42	171,204	4,076
39	4	Kaski	116	100	15	231	565,455	2,448
40	4	Tanahu	52	34	1	87	341,516	3,925
41	4	Syangja	32	28	2	62	260,768	4,206
42	4	Mustang	10	4	-	14	11,982	856
43	4	Baglung	36	11	-	47	280,597	5,970
44	4	Parbat	18	14	-	32	148,257	4,633
45	4	Myagdi	18	9	-	27	111,753	4,139
46	4	Nawalparasi East	43	27	5	75	343,620	4,582
	Total		390	251	28	669	2,494,421	3,729

47	5	Gulmi	28	17	-	45	262,251	5,828
48	5	Palpa	38	11	-	49	251,714	5,137
49	5	Rupandehi	151	116	15	282	1,026,124	3,639
50	5	Kapilbastu	45	21	4	70	647,707	9,253
51	5	Arghakhanchi	20	6	-	26	201,683	7,757
52	5	Pyuthan	17	12	-	29	239,450	8,257
53	5	Rolpa	15	2	-	17	235,109	13,830
54	5	Rukum East	5	-	-	5	57,237	11,447
55	5	Dang	65	45	4	114	627,774	5,507
56	5	Banke	66	36	5	107	581,546	5,435
57	5	Bardiya	30	22	-	52	468,462	9,009
58	5	Nawalparasi West	34	27	2	63	366,006	5,810
Total			514	315	30	859	4,965,063	5,780
59	6	Rukum West	16	1	1	18	167,224	9,290
60	6	Salyan	20	4	1	25	266,009	10,640
61	6	Surkhet	40	11	2	53	403,384	7,611
62	6	Dailekh	19	1	-	20	289,889	14,494
63	6	Jajarkot	12	1	-	13	192,590	14,815
64	6	Dolpa	7	-	-	7	41,122	5,875
65	6	Jumla	17	1	-	18	121,660	6,759
66	6	Kalikot	13	-	-	13	154,533	11,887
67	6	Mugu	5	-	-	5	62,106	12,421
68	6	Humla	8	-	-	8	57,077	7,135
Total			157	19	4	180	1,755,596	9,753
69	7	Doti	17	2	-	19	213,557	11,240
70	7	Bajhang	16	1	-	17	216,195	12,717
71	7	Kailali	95	32	3	130	910,991	7,008
72	7	Bajura	9	1	-	10	151,034	15,103
73	7	Achham	16	3	-	19	281,290	14,805
74	7	Kanchanpur	43	20	-	63	512,379	8,133
75	7	Darchula	16	2	-	18	142,132	7,896
76	7	Baitadi	15	2	-	17	263,182	15,481
77	7	Dadeldhura	23	2	-	25	154,958	6,198
Total			250	65	3	318	2,845,717	8,949
Grand Total			3,539	1,250	205	4,994	29,210,118	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	28	32	24	91	1	176
No. of Branches [@]	3,539	1,250	205	3,570		8,564
Population per Branch [*] (Served by A, B and C class BFI's)						5,849
Population per Branch [*] (Served by A, B, C and D class BFI's)						3,411

Province	A	B	C	Total
1	582	175	39	796
2	419	94	23	536
3	1,227	331	78	1,636
Gandaki	390	251	28	669
5	514	315	30	859
Karnali	157	19	4	180
Sudur Paschim	250	65	3	318
Total	3,539	1,250	205	4,994

* Population 29,210,118 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

§ E Refers to Infrastructure Development Bank

@ Number of branches include head office, banking branches and extension counters

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.19	400,747.32	2.91	548,126.69	2.24	677,491.77
2	Fixed:	6.67	327,493.28	6.45	394,658.43	5.57	491,833.03
2.1	up to 1 month	6.20	5,725.18	5.70	5,133.97	5.24	3,299.76
2.2	1-3 months	6.73	18,052.57	5.09	17,077.26	5.01	18,238.17
2.3	3-6 months	6.14	18,317.82	5.53	27,069.18	4.48	45,190.74
2.4	6-12 months	6.48	182,218.93	6.47	184,288.49	5.76	277,140.74
2.5	1-2 yrs	6.90	78,274.02	6.52	133,408.99	5.39	124,298.95
2.6	2 yrs and above	7.75	24,904.76	7.84	27,680.54	6.90	23,664.67
3	Call	4.24	213,449.60	4.57	266,676.00	3.81	279,169.40
4	Certificate of Deposits	10.00	6.70	5.00	1.47	5.00	672.41
5	Other	6.82	206.28	5.50	247.33	3.06	1,034.97
6	Non interest bearing deposits		106,464.64		149,231.23		174,483.91
6.1	Current		95,170.81		135,293.86		156,449.58
6.2	Margin		10,266.61		11,774.43		15,137.08
6.3	Other		1,027.22		2,162.93		2,897.26
	Aggregate	4.17	1,048,367.82	3.94	1,358,941.15	3.28	1,624,685.48

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.31	33,982.48	9.71	46,901.77	10.41	57,366.95
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15
4	Agriculture, Forestry & Beverage Production Related	9.67	57,138.71	9.34	70,017.77	8.25	86,822.22
5	Non Food Production Related	9.55	123,830.72	9.04	146,439.44	8.15	160,559.01
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98
7	Electricity, Gas and Water	10.60	19,545.60	9.73	26,599.29	9.27	37,890.16
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.10	9,997.13	9.87	11,318.76	8.68	15,660.47
9	Transport, Communication and Public Utilities	10.69	23,365.22	9.87	25,074.98	9.22	39,505.08
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06
11	Finance, Insurance and Real Estate	8.96	66,615.38	8.60	83,376.75	7.21	108,300.07
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.11	128,891.11	10.37	177,808.97	9.33	220,017.14
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00
3	Trust Receipt Loan / Import Loan	8.83	44,824.42	7.71	50,370.21	6.27	68,689.24
4	Demand & Other Working Capital Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.33	61,158.02	10.15	87,168.51	9.29	108,177.85
6	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87
7	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10
8	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57
9	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30
10	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24
11	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95

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)		Asoj, 2073 (Mid Oct, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.12	692,634.89	2.13	700,640.75	2.06	724,050.92
2	Fixed:	5.61	503,034.68	5.65	501,932.97	5.67	515,349.32
2.1	up to 1 month	5.20	4,927.63	4.87	7,279.14	5.63	8,913.31
2.2	1-3 months	5.11	21,487.80	5.09	20,823.72	5.10	25,732.87
2.3	3-6 months	4.46	45,594.48	4.29	37,211.91	4.53	37,389.05
2.4	6-12 months	5.83	284,119.60	5.87	284,140.27	5.87	294,465.94
2.5	1-2 yrs	5.34	119,366.90	5.50	128,730.55	5.52	124,730.18
2.6	2 yrs and above	6.88	27,538.26	6.86	23,747.39	6.37	24,117.97
3	Call	3.95	291,844.55	3.79	307,838.34	4.16	307,134.49
4	Certificate of Deposits	5.00	671.52	5.00	665.10	5.00	665.69
5	Other	4.09	177.37	4.51	178.11	2.61	535.97
6	Non interest bearing deposits		166,473.18	-	169,401.46	-	177,288.20
6.1	Current		147,302.51	-	149,265.92	-	156,343.24
6.2	Margin		16,099.74	-	17,067.77	-	17,007.76
6.3	Other		3,070.92	-	3,067.77	-	3,937.20
	Aggregate	3.29	1,654,836.17	3.27	1,680,656.73	3.30	1,725,024.61

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2073 (Mid Aug, 2016)		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.36	59,611.18	10.27	61,841.44	9.90	63,232.88
2	Fishery Related	9.86	1,525.19	9.80	1,561.61	9.77	1,653.28
3	Mining Related	8.41	2,990.89	8.28	3,127.52	8.36	3,142.52
4	Agriculture, Forestry & Beverage Production Related	8.32	88,099.91	8.15	88,734.92	8.10	88,938.21
5	Non Food Production Related	8.29	164,379.08	8.08	169,478.55	7.90	173,831.19
6	Construction	9.36	142,122.65	9.28	146,705.72	9.24	149,448.15
7	Electricity, Gas and Water	9.18	39,369.51	9.19	40,103.02	9.06	41,226.64
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.56	15,865.42	8.52	16,267.57	8.20	17,317.94
9	Transport, Communication and Public Utilities	9.26	41,163.44	9.14	43,464.62	9.12	44,881.64
10	Wholesaler & Retailer	8.75	312,227.08	8.59	323,552.71	8.54	329,403.87
11	Finance, Insurance and Real Estate	7.06	109,437.91	7.05	109,744.59	7.06	114,036.94
12	Hotel or Restaurant	8.70	41,797.35	8.57	42,707.05	8.51	44,537.90
13	Other Services	9.55	59,150.57	9.38	60,233.32	9.29	61,515.64
14	Consumption Loans	9.91	100,167.31	9.71	102,035.77	9.61	103,691.57
15	Local Government	3.27	1,512.43	3.04	1,473.30	3.06	1,478.00
16	Others	9.30	211,643.06	9.26	219,658.59	8.80	226,981.02
	Aggregate	8.88	1,391,062.98	8.77	1,430,690.30	8.62	1,465,317.39

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2073 (Mid Aug, 2016)		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.30	224,827.33	9.16	227,038.66	8.96	233,962.28
2	Overdraft	9.32	242,714.87	9.20	255,207.22	9.23	260,956.20
3	Trust Receipt Loan / Import Loan	6.39	74,242.90	6.42	76,462.38	6.37	74,540.18
4	Demand & Other Working Capital Loan	8.55	336,527.18	8.45	349,882.39	8.31	357,245.74
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.24	111,697.05	9.16	114,413.22	9.07	117,325.25
6	Real Estate Loan	9.42	83,266.44	9.20	85,276.34	9.16	87,993.08
7	Margin Nature Loan	8.43	28,475.15	7.87	28,652.20	7.87	29,857.03
8	Hire Purchase Loan	9.57	83,518.22	9.40	86,013.60	9.34	89,851.49
9	Deprived Sector Loan	5.72	62,152.96	5.77	62,542.81	6.01	71,652.98
10	Bills Purchased	2.40	7,311.68	2.94	7,422.85	3.58	7,192.43
11	Other Product	10.21	136,329.19	10.15	137,778.65	10.02	134,740.77
	Aggregate	8.86	1,391,062.97	8.75	1,430,690.32	8.67	1,465,317.41

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.04	722,415.58	2.11	719,065.00	2.11	725,776.47
2	Fixed:	5.92	540,703.87	6.37	565,107.52	6.72	596,250.43
2.1	up to 1 month	4.41	4,641.61	4.44	6,140.68	4.26	5,038.76
2.2	1-3 months	5.01	21,759.88	4.63	15,029.43	4.76	17,403.76
2.3	3-6 months	4.75	34,886.74	5.61	53,508.31	6.96	60,834.06
2.4	6-12 months	6.12	288,298.51	6.65	331,742.13	6.91	336,877.15
2.5	1-2 yrs	5.90	164,150.18	6.13	128,889.80	6.44	136,635.01
2.6	2 yrs and above	6.49	26,966.96	6.92	29,797.16	6.88	39,461.69
3	Call	4.38	291,629.07	4.81	294,157.81	5.55	306,544.56
4	Certificate of Deposits	5.00	660.97	5.00	654.84	5.50	635.39
5	Other	3.22	278.27	2.90	394.73	3.45	666.27
6	Non interest bearing deposits	-	167,723.77	-	166,625.40	-	172,467.15
6.1	Current	-	147,260.84	-	147,377.50	-	152,187.18
6.2	Margin	-	16,819.01	-	16,863.61	-	17,738.76
6.3	Other	-	3,643.93	-	2,384.29	-	2,541.21
	Aggregate	3.46	1,723,411.53	3.74	1,746,005.30	4.02	1,802,340.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.49	62,209.93	10.56	63,626.74	10.37	64,498.55
2	Fishery Related	9.76	1,691.09	9.80	1,721.89	10.03	1,736.06
3	Mining Related	8.70	3,084.64	9.01	2,821.67	9.41	2,750.59
4	Agriculture, Forestry & Beverage Production Related	8.45	87,504.43	8.69	89,434.58	9.02	92,705.62
5	Non Food Production Related	8.23	178,083.33	8.51	179,181.11	8.80	184,764.96
6	Construction	9.35	151,601.35	9.50	154,575.10	9.70	159,914.73
7	Electricity, Gas and Water	9.15	42,380.59	9.18	43,141.35	9.42	46,296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.45	17,635.57	8.84	17,995.19	9.18	18,648.81
9	Transport, Communication and Public Utilities	9.31	45,718.20	9.49	46,485.51	9.81	48,666.05
10	Wholesaler & Retailer	8.78	333,681.40	8.99	335,756.91	9.27	347,534.10
11	Finance, Insurance and Real Estate	7.36	114,878.89	7.69	119,352.08	8.20	129,094.65
12	Hotel or Restaurant	8.64	45,174.13	8.77	45,953.09	8.91	47,805.43
13	Other Services	9.47	62,379.60	9.60	63,763.44	9.72	64,924.66
14	Consumption Loans	9.72	108,331.72	9.79	113,864.50	10.15	122,254.55
15	Local Government	3.16	1,473.31	3.16	1,473.31	3.04	1,473.00
16	Others	9.15	230,059.64	9.53	233,521.45	9.45	248,305.54
	Aggregate	8.88	1,485,887.83	9.11	1,512,667.91	9.32	1,581,373.78

Overall Summary of Interest Rate on LCY Productwise Credit		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.22	237,651.13	9.34	240,907.32	9.44	244,462.06
2	Overdraft	9.36	265,017.46	9.44	277,704.79	9.74	285,840.27
3	Trust Receipt Loan / Import Loan	6.84	75,476.37	7.09	75,792.06	7.25	74,884.19
4	Demand & Other Working Capital Loan	8.65	359,727.17	8.83	354,020.05	9.00	372,455.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.24	119,545.74	9.37	122,180.52	9.42	127,759.81
6	Real Estate Loan	9.38	89,301.71	9.54	92,542.17	9.80	96,619.08
7	Margin Nature Loan	8.18	30,000.56	8.52	29,588.70	9.15	32,288.12
8	Hire Purchase Loan	9.45	93,708.63	9.49	99,963.04	9.72	106,711.64
9	Deprived Sector Loan	6.46	71,038.69	6.48	72,112.90	7.09	78,528.62
10	Bills Purchased	4.75	6,855.46	4.20	5,859.02	4.29	6,778.84
11	Other Product	10.23	137,564.87	10.33	141,997.33	10.48	155,046.08
	Aggregate	8.93	1,485,887.79	9.07	1,512,667.91	9.28	1,581,373.77

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)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.16	687,278.85	2.26	665,175.55	2.66	655,849.74
2	Fixed:	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26
2.1	up to 1 month	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27
2.2	1-3 months	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62
2.3	3-6 months	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44
2.4	6-12 months	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38
2.5	1-2 yrs	7.13	136,592.84	7.76	161,655.61	8.58	164,487.86
2.6	2 yrs and above	7.88	37,449.70	7.95	52,815.52	8.50	50,113.68
3	Call	7.24	328,447.20	7.28	305,530.13	4.50	269,886.15
4	Certificate of Deposits	5.00	617.56	-	5.03	5.00	2.49
5	Other	5.45	734.62	4.29	255.05	5.23	1,193.13
6	Non interest bearing deposits	-	172,535.45	-	171,340.38	-	166,753.36
6.1	Current	-	153,332.36	-	150,808.52	-	146,816.85
6.2	Margin	-	16,788.79	-	17,589.04	-	17,992.01
6.3	Other	-	2,414.30	-	2,942.82	-	1,944.51
	Aggregate	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.31	66,089.90	10.96	66,333.18	11.14	68,608.21
2	Fishery Related	10.38	1,762.60	10.56	1,804.58	10.62	1,846.38
3	Mining Related	10.02	2,815.26	10.60	2,914.26	10.62	3,105.32
4	Agriculture, Forestry & Beverage Production Related	9.59	103,943.84	10.08	104,228.51	10.37	104,897.36
5	Non Food Production Related	9.49	205,180.67	9.92	204,171.79	10.24	201,334.02
6	Construction	10.42	171,413.88	10.87	173,374.93	11.02	174,812.99
7	Electricity, Gas and Water	9.75	51,027.33	9.96	51,354.74	9.94	54,227.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.76	19,736.00	10.24	19,996.14	10.49	20,434.10
9	Transport, Communication and Public Utilities	10.45	51,232.26	10.86	51,071.23	11.17	51,148.39
10	Wholesaler & Retailer	10.13	378,020.65	10.60	379,459.95	10.79	383,527.06
11	Finance, Insurance and Real Estate	9.08	136,948.36	9.61	135,387.71	9.77	140,609.81
12	Hotel or Restaurant	9.68	51,041.59	10.03	51,621.75	10.16	52,539.78
13	Other Services	10.24	67,521.48	10.68	68,379.87	10.88	69,405.27
14	Consumption Loans	10.91	129,858.98	11.11	119,378.38	11.24	123,171.61
15	Local Government	3.04	1,473.00	4.14	1,482.25	4.14	1,482.25
16	Others	11.21	174,212.61	11.95	185,987.21	11.93	188,855.59
	Aggregate	10.12	1,612,278.43	10.60	1,616,946.48	10.77	1,640,005.27

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28
2	Overdraft	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95
3	Trust Receipt Loan / Import Loan	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67
4	Demand & Other Working Capital Loan	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.15	129,870.30	10.60	130,940.37	10.75	133,265.55
6	Real Estate Loan	10.59	98,968.33	11.13	100,204.02	11.42	101,058.02
7	Margin Nature Loan	10.43	33,801.57	11.01	31,943.37	11.40	31,298.75
8	Hire Purchase Loan	10.52	110,463.67	11.09	112,194.98	11.31	114,838.70
9	Deprived Sector Loan	8.07	79,293.96	8.47	80,613.60	8.95	86,470.72
10	Bills Purchased	4.20	6,120.65	3.90	6,840.14	2.49	7,826.28
11	Other Product	11.18	159,830.26	11.65	161,848.09	11.77	168,224.02
	Aggregate	10.05	1,612,278.43	10.51	1,616,946.48	10.78	1,640,005.26

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.56	653,883.30	3.80	655,147.14	4.01	689,423.30
2	Fixed:	8.92	770,273.56	9.61	790,886.02	10.08	835,554.74
2.1	up to 1 month	7.33	13,809.77	7.72	17,486.93	9.13	16,437.81
2.2	1-3 months	8.63	52,800.34	8.81	41,247.24	8.92	39,944.81
2.3	3-6 months	8.67	52,060.59	8.90	54,974.83	9.57	57,925.54
2.4	6-12 months	9.01	439,358.19	9.92	441,605.58	10.39	471,888.50
2.5	1-2 yrs	9.15	165,921.08	9.63	180,424.19	10.23	190,857.41
2.6	2 yrs and above	8.34	46,323.59	8.97	55,147.26	8.71	58,500.67
3	Call	3.92	253,426.90	4.01	253,914.87	4.14	266,107.50
4	Certificate of Deposits	5.00	0.26	-	-	5.00	555.98
5	Other	5.61	1,349.55	0.70	1,046.48	3.96	250.25
6	Non interest bearing deposits	-	171,435.75	-	178,169.15	-	206,434.01
6.1	Current	-	151,587.64	-	158,014.40	-	183,465.21
6.2	Margin	-	17,724.81	-	17,903.71	-	20,602.83
6.3	Other	-	2,123.30	-	2,251.04	-	2,365.97
	Aggregate	5.51	1,850,369.32	5.91	1,879,163.66	6.15	1,998,325.79

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.13	68,960.55	11.65	70,716.61	11.11	73,310.67
2	Fishery Related	10.62	1,880.77	11.18	1,919.22	11.36	1,996.59
3	Mining Related	10.23	3,160.37	11.13	3,139.88	11.26	3,467.83
4	Agriculture, Forestry & Beverage Production Related	10.16	107,392.77	10.86	106,059.76	10.85	108,358.60
5	Non Food Production Related	10.06	200,345.07	10.63	197,846.92	10.75	198,529.21
6	Construction	11.14	176,395.80	11.59	179,038.03	11.53	178,777.17
7	Electricity, Gas and Water	9.64	54,896.12	10.14	55,971.55	10.32	59,344.92
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.42	20,883.42	10.94	21,260.37	10.97	22,346.92
9	Transport, Communication and Public Utilities	9.85	50,991.96	11.71	51,184.31	11.83	51,552.63
10	Wholesaler & Retailer	10.74	383,208.00	11.32	385,980.41	11.37	396,221.55
11	Finance, Insurance and Real Estate	9.96	139,112.22	10.74	139,177.32	10.99	148,589.16
12	Hotel or Restaurant	10.45	52,840.78	10.66	52,981.21	10.74	55,910.21
13	Other Services	10.72	69,826.03	11.25	70,392.86	11.41	79,016.31
14	Consumption Loans	11.47	124,523.92	11.87	125,697.74	11.94	134,320.38
15	Local Government	3.09	1,479.74	4.13	1,479.75	4.14	1,506.86
16	Others	11.64	189,643.65	12.28	191,662.56	12.21	203,818.47
	Aggregate	10.69	1,645,541.17	11.29	1,654,508.50	11.33	1,717,067.47

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.17	253,060.53	10.94	257,682.55	11.06	277,111.94
2	Overdraft	10.67	290,775.43	11.79	290,633.71	11.93	310,486.80
3	Trust Receipt Loan / Import Loan	9.16	68,537.00	9.65	65,966.98	9.65	58,642.73
4	Demand & Other Working Capital Loan	10.53	384,390.08	11.13	384,490.27	11.09	385,828.33
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.73	133,628.24	11.16	134,504.68	11.33	140,053.24
6	Real Estate Loan	10.79	101,613.50	11.82	102,695.97	11.94	104,245.22
7	Margin Nature Loan	11.16	31,213.79	12.02	31,743.32	12.27	34,419.83
8	Hire Purchase Loan	10.78	115,626.58	11.87	116,266.54	12.03	120,085.97
9	Deprived Sector Loan	8.80	86,523.05	9.49	86,968.87	10.16	93,428.55
10	Bills Purchased	2.23	8,553.30	2.43	9,718.04	2.28	9,438.91
11	Other Product	12.41	171,619.68	12.23	173,837.58	12.38	183,325.97
	Aggregate	10.57	1,645,541.18	11.25	1,654,508.50	11.39	1,717,067.48

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)		Asoj, 2074 (Mid Oct, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.04	695,584.55	3.95	709,577.60	3.93	727,118.41
2	Fixed:	10.22	848,444.64	10.32	858,905.48	10.31	855,002.39
2.1	up to 1 month	7.52	10,162.73	7.40	13,325.79	7.84	14,066.71
2.2	1-3 months	8.35	45,009.88	8.01	43,986.45	8.26	41,116.48
2.3	3-6 months	9.66	56,714.42	9.25	64,243.10	10.49	67,911.40
2.4	6-12 months	10.66	486,270.78	10.82	500,896.67	10.75	473,474.74
2.5	1-2 yrs	10.20	192,068.47	10.60	174,837.38	10.22	187,011.21
2.6	2 yrs and above	9.09	58,218.35	8.86	61,616.10	9.12	71,421.85
3	Call	3.88	281,827.55	3.42	262,539.32	3.77	269,813.84
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	5.20	651.98	5.07	791.02	5.50	795.30
6	Non interest bearing deposits	-	185,575.78	-	199,471.61	-	202,623.57
6.1	Current	-	160,838.10	-	173,231.69	-	176,615.24
6.2	Margin	-	22,326.56	-	23,595.78	-	23,588.72
6.3	Other	-	2,411.12	-	2,644.14	-	2,419.61
	Aggregate	6.25	2,012,084.50	6.19	2,031,285.03	6.17	2,055,353.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.56	73,228.99	11.91	74,361.51	11.02	78,526.33
2	Fishery Related	11.38	2,009.19	11.38	2,020.02	11.19	2,076.58
3	Mining Related	11.74	3,535.81	11.69	3,433.41	10.70	3,603.26
4	Agriculture, Forestry & Beverage Production Related	11.09	106,699.79	11.31	104,199.76	10.64	104,312.71
5	Non Food Production Related	10.95	202,450.68	11.03	207,052.22	10.08	213,809.69
6	Construction	11.80	181,267.47	12.00	183,740.57	11.45	186,480.88
7	Electricity, Gas and Water	10.60	60,181.91	10.71	61,365.99	9.71	62,989.54
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.15	22,951.87	11.35	23,316.28	11.29	24,441.32
9	Transport, Communication and Public Utilities	12.04	52,332.74	12.20	52,985.83	11.27	51,516.23
10	Wholesaler & Retailer	11.70	396,583.21	11.75	409,220.84	11.16	422,554.95
11	Finance, Insurance and Real Estate	11.33	145,424.60	11.41	146,742.52	10.84	153,176.65
12	Hotel or Restaurant	11.08	56,235.89	11.23	58,385.10	9.70	61,253.22
13	Other Services	11.75	79,621.54	11.84	79,924.63	10.59	82,537.98
14	Consumption Loans	12.07	131,965.72	12.35	131,064.34	11.93	130,419.63
15	Local Government	4.13	1,508.06	3.07	1,506.96	2.34	1,518.69
16	Others	13.08	200,457.44	12.94	203,809.37	12.62	210,697.81
	Aggregate	11.68	1,716,454.91	11.78	1,743,129.36	11.09	1,789,915.47

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.31	280,491.84	11.43	285,171.67	11.47	290,444.14
2	Overdraft	12.20	303,165.08	12.42	304,901.57	12.28	315,068.67
3	Trust Receipt Loan / Import Loan	10.02	61,655.11	9.88	64,895.71	9.61	66,662.09
4	Demand & Other Working Capital Loan	11.41	385,860.66	11.57	397,957.00	11.49	418,675.98
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.69	142,469.21	11.80	145,530.98	11.80	149,380.82
6	Real Estate Loan	12.28	104,291.37	12.36	103,146.41	12.38	103,197.14
7	Margin Nature Loan	12.43	34,044.76	12.40	33,747.41	12.27	34,893.56
8	Hire Purchase Loan	12.35	120,615.83	12.50	120,980.63	12.48	121,231.29
9	Deprived Sector Loan	10.41	93,183.32	10.43	95,241.10	10.48	101,054.86
10	Bills Purchased	1.92	10,500.29	2.26	9,260.11	3.75	6,266.19
11	Other Product	12.65	180,177.44	12.86	182,296.76	12.79	181,867.48
	Aggregate	11.66	1,716,454.90	11.80	1,743,129.35	11.76	1,788,742.22

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.82	737,984.93	3.94	746,763.28	3.93	753,503.96
2	Fixed:	10.20	844,500.34	10.27	860,980.71	10.20	890,069.53
2.1	up to 1 month	7.79	10,557.47	9.00	11,034.12	10.68	12,559.83
2.2	1-3 months	8.95	36,357.72	8.91	42,897.52	9.23	49,841.12
2.3	3-6 months	10.61	72,261.85	10.50	64,709.62	10.30	63,174.64
2.4	6-12 months	10.61	480,249.06	10.51	485,145.67	10.55	483,285.57
2.5	1-2 yrs	9.77	176,064.48	10.44	184,978.21	10.03	200,404.79
2.6	2 yrs and above	8.99	69,009.77	9.05	72,215.57	8.96	80,803.57
3	Call	3.89	275,414.32	3.92	278,783.16	4.11	268,559.61
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	5.75	656.14	5.00	981.16	5.73	882.73
6	Non interest bearing deposits	-	192,295.40	-	199,654.53	-	205,900.87
6.1	Current	-	167,318.91	-	172,189.88	-	181,413.20
6.2	Margin	-	22,777.20	-	24,016.07	-	22,929.37
6.3	Other	-	2,199.29	-	3,448.58	-	1,558.30
	Aggregate	6.10	2,050,851.13	6.17	2,087,162.84	6.21	2,118,916.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	79,181.64	11.49	81,944.65	11.97	85,053.85
2	Fishery Related	11.38	2,081.73	11.28	2,152.63	11.87	2,204.59
3	Mining Related	11.46	3,568.39	11.07	4,074.23	11.19	4,187.03
4	Agriculture, Forestry & Beverage Production Related	11.26	104,860.15	10.79	106,633.71	11.33	111,788.82
5	Non Food Production Related	10.94	215,960.65	10.71	219,378.38	11.19	220,581.79
6	Construction	11.87	187,994.52	11.71	194,380.07	12.00	197,675.17
7	Electricity, Gas and Water	10.73	62,291.41	10.38	65,823.48	10.86	67,629.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.63	24,670.84	11.24	24,833.02	11.56	25,228.67
9	Transport, Communication and Public Utilities	11.90	53,042.58	10.51	55,960.03	12.18	55,312.74
10	Wholesaler & Retailer	11.57	427,615.08	11.26	431,388.31	11.73	445,229.41
11	Finance, Insurance and Real Estate	11.10	150,844.36	10.78	153,489.28	11.34	159,714.24
12	Hotel or Restaurant	11.40	59,457.43	11.13	62,102.59	11.66	63,726.53
13	Other Services	11.69	80,790.21	11.53	84,610.84	11.85	86,280.18
14	Consumption Loans	12.18	131,743.60	11.96	134,502.62	12.45	138,299.70
15	Local Government	3.08	1,497.33	3.08	1,507.64	3.08	1,507.64
16	Others	12.85	213,470.70	11.85	222,065.32	12.67	230,779.66
	Aggregate	11.64	1,799,070.64	11.25	1,844,846.81	11.79	1,895,199.49

Overall Summary of Interest Rate on LCY Productwise Credit		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.26	289,539.19	10.83	303,123.46	11.47	308,765.07
2	Overdraft	12.10	312,067.51	11.50	320,363.58	12.29	335,972.27
3	Trust Receipt Loan / Import Loan	9.08	75,896.09	9.29	75,514.51	9.60	72,938.89
4	Demand & Other Working Capital Loan	11.38	420,214.35	11.27	427,441.43	11.56	439,239.76
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.81	150,139.34	11.46	154,017.66	11.85	156,701.42
6	Real Estate Loan	12.17	104,347.17	11.43	105,581.27	12.26	108,370.28
7	Margin Nature Loan	12.05	33,957.90	11.36	35,367.48	12.06	34,966.70
8	Hire Purchase Loan	12.40	122,724.24	11.54	125,676.79	12.51	127,792.44
9	Deprived Sector Loan	10.42	95,364.32	10.16	96,362.69	10.68	103,368.40
10	Bills Purchased	5.62	4,055.79	4.75	3,478.20	5.64	2,808.42
11	Other Product	12.69	190,764.72	12.58	197,919.72	12.59	204,275.83
	Aggregate	11.63	1,799,070.63	11.27	1,844,846.80	11.79	1,895,199.48

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)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	10.19	916,969.51	10.17	927,359.78	10.38	959,007.09
2.1	up to 1 month	9.98	19,344.35	8.78	21,100.16	10.35	20,736.01
2.2	1-3 months	9.97	65,677.22	10.06	53,074.35	10.52	61,546.75
2.3	3-6 months	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	4.29	249,819.69	4.48	245,491.90	4.71	244,763.41
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	6.38	2,129,006.98	6.45	2,153,675.52	6.64	2,189,796.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.90	1,920,830.95	11.96	1,929,094.35	12.10	1,965,611.30

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Trust Receipt Loan / Import Loan	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
4	Demand & Other Working Capital Loan	11.68	444,053.21	11.77	434,029.17	11.85	447,396.69
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
6	Real Estate Loan	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
7	Margin Nature Loan	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
8	Hire Purchase Loan	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
9	Deprived Sector Loan	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
10	Bills Purchased	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
11	Other Product	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	11.92	1,920,830.94	12.01	1,929,094.34	12.12	1,965,611.29

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.39	761,775.71	4.42	767,724.28	4.36	801,284.37
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.32	93,149.57	12.45	93,080.97	12.46	95,936.04
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44
4	Agriculture, Forestry & Beverage Production Related	11.96	115,181.65	12.12	104,852.11	12.08	119,749.96
5	Non Food Production Related	11.77	231,436.37	12.06	214,289.31	12.14	237,457.39
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17
7	Electricity, Gas and Water	11.24	75,625.66	11.46	72,720.98	11.43	81,900.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.19	27,790.94	12.34	27,370.59	12.35	28,966.37
9	Transport, Communication and Public Utilities	12.85	56,477.67	12.96	54,622.62	12.95	55,573.00
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16
11	Finance, Insurance and Real Estate	11.93	173,185.83	12.08	166,955.73	12.06	179,755.55
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59
15	Local Government	3.42	1,503.25	3.37	1,497.45	3.43	1,499.92
16	Others	13.22	249,222.28	12.59	334,625.27	13.52	246,475.63
	Aggregate	12.32	1,997,843.51	12.42	2,023,105.92	12.47	2,053,416.72

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.98	335,598.81	11.98	335,598.81	11.93	363,153.74
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76
3	Trust Receipt Loan / Import Loan	10.31	80,846.11	10.31	80,846.11	10.21	63,240.61
4	Demand & Other Working Capital Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.41	162,744.54	12.41	162,744.54	12.32	167,178.62
6	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11
7	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62
8	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04
9	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50
10	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01
11	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73

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)		Ashoj, 2075 (Mid Oct, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.27	796,558.23	4.06	803,408.71	4.29	830,350.09
2	Fixed:	9.84	1,071,415.46	9.98	1,085,241.74	10.25	1,109,822.75
2.1	up to 1 month	10.24	30,390.80	9.53	34,008.81	9.37	43,896.17
2.2	1-3 months	9.37	84,401.27	9.47	91,558.14	9.90	84,687.72
2.3	3-6 months	10.57	118,136.25	9.91	116,334.22	10.27	131,019.89
2.4	6-12 months	9.90	472,577.77	10.01	488,374.18	10.34	483,516.18
2.5	1-2 yrs	9.49	260,001.48	10.18	241,481.36	10.43	249,645.94
2.6	2 yrs and above	9.92	105,907.90	10.02	113,485.04	10.02	117,056.85
3	Call	4.22	292,097.36	3.63	307,298.25	4.01	281,677.88
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	7.69	3,998.06	7.70	4,009.35	7.31	4,445.56
6	Non interest bearing deposits	-	212,279.06	-	217,963.34	-	223,341.45
6.1	Current	-	188,942.02	-	193,345.22	-	194,119.76
6.2	Margin	-	22,090.57	-	23,155.45	-	23,965.59
6.3	Other	-	1,246.47	-	1,462.66	-	5,256.11
	Aggregate	6.40	2,376,348.16	6.30	2,417,921.40	6.57	2,449,637.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.43	99,693.85	12.46	109,057.00	12.54	112,334.29
2	Fishery Related	12.15	2,480.96	12.05	2,616.94	12.07	2,701.11
3	Mining Related	12.65	3,795.07	12.54	4,301.32	12.20	4,440.02
4	Agriculture, Forestry & Beverage Production Related	12.24	110,543.65	12.08	121,004.21	12.31	123,968.83
5	Non Food Production Related	11.93	232,013.88	11.89	260,713.42	11.68	274,822.02
6	Construction	12.65	217,080.00	12.29	226,767.66	12.26	230,053.41
7	Electricity, Gas and Water	11.52	77,145.98	11.42	84,848.49	11.51	89,570.27
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.26	27,784.40	12.28	27,845.52	12.35	29,189.28
9	Transport, Communication and Public Utilities	12.73	55,579.36	12.73	58,894.49	12.75	60,731.05
10	Wholesaler & Retailer	12.49	449,358.81	12.36	493,446.11	12.13	514,785.14
11	Finance, Insurance and Real Estate	12.25	169,896.37	11.70	176,984.66	11.74	187,273.81
12	Hotel or Restaurant	12.32	77,703.83	12.24	82,417.35	12.29	86,291.73
13	Other Services	12.57	90,243.74	12.44	95,950.81	12.34	98,307.25
14	Consumption Loans	12.92	132,970.54	12.83	134,334.76	12.75	135,685.42
15	Local Government	3.43	1,499.92	3.43	1,499.92	3.43	1,499.88
16	Others	12.84	332,775.87	13.10	251,328.84	13.23	260,102.90
	Aggregate	12.45	2,080,566.22	12.31	2,132,011.50	12.26	2,211,756.41

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.03	371,125.24	11.96	378,505.37	11.96	389,289.85
2	Overdraft	12.93	344,194.13	12.76	351,228.00	12.81	362,044.83
3	Trust Receipt Loan / Import Loan	10.42	77,780.99	10.52	81,475.04	10.45	83,045.80
4	Demand & Other Working Capital Loan	12.26	491,133.25	12.13	506,505.27	11.93	538,446.71
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.60	168,660.29	12.05	171,269.18	12.02	174,043.75
6	Real Estate Loan	13.09	115,915.71	12.99	116,250.69	12.95	119,107.03
7	Margin Nature Loan	12.85	32,400.66	12.72	33,172.96	12.75	33,621.42
8	Hire Purchase Loan	13.24	139,170.99	13.22	139,944.21	12.98	140,529.79
9	Deprived Sector Loan	11.52	110,907.42	11.22	114,856.28	11.28	126,355.86
10	Bills Purchased	5.29	2,829.25	4.70	3,335.60	4.69	3,619.96
11	Other Product	13.35	226,448.31	13.23	235,468.89	13.08	241,651.40
	Aggregate	12.48	2,080,566.23	12.32	2,132,011.49	12.24	2,211,756.41

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.32	832,957.61	4.41	823,350.59	4.46	830,030.41
2	Fixed:	10.27	1,124,046.44	10.11	1,183,332.87	10.28	1,206,389.41
2.1	up to 1 month	9.61	43,052.02	10.31	45,029.08	9.70	46,070.10
2.2	1-3 months	9.97	88,043.28	10.05	91,471.21	10.08	88,503.07
2.3	3-6 months	10.07	143,593.90	9.96	131,819.62	10.11	128,871.86
2.4	6-12 months	10.43	469,502.65	9.93	518,048.19	10.25	490,257.72
2.5	1-2 yrs	10.47	254,210.20	10.48	245,925.84	10.58	295,174.69
2.6	2 yrs and above	9.94	125,644.39	10.25	151,038.92	10.25	157,511.96
3	Call	3.83	292,645.94	4.00	262,462.30	3.98	266,236.27
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	7.73	3,882.41	7.45	5,146.73	7.79	3,916.09
6	Non interest bearing deposits	-	213,630.70	-	247,984.89	-	251,329.64
6.1	Current	-	188,281.07	-	223,728.96	-	227,073.21
6.2	Margin	-	23,633.45	-	23,239.18	-	22,581.34
6.3	Other	-	1,716.18	-	1,016.75	-	1,675.09
	Aggregate	6.61	2,467,163.09	6.62	2,522,277.38	6.72	2,557,901.82

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.48	112,675.00	12.50	115,413.72	12.51	119,507.04
2	Fishery Related	11.95	2,697.13	11.94	2,763.30	11.83	2,698.40
3	Mining Related	12.20	4,435.21	12.39	4,697.78	12.37	4,383.38
4	Agriculture, Forestry & Beverage Production Related	12.20	123,942.30	12.28	127,319.98	12.22	130,259.08
5	Non Food Production Related	11.88	285,312.47	12.00	290,640.63	11.92	297,216.01
6	Construction	12.25	231,115.09	12.26	232,806.23	12.27	235,960.13
7	Electricity, Gas and Water	11.42	90,448.76	11.42	91,675.64	11.44	94,499.67
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.21	31,298.56	12.39	31,450.84	12.28	33,449.93
9	Transport, Communication and Public Utilities	12.65	60,715.09	12.67	60,771.97	12.34	61,082.50
10	Wholesaler & Retailer	12.20	518,487.26	12.32	521,293.29	12.21	532,376.45
11	Finance, Insurance and Real Estate	11.61	184,646.78	11.62	185,388.39	11.94	233,815.95
12	Hotel or Restaurant	12.15	85,492.55	12.15	86,466.28	12.20	88,192.62
13	Other Services	12.43	99,033.29	12.49	99,181.36	12.52	103,918.38
14	Consumption Loans	12.77	135,486.98	12.60	141,072.45	12.67	142,641.75
15	Local Government	3.43	1,499.85	3.43	1,499.85	4.01	1,500.49
16	Others	13.18	261,694.59	13.30	263,633.42	13.30	237,100.01
	Aggregate	12.26	2,228,980.91	12.32	2,256,075.13	12.29	2,318,601.78

Overall Summary of Interest Rate on LCY Productwise Credit		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.91	392,989.58	11.89	399,715.90	11.93	409,391.10
2	Overdraft	12.60	361,144.73	12.59	365,472.99	12.60	378,395.46
3	Trust Receipt Loan / Import Loan	10.50	87,834.91	10.46	87,614.42	10.12	81,631.46
4	Demand & Other Working Capital Loan	12.09	545,895.60	12.17	550,786.74	12.20	575,433.44
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.02	174,332.63	12.03	175,927.46	12.04	177,062.15
6	Real Estate Loan	12.87	120,076.13	12.88	118,694.36	12.91	117,566.02
7	Margin Nature Loan	12.65	31,194.41	12.58	31,941.44	12.63	33,917.95
8	Hire Purchase Loan	13.11	141,429.63	13.08	144,053.00	13.11	145,368.12
9	Deprived Sector Loan	11.22	122,045.53	11.26	121,917.17	11.31	132,138.86
10	Bills Purchased	5.30	3,707.10	5.75	3,137.45	5.13	3,116.71
11	Other Product	13.20	248,330.67	13.23	256,814.19	13.14	264,580.52
	Aggregate	12.25	2,228,980.91	12.28	2,256,075.12	12.28	2,318,601.78

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.37	845,084.60	4.45	850,849.41	4.53	858,028.32
2	Fixed:	10.29	1,207,979.13	10.10	1,205,878.50	10.18	1,207,872.65
2.1	up to 1 month	10.75	31,911.69	10.77	40,604.85	10.38	35,313.93
2.2	1-3 months	10.12	91,243.17	9.91	99,512.06	9.97	95,340.83
2.3	3-6 months	10.30	122,145.68	10.04	135,668.93	10.11	114,472.17
2.4	6-12 months	10.13	529,704.96	9.79	505,951.40	10.04	544,362.05
2.5	1-2 yrs	10.59	271,285.12	10.53	261,773.10	10.44	260,607.85
2.6	2 yrs and above	10.33	161,688.50	10.36	162,368.16	10.34	157,775.84
3	Call	3.89	260,222.47	4.07	268,697.81	4.13	270,319.10
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	7.95	4,151.63	7.88	3,218.02	8.08	4,204.61
6	Non interest bearing deposits	-	255,742.18	-	251,752.36	-	256,661.86
6.1	Current	-	231,751.50	-	225,357.33	-	232,013.26
6.2	Margin	-	22,321.23	-	24,643.90	-	22,814.17
6.3	Other	-	1,669.46	-	1,751.13	-	1,834.43
	Aggregate	6.67	2,573,180.01	6.62	2,580,396.09	6.67	2,597,086.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.09	120,321.66	12.09	122,591.17	12.17	125,182.68
2	Fishery Related	11.53	2,922.51	11.47	3,173.91	11.53	3,269.61
3	Mining Related	11.98	4,850.82	11.74	5,183.18	12.00	5,929.62
4	Agriculture, Forestry & Beverage Production Related	11.92	132,429.05	12.01	130,732.53	11.85	133,007.09
5	Non Food Production Related	11.91	304,097.14	11.84	300,630.46	11.77	306,243.39
6	Construction	12.39	239,038.73	12.32	242,857.02	12.53	242,721.21
7	Electricity, Gas and Water	11.43	96,833.09	11.26	98,737.87	11.21	102,175.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.36	33,255.77	12.30	33,680.73	12.21	32,939.20
9	Transport, Communication and Public Utilities	12.36	61,475.42	12.80	61,909.88	12.73	61,187.42
10	Wholesaler & Retailer	12.42	528,546.50	12.45	539,600.39	12.32	551,011.24
11	Finance, Insurance and Real Estate	12.19	226,459.07	11.97	188,401.46	11.98	194,653.63
12	Hotel or Restaurant	12.06	91,258.10	11.89	90,659.96	11.82	94,671.80
13	Other Services	12.50	105,526.34	12.52	106,039.26	12.43	106,841.99
14	Consumption Loans	12.73	140,788.26	12.62	140,421.78	12.53	139,632.01
15	Local Government	4.92	1,499.89	4.95	1,503.69	4.92	1,513.80
16	Others	13.43	239,832.38	13.44	271,175.65	13.29	278,591.56
	Aggregate	12.34	2,329,134.74	12.33	2,337,298.93	12.28	2,379,571.84

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Trust Receipt Loan / Import Loan	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
4	Demand & Other Working Capital Loan	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
6	Real Estate Loan	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
7	Margin Nature Loan	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
8	Hire Purchase Loan	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
9	Deprived Sector Loan	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
10	Bills Purchased	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
11	Other Product	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.35	2,329,134.73	12.32	2,337,298.94	12.27	2,379,571.84

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.59	845,367.36	4.55	849,047.17
2	Fixed:	10.09	1,227,572.24	10.09	1,235,052.57
2.1	up to 1 month	10.42	33,586.32	10.76	27,598.17
2.2	1-3 months	9.90	102,620.56	9.83	94,567.73
2.3	3-6 months	9.93	112,898.62	9.75	142,599.67
2.4	6-12 months	9.98	532,928.55	10.01	513,259.27
2.5	1-2 yrs	10.28	283,175.40	10.27	294,393.97
2.6	2 yrs and above	10.32	162,362.79	10.38	162,633.76
3	Call	4.12	271,514.84	4.26	278,191.08
4	Certificate of Deposits	-	-	0.00	-
5	Other	8.07	4,044.92	8.04	3,962.44
6	Non interest bearing deposits	-	261,577.30	0.00	277,967.42
6.1	Current	-	236,797.46	0.00	252,657.73
6.2	Margin	-	23,028.76	0.00	23,926.53
6.3	Other	-	1,751.09	0.00	1,383.15
	Aggregate	6.67	2,610,076.66	6.64	2,644,220.68

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.10	127,785.84	12.01	125,371.03
2	Fishery Related	11.41	3,284.06	11.27	3,347.02
3	Mining Related	11.69	5,688.50	11.66	5,819.69
4	Agriculture, Forestry & Beverage Production Related	11.89	130,238.21	11.78	128,244.51
5	Non Food Production Related	11.74	306,251.33	11.72	306,666.85
6	Construction	12.47	246,645.12	12.43	249,097.54
7	Electricity, Gas and Water	11.19	104,026.13	11.31	113,348.92
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.25	32,068.22	12.21	32,009.23
9	Transport, Communication and Public Utilities	12.62	60,235.54	12.69	61,414.31
10	Wholesaler & Retailer	12.26	549,777.14	12.24	550,203.52
11	Finance, Insurance and Real Estate	11.94	191,791.90	11.94	192,940.35
12	Hotel or Restaurant	11.84	96,023.26	11.72	98,697.14
13	Other Services	12.35	108,124.67	12.33	107,832.71
14	Consumption Loans	12.52	137,454.47	12.45	135,939.80
15	Local Government	4.92	1,513.00	4.90	1,509.63
16	Others	13.21	285,619.92	13.17	291,764.29
	Aggregate	12.23	2,386,527.31	12.20	2,404,206.54

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.79	445,327.12	11.83	456,032.88
2	Overdraft	12.54	375,228.26	12.48	374,464.83
3	Trust Receipt Loan / Import Loan	10.70	78,548.70	10.22	75,119.20
4	Demand & Other Working Capital Loan	12.03	591,013.50	12.01	594,058.72
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.34	182,279.22	12.29	184,369.21
6	Real Estate Loan	12.63	118,075.45	12.54	119,436.75
7	Margin Nature Loan	12.29	33,774.07	12.24	33,565.13
8	Hire Purchase Loan	13.06	145,106.69	13.02	144,526.72
9	Deprived Sector Loan	11.56	138,993.87	11.50	140,548.01
10	Bills Purchased	5.92	3,061.98	6.03	3,212.39
11	Other Product	13.00	275,118.46	12.98	278,872.69
	Aggregate	12.22	2,386,527.33	12.18	2,404,206.53

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 Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Nepal Bangladesh Bank Limited	NBBL
9	Everest Bank Limited	EBL	10	Bank of Kathmandu Limited	BOK
11	Nepal Credit and Commerce Bank Limited	NCC	12	NIC ASIA Bank Limited	NIC
13	Machhapuchhre Bank Limited	MBL	14	Kumari Bank Limited	Kumari
15	Laxmi Bank Limited	Laxmi	16	Siddhartha Bank Limited	SBL
17	Agriculture Development Bank	ADBNL	18	Global IME Bank Limited	Global
19	Citizens Bank International Limited	Citizen	20	Prime Commercial Bank Limited	Prime
21	Sunrise Bank Limited	Sunrise	22	NMB Bank Limited	NMB
23	Prabhu Bank Limited	Prabhu	24	Janata Bank Nepal Limited	Janata
25	Mega Bank Nepal Limited	Mega	26	Civil Bank Limited	CBL
27	Century Commercial Bank Limited	Century	28	Sanima Bank Limited	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Limited	Mahalaxmi	2	Narayani Development Bank Limited	Narayani
3	Sahayogi Vikas Bank Limited	Sahayogi	4	Karnali Bikash Bank Limited	Karnali
5	Shangrila Development Bank Limited	Shangrila	6	Excel Development Bank Limited	Excel
7	Western Development Bank Limited	Western	8	Deva Bikas Bank Limited	Deva
9	Miteri Development Bank Limited	Miteri	10	Tinau Bikas Bank Limited	Tinau
11	Muktinath Bikas Bank Limited	Mukti	12	Kankai Bikas Bank Limited	Kankai
13	Bhargab Bikas Bank Limited	Bhargav	14	Garima Bikas Bank Limited	Garima
15	Om Development Bank Limited	Om	16	Gandaki Bikas Bank Limited	GandakiDB
17	Kabeli Bikas Bank Limited	Kabeli	18	Kamana Sewa Bikash Bank Limited	Kamana
19	Corporate Development Bank Limited	Corporate	20	Purnima Bikas Bank Limited	Purnima
21	Jyoti Bikas Bank Limited	Jyoti	22	Shine Resunga Development Bank Limited	Shine
23	Kanchan Development Bank Limited	Kanchan	24	Lumbini Bikas Bank Limited	LumbiniDB
25	Mission Development Bank Limited	Mission	26	Sindhu Bikas Bank Limited	Sindhu
27	Sahara Development Bank Limited	Sahara	28	Nepal Community Development Bank Limited	Community
29	Kailash Bikas Bank Limited	Kailash	30	Salapa Bikas Bank Limited	Salapa
31	Saptakoshi Development Bank Limited	saptakoshi	32	Green Development Bank Limited	GreenDB
C. Finance Companies					
1	Nepal Finance Limited	NFL	2	Nepal Share Markets and Finance Limited	NSML
3	Gurkhas Finance Limited	GURKHAFC	4	Goodwill Finance Limited	Goodwill
5	Shree Investment & Finance Co. Limited	Shree	6	Lalitpur Finance Co. Limited	Lalitpur
7	United Finance Co. Limited	United	8	Best Finance Limited	BestFC
9	Progressive Finance Limited	Progressive	10	Janaki Finance Co. Limited	PFCL
11	Pokhara Finance Limited	Pokhara	12	Central Finance Limited	Central
13	Hathway Finance Company Limited	Hathway	14	Multipurpose Finance Co. Limited	Multi
15	Shrijana Finance Limited	Srijana	16	World Merchant Banking & Finance Limited	WMerchant
17	Capital Merchant Banking & Finance Co. Limited	CMerchant	18	Crystal Finance Limited	Crystal
19	Guheshwori Merchant Banking & Finance Limited	GMBFL	20	ICFC Finance Limited	ICFC
21	City Express Finance Company Limited	CityExpress	22	Manjushree Financial Institution Limited	Manju
23	Jebil's Finance Limited	Jebils	24	Reliance Finance Limited	Reliance

Annex-I

D. Microfinance Financial Institutions					
1	Grameen Bikas Laghubitta Bittiya Sanstha Limited	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Limited	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Limited	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Limited	Chhimek	6	Swabalamban Laghubitta Bittiya Sanstha Limited	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Limited	NERUDE
9	Naya Nepal Laghubitta Bittiya Sanstha Limited	Naya	10	Summit Laghubitta Bittiya Sanstha Ltd.	Summit
11	Sworojagar Laghu Bitta Bika Bank Limited	Sworojgar	12	First Microfinance Laghubitta Bittiya Sanstha Limited	First
13	Nagbeli Laghubitta Bittiya Sanstha Limited	Nagbell	14	Kalika Microcredit Development Bank Limited	Kalika
15	Mirmire Microfinance Development Bank Limited	Mirmire	16	Janauthan SamudayikMicrofinance Dev. Bank Limited	Jana
17	Mithila Laghu Bitta Bikas Bank Limited	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	LaxmiMF	20	Civil laghubitta Bittiya Sanstha	CivilMF
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	MahilaMF	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
23	Kisan Microfinance Bittiya Sanstha Ltd.	KisanMF	24	NMB Microfinance Bittiya Sanstha Ltd	NMBMF
25	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF	26	Global IME Laghubitta Bittiya Sanstha Limited	ReliableMF
27	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	MahuliMF	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF
29	Mero Microfinance Bittiya Sanatha Ltd.	MeroMF	30	Samata Microfinance Bittiya Sanatha Ltd.	SamataMF
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
33	National Microfinance Bittiya Sanstha Ltd.	NationalMF	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	SewaMF
35	Unnati Microfinance Bittiya Sanstha Ltd.	UnnatiMF	36	Swadeshi Laghubitta Bittiya Sanstha Ltd.	SadeshiMF
37	NADEP Laghubitta Bittiya Sanstha Limited	NADEP	38	Support Microfinance Bittiya Sanstha imited	Support
39	Arambha Microfinance Bittiya Sanstha Limited	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Limited	Janasewi
41	Chautari Laghubitta Bittiya Sanstha Limited	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Limited	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd	Asha	44	Nepal Agro Microfinance Bittiya Sastha Ltd	Agro
45	Creative Laghubitta Bittiya Sanstha Ltd	Creative	46	Rama Roshan Microfinance Bittiya Sastha Ltd	RamaRoshan
47	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans	48	Ganapati Microfinance Bittiya Sastha Ltd	Ganapati
49	Infinity Microfinance Bittiya Sanstha Ltd	Infinity	50	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola
51	Swabhimamicrofinance Bittiya Sanstha Ltd.	Swabhimam	52	Sparsha Laghubitta Bittiya Sanstha Ltd.	Sparsha
53	Sabaiko Laghubitta Bittiya Sanstha Ltd	Sabaiko	54	Arthik Samridhi Laghubitta Bittiya Sanstha Ltd.	Arthik Samridhi
55	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	56	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
57	Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi	58	Nagarik Laghubitta Bittiya Sanstha limited	Nagarik
59	Trilok Laghubitta Bittiya Sanstha Ltd.	Trilok	60	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana
61	Sahakarya Laghubitta Bittiya Sanstha Ltd.	Sahakarya	62	Sajeelo Laghu Bitta Bittiya Sanstha Ltd.	Sajeelo
63	Satyawati Laghubitta Bittiya Sanstha Ltd.	Satyawati	64	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti
65	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	66	Divya Laghubitta Bittiya Sanstha Limited	Divya
67	Cweda Laghubitta Bittiya Sanstha Limited	Cweda	68	Grameen Swayamsewak Laghubitta Bittiya Sanstha Limited	Grameen
69	Mahila Laghubitta Bittiya Sanstha Limited	Mahila	70	Adarsha Laghubitta Bittiya Sanstha Limited	Adarsha
71	Unique Nepal Lagubitta Bittiya Sanstha Ltd.	Unique	72	Manushi Laghubitta Bittiya Sanstha Limited	Manushi
73	Smart Laghubitta Bittiya Sanstha Limited	Smart	74	Jalpa Laghubitta Bittiya Sanstha Limited	Jalpa
75	Mahila Samudayik Laghubitta Bittiya Sanstha Limited	Msamudayik	76	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
77	Solve Laghubitta Bittiya Sanstha Limited	Solve	78	WEAN Laghubitta Bittiya Sanstha Limited	WEAN
79	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	80	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
81	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	82	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
83	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	84	Garibi Nyunikaran Laghubitta Bittiya Sanstha Limited	Garibi
85	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	86	NRN Laghubitta Bittiya Sanstha Limited	NRN
87	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	88	Gharelu Laghubitta Bittiya Sanstha Limited	Gharelu
89	Janakpur Laghubitta Bittiya Sanstha Limited	Janakpur	90	BPW Laghubitta Bittiya Sanstha Limited	BPW
91	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar			