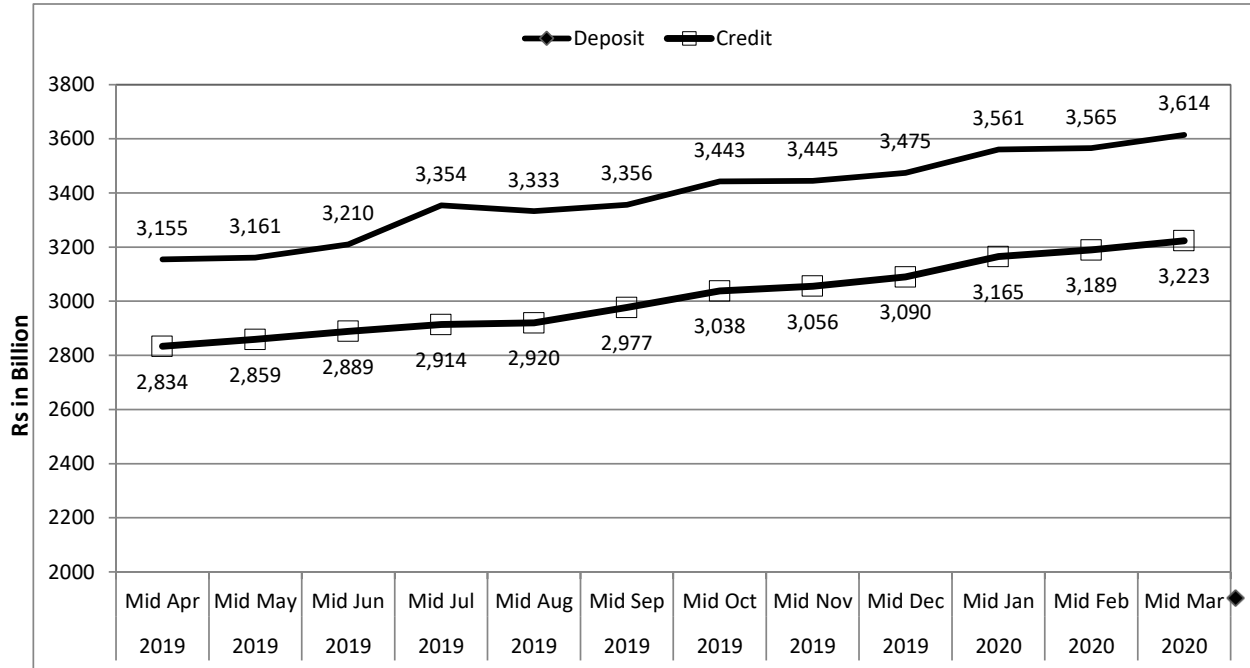


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2076 Fagun  
Mid-Mar, 2020

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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	27	23	22	88	160
Total Number of Licensed BFIs*	27	23	22	89	161

\* 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.

7 Balance Sheet and Profit & Loss Statement of Commercial Bank is based on NFRS reporting.

## Major Financial Indicators

as on Fagun End, 2076 (Mid-Mar, 2020)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	90.71	11.25	2.37	104.33
2	Total Credit/GDP	81.23	9.66	2.15	93.04
3	Total Credit/ Total Deposit	89.55	85.89	90.66	89.18
4	CCD Ratio <sup>#</sup>	77.07	76.00	74.96	76.66
5	Fixed Deposit/Total Deposit	48.64	50.78	54.69	49.01
6	Saving Deposit/Total Deposit	30.33	31.51	28.21	30.41
7	Current Deposit/Total Deposit	8.97	1.71	0.70	8.00
8	Call Deposit/Total Deposit	10.91	15.84	9.02	11.40
9	NPL/ Total Loan <sup>@</sup>	1.71	1.21	6.67	1.77
10	Total LLP <sup>@</sup> /Total Loan	2.19	1.83	8.86	2.31
11	Deprived Sector Loan/Total Loan <sup>\$</sup>	6.47	11.11	8.56	7.00
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	9.67	10.35	16.69	9.90
2	Investment in Gov. Securities/Total Deposit	11.18	2.94	3.60	10.12
3	Total Liquid Assets/Total Deposit	21.95	26.26	32.09	22.64
<b>C. Capital Adequacy Ratios (%)<sup>@</sup></b>					
1	Core Capital/RWA	11.79	14.12	18.48	12.15
2	Total Capital/RWA	13.71	15.25	19.39	13.97
<b>D. Financial Access</b>					
1	No. of institutions	27	23	22	72
2	No. of Branches	4,219	1,213	239	5,671
3	No. of Deposit Accounts <sup>@</sup>	25,619,949	4,855,872	636,373	31,112,194
4	No. of Loan Accounts <sup>@</sup>	1,113,719	339,988	44,760	1,498,467
5	No. of Branchless Banking Centers <sup>@</sup>	1,577	-	-	1,577
6	No. of Branchless Banking Customers <sup>@</sup>	188,862	-	-	188,862
7	No. of Mobile Banking Customers <sup>@</sup>	8,679,130	1,049,365	77,742	9,806,237
8	No. of Internet Banking Customers <sup>@</sup>	933,868	29,675	5,512	969,055
9	No. of ATMs <sup>@</sup>	3,274	337	51	3,662
10	No. of Debit Cards <sup>@</sup>	6,912,553	263,596	39,497	7,215,646
11	No. of Credit Cards <sup>@</sup>	146,856	-	-	146,856
12	No. of Prepaid Cards <sup>@</sup>	63,775	-	-	63,775
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>6.77</b>			
	(a) Saving	4.78			
	(b) Fixed	9.74			
	(c) Call	4.32			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>11.80</b>			

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

<sup>\$</sup> 6 months prior Total Loan is taken to calculate Deprived Sector Lending Ratio

<sup>#</sup> Falgun month end (last day) CCD ratio

<sup>@</sup> Data as on 2nd Quarter of FY2076/77 (2019/20)

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

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	308,652	370,014	446,402	488,143	484,711	19.88	20.64	-0.70
a. Paid-up Capital	225,314	282,196	305,885	324,175	325,816	25.25	8.39	0.51
b. Statutory Reserves	53,665	63,756	76,174	90,729	91,121	18.80	19.48	0.43
c. Retained Earning	(3,005)	(1,932)	4,538	12,699	7,301	-35.71	-334.90	-42.51
d. Others Reserves	32,678	25,995	59,805	60,539	60,473	-20.45	130.07	-0.11
<b>2 BORROWINGS</b>	31,800	35,453	90,729	111,834	101,030	11.49	155.92	-9.66
a. NRB	7,094	12,122	22,927	31,737	18,904	70.87	89.14	-40.44
b. "A"Class Licensed Institution	9,094	8,583	34,286	25,354	23,038	-5.62	299.48	-9.14
c. Foreign Banks and Fin. Ins.	-	-	3,299	7,985	7,930	0.00	0.00	-0.69
d. Other Financial Ins.	5,299	2,436	3,283	1,193	3,043	-54.04	34.79	155.16
e. Bonds and Securities	10,312	12,312	26,935	45,566	48,115	19.39	118.76	5.59
<b>3 DEPOSITS</b>	2,384,807	2,836,930	3,354,428	3,565,350	3,614,357	18.96	18.24	1.37
a. Current	204,361	256,809	311,505	276,722	289,100	25.66	21.30	4.47
b. Savings	816,572	947,024	1,060,516	1,088,861	1,099,019	15.98	11.98	0.93
c. Fixed	998,259	1,229,731	1,526,497	1,748,845	1,771,220	23.19	24.13	1.28
d. Call Deposits	333,350	367,597	417,390	408,406	412,107	10.27	13.55	0.91
e. Others	32,265	35,770	38,519	42,517	42,911	10.86	7.69	0.93
<b>4 Bills Payable</b>	2,219	3,109	2,309	7,683	7,683	40.09	-25.72	0.00
<b>5 Other Liabilities</b>	224,201	263,876	303,249	338,988	365,661	17.70	14.92	7.87
1. Loan Loss Provision	52,553	55,009	54,893	66,653	67,136	4.67	-0.21	0.72
2. Interest Suspense a/c	34,892	37,705	20,271	23,437	28,369	8.06	-46.24	21.04
3. Others	136,756	171,163	228,085	248,898	270,155	25.16	33.26	8.54
<b>6 Reconciliation A/c</b>	2,359	4,265	15,556	13,317	13,041	80.84	264.72	-2.08
<b>7 Profit &amp; Loss A/c</b>	54,882	61,338	73,519	41,275	46,161	11.76	19.86	11.84
<b>TOTAL</b>	<b>3,008,920</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,566,591</b>	<b>4,632,643</b>	<b>18.81</b>	<b>19.89</b>	<b>1.45</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	423,242	439,299	466,279	410,016	452,673	3.79	6.14	10.40
a. Cash Balance	64,373	74,893	92,563	84,317	90,578	16.34	23.59	7.43
Nepalese Notes & Coins	63,283	72,208	84,640	75,908	79,877	14.10	17.22	5.23
Foreign Currency	1,090	2,685	7,923	8,409	10,700	146.37	195.09	27.25
b. Bank Balance	305,795	298,098	295,862	236,541	267,208	-2.52	-0.75	12.96
1. In Nepal Rastra Bank	233,257	218,135	215,138	171,617	198,128	-6.48	-1.37	15.45
2. "A"Class Licensed Institution	38,882	41,055	29,036	19,986	26,386	5.59	-29.28	32.02
3. Other Financial Ins.	6,369	7,557	13,010	9,713	9,311	18.65	72.16	-4.14
4. In Foreign banks	27,287	31,352	38,678	35,225	33,384	14.89	23.37	-5.23
c. Money at Call	53,074	66,307	77,853	89,159	94,887	24.93	17.41	6.42
<b>2 INVESTMENTS</b>	232,707	331,231	375,402	377,188	366,848	42.34	13.34	-2.74
a. Govt. Securities	214,381	295,854	374,262	375,866	365,672	38.00	26.50	-2.71
b. Others	18,326	35,377	1,140	1,322	1,177	93.05	-96.78	-10.98
<b>3 SHARE &amp; OTHER INVESTMENT</b>	129,938	109,665	186,189	196,768	184,178	-15.60	69.78	-6.40
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	1,994,078	2,422,798	2,913,970	3,189,377	3,223,216	21.50	20.27	1.06
<b>4.1 LOANS &amp; ADVANCES</b>	1,976,880	2,419,842	2,910,511	3,185,623	3,219,858	22.41	20.28	1.07
a. Private Sector	1,923,942	2,355,915	2,819,279	3,069,785	3,107,027	22.45	19.67	1.21
b. Financial Institutions	44,543	58,056	86,056	112,215	108,489	30.34	48.23	-3.32
c. Government Organizations	8,394	5,871	5,176	3,623	4,342	-30.06	-11.83	19.83
<b>4.2 BILLS PURCHASED</b>	17,199	2,956	3,459	3,754	3,358	-82.81	17.03	-10.54
<b>5 LOANS AGT. COLLECTED BILLS</b>	571	129	-	-	-	-77.46	-100.00	0.00
<b>6 FIXED ASSETS</b>	40,634	47,763	71,420	76,687	77,449	17.54	49.53	0.99
<b>7 OTHER ASSETS</b>	166,139	206,834	253,949	298,537	308,715	24.49	22.78	3.41
a. Accrued Interests	37,666	43,309	46,171	101,501	112,436	14.98	6.61	10.77
b. Others	128,473	163,525	207,777	160,142	152,088	27.28	27.06	-5.03
<b>8 Expenses not Written off</b>	279	264	26	42	150	-5.36	-89.99	262.33
<b>9 Non Banking Assets</b>	4,465	4,614	5,716	6,566	6,097	3.33	23.87	-7.14
<b>10 Reconciliation Account</b>	16,631	12,389	13,167	11,317	13,057	-25.51	6.28	15.37
<b>11 Profit &amp; Loss A/c</b>	235	1	75	92	258	-99.69	10417.22	181.91
<b>TOTAL</b>	<b>3,008,920</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,566,591</b>	<b>4,632,643</b>	<b>18.81</b>	<b>19.89</b>	<b>1.45</b>

**Statement of Assets and Liabilities of Commercial Banks**

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	262,230	314,190	385,245	422,330	422,688	19.81	22.62	0.08
a. Paid-up Capital	185,011	231,458	252,260	270,000	274,327	25.10	8.99	1.60
b. Statutory Reserves	46,702	56,203	67,359	80,847	81,867	20.34	19.85	1.26
c. Retained Earning	891	3,053	8,249	13,897	8,814	242.69	170.19	-36.57
d. Others Reserves	29,627	23,477	57,377	57,586	57,679	-20.76	144.40	0.16
<b>2 BORROWINGS</b>	29,667	33,552	82,024	107,413	95,880	13.09	144.47	-10.74
a. NRB	6,081	11,690	21,327	31,410	18,683	92.25	82.43	-40.52
b. "A"Class Licensed Institution	7,974	7,113	27,181	21,260	18,111	-10.80	282.13	-14.81
c. Foreign Banks and Fin. Ins.	-	-	3,299	7,985	7,930	0.00	0.00	-0.69
d. Other Financial Ins.	5,299	2,436	3,283	1,192	3,042	-54.04	34.79	155.18
e. Bonds and Securities	10,312	12,312	26,935	45,566	48,115	19.39	118.76	5.59
<b>3 DEPOSITS</b>	2,093,256	2,471,514	2,880,092	3,068,566	3,142,465	18.07	16.53	2.41
a. Current	199,360	249,248	301,550	269,586	281,874	25.02	20.98	4.56
b. Savings	703,029	811,668	901,359	937,520	953,027	15.45	11.05	1.65
c. Fixed	879,140	1,070,788	1,308,269	1,489,859	1,528,399	21.80	22.18	2.59
d. Call Deposits	285,289	308,550	336,801	335,976	342,953	8.15	9.16	2.08
e. Others	26,438	31,261	32,114	35,624	36,212	18.24	2.73	1.65
<b>4 Bills Payable</b>	2,179	3,050	2,239	7,642	7,656	40.00	-26.59	0.18
<b>5 Other Liabilities</b>	190,587	228,764	264,670	298,835	323,425	20.03	15.70	8.23
1. Loan Loss Provision	41,453	44,118	42,916	54,038	54,673	6.43	-2.72	1.18
2. Interest Suspense a/c	26,199	28,593	10,597	12,000	15,973	9.14	-62.94	33.10
3. Others	122,935	156,052	211,156	232,797	252,779	26.94	35.31	8.58
<b>6 Reconciliation A/c</b>	(2,298)	(432)	8,608	4,086	3,051	-81.22	-2094.36	-25.33
<b>7 Profit &amp; Loss A/c</b>	45,610	53,633	64,456	37,338	42,400	17.59	20.18	13.56
<b>TOTAL</b>	<b>2,621,230</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>3,946,210</b>	<b>4,037,565</b>	<b>18.43</b>	<b>18.78</b>	<b>2.32</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	335,601	328,307	348,011	291,924	338,358	-2.17	6.00	15.91
a. Cash Balance	56,469	66,242	82,456	74,292	80,694	17.31	24.48	8.62
Nepalese Notes & Coins	55,472	63,741	74,684	66,020	70,256	14.91	17.17	6.42
Foreign Currency	997	2,501	7,772	8,272	10,437	150.87	210.80	26.18
b. Bank Balance	261,547	244,464	242,924	192,452	223,059	-6.53	-0.63	15.90
1. In Nepal Rastra Bank	218,402	201,684	196,554	151,413	179,242	-7.65	-2.54	18.38
2. "A"Class Licensed Institution	15,694	11,245	7,476	5,653	10,273	-28.35	-33.51	81.73
3. Other Financial Ins.	227	192	223	164	163	-15.65	16.34	-0.69
4. In Foreign banks	27,224	31,344	38,671	35,223	33,381	15.13	23.38	-5.23
c. Money at Call	17,585	17,601	22,631	25,180	34,605	0.09	28.58	37.43
<b>2 INVESTMENTS</b>	226,811	321,107	356,216	361,368	352,208	41.57	10.93	-2.53
a. Govt. Securities	208,700	285,850	355,159	360,274	351,260	36.97	24.25	-2.50
b. Others	18,111	35,257	1,057	1,093	948	94.67	-97.00	-13.28
<b>3 SHARE &amp; OTHER INVESTMENT</b>	126,101	103,824	179,087	189,034	176,710	-17.67	72.49	-6.52
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	1,735,328	2,112,202	2,500,066	2,757,855	2,813,984	21.72	18.36	2.04
<b>4.1 LOANS &amp; ADVANCES</b>	1,718,132	2,109,246	2,496,607	2,754,101	2,810,626	22.76	18.36	2.05
a. Private Sector	1,668,294	2,049,940	2,414,260	2,647,898	2,705,071	22.88	17.77	2.16
b. Financial Institutions	41,449	53,464	77,175	102,582	101,217	28.99	44.35	-1.33
c. Government Organizations	8,388	5,842	5,172	3,621	4,338	-30.35	-11.48	19.80
<b>4.2 BILLS PURCHASED</b>	17,196	2,956	3,459	3,754	3,358	-82.81	17.03	-10.54
<b>5 LOANS AGT. COLLECTED BILLS</b>	571	129	-	-	-	-77.46	-100.00	0.00
<b>6 FIXED ASSETS</b>	35,012	41,139	62,650	66,739	67,668	17.50	52.29	1.39
<b>7 OTHER ASSETS</b>	146,337	186,241	230,511	271,717	280,456	27.27	23.77	3.22
a. Accrued Interests	28,672	33,650	35,840	86,495	96,271	17.36	6.51	11.30
b. Others	117,665	152,590	194,671	151,914	143,788	29.68	27.58	-5.35
<b>8 Expenses not Written off</b>	260	247	18	18	129	-5.00	-92.74	614.63
<b>9 Non Banking Assets</b>	3,133	3,380	4,555	5,473	4,989	7.88	34.77	-8.85
<b>10 Reconciliation Account</b>	11,901	7,696	6,219	2,082	3,063	-35.33	-19.19	47.11
<b>11 Profit &amp; Loss A/c</b>	176	-	-	-	-	-100.00	0.00	0.00
<b>TOTAL</b>	<b>2,621,230</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>3,946,210</b>	<b>4,037,565</b>	<b>18.43</b>	<b>18.78</b>	<b>2.32</b>

**Statement of Assets and Liabilities of Development Banks**

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	38,281	44,037	47,933	50,713	46,972	15.03	8.85	-7.38
a. Paid-up Capital	30,210	38,004	40,039	40,253	37,499	25.80	5.36	-6.84
b. Statutory Reserves	4,803	5,021	6,067	6,905	6,264	4.54	20.83	-9.28
c. Retained Earning	1,287	(531)	427	1,906	1,738	-141.26	-180.42	-8.79
d. Others Reserves	1,981	1,543	1,400	1,650	1,470	-22.15	-9.24	-10.91
<b>2 BORROWINGS</b>	876	731	5,173	3,011	2,801	-16.59	607.67	-6.96
a. NRB	501	221	1,406	145	141	-55.92	536.37	-2.34
b. "A"Class Licensed Institution	375	510	3,767	2,866	2,660	36.00	638.56	-7.19
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00
<b>3 DEPOSITS</b>	239,420	301,858	398,341	415,382	389,720	26.08	31.96	-6.18
a. Current	4,910	7,280	9,426	6,694	6,653	48.27	29.48	-0.62
b. Savings	95,029	114,849	135,366	129,472	122,808	20.86	17.86	-5.15
c. Fixed	94,271	124,858	178,880	214,468	197,881	32.45	43.27	-7.73
d. Call Deposits	44,105	54,586	74,358	64,096	61,743	23.76	36.22	-3.67
e. Others	1,105	285	311	652	635	-74.22	9.26	-2.64
<b>4 Bills Payable</b>	39	54	59	40	26	37.29	9.25	-35.76
<b>5 Other Liabilities</b>	16,330	17,211	20,723	21,603	23,026	5.40	20.41	6.59
1. Loan Loss Provision	4,205	4,384	5,639	6,021	5,856	4.25	28.65	-2.74
2. Interest Suspense a/c	2,087	1,607	2,069	3,182	3,804	-23.00	28.79	19.52
3. Others	10,038	11,220	13,014	12,399	13,366	11.78	15.98	7.80
<b>6 Reconciliation A/c</b>	3,260	4,584	6,828	9,232	9,990	40.62	48.97	8.21
<b>7 Profit &amp; Loss A/c</b>	6,873	6,227	7,258	3,217	3,083	-9.40	16.57	-4.15
<b>TOTAL</b>	<b>305,079</b>	<b>374,701</b>	<b>486,316</b>	<b>503,198</b>	<b>475,617</b>	<b>22.82</b>	<b>29.79</b>	<b>-5.48</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	71,097	89,988	94,564	95,714	90,903	26.57	5.08	-5.03
a. Cash Balance	6,813	7,344	8,673	8,686	8,415	7.80	18.08	-3.11
Nepalese Notes & Coins	6,720	7,160	8,521	8,549	8,153	6.55	19.01	-4.64
Foreign Currency	93	184	151	137	263	98.24	-18.00	92.17
b. Bank Balance	34,886	42,555	40,335	32,382	31,906	21.98	-5.22	-1.47
1. In Nepal Rastra Bank	12,554	14,045	15,331	16,590	15,471	11.88	9.16	-6.75
2. "A"Class Licensed Institution	17,790	23,101	16,437	10,423	11,103	29.85	-28.85	6.52
3. Other Financial Ins.	4,479	5,401	8,560	5,366	5,329	20.60	58.48	-0.68
4. In Foreign banks	63	7	7	2	2	-88.33	-3.28	11.05
c. Money at Call	29,398	40,089	45,556	54,647	50,582	36.37	13.64	-7.44
<b>2 INVESTMENTS</b>	4,361	7,774	15,305	12,856	11,655	78.25	96.87	-9.34
a. Govt. Securities	4,361	7,654	15,245	12,651	11,450	75.50	99.18	-9.49
b. Others	-	120	60	205	205	0.00	-50.00	0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,348	3,668	4,745	5,098	4,831	56.21	29.36	-5.23
<b>4 LOANS &amp; ADVANCES</b>	209,605	253,251	345,165	357,646	334,733	20.82	36.29	-6.41
<b>(Including Bills Purchased)</b>	209,605	253,251	345,165	357,646	334,733	20.82	36.29	-6.41
<b>4.1 LOANS &amp; ADVANCES</b>	209,605	253,251	345,165	357,646	334,733	20.82	36.29	-6.41
a. Private Sector	207,149	249,741	338,885	351,663	331,106	20.56	35.69	-5.85
b. Financial Institutions	2,450	3,506	6,276	5,982	3,627	43.10	79.00	-39.37
c. Government Organizations	5	4	4	-	-	-25.54	0.00	0.00
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	3,953	4,726	6,744	7,388	7,130	19.56	42.70	-3.49
<b>7 OTHER ASSETS</b>	9,634	10,047	12,326	14,646	15,614	4.28	22.68	6.61
a. Accrued Interests	2,343	2,047	2,609	7,573	8,362	-12.64	27.50	10.41
b. Others	7,291	8,000	9,716	5,979	6,063	9.72	21.45	1.41
<b>8 Expenses not Written off</b>	13	10	6	21	19	-24.70	-35.80	-9.67
<b>9 Non Banking Assets</b>	714	659	624	571	577	-7.73	-5.29	0.98
<b>10 Reconciliation Account</b>	3,355	4,578	6,827	9,233	10,000	36.47	49.14	8.30
<b>11 Profit &amp; Loss A/c</b>	-	0	9	25	154	0.00	6827.21	526.47
<b>TOTAL</b>	<b>305,079</b>	<b>374,701</b>	<b>486,316</b>	<b>503,198</b>	<b>475,617</b>	<b>22.82</b>	<b>29.79</b>	<b>-5.48</b>

**Statement of Assets and Liabilities of Finance Companies**

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	8,140	11,787	13,224	15,099	15,052	44.80	12.19	-0.31
a. Paid-up Capital	10,093	12,735	13,585	13,922	13,990	26.17	6.68	0.49
b. Statutory Reserves	2,160	2,531	2,748	2,977	2,990	17.18	8.56	0.42
c. Retained Earning	(5,183)	(4,454)	(4,138)	(3,104)	(3,252)	-14.06	-7.10	4.79
d. Others Reserves	1,070	975	1,029	1,303	1,324	-8.82	5.47	1.60
<b>2 BORROWINGS</b>	1,257	1,170	3,532	1,411	2,348	-6.93	201.89	66.45
a. NRB	512	210	194	182	80	-58.92	-7.71	-56.25
b. "A"Class Licensed Institution	745	960	3,338	1,228	2,267	28.84	247.86	84.63
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	1	1	0.00	0.00	114.94
e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00
<b>3 DEPOSITS</b>	52,131	63,558	75,995	81,403	82,172	21.92	19.57	0.94
a. Current	91	281	530	441	574	207.55	88.38	30.06
b. Savings	18,514	20,508	23,791	21,870	23,183	10.77	16.01	6.01
c. Fixed	24,847	34,085	39,349	44,518	44,940	37.18	15.44	0.95
d. Call Deposits	3,957	4,460	6,231	8,334	7,411	12.73	39.70	-11.08
e. Others	4,721	4,224	6,094	6,240	6,064	-10.54	44.28	-2.82
<b>4 Bills Payable</b>	1	5	11	0	1	327.14	134.61	712.63
<b>5 Other Liabilities</b>	17,284	17,902	17,857	18,551	19,211	3.57	-0.25	3.56
1. Loan Loss Provision	6,895	6,507	6,338	6,594	6,607	-5.63	-2.60	0.20
2. Interest Suspense a/c	6,606	7,505	7,604	8,254	8,593	13.60	1.33	4.10
3. Others	3,783	3,890	3,915	3,702	4,010	2.83	0.64	8.33
<b>6 Reconciliation A/c</b>	1,397	113	120	(1)	0	-91.91	6.10	-105.06
<b>7 Profit &amp; Loss A/c</b>	2,400	1,478	1,805	721	678	-38.40	22.08	-5.91
<b>TOTAL</b>	<b>82,610</b>	<b>96,013</b>	<b>112,543</b>	<b>117,183</b>	<b>119,461</b>	<b>16.22</b>	<b>17.22</b>	<b>1.94</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	16,544	21,004	23,704	22,377	23,412	26.95	12.85	4.62
a. Cash Balance	1,091	1,307	1,435	1,339	1,469	19.80	9.81	9.69
Nepalese Notes & Coins	1,091	1,307	1,435	1,339	1,468	19.80	9.80	9.69
Foreign Currency	0	0	0	0	0	-18.20	130.29	-9.46
b. Bank Balance	9,362	11,079	12,603	11,706	12,243	18.34	13.75	4.58
1. In Nepal Rastra Bank	2,301	2,407	3,253	3,614	3,415	4.59	35.15	-5.52
2. "A"Class Licensed Institution	5,398	6,709	5,123	3,910	5,010	24.29	-23.64	28.14
3. Other Financial Ins.	1,663	1,964	4,227	4,182	3,818	18.08	115.26	-8.71
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	6,092	8,618	9,666	9,332	9,700	41.47	12.17	3.95
<b>2 INVESTMENTS</b>	1,534	2,350	3,881	2,965	2,985	53.15	65.18	0.68
a. Govt. Securities	1,320	2,350	3,858	2,941	2,961	78.04	64.18	0.68
b. Others	215	-	24	24	24	-100.00	0.00	0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	1,489	2,172	2,357	2,637	2,638	45.87	8.51	0.05
<b>4 LOANS &amp; ADVANCES</b>	49,146	57,345	68,738	73,876	74,499	16.68	19.87	0.84
<b>4.1 LOANS &amp; ADVANCES</b>	49,143	57,345	68,738	73,876	74,499	16.69	19.87	0.84
a. Private Sector	48,499	56,235	66,133	70,223	70,851	15.95	17.60	0.89
b. Financial Institutions	644	1,086	2,605	3,650	3,644	68.56	139.97	-0.16
c. Government Organizations	-	24	-	3	4	0.00	-100.00	55.30
<b>4.2 BILLS PURCHASED</b>	3	-	-	-	-	-100.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	1,669	1,898	2,026	2,560	2,650	13.68	6.75	3.52
<b>7 OTHER ASSETS</b>	10,168	10,546	11,111	12,175	12,645	3.72	5.36	3.86
a. Accrued Interests	6,651	7,611	7,722	7,433	7,804	14.44	1.45	4.99
b. Others	3,517	2,935	3,389	2,249	2,236	-16.55	15.49	-0.55
<b>8 Expenses not Written off</b>	6	7	2	3	3	20.65	-69.16	5.30
<b>9 Non Banking Assets</b>	619	576	537	521	531	-6.92	-6.77	1.90
<b>10 Reconciliation Account</b>	1,376	115	121	2	(6)	-91.65	4.95	-511.57
<b>11 Profit &amp; Loss A/c</b>	59	1	66	67	105	-99.00	11229.31	56.03
<b>TOTAL</b>	<b>82,610</b>	<b>96,013</b>	<b>112,543</b>	<b>117,183</b>	<b>119,461</b>	<b>16.22</b>	<b>17.22</b>	<b>1.94</b>



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

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	97,851	167,967	212,129	136,542	155,267	71.66	26.29	13.71
1.1 Deposit Liabilities	95,609	165,254	208,274	133,567	151,765	72.84	26.03	13.62
1.1.1 Saving A/c	23,526	39,005	48,102	32,744	37,285	65.80	23.32	13.87
1.1.2 Fixed A/c	55,651	112,317	143,530	90,151	102,766	101.82	27.79	13.99
1.1.2.1 Upto 3 Months Fixed A/c	2,496	8,398	8,211	4,944	5,458	236.48	-2.22	10.39
1.1.2.2 3 to 6 Months fixed A/c	2,673	6,799	10,806	9,894	11,463	154.39	58.93	15.85
1.1.2.3 6 Months to 1 Year Fixed A/c	29,697	57,784	72,244	45,432	51,457	94.58	25.02	13.26
1.1.2.4 Above 1 Year	20,785	39,336	52,269	29,880	34,388	89.25	32.88	15.09
1.1.3 Call Deposit	16,430	13,818	16,374	10,523	11,544	-15.90	18.50	9.71
1.1.4 Certificate of Deposits	2	114	268	149	169	5683.67	134.99	13.68
1.2 Others	2,242	2,713	3,855	2,975	3,502	21.00	42.11	17.72
<b>2 Commission/Fee Expense</b>	601	613	1,668	983	1,120	1.97	172.29	13.96
<b>3 Employees Expenses</b>	26,627	31,472	39,312	24,879	28,230	18.20	24.91	13.47
<b>4 Office Operating Expenses</b>	20,755	25,517	29,456	17,808	20,262	22.95	15.44	13.78
<b>5 Exchange Fluctuation Loss</b>	109	125	35	77	550	15.31	-71.96	617.74
5.1 Due to Change in Exchange Rates	88	102	26	19	545	16.08	-74.34	2816.65
5.2 Due to Foreign Currency Transactions	21	23	9	58	5	12.00	-61.39	-90.67
<b>6 Non-Operating Expenses</b>	34	58	164	42	93	74.28	180.08	119.41
<b>7. Provision for Risk</b>	12,763	15,147	19,852	12,703	12,717	18.68	31.06	0.11
7.1 Loan loss Provision	11,477	12,875	19,032	12,490	12,428	12.17	47.83	-0.50
7.1.1 General Loan loss Provision	7,036	6,484	8,358	5,550	5,528	-7.84	28.90	-0.38
7.1.1.1 Pass Loan Loss Provision	6,257	5,679	6,457	4,230	4,001	-9.24	13.71	-5.42
7.1.1.2 Watch List Provision	779	806	1,901	1,319	1,527	3.44	135.94	15.80
7.1.2 Special Loan Loss Provision	4,375	6,216	9,623	6,241	6,369	42.07	54.80	2.05
7.1.3 Additional Loan Loss Provision	66	174	1,051	700	531	162.29	503.65	-24.19
7.2. Provision for Non-Banking Assets	1,053	1,255	481	185	212	19.15	-61.67	14.93
7.3. Provision for Loss on Investment	186	716	147	18	67	284.90	-79.49	270.51
7.4. Provision for Loss of Other Assets	46	302	191	10	10	0.00	0.00	0.00
<b>8 Loan Written Off</b>	996	971	917	244	263	-2.50	-5.53	7.57
<b>9 Provision for Staff Bonus</b>	6,657	7,982	8,857	5,262	5,938	19.90	10.96	12.85
<b>10 Provision for Income Tax</b>	20,371	24,583	30,505	16,816	18,842	20.68	24.09	12.04
<b>11 Others</b>	56	29	21	7	20	-48.09	-28.98	176.06
<b>12 Net Profit</b>	54,665	61,337	74,230	41,224	45,962	12.20	21.02	11.50
<b>TOTAL EXPENSES</b>	<b>241,483</b>	<b>335,802</b>	<b>417,146</b>	<b>256,588</b>	<b>289,264</b>	<b>39.06</b>	<b>24.22</b>	<b>12.73</b>
<b>Income</b>								
<b>1. Interest Income</b>	194,358	283,227	359,820	221,936	250,295	45.72	27.04	12.78
1.1. On Loans and Advance	181,923	265,446	335,598	206,363	232,958	45.91	26.43	12.89
1.2. On Investment	5,875	10,903	13,247	9,626	10,944	85.58	21.50	13.70
1.2.1 Government Bonds	4,830	9,360	11,868	9,026	10,252	93.77	26.80	13.58
1.2.2 Foreign Bonds	153	186	195	66	76	21.29	4.66	16.19
1.2.3 NRB Bonds	777	1,031	620	496	560	32.69	-39.84	12.98
1.2.4 Deventure & Bonds	115	327	565	38	56	184.63	72.80	47.27
1.3 Agency Balance	1,022	988	1,064	531	581	-3.33	7.70	9.35
1.4 On Call Deposit	3,475	3,928	6,394	3,507	3,631	13.02	62.79	3.54
1.5 Others	2,063	1,963	3,517	1,910	2,181	-4.83	79.16	14.19
<b>2. Comission &amp; Discount</b>	11,807	13,569	18,694	11,949	13,525	14.93	37.76	13.18
2.1 Bills Purchase & Discount	240	117	218	136	153	-51.18	86.03	12.59
2.2 Comission	9,865	11,381	15,685	9,849	11,166	15.37	37.82	13.38
2.3 Others	1,702	2,071	2,791	1,964	2,205	21.69	34.75	12.24
<b>3 Income From Exchange Fluctuation</b>	6,249	7,850	10,506	5,988	6,841	25.62	33.84	14.25
3.1 Due to Change in Exchange Rate	707	1,537	1,182	635	1,713	117.44	-23.10	169.60
3.2 Due to Foreign Currency Trans.	5,542	6,313	9,324	5,352	5,128	13.91	47.70	-4.20
<b>4 Other Operating Income</b>	10,772	13,392	15,376	8,286	9,137	24.32	14.81	10.27
<b>5 Non Operating Income</b>	3,783	2,491	792	2,018	2,391	-34.15	-68.19	18.48
<b>6 Provision Written Back</b>	12,883	14,545	10,302	6,015	6,579	12.90	-29.17	9.37
<b>7 Recovery from Written off Loan</b>	1,504	673	995	205	284	-55.26	47.82	38.42
<b>8 Income from Extra Ordinary Expenses</b>	108	53	635	151	153	-50.71	1090.25	1.81
<b>9 Net Loss</b>	18	-	26	40	60	-100.00	0.00	50.38
<b>TOTAL INCOME</b>	<b>241,483</b>	<b>335,802</b>	<b>417,146</b>	<b>256,588</b>	<b>289,264</b>	<b>39.06</b>	<b>24.22</b>	<b>12.73</b>

**Profit and Loss Statement of Commercial Banks**

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	81,092	141,815	177,011	113,229	130,326	74.88	24.82	15.10
1.1 Deposit Liabilities	79,132	139,186	173,492	110,380	126,959	75.89	24.65	15.02
1.1.1 Saving A/c	17,436	30,569	38,239	26,551	30,582	75.32	25.09	15.18
1.1.2 Fixed A/c	47,955	97,070	122,507	75,624	87,237	102.42	26.21	15.36
1.1.2.1 Upto 3 Months Fixed A/c	2,170	7,668	6,916	3,318	3,656	253.35	-9.82	10.17
1.1.2.2 3 to 6 Months fixed A/c	2,298	5,904	9,377	8,242	9,529	156.88	58.82	15.61
1.1.2.3 6 Months to 1 Year Fixed A/c	25,818	49,040	59,650	38,355	44,319	89.94	21.64	15.55
1.1.2.4 Above 1 Year	17,668	34,458	46,565	25,708	29,734	95.03	35.14	15.66
1.1.3 Call Deposit	13,739	11,433	12,478	8,056	8,972	-16.78	9.13	11.36
1.1.4 Certificate of Deposits	2	114	268	149	169	5683.67	134.99	13.68
1.2 Others	1,960	2,629	3,519	2,849	3,367	34.13	33.87	18.16
<b>2 Commission/Fee Expense</b>	597	608	1,663	982	1,119	1.81	173.43	13.97
<b>3 Employees Expenses</b>	23,306	27,585	33,900	21,310	24,419	18.36	22.89	14.59
<b>4 Office Operating Expenses</b>	17,488	21,746	24,478	14,839	17,074	24.35	12.56	15.07
<b>5 Exchange Fluctuation Loss</b>	26	108	22	67	542	321.27	-79.15	713.22
5.1 Due to Change in Exchange Rates	5	85	14	14	542	1583.93	-83.85	3803.11
5.2 Due to Foreign Currency Transactions	21	23	9	53	-	12.00	-61.82	-100.00
<b>6 Non-Operating Expenses</b>	18	53	156	38	88	198.03	192.82	134.67
<b>7. Provision for Risk</b>	10,569	11,964	16,833	10,628	10,480	13.20	40.70	-1.39
7.1 Loan loss Provision	9,651	10,356	16,382	10,483	10,281	7.31	58.18	-1.93
7.1.1 General Loan loss Provision	6,272	5,380	6,774	4,681	4,674	-14.21	25.91	-0.15
7.1.1.1 Pass Loan Loss Provision	5,678	4,860	5,223	3,714	3,488	-14.40	7.46	-6.06
7.1.1.2 Watch List Provision	594	520	1,552	968	1,186	-12.41	198.29	22.51
7.1.2 Special Loan Loss Provision	3,369	4,856	8,592	5,132	5,106	44.13	76.95	-0.50
7.1.3 Additional Loan Loss Provision	10	121	1,015	670	500	1090.14	741.42	-25.28
7.2. Provision for Non-Banking Assets	839	1,030	263	132	138	22.69	-74.49	5.02
7.3. Provision for Loss on Investment	46	375	4	12	60	717.05	-98.87	384.79
7.4. Provision for Loss of Other Assets	33	203	185	0	0	0.00	0.00	0.00
<b>8 Loan Written Off</b>	907	885	868	234	253	-2.47	-1.91	7.90
<b>9 Provision for Staff Bonus</b>	5,544	7,011	7,625	4,774	5,477	26.45	8.77	14.71
<b>10 Provision for Income Tax</b>	17,164	21,670	26,928	15,401	17,520	26.26	24.26	13.76
<b>11 Others</b>	48	7	15	6	19	-85.02	103.54	210.90
<b>12 Net Profit</b>	45,434	53,633	65,216	37,338	42,400	18.05	21.60	13.56
<b>TOTAL EXPENSES</b>	<b>202,193</b>	<b>287,085</b>	<b>354,715</b>	<b>218,845</b>	<b>249,717</b>	<b>41.99</b>	<b>23.56</b>	<b>14.11</b>
<b>Income</b>								
<b>1. Interest Income</b>	161,584	241,266	304,367	187,989	214,830	49.31	26.15	14.28
1.1. On Loans and Advance	152,697	227,301	285,281	175,413	200,452	48.86	25.51	14.27
1.2. On Investment	5,687	10,487	12,684	9,153	10,472	84.41	20.95	14.41
1.2.1 Government Bonds	4,702	9,096	11,439	8,608	9,837	93.43	25.77	14.28
1.2.2 Foreign Bonds	153	186	195	66	76	21.29	4.66	16.19
1.2.3 NRB Bonds	747	941	491	447	510	26.06	-47.80	13.95
1.2.4 Deventure & Bonds	84	264	559	32	49	212.71	111.81	53.55
1.3 Agency Balance	483	638	878	436	484	31.95	37.71	11.04
1.4 On Call Deposit	781	1,093	2,190	1,171	1,342	39.89	100.40	14.55
1.5 Others	1,936	1,748	3,334	1,816	2,080	-9.72	90.74	14.58
<b>2. Comission &amp; Discount</b>	11,328	13,027	18,058	11,629	13,273	15.00	38.62	14.14
2.1 Bills Purchase & Discount	240	117	218	136	153	-51.17	86.03	12.59
2.2 Comission	9,582	11,052	15,267	9,595	10,989	15.34	38.14	14.53
2.3 Others	1,507	1,858	2,573	1,898	2,131	23.33	38.48	12.29
<b>3 Income From Exchange Fluctuation</b>	6,128	7,817	10,475	5,949	6,787	27.57	33.99	14.08
3.1 Due to Change in Exchange Rate	629	1,519	1,172	619	1,683	141.39	-22.89	172.08
3.2 Due to Foreign Currency Trans.	5,498	6,298	9,303	5,330	5,103	14.54	47.72	-4.26
<b>4 Other Operating Income</b>	8,715	10,703	11,744	6,215	6,769	22.81	9.73	8.91
<b>5 Non Operating Income</b>	2,775	1,960	509	1,719	2,049	-29.35	-74.01	19.19
<b>6 Provision Written Back</b>	10,242	11,618	8,057	5,037	5,609	13.43	-30.65	11.37
<b>7 Recovery from Written off Loan</b>	1,369	647	847	161	250	-52.71	30.82	55.27
<b>8 Income from Extra Ordinary Expenses</b>	52	45	658	147	149	-12.52	1348.42	1.44
<b>9 Net Loss</b>	-	-	-	-	-	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>202,193</b>	<b>287,085</b>	<b>354,715</b>	<b>218,845</b>	<b>249,717</b>	<b>41.99</b>	<b>23.56</b>	<b>14.11</b>

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	13,201	20,949	28,665	19,071	20,085	58.69	36.83	5.31
1.1 Deposit Liabilities	13,087	20,905	28,433	18,998	20,008	59.74	36.01	5.32
1.1.1 Saving A/c	4,677	6,871	8,006	4,986	5,345	46.91	16.52	7.21
1.1.2 Fixed A/c	5,950	11,833	16,780	11,822	12,405	98.89	41.81	4.93
1.1.2.1 Upto 3 Months Fixed A/c	271	602	1,159	1,446	1,597	122.42	92.32	10.43
1.1.2.2 3 to 6 Months fixed A/c	299	732	1,210	1,423	1,669	144.41	65.26	17.26
1.1.2.3 6 Months to 1 Year Fixed A/c	2,933	6,548	9,967	5,573	5,413	123.26	52.21	-2.86
1.1.2.4 Above 1 Year	2,446	3,950	4,445	3,380	3,726	61.48	12.53	10.24
1.1.3 Call Deposit	2,461	2,201	3,646	2,190	2,258	-10.55	65.67	3.10
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	114	44	232	74	76	-61.53	428.78	3.91
<b>2 Commission/Fee Expense</b>	-	-	-	0	-	0.00	0.00	-100.00
<b>3 Employees Expenses</b>	2,687	3,148	4,474	2,971	3,116	17.13	42.13	4.87
<b>4 Office Operating Expenses</b>	2,614	2,941	4,070	2,448	2,590	12.51	38.39	5.83
<b>5 Exchange Fluctuation Loss</b>	83	18	13	10	8	-78.58	-28.61	-17.44
5.1 Due to Change in Exchange Rates	83	18	13	5	3	-78.61	-29.10	-40.28
5.2 Due to Foreign Currency Transactions	0	0	0	5	5	10.32	188.94	3.52
<b>6 Non-Operatiing Expenses</b>	14	1	7	2	2	-92.71	586.86	-9.23
<b>7. Provision for Risk</b>	1,566	2,225	2,088	1,530	1,679	42.12	-6.18	9.70
7.1 Loan loss Provision	1,484	1,894	1,906	1,505	1,643	27.64	0.62	9.17
7.1.1 General Loan loss Provision	624	950	1,332	711	697	52.38	40.21	-1.96
7.1.1.1 Pass Loan Loss Provision	465	729	1,057	466	462	56.67	44.98	-0.94
7.1.1.2 Watch List Provision	158	222	276	245	236	39.79	24.50	-3.89
7.1.2 Special Loan Loss Provision	833	911	565	793	945	9.29	-37.97	19.16
7.1.3 Additional Loan Loss Provision	27	33	9	1	1	22.32	-74.36	0.00
7.2. Provision for Non-Banking Assets	25	92	120	13	24	259.78	31.00	77.40
7.3. Provision for Loss on Investment	46	148	62	7	7	224.17	-58.21	0.00
7.4. Provision for Loss of Other Assets	11	91	0	5	5	0.00	0.00	0.00
<b>8 Loan Written Off</b>	40	82	4	4	4	105.74	-95.70	0.00
<b>9 Provision for Staff Bonus</b>	942	846	1,052	417	396	-10.21	24.40	-5.04
<b>10 Provision for Income Tax</b>	2,724	2,535	3,075	1,218	1,142	-6.92	21.29	-6.20
<b>11 Others</b>	1	21	0	0	0	2493.62	-98.52	0.00
<b>12 Net Profit</b>	6,872	6,227	7,258	3,200	2,951	-9.40	16.57	-7.79
<b>TOTAL EXPENSES</b>	<b>30,743</b>	<b>38,991</b>	<b>50,705</b>	<b>30,871</b>	<b>31,973</b>	<b>26.83</b>	<b>30.04</b>	<b>3.57</b>
<b>Income</b>								
<b>1. Interest Income</b>	26,568	34,091	45,718	28,005	28,892	28.32	34.10	3.16
1.1. On Loans and Advance	24,001	31,194	41,784	25,721	26,690	29.97	33.95	3.77
1.2. On Investment	136	309	434	360	349	127.69	40.73	-3.00
1.2.1 Government Bonds	95	186	330	342	330	95.44	77.21	-3.43
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	12	65	105	17	18	425.81	62.04	5.23
1.2.4 Deventure & Bonds	28	58	-	1	1	106.58	-100.00	0.00
1.3 Agency Balance	344	234	35	6	7	-31.99	-85.22	25.95
1.4 On Call Deposit	2,056	2,227	3,387	1,869	1,790	8.33	52.09	-4.26
1.5 Others	31	128	79	50	55	310.96	-38.78	11.14
<b>2. Comission &amp; Discount</b>	385	456	554	281	206	18.45	21.62	-26.52
2.1 Bills Purchase & Discount	0	-	0	-	-	-100.00	0.00	0.00
2.2 Comission	263	291	383	241	163	10.43	31.56	-32.34
2.3 Others	121	165	171	40	43	35.88	4.08	8.78
<b>3 Income From Exchange Fluctuation</b>	121	32	31	38	54	-73.36	-3.07	40.83
3.1 Due to Change in Exchange Rate	77	17	10	16	29	-77.72	-42.21	80.40
3.2 Due to Foreign Currency Trans.	44	15	21	22	25	-65.69	41.59	11.52
<b>4 Other Operating Income</b>	1,657	2,137	2,995	1,702	1,943	29.02	40.14	14.16
<b>5 Non Operating Income</b>	445	356	163	152	181	-19.95	-54.22	19.53
<b>6 Provision Written Back</b>	1,547	1,904	1,242	681	669	23.09	-34.79	-1.71
<b>7 Recovery from Written off Loan</b>	13	10	34	2	3	-23.53	253.95	45.98
<b>8 Income from Extra Ordinary Expenses</b>	9	5	(42)	2	3	-47.64	-968.96	28.89
<b>9 Net Loss</b>	-	-	9	8	21	0.00	0.00	171.70
<b>TOTAL INCOME</b>	<b>30,743</b>	<b>38,991</b>	<b>50,705</b>	<b>30,871</b>	<b>31,973</b>	<b>26.83</b>	<b>30.04</b>	<b>3.57</b>

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	3,557	5,203	6,453	4,242	4,856	46.27	24.02	14.49
1.1 Deposit Liabilities	3,389	5,163	6,349	4,189	4,797	52.34	22.97	14.51
1.1.1 Saving A/c	1,413	1,565	1,856	1,207	1,358	10.80	18.59	12.48
1.1.2 Fixed A/c	1,747	3,414	4,243	2,705	3,124	95.50	24.25	15.49
1.1.2.1 Upto 3 Months Fixed A/c	55	127	137	180	205	132.03	8.05	14.07
1.1.2.2 3 to 6 Months fixed A/c	75	163	219	229	265	117.83	34.39	16.04
1.1.2.3 6 Months to 1 Year Fixed A/c	946	2,196	2,627	1,504	1,725	132.16	19.62	14.70
1.1.2.4 Above 1 Year	671	928	1,259	792	928	38.32	35.65	17.16
1.1.3 Call Deposit	230	184	250	277	315	-20.25	36.42	13.76
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	168	40	104	52	59	-76.17	159.64	12.80
<b>2 Commission/Fee Expense</b>	4	5	5	1	1	28.84	20.25	2.11
<b>3 Employees Expenses</b>	634	740	938	598	695	16.78	26.76	16.21
<b>4 Office Operating Expenses</b>	653	830	909	522	597	27.15	9.46	14.43
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	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
<b>6 Non-Operating Expenses</b>	1	4	1	2	2	223.24	-77.14	0.00
<b>7. Provision for Risk</b>	628	958	931	545	558	52.42	-2.80	2.45
7.1 Loan loss Provision	343	624	745	502	504	82.01	19.35	0.37
7.1.1 General Loan loss Provision	140	154	252	157	157	9.54	63.68	0.00
7.1.1.1 Pass Loan Loss Provision	114	90	178	51	51	-21.10	98.33	0.00
7.1.1.2 Watch List Provision	27	64	74	106	106	140.41	15.10	0.00
7.1.2 Special Loan Loss Provision	173	450	466	316	317	159.61	3.51	0.59
7.1.3 Additional Loan Loss Provision	29	20	27	29	29	-30.34	34.46	0.00
7.2. Provision for Non-Banking Assets	189	134	98	39	50	-29.13	-26.35	26.72
7.3. Provision for Loss on Investment	94	192	81	(1)	(0)	103.88	-58.04	-94.68
7.4. Provision for Loss of Other Assets	3	8	7	5	5	0.00	0.00	0.00
<b>8 Loan Written Off</b>	49	4	46	6	6	-91.21	965.03	0.00
<b>9 Provision for Staff Bonus</b>	171	126	180	70	65	-26.59	42.93	-7.69
<b>10 Provision for Income Tax</b>	484	377	502	197	179	-22.00	33.07	-9.05
<b>11 Others</b>	7	1	6	1	1	-88.62	605.47	0.00
<b>12 Net Profit</b>	2,359	1,478	1,755	686	612	-37.37	18.78	-10.72
<b>TOTAL EXPENSES</b>	<b>8,547</b>	<b>9,726</b>	<b>11,726</b>	<b>6,871</b>	<b>7,575</b>	<b>13.79</b>	<b>20.56</b>	<b>10.24</b>
<b>Income</b>								
<b>1. Interest Income</b>	6,206	7,869	9,734	5,942	6,573	26.81	23.70	10.62
1.1. On Loans and Advance	5,225	6,951	8,533	5,229	5,816	33.04	22.76	11.21
1.2. On Investment	53	107	129	113	123	103.54	19.80	9.26
1.2.1 Government Bonds	33	78	99	76	85	137.67	27.24	10.93
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	18	25	24	31	32	39.47	-3.02	3.37
1.2.4 Deventure & Bonds	2	5	5	6	7	106.85	15.65	19.21
1.3 Agency Balance	194	116	151	89	89	-40.30	30.23	0.00
1.4 On Call Deposit	638	608	817	466	500	-4.74	34.35	7.17
1.5 Others	96	87	105	44	45	-9.07	20.58	1.66
<b>2. Comission &amp; Discount</b>	94	87	82	40	45	-7.69	-5.64	12.50
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	20	39	35	13	14	93.85	-7.90	9.98
2.3 Others	74	49	47	27	30	-34.80	-3.84	13.74
<b>3 Income From Exchange Fluctuation</b>	-	-	-	0	0	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	0	0	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
<b>4 Other Operating Income</b>	401	552	636	369	425	37.80	15.30	15.28
<b>5 Non Operating Income</b>	564	175	120	147	160	-68.97	-31.49	9.03
<b>6 Provision Written Back</b>	1,094	1,023	1,003	298	300	-6.50	-1.94	0.85
<b>7 Recovery from Written off Loan</b>	123	16	114	42	31	-86.88	607.52	-26.85
<b>8 Income from Extra Ordinary Expenses</b>	47	3	19	2	2	-93.48	505.32	0.00
<b>9 Net Loss</b>	18	-	17	32	39	-100.00	0.00	20.89
<b>TOTAL INCOME</b>	<b>8,547</b>	<b>9,726</b>	<b>11,726</b>	<b>6,871</b>	<b>7,575</b>	<b>13.79</b>	<b>20.56</b>	<b>10.24</b>

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

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	87,899	115,386	157,905	182,185	187,213	31.27	36.85	2.76
Fishery Related	2,329	2,725	4,216	5,129	5,273	17.03	54.70	2.82
Mining Related	3,950	5,033	7,313	6,917	5,830	27.42	45.30	-15.73
Agriculture, Forestry & Beverage Production Related	329,835	415,539	510,038	555,027	560,804	25.98	22.74	1.04
Construction	213,029	253,187	309,417	341,030	345,282	18.85	22.21	1.25
Electricity, Gas and Water	63,521	86,863	126,594	145,705	149,070	36.75	45.74	2.31
Metal Products, Machinery & Electronic Equipment & Assemblage	25,045	33,148	37,076	40,525	41,096	32.36	11.85	1.41
Transport, Communication and Public Utilities	76,264	83,255	93,129	96,236	93,707	9.17	11.86	-2.63
Wholesaler & Retailer	436,443	532,011	615,309	659,231	659,542	21.90	15.66	0.05
Finance, Insurance and Real Estate	166,374	203,050	233,847	248,555	250,507	22.04	15.17	0.79
Hotel or Restaurant	66,900	91,146	122,122	138,684	142,081	36.24	33.99	2.45
Other Services	90,251	105,969	122,900	135,270	137,968	17.42	15.98	1.99
Consumption Loans	158,359	166,319	163,819	163,722	163,025	5.03	-1.50	-0.43
Local Government	1,569	1,554	1,569	1,564	1,564	-0.96	1.00	0.00
Others	272,882	327,742	406,642	462,301	470,354	20.10	24.07	1.74
<b>TOTAL</b>	<b>1,994,649</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,182,080</b>	<b>3,213,315</b>	<b>21.47</b>	<b>20.18</b>	<b>0.98</b>
<b>Productwise</b>								
Term Loan	320,735	423,648	562,527	665,458	682,878	32.09	32.78	2.62
Overdraft	361,907	410,911	455,716	478,071	484,123	13.54	10.90	1.27
Trust Receipt Loan / Import Loan	64,530	113,869	127,216	137,089	143,540	76.46	11.72	4.71
Demand & Other Working Capital Loan	404,195	498,116	615,755	680,644	679,937	23.24	23.62	-0.10
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	168,384	201,682	237,959	255,803	259,158	19.77	17.99	1.31
Real Estate Loan	127,319	142,005	146,991	162,477	157,811	11.54	3.51	-2.87
Margin Nature Loan	41,170	41,129	45,417	45,353	46,397	-0.10	10.43	2.30
Hire Purchase Loan	150,400	171,054	180,957	182,839	182,307	13.73	5.79	-0.29
Deprived Sector Loan	111,985	137,728	177,390	196,258	196,254	22.99	28.80	0.00
Bills Purchased	17,354	2,859	3,342	3,842	4,175	-83.53	16.90	8.66
Other Product	226,670	279,927	358,628	374,246	376,735	23.50	28.11	0.67
<b>Total</b>	<b>1,994,649</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,182,080</b>	<b>3,213,315</b>	<b>21.47</b>	<b>20.18</b>	<b>0.98</b>
<b>Collateral wise</b>								
Gold and Silver	37,467	38,070	38,246	38,607	38,583	1.61	0.46	-0.06
Government Securities	998	470	336	418	421	-52.86	-28.53	0.67
Non Governmental Securities	34,635	37,124	35,873	35,519	36,684	7.19	-3.37	3.28
Fixed Deposit Receipts	22,176	18,558	24,099	23,032	22,710	-16.32	29.86	-1.40
Own	20,781	17,907	23,569	22,617	22,282	-13.83	31.62	-1.48
Other Licences Institutions	1,395	650	530	415	428	-53.38	-18.51	3.28
Collateral of Properties	1,734,997	2,136,643	2,600,225	2,842,907	2,869,160	23.15	21.70	0.92
Fixed Assets	1,459,790	1,788,776	2,206,624	2,417,002	2,443,351	22.54	23.36	1.09
Current Assets	275,207	347,867	393,601	425,906	425,809	26.40	13.15	-0.02
Against security of Bill	15,874	18,166	23,281	32,907	34,279	14.44	28.15	4.17
Domestic Bills	798	826	2,382	1,127	1,133	3.49	188.24	0.57
Foreign Bills	15,075	17,340	20,899	31,781	33,146	15.02	20.52	4.29
Against Guarantee	63,293	78,284	100,601	108,509	110,542	23.69	28.51	1.87
Government Guarantee	2,560	2,348	2,365	2,350	2,366	-8.27	0.72	0.67
Institutional Guarantee	42,759	55,645	77,217	81,140	82,550	30.14	38.77	1.74
Personal Guarantee	5,340	6,081	5,846	7,735	8,141	13.86	-3.86	5.26
Collective Guarantee	5,829	7,086	7,398	8,285	8,587	21.56	4.42	3.65
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,660	1,555	14.45	-1.16	-6.34
Other Guarantee	5,336	5,444	6,112	7,339	7,343	2.02	12.28	0.05
Credit Card	906	1,257	1,670	2,013	2,085	38.78	32.88	3.61
Others	84,304	94,353	87,565	98,168	98,850	11.92	-7.19	0.70
<b>Total</b>	<b>1,994,649</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,182,080</b>	<b>3,213,315</b>	<b>21.47</b>	<b>20.18</b>	<b>0.98</b>

**Statement of Loans and Advances of Commercial Banks**

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	73,353	96,590	131,517	155,121	160,204	31.68	36.16	3.28
Fishery Related	1,997	2,330	3,427	4,300	4,495	16.72	47.04	4.53
Mining Related	3,468	4,420	6,887	6,629	5,567	27.47	55.80	-16.03
Agriculture, Forestry & Beverage Production Related	315,942	398,079	483,686	529,041	535,962	26.00	21.50	1.31
Construction	178,777	212,488	251,365	279,177	286,102	18.86	18.30	2.48
Electricity, Gas and Water	59,345	82,192	119,658	138,405	143,179	38.50	45.58	3.45
Metal Products, Machinery & Electronic Equipment & Assemblage	22,633	29,803	32,235	36,243	37,398	31.68	8.16	3.19
Transport, Communication and Public Utilities	52,471	57,257	63,602	69,562	69,016	9.12	11.08	-0.78
Wholesaler & Retailer	397,945	483,927	550,845	592,551	595,229	21.61	13.83	0.45
Finance, Insurance and Real Estate	148,589	179,843	200,565	213,133	218,380	21.03	11.52	2.46
Hotel or Restaurant	57,139	79,499	105,954	122,660	126,529	39.13	33.28	3.15
Other Services	80,039	95,129	109,323	120,120	123,306	18.85	14.92	2.65
Consumption Loans	134,353	141,446	137,464	137,701	137,385	5.28	-2.82	-0.23
Local Government	1,507	1,500	1,513	1,508	1,508	-0.46	0.86	0.00
Others	208,341	247,825	299,952	344,409	359,824	18.95	21.03	4.48
<b>TOTAL</b>	<b>1,735,899</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,750,559</b>	<b>2,804,083</b>	<b>21.69</b>	<b>18.26</b>	<b>1.95</b>
<b>Productwise</b>								
Term Loan	280,894	369,100	477,035	565,731	584,559	31.40	29.24	3.33
Overdraft	310,487	349,119	374,792	396,667	408,529	12.44	7.35	2.99
Trust Receipt Loan / Import Loan	64,520	113,869	127,214	137,076	143,535	76.49	11.72	4.71
Demand & Other Working Capital Loan	386,184	480,565	598,418	661,628	661,326	24.44	24.52	-0.05
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	140,053	167,220	186,651	202,505	208,376	19.40	11.62	2.90
Real Estate Loan	104,245	114,770	118,860	134,959	133,160	10.10	3.56	-1.33
Margin Nature Loan	34,420	33,208	35,571	35,157	37,151	-3.52	7.12	5.67
Hire Purchase Loan	120,086	137,333	141,826	145,272	147,908	14.36	3.27	1.82
Deprived Sector Loan	93,429	114,232	142,088	159,808	160,811	0.00	0.00	0.63
Bills Purchased	17,352	2,856	3,339	3,839	4,175	-83.54	16.90	8.74
Other Product	184,230	230,060	292,199	307,917	314,553	24.88	27.01	2.16
<b>Total</b>	<b>1,735,899</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,750,559</b>	<b>2,804,083</b>	<b>21.69</b>	<b>18.26</b>	<b>1.95</b>
<b>Collateral wise</b>								
Gold and Silver	32,843	32,616	31,871	33,092	33,262	-0.69	-2.28	0.52
Government Securities	986	433	298	381	383	-56.10	-31.05	0.62
Non Governmental Securities	29,674	30,512	27,631	27,042	29,206	2.82	-9.44	8.00
Fixed Deposit Receipts	15,282	13,517	18,896	18,671	18,517	-11.55	39.79	-0.82
Own	13,888	12,876	18,366	18,256	18,088	-7.28	42.64	-0.92
Other Licences Institutions	1,395	641	530	415	428	-54.03	-17.36	3.28
Collateral of Properties	1,510,055	1,864,917	2,236,454	2,463,696	2,510,358	23.50	19.92	1.89
Fixed Assets	1,234,935	1,517,181	1,843,001	2,037,867	2,084,629	22.86	21.48	2.29
Current Assets	275,119	347,736	393,453	425,829	425,729	26.39	13.15	-0.02
Against security of Bill	15,874	18,164	23,279	32,907	34,279	14.43	28.16	4.17
Domestic Bills	798	824	2,380	1,127	1,133	3.17	189.00	0.57
Foreign Bills	15,075	17,340	20,899	31,781	33,146	15.02	20.52	4.29
Against Guarantee	52,805	64,117	80,168	84,952	87,473	21.42	25.03	2.97
Government Guarantee	2,456	2,250	2,267	2,253	2,282	-8.41	0.75	1.28
Institutional Guarantee	38,747	49,664	65,753	68,111	70,300	28.18	32.40	3.21
Personal Guarantee	4,274	4,505	4,146	5,449	5,771	5.40	-7.98	5.90
Collective Guarantee	641	692	474	387	470	7.95	-31.42	21.55
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,660	1,555	14.45	-1.16	-6.34
Other Guarantee	5,217	5,324	5,865	7,091	7,095	2.04	10.18	0.05
Credit Card	906	1,257	1,670	2,013	2,085	38.78	32.88	3.61
Others	77,475	86,798	77,725	87,806	88,520	12.03	-10.45	0.81
<b>Total</b>	<b>1,735,899</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,750,559</b>	<b>2,804,083</b>	<b>21.69</b>	<b>18.26</b>	<b>1.95</b>

**Statement of Loans and Advances of Development Banks**

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	11,518	15,080	21,662	21,813	21,696	30.93	43.65	-0.53
Fishery Related	276	341	723	762	712	23.65	112.06	-6.55
Mining Related	451	592	361	229	208	31.27	-38.99	-9.18
Agriculture, Forestry & Beverage Production Related	11,610	14,743	23,263	22,733	21,561	26.98	57.80	-5.16
Construction	27,622	32,571	48,633	52,204	49,434	17.92	49.31	-5.31
Electricity, Gas and Water	4,008	4,469	6,597	6,943	5,546	11.51	47.60	-20.13
Metal Products, Machinery & Electronic Equipment & Assemblage	1,557	2,254	3,610	3,180	2,596	44.77	60.14	-18.38
Transport, Communication and Public Utilities	18,909	20,941	24,873	21,910	19,967	10.75	18.78	-8.87
Wholesaler & Retailer	32,766	40,640	55,398	56,964	54,410	24.03	36.31	-4.48
Finance, Insurance and Real Estate	14,170	18,547	25,994	27,092	23,710	30.89	40.15	-12.48
Hotel or Restaurant	8,381	9,948	13,522	13,092	12,642	18.70	35.92	-3.44
Other Services	8,372	8,988	11,457	13,138	12,648	7.36	27.48	-3.73
Consumption Loans	19,361	20,685	21,569	21,380	20,639	6.84	4.27	-3.47
Local Government	25	20	23	23	23	-16.90	13.07	0.19
Others	50,581	63,432	87,479	96,182	88,942	25.41	37.91	-7.53
<b>TOTAL</b>	<b>209,605</b>	<b>253,251</b>	<b>345,165</b>	<b>357,646</b>	<b>334,733</b>	<b>20.82</b>	<b>36.29</b>	<b>-6.41</b>
<b>Productwise</b>								
Term Loan	33,011	45,529	72,328	85,346	83,754	37.92	58.86	-1.86
Overdraft	51,420	61,791	76,191	74,941	69,061	20.17	23.30	-7.85
Trust Receipt Loan / Import Loan	10	-	-	1	6	-100.00	0.00	476.06
Demand & Other Working Capital Loan	10,587	9,701	11,710	13,556	13,250	-8.37	20.71	-2.26
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22,017	26,402	42,448	44,332	41,776	19.92	60.77	-5.77
Real Estate Loan	16,955	19,575	20,965	20,131	17,214	15.45	7.10	-14.49
Margin Nature Loan	3,835	5,692	7,600	7,911	6,838	48.39	33.52	-13.56
Hire Purchase Loan	24,555	27,530	33,002	31,445	28,327	12.11	19.88	-9.92
Deprived Sector Loan	16,415	20,705	30,550	30,802	29,684	0.00	0.00	-3.63
Bills Purchased	-	-	3	3	-	0.00	0.00	-100.00
Other Product	30,800	36,327	50,368	49,178	44,823	17.94	38.65	-8.86
<b>Total</b>	<b>209,605</b>	<b>253,251</b>	<b>345,165</b>	<b>357,646</b>	<b>334,733</b>	<b>20.82</b>	<b>36.29</b>	<b>-6.41</b>
<b>Collateral wise</b>								
Gold and Silver	4,319	4,851	5,442	4,569	4,389	12.33	12.18	-3.94
Government Securities	0	38	18	18	18	24397.71	-52.02	2.26
Non Governmental Securities	3,801	5,612	7,484	7,665	6,601	47.65	33.36	-13.89
Fixed Deposit Receipts	5,265	4,001	4,083	3,412	3,313	-24.00	2.03	-2.92
Own	5,265	3,992	4,083	3,412	3,313	-24.17	2.26	-2.92
Other Licences Institutions	-	9	-	-	-	0.00	-100.00	0.00
Collateral of Properties	186,567	226,108	310,078	322,546	301,658	21.19	37.14	-6.48
Fixed Assets	186,556	226,064	310,036	322,535	301,644	21.18	37.14	-6.48
Current Assets	11	44	42	11	14	313.42	-4.80	32.07
Against security of Bill	-	-	1	-	-	0.00	0.00	0.00
Domestic Bills	-	-	1	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	9,201	11,959	16,412	18,565	17,986	29.97	37.23	-3.12
Government Guarantee	63	61	61	57	44	-2.90	0.11	-23.20
Institutional Guarantee	3,198	4,659	8,352	8,958	8,091	45.69	79.26	-9.68
Personal Guarantee	751	845	1,073	1,650	1,733	12.57	27.00	5.04
Collective Guarantee	5,188	6,394	6,924	7,898	8,117	23.24	8.29	2.77
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	-	1	2	2	-100.00	0.00	-1.52
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	453	682	1,648	871	768	50.59	141.79	-11.87
<b>Total</b>	<b>209,605</b>	<b>253,251</b>	<b>345,165</b>	<b>357,646</b>	<b>334,733</b>	<b>20.82</b>	<b>36.29</b>	<b>-6.41</b>

**Statement of Loans and Advances of Finance Companies**

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	3,028	3,716	4,726	5,252	5,313	22.72	27.18	1.15
Fishery Related	56	54	66	67	66	-4.58	22.47	-0.47
Mining Related	32	21	65	60	55	-32.79	208.41	-7.30
Agriculture, Forestry & Beverage Production Related	2,283	2,717	3,088	3,253	3,281	19.01	13.68	0.86
Construction	6,630	8,128	9,419	9,649	9,746	22.60	15.88	1.01
Electricity, Gas and Water	168	202	339	356	345	20.35	67.94	-3.07
Metal Products, Machinery & Electronic Equipment & Assemblage	854	1,091	1,230	1,102	1,102	27.73	12.77	0.02
Transport, Communication and Public Utilities	4,884	5,057	4,654	4,764	4,724	3.53	-7.96	-0.85
Wholesaler & Retailer	5,732	7,444	9,067	9,717	9,902	29.86	21.81	1.91
Finance, Insurance and Real Estate	3,616	4,661	7,288	8,331	8,418	28.90	56.38	1.05
Hotel or Restaurant	1,380	1,698	2,647	2,932	2,910	23.06	55.85	-0.73
Other Services	1,841	1,852	2,119	2,011	2,014	0.63	14.43	0.15
Consumption Loans	4,646	4,187	4,786	4,640	5,001	-9.87	14.29	7.78
Local Government	37	33	33	33	33	-10.79	0.00	0.00
Others	13,960	16,485	19,210	21,710	21,587	18.09	16.53	-0.56
<b>TOTAL</b>	<b>49,146</b>	<b>57,345</b>	<b>68,738</b>	<b>73,876</b>	<b>74,499</b>	<b>16.68</b>	<b>19.87</b>	<b>0.84</b>
<b>Productwise</b>								
Term Loan	6,831	9,019	13,163	14,382	14,565	32.04	45.96	1.27
Overdraft	-	-	4,733	6,463	6,533	0.00	0.00	1.08
Trust Receipt Loan / Import Loan	-	-	1	11	-	0.00	0.00	-100.00
Demand & Other Working Capital Loan	7,425	7,850	5,628	5,460	5,361	5.73	-28.31	-1.81
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,314	8,060	8,861	8,966	9,006	27.65	9.94	0.45
Real Estate Loan	6,118	7,661	7,165	7,388	7,437	25.21	-6.47	0.67
Margin Nature Loan	2,915	2,230	2,246	2,286	2,407	-23.50	0.72	5.33
Hire Purchase Loan	5,759	6,191	6,128	6,122	6,072	7.50	-1.01	-0.81
Deprived Sector Loan	2,141	2,791	4,752	5,648	5,758	0.00	0.00	1.95
Bills Purchased	3	3	-	-	-	0.00	-100.00	0.00
Other Product	11,640	13,541	16,061	17,151	17,360	16.32	18.61	1.22
<b>Total</b>	<b>49,146</b>	<b>57,345</b>	<b>68,738</b>	<b>73,876</b>	<b>74,499</b>	<b>16.68</b>	<b>19.87</b>	<b>0.84</b>
<b>Collateral wise</b>								
Gold and Silver	306	604	934	946	932	97.59	54.58	-1.50
Government Securities	12	-	20	20	20	-100.00	0.00	0.00
Non Governmental Securities	1,160	1,000	758	813	878	-13.81	-24.20	7.99
Fixed Deposit Receipts	1,628	1,039	1,120	949	881	-36.21	7.85	-7.17
Own	1,628	1,039	1,120	949	881	-36.21	7.85	-7.17
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	38,376	45,618	53,693	56,665	57,144	18.87	17.70	0.84
Fixed Assets	38,299	45,531	53,587	56,600	57,078	18.88	17.69	0.85
Current Assets	77	87	106	65	65	13.95	21.50	0.00
Against security of Bill	-	3	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	3	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	1,287	2,209	4,021	4,993	5,082	71.62	82.09	1.79
Government Guarantee	40	37	37	40	40	-8.03	0.00	0.00
Institutional Guarantee	814	1,321	3,112	4,072	4,159	62.21	135.57	2.16
Personal Guarantee	315	730	627	635	637	131.73	-14.18	0.26
Collective Guarantee	0	0	-	-	-	0.00	-100.00	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	117	120	245	246	246	2.66	104.57	-0.08
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,377	6,873	8,192	9,490	9,563	7.78	19.19	0.76
<b>Total</b>	<b>49,146</b>	<b>57,345</b>	<b>68,738</b>	<b>73,876</b>	<b>74,499</b>	<b>16.68</b>	<b>19.87</b>	<b>0.84</b>





S.N.	BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL	Century	Sinima
<b>Liabilities</b>														
<b>1</b>	<b>CAPITAL FUND</b>	<b>12,514.47</b>	<b>13,845.76</b>	<b>25,861.87</b>	<b>25,873.56</b>	<b>11,478.76</b>	<b>17,990.96</b>	<b>11,797.30</b>	<b>18,504.28</b>	<b>14,138.02</b>	<b>12,291.92</b>	<b>9,626.61</b>	<b>10,335.46</b>	<b>11,092.41</b>
	a. Paid-up Capital	9,812.56	9,787.77	14,989.17	18,975.88	8,622.20	13,985.25	8,967.81	11,529.74	10,315.51	10,388.62	8,003.39	8,415.47	8,801.38
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,445.22	2,191.96	6,918.92	3,823.34	1,484.94	2,833.02	1,794.14	2,667.25	1,962.05	1,339.30	871.13	688.79	1,623.66
	e. Share Premium	-	-	-	5.39	-	0.64	-	2,541.41	-	-	-	34.37	-
	f. Retained Earning	115.29	78.20	390.24	189.04	42.42	229.69	14.31	153.14	(712.70)	(14.66)	12.70	1,036.59	67.03
	g. Others Reserves Fund	1,141.41	1,787.83	3,563.54	2,879.91	1,329.19	942.37	1,021.04	1,612.73	2,573.16	578.66	739.39	160.24	600.34
<b>2</b>	<b>BORROWINGS</b>	<b>4,417.82</b>	<b>7,349.63</b>	<b>2,588.71</b>	<b>6,908.08</b>	<b>3,237.63</b>	<b>224.25</b>	<b>5,671.94</b>	<b>5,662.12</b>	<b>3,538.72</b>	<b>1,987.65</b>	<b>1,478.57</b>	<b>542.82</b>	<b>4,779.31</b>
	a. NRB	1,187.32	933.55	27.56	3,025.33	607.98	224.25	1,198.54	124.90	325.94	607.46	728.57	542.82	727.15
	b. Interbank Borrowing	-	950.00	-	20.00	2,100.00	-	473.40	-	1,714.38	1,380.19	750.00	-	2,327.45
	c. Foreign Banks and Fin. Ins.	1,190.50	-	-	2,366.00	-	-	-	3,190.05	-	-	-	-	-
	d. Other Financial Ins.	-	-	61.16	-	-	-	-	169.56	498.39	-	-	-	-
	e. Bonds and Securities	2,040.00	5,466.08	2,500.00	1,496.75	529.65	-	4,000.00	2,177.61	1,000.00	-	-	-	1,724.71
<b>3</b>	<b>DEPOSITS</b>	<b>98,111.31</b>	<b>138,286.12</b>	<b>128,949.94</b>	<b>208,219.52</b>	<b>82,951.63</b>	<b>127,584.34</b>	<b>87,235.18</b>	<b>128,756.61</b>	<b>118,349.81</b>	<b>91,801.13</b>	<b>53,051.53</b>	<b>65,249.70</b>	<b>104,096.22</b>
	a. Current	4,972.22	7,972.42	14,532.91	13,277.22	4,592.19	7,436.51	4,921.39	6,021.88	6,583.47	5,228.73	2,616.77	2,743.27	5,934.39
	Domestic	4,572.72	7,808.65	14,527.39	12,837.34	4,489.89	4,126.66	4,507.82	5,180.32	6,504.59	4,945.33	2,558.18	2,625.84	5,661.36
	Foreign	404.51	163.77	5.52	439.88	102.30	3,309.84	413.58	841.56	78.88	283.40	58.60	117.43	273.03
	b. Savings	27,111.91	37,796.62	36,769.26	67,503.81	18,369.76	25,540.38	25,455.62	35,861.91	43,877.73	21,315.91	11,037.20	16,336.76	31,352.69
	Domestic	26,644.51	37,667.64	36,769.05	67,384.88	18,224.48	25,519.30	25,364.87	35,681.95	43,849.66	21,229.49	10,983.56	16,279.31	30,723.71
	Foreign	467.39	128.98	0.22	118.92	145.28	21.08	90.75	179.97	28.07	86.42	53.64	57.44	628.99
	c. Fixed	53,960.03	71,381.91	74,076.94	109,203.61	48,803.26	69,289.88	49,823.96	67,734.64	52,392.86	50,786.67	30,442.96	35,146.00	56,026.84
	Domestic	50,549.73	67,323.97	74,076.94	106,447.99	47,872.56	69,106.77	48,968.07	65,861.85	49,092.04	46,043.97	29,572.34	35,146.00	52,724.67
	Foreign	3,410.30	4,057.94	-	2,755.62	930.70	183.11	855.89	1,872.79	3,300.81	4,742.70	870.62	-	3,302.17
	d. Call Deposits	10,448.55	19,828.59	2,946.55	16,775.45	10,720.32	23,686.79	6,039.93	14,170.75	14,006.83	13,732.98	8,470.06	10,663.27	9,931.24
	Domestic	9,573.25	19,595.43	2,946.55	14,946.91	10,669.22	23,669.57	5,654.76	10,771.39	13,081.98	13,688.66	7,724.66	10,663.15	9,095.86
	Foreign	875.30	233.16	-	1,828.54	51.10	17.23	385.17	3,399.36	924.85	44.32	745.40	0.12	835.38
	e. Others	1,613.60	1,306.59	624.27	1,459.44	466.10	1,630.79	994.28	4,967.42	1,488.92	736.84	484.53	360.41	851.05
	Domestic	1,283.57	1,306.52	624.27	1,453.11	466.10	1,630.79	994.28	3,856.48	1,488.92	736.84	484.53	360.41	835.41
	Foreign	330.03	0.07	-	6.33	-	-	-	1,110.94	-	-	-	-	15.64
<b>4</b>	<b>Bills Payable</b>	<b>102.55</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>295.46</b>	<b>131.08</b>	<b>58.06</b>	<b>79.72</b>	<b>12.41</b>	<b>43.27</b>	<b>20.72</b>	<b>28.04</b>	<b>-</b>
<b>5</b>	<b>Other Liabilities</b>	<b>5,787.63</b>	<b>12,730.93</b>	<b>30,121.19</b>	<b>18,684.76</b>	<b>5,172.16</b>	<b>9,202.61</b>	<b>6,440.30</b>	<b>23,080.97</b>	<b>13,122.98</b>	<b>4,652.01</b>	<b>5,635.65</b>	<b>1,644.07</b>	<b>7,815.18</b>
	1. Sundry Creditors	1,221.94	2,496.78	9,546.28	1,720.19	20.85	122.26	11.46	22.55	5,770.99	22.65	16.76	209.88	25.90
	2. Loan Loss Provision	-	2,223.47	3,877.84	3,632.64	1,372.06	1,984.73	1,461.34	3,082.33	3,175.23	-	1,487.89	-	1,254.40
	3. Interest Suspense a/c	-	-	337.12	-	-	554.05	1,411.00	-	-	78.05	-	-	-
	4. Others	4,565.69	8,010.68	16,359.95	13,331.93	3,779.25	6,541.57	3,556.49	19,976.09	4,176.76	4,551.31	4,131.01	1,434.19	6,534.88
<b>6</b>	<b>Reconciliation A/c</b>	<b>-</b>	<b>0.31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>1,153.85</b>	<b>1,500.83</b>	<b>1,969.73</b>	<b>2,501.67</b>	<b>987.19</b>	<b>1,826.95</b>	<b>1,273.27</b>	<b>2,169.26</b>	<b>1,556.73</b>	<b>1,306.96</b>	<b>450.26</b>	<b>859.35</b>	<b>1,522.58</b>
	<b>TOTAL Liabilities</b>	<b>122,087.62</b>	<b>173,713.58</b>	<b>189,491.45</b>	<b>262,187.60</b>	<b>104,122.83</b>	<b>156,960.20</b>	<b>112,476.05</b>	<b>178,252.95</b>	<b>150,718.67</b>	<b>112,082.95</b>	<b>70,263.34</b>	<b>78,659.44</b>	<b>129,305.70</b>
<b>Assets</b>														
<b>1</b>	<b>LIQUID FUNDS</b>	<b>10,684.79</b>	<b>10,725.80</b>	<b>11,064.22</b>	<b>14,244.57</b>	<b>6,724.26</b>	<b>18,078.41</b>	<b>5,548.36</b>	<b>13,412.33</b>	<b>13,551.81</b>	<b>12,993.32</b>	<b>4,123.96</b>	<b>6,739.13</b>	<b>10,720.03</b>
	a. Cash Balance	1,959.78	3,229.94	3,435.24	4,231.96	2,429.56	3,374.47	1,672.01	3,101.81	2,892.90	9,752.41	1,364.09	1,844.71	1,428.49
	Nepalese Notes & Coins	1,887.19	2,959.60	3,349.08	3,996.09	2,337.00	3,319.46	1,552.10	2,932.25	2,690.20	3,755.89	1,307.51	1,811.68	1,292.62
	Foreign Currency	72.59	270.33	86.16	235.87	92.56	55.01	119.92	169.56	202.70	5,996.52	56.57	33.02	135.86
	b. Bank Balance	8,725.01	7,495.86	7,628.98	10,012.61	4,294.70	14,703.94	3,876.35	9,928.96	10,658.91	3,240.91	2,581.23	4,894.42	9,291.54
	1. In Nepal Rastra Bank	5,571.54	7,045.84	6,841.60	8,373.49	2,769.84	7,149.29	3,297.01	8,833.27	9,429.78	3,240.91	2,056.09	3,475.43	8,656.96
	Domestic Currency	5,294.90	4,439.97	6,810.02	8,054.78	2,717.15	7,061.42	3,269.63	5,538.99	7,186.46	3,240.91	1,960.42	3,453.19	4,579.02
	Foreign Currency	276.64	2,605.88	31.58	318.71	52.69	87.87	27.38	3,294.28	2,243.32	-	95.67	22.24	4,077.94
	2. "A" Class Licensed Institution	421.54	105.62	639.77	344.57	161.76	4,314.14	58.48	503.77	339.14	-	131.92	203.39	95.93
	Domestic Currency	415.39	86.64	333.00	287.14	149.46	4,265.92	58.30	503.66	337.76	-	129.48	180.66	88.09
	Foreign Currency	6.15	18.98	306.77	57.43	12.31	48.22	0.17	0.11	1.38	-	2.44	22.73	7.84
	3. Other Financial Ins.	-	-	-	-	-	-	1.34	2.76	20.79	-	-	10.11	-
	4. In Foreign Banks	2,731.93	344.40	147.61	1,294.55	1,363.10	3,240.52	519.52	589.16	869.21	-	393.22	1,205.49	538.66
	c. Money at Call	-	-	-	-	-	-	-	381.56	-	-	178.65	-	-
	Domestic Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	Foreign Currency	-	-	-	-	-	-	-	381.56	-	-	178.65	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>5,785.21</b>	<b>16,689.71</b>	<b>16,492.02</b>	<b>19,945.92</b>	<b>8,887.98</b>	<b>10,603.05</b>	<b>11,150.72</b>	<b>9,470.87</b>	<b>11,688.98</b>	<b>10,268.71</b>	<b>6,583.22</b>	<b>6,717.30</b>	<b>12,206.84</b>
	a. Govt. Securities	5,785.21	16,689.71	16,492.02	19,945.92	8,887.98	10,603.05	11,150.72	9,470.87	11,688.98	10,268.71	6,583.22	6,717.30	12,206.84
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>7,341.04</b>	<b>6,198.76</b>	<b>11,118.92</b>	<b>14,019.40</b>	<b>6,712.30</b>	<b>5,702.46</b>	<b>6,912.59</b>	<b>11,324.18</b>	<b>5,877.16</b>	<b>2,330.49</b>	<b>1,762.83</b>	<b>2,158.28</b>	<b>4,242.48</b>
	a. Interbank Lending	1,396.74	350.00	1,600.00	4,213.78	4,447.15	1,540.92	950.00	4,848.42	-	-	-	758.55	35.52
	b. Non Residents	2,271.25	919.19	-	7,180.81	1,581.52	3,222.57	2,594.47	5,341.82	1,357.74	1,328.48	1,234.86	950.91	3,193.50
	c. Others	3,673.05	4,929.56	9,518.92	2,624.81	683.64	938.97	3,368.12	1,133.94	4,159.42	1,002.01	527.97	448.81	1,013.46
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>92,021.30</b>	<b>126,405.24</b>	<b>120,660.64</b>	<b>194,081.45</b>	<b>74,046.8</b>								

S.N.	BFI Name	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri	Tinau	Mukt	Garima	Gandaki/DB
<b>Liabilities</b>													
<b>1</b>	<b>CAPITAL FUND</b>	<b>4,370.80</b>	<b>135.24</b>	<b>762.71</b>	<b>524.75</b>	<b>3,100.23</b>	<b>1,003.88</b>	<b>3,850.15</b>	<b>864.89</b>	<b>2,079.97</b>	<b>5,311.47</b>	<b>3,757.74</b>	<b>3,537.42</b>
	a. Paid-up Capital	3,072.06	55.57	509.67	502.83	2,606.64	692.67	3,177.10	585.00	1,675.83	4,324.99	3,238.69	2,750.00
	b. Calls in Advance	-	39.07	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	10.05	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	910.27	14.16	119.91	19.17	384.89	170.05	347.41	271.67	150.40	582.48	463.98	669.11
	e. Share Premium	-	-	4.33	-	-	4.89	-	-	-	64.01	0.10	27.90
	f. Retained Earning	1.37	6.64	126.13	2.76	39.41	132.25	294.72	1.26	237.49	317.60	10.34	0.17
	g. Others Reserves Fund	387.10	9.76	2.67	-	69.29	4.01	30.92	6.96	16.25	22.39	44.63	90.24
<b>2</b>	<b>BORROWINGS</b>	<b>497.28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.67</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>350.00</b>	<b>134.57</b>	<b>2.90</b>
	a. NRB	-	-	-	-	3.67	-	-	-	-	-	134.57	2.90
	b. Interbank Borrowing	497.28	-	-	-	-	-	-	-	-	350.00	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>DEPOSITS</b>	<b>37,069.58</b>	<b>25.54</b>	<b>4,674.53</b>	<b>3,588.26</b>	<b>27,280.43</b>	<b>8,925.44</b>	<b>25,011.20</b>	<b>4,994.20</b>	<b>14,601.98</b>	<b>55,169.15</b>	<b>40,291.44</b>	<b>34,705.30</b>
	a. Current	661.21	-	111.70	29.65	405.50	199.91	370.75	178.60	183.76	844.11	624.66	543.58
	Domestic	659.32	-	111.70	29.65	405.50	199.91	370.57	178.60	183.76	844.11	624.66	543.58
	Foreign	1.89	-	-	-	-	-	0.18	-	-	-	-	-
	b. Savings	12,074.35	25.40	3,292.68	1,495.46	8,678.95	3,243.41	8,361.55	1,628.81	5,033.25	16,797.86	11,036.70	9,202.54
	Domestic	12,073.13	25.40	3,292.68	1,495.46	8,678.95	3,243.41	8,360.83	1,628.81	5,033.25	16,797.27	11,036.70	9,202.54
	Foreign	1.21	-	-	-	-	-	0.71	-	-	0.60	-	-
	c. Fixed	19,870.34	0.01	1,024.75	1,531.95	13,879.46	4,245.30	12,275.79	2,677.60	7,441.88	29,453.06	20,978.18	19,302.13
	Domestic	19,870.34	0.01	1,024.75	1,531.95	13,879.46	4,245.30	12,275.07	2,677.60	7,441.88	29,453.06	20,978.18	19,302.13
	Foreign	-	-	-	-	-	-	0.72	-	-	-	-	-
	d. Call Deposits	4,455.85	-	245.40	528.16	4,295.62	1,232.15	3,990.91	508.86	1,496.17	8,040.67	7,641.07	5,644.15
	Domestic	4,455.85	-	245.40	528.16	4,295.62	1,232.15	3,990.91	508.86	1,496.17	8,040.67	7,641.07	5,644.15
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	7.84	0.13	-	3.05	20.90	4.66	12.20	0.33	446.92	33.44	10.84	12.91
	Domestic	7.84	0.13	-	3.05	20.90	4.66	12.20	0.33	446.92	33.44	10.84	12.91
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
<b>4</b>	<b>Bills Payable</b>	<b>2.50</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8.79</b>	<b>-</b>	<b>1.05</b>	<b>-</b>	<b>-</b>	<b>4.60</b>	<b>3.03</b>	<b>2.16</b>
<b>5</b>	<b>Other Liabilities</b>	<b>3,726.71</b>	<b>157.08</b>	<b>285.60</b>	<b>165.39</b>	<b>1,143.39</b>	<b>723.40</b>	<b>1,538.24</b>	<b>233.31</b>	<b>856.47</b>	<b>2,645.62</b>	<b>1,520.26</b>	<b>1,586.74</b>
	1. Sundry Creditors	583.45	18.39	8.16	11.89	55.65	6.60	72.66	46.76	33.50	1.62	12.58	87.99
	2. Loan Loss Provision	792.47	7.46	64.22	42.17	298.55	268.93	703.99	45.89	212.68	512.10	410.90	396.06
	3. Interest Suspense a/c	643.75	11.87	35.49	51.93	272.84	128.65	223.91	45.45	141.05	364.99	290.10	370.86
	4. Others	1,707.05	119.38	177.73	59.40	516.34	319.22	539.68	95.22	469.24	1,766.91	806.67	731.82
<b>6</b>	<b>Reconciliation A/c</b>	<b>-</b>	<b>140.69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,849.04</b>	<b>-</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>276.44</b>	<b>5.71</b>	<b>55.87</b>	<b>-</b>	<b>139.87</b>	<b>73.44</b>	<b>217.11</b>	<b>75.75</b>	<b>40.94</b>	<b>483.30</b>	<b>298.23</b>	<b>301.48</b>
	<b>TOTAL Liabilities</b>	<b>45,943.32</b>	<b>464.26</b>	<b>5,778.71</b>	<b>4,278.40</b>	<b>31,676.38</b>	<b>10,726.16</b>	<b>30,617.74</b>	<b>6,168.15</b>	<b>17,579.36</b>	<b>63,964.14</b>	<b>55,854.32</b>	<b>40,136.00</b>
<b>Assets</b>													
<b>1</b>	<b>LIQUID FUNDS</b>	<b>9,078.35</b>	<b>109.28</b>	<b>1,339.08</b>	<b>1,246.59</b>	<b>5,574.24</b>	<b>1,906.60</b>	<b>6,613.88</b>	<b>1,630.10</b>	<b>3,866.45</b>	<b>11,972.74</b>	<b>8,563.13</b>	<b>9,751.01</b>
	a. Cash Balance	513.62	0.79	126.32	112.76	473.64	464.40	701.18	89.26	398.84	1,274.61	695.19	767.58
	Nepalese Notes & Coins	504.12	0.79	126.32	112.76	471.42	464.40	694.32	89.26	398.84	1,173.90	692.91	767.37
	Foreign Currency	9.50	-	-	-	2.22	-	6.86	-	-	100.71	2.28	0.21
	b. Bank Balance	1,574.52	108.49	205.79	148.03	5,100.60	504.48	1,025.40	161.01	3,377.07	2,281.52	1,406.61	1,654.22
	1. In Nepal Rastra Bank	1,389.66	4.46	199.70	148.03	1,302.49	126.93	1,001.10	160.01	570.48	2,279.44	1,406.14	1,654.22
	Domestic Currency	1,389.66	4.46	199.70	148.03	1,302.37	126.93	1,000.51	160.01	570.48	2,230.59	1,406.14	1,654.22
	Foreign Currency	0.00	-	-	-	0.12	-	0.59	-	-	48.86	-	-
	2. "A" Class Licensed Institution	176.14	-	6.09	-	2,382.44	377.55	24.19	1.00	2,115.62	2.07	0.47	-
	Domestic Currency	151.32	-	6.09	-	2,380.00	377.55	23.92	1.00	2,115.62	-	-	-
	Foreign Currency	24.82	-	-	-	2.44	-	0.27	-	-	2.07	0.47	-
	3. Other Financial Ins.	8.72	104.03	-	-	1,413.26	-	0.11	-	690.96	-	-	-
	4. In Foreign Banks	-	-	-	-	2.41	-	-	-	-	-	-	-
	c. Money at Call	6,990.22	-	1,006.97	985.81	-	937.71	4,887.30	1,379.83	90.55	8,416.61	6,461.32	7,329.21
	Domestic Currency	6,987.46	-	1,006.97	985.81	-	935.41	4,871.60	1,379.83	90.55	8,416.61	6,461.32	7,329.21
	Foreign Currency	2.75	-	-	-	-	2.30	15.70	-	-	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>2,081.88</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,128.15</b>	<b>-</b>	<b>520.32</b>	<b>90.00</b>	<b>175.00</b>	<b>1,688.99</b>	<b>1,108.40</b>	<b>700.00</b>
	a. Govt. Securities	2,081.88	-	-	-	1,128.15	-	520.32	90.00	-	1,688.99	1,108.40	700.00
	b. NRB Bond	-	-	-	-	-	-	-	-	175.00	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>489.83</b>	<b>0.08</b>	<b>2.00</b>	<b>-</b>	<b>462.13</b>	<b>167.69</b>	<b>438.57</b>	<b>17.10</b>	<b>104.99</b>	<b>471.55</b>	<b>253.51</b>	<b>193.05</b>
	a. Interbank Lending	-	-	-	-	5.54	-	20.09	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	489.83	0.08	2.00	-	456.59	167.69	418.48	17.10	104.99	471.55	253.51	193.05
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>30,820.59</b>	<b>10.18</b>	<b>4,135.62</b>	<b>2,407.98</b>	<b>23,276.52</b>	<b>7,862.37</b>	<b>21,698.13</b>	<b>4,253.15</b>	<b>12,545.38</b>	<b>47,376.44</b>	<b>34,737.74</b>	<b>27,850.30</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>30,820.59</b>	<b>10.18</b>	<b>4,135.62</b>	<b>2,407.98</b>	<b>23,276.52</b>	<b>7,862.37</b>	<b>21,698.13</b>	<b>4,253.15</b>	<b>12,545.38</b>	<b>47,376.44</b>	<b>34,737.74</b>	<b>27,850.30</b>
	a. Private Sector	29,850.77	10.18	4,085.25	2,407.98	23,276.52	7,862.37	21,084.37	4,253.15	12,296.87	47,229.44	34,462.74	27,850.30
	b. Financial Institutions	969.82	-	50.38	-	-	-	613.76	-	248.50	147.00	275.00	-
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>760.20</b>	<b>1.70</b>	<b>106.72</b>	<b>113.54</b>	<b>460.41</b>	<b>244.77</b>	<b>400.90</b>	<b>41.19</b>	<b>410.61</b>	<b>869.25</b>	<b>491.74</b>	<b>426.02</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>2,417.53</b>	<b>194.17</b>	<b>194.94</b>	<b>489.84</b>	<b>774.92</b>	<b>417.82</b>	<b>927.01</b>	<b>136.60</b>	<b>459.18</b>	<b>1,585.17</b>	<b>850.77</b>	<b>1,215.62</b>
	a. Accrued Interest:	801.08	107.64	35.49	51.93	280.21	128.65	280.54	46.20	141.05	399.11	398.13	377.82
	Financial Institutions	-	-	-	-								

S.N.	BFI Name	Kamama	Corporate	Byoti	Shine	Kanchan	LumbiniDB	Sindhu	Sahara	Selapa	Sparakoshi	GreenDB	NFL	NSML	GURKHAFC
<b>Liabilities</b>															
<b>1</b>	<b>CAPITAL FUND</b>	<b>3,074.39</b>	<b>372.44</b>	<b>4,006.92</b>	<b>3,700.00</b>	<b>681.19</b>	<b>3,444.50</b>	<b>613.39</b>	<b>235.08</b>	<b>104.42</b>	<b>919.06</b>	<b>520.92</b>	<b>159.78</b>	<b>214.07</b>	<b>1,249.47</b>
	a. Paid-up Capital	2,540.20	370.55	3,495.29	2,622.90	584.43	2,716.31	500.03	163.37	28.00	787.11	500.00	135.80	233.33	867.99
	b. Calls in Advance	-	-	-	-	-	-	-	-	62.62	-	-	84.93	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	338.87	38.85	378.09	521.10	82.17	644.58	32.36	62.84	1.59	45.50	15.01	55.73	196.14	392.62
	e. Share Premium	-	-	-	2.47	-	0.08	6.01	8.74	-	-	5.00	-	2.48	22.40
	f. Retained Earning	126.11	(137.98)	6.56	421.41	0.30	4.65	69.89	-	11.90	64.35	0.91	(187.30)	(241.24)	(54.12)
	g. Others Reserves Fund	69.22	101.01	126.98	132.12	14.29	78.88	5.11	0.13	0.30	22.09	-	70.62	23.36	20.58
<b>2</b>	<b>BORROWINGS</b>	-	-	1,812.90	-	-	-	-	-	-	-	-	-	-	150.00
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	1,812.90	-	-	-	-	-	-	-	-	-	-	150.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>DEPOSITS</b>	29,912.65	257.10	32,609.23	27,577.23	6,401.01	28,058.77	3,011.96	705.73	493.12	3,002.21	1,353.52	44.23	473.23	6,717.75
	a. Current	343.99	4.94	661.90	336.95	457.62	430.71	129.50	20.78	13.35	76.81	22.76	0.08	-	-
	Domestic	343.99	4.94	661.90	336.95	457.62	430.71	129.50	20.78	13.35	76.81	22.76	0.08	-	-
	Foreign	-	-	0.30	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	7,894.79	73.83	8,318.13	12,861.34	2,750.07	6,746.25	1,024.85	540.28	322.22	1,119.20	285.88	38.36	31.08	1,710.13
	Domestic	7,894.79	73.83	8,316.70	12,861.34	2,750.07	6,746.16	1,024.85	540.28	322.22	1,119.20	285.88	38.36	31.08	1,710.13
	Foreign	-	-	1.43	-	-	0.09	-	-	-	-	-	-	-	-
	c. Fixed	16,576.91	120.33	15,804.83	13,043.26	2,196.64	14,265.70	936.26	84.45	123.69	1,323.99	724.38	5.79	-	3,241.52
	Domestic	16,576.91	120.33	15,804.83	13,043.26	2,196.64	14,265.70	936.26	84.45	123.69	1,323.99	724.38	5.29	-	3,241.52
	Foreign	-	-	-	-	-	-	-	-	-	-	-	0.50	-	-
	d. Call Deposits	5,096.96	56.56	7,768.61	1,327.58	996.07	6,603.65	921.16	60.23	30.91	482.21	320.11	-	206.67	1,766.10
	Domestic	5,096.96	56.56	7,768.61	1,327.58	996.07	6,603.65	921.16	60.23	30.91	482.21	320.11	-	206.67	1,766.10
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	1.44	55.77	8.09	0.61	12.45	0.20	-	2.95	-	0.40	-	235.48	-
	Domestic	-	1.44	55.77	8.09	0.61	12.45	0.20	-	2.95	-	0.40	-	235.48	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>4</b>	<b>Bills Payable</b>	-	-	-	-	-	3.78	-	-	-	-	-	-	-	-
<b>5</b>	<b>Other Liabilities</b>	1,216.02	419.73	1,819.96	1,399.92	249.45	2,796.24	153.24	50.73	30.79	229.95	77.30	458.48	6,112.08	1,019.12
	1. Sundry Creditors	94.73	3.14	10.59	83.21	5.42	171.43	3.37	0.63	0.16	19.65	4.69	18.15	149.57	1.81
	2. Loan Loss Provision	426.95	89.21	440.25	313.01	72.60	586.11	47.85	9.96	13.03	74.60	28.80	87.88	2,219.05	241.91
	3. Interest Suspense a/c	223.85	159.59	-	29.79	51.97	667.48	30.82	9.11	5.54	26.48	18.23	167.35	3,659.16	210.25
	4. Others	470.49	167.79	1,369.12	973.91	119.47	1,371.22	71.19	31.04	12.06	109.21	25.58	185.11	84.30	565.15
<b>6</b>	<b>Reconciliation A/c</b>	-	-	0.00	-	-	-	-	-	-	-	-	-	0.05	-
<b>7</b>	<b>Profit &amp; Loss A/c</b>	106.83	28.17	400.06	391.54	24.36	112.40	6.07	13.83	-	23.47	8.34	26.92	14.37	-
	<b>TOTAL Liabilities</b>	<b>34,309.89</b>	<b>1,077.43</b>	<b>40,649.06</b>	<b>33,068.70</b>	<b>7,356.01</b>	<b>34,415.68</b>	<b>3,784.66</b>	<b>1,005.37</b>	<b>628.32</b>	<b>4,174.69</b>	<b>1,960.09</b>	<b>689.42</b>	<b>6,813.79</b>	<b>9,136.34</b>
<b>Assets</b>															
<b>1</b>	<b>LIQUID FUNDS</b>	<b>6,016.09</b>	<b>263.74</b>	<b>8,128.08</b>	<b>5,284.76</b>	<b>1,684.59</b>	<b>5,077.95</b>	<b>843.31</b>	<b>241.71</b>	<b>124.74</b>	<b>967.34</b>	<b>619.34</b>	<b>127.46</b>	<b>288.60</b>	<b>1,940.11</b>
	a. Cash Balance	560.18	4.70	1,097.78	390.43	58.16	393.15	114.26	26.29	21.03	92.65	38.64	1.42	0.06	224.80
	Nepalese Notes & Coins	550.14	4.70	968.53	390.43	58.16	391.34	114.26	26.29	21.03	92.65	38.64	1.42	0.06	224.80
	Foreign Currency	10.04	-	129.25	-	-	1.82	-	-	-	-	-	-	-	-
	b. Bank Balance	5,455.90	259.04	1,340.40	1,189.49	312.58	4,684.80	125.11	215.42	25.33	169.15	580.70	126.04	11.98	316.60
	1. In Nepal Rastra Bank	1,196.82	8.43	1,261.23	1,178.33	98.37	1,148.78	84.04	30.02	-	168.83	53.59	3.81	10.64	316.60
	Domestic Currency	1,196.82	8.43	1,234.22	1,178.33	98.37	1,148.78	84.04	30.02	-	168.83	53.59	3.81	10.64	316.60
	Foreign Currency	-	-	27.02	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	2,596.85	187.37	79.17	11.09	214.21	2,569.58	41.07	99.88	24.19	0.32	193.61	4.54	1.10	-
	Domestic Currency	2,592.93	187.37	78.01	0.85	214.21	2,554.52	41.07	99.88	24.19	0.32	193.61	4.54	1.10	-
	Foreign Currency	3.92	-	1.16	10.23	-	15.07	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	1,662.22	63.24	-	0.08	-	966.43	-	85.52	1.14	-	333.50	117.69	0.24	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	-	5,689.89	3,704.84	1,313.85	-	603.95	-	78.38	705.53	-	-	276.56	1,398.70
	Domestic Currency	-	-	5,671.16	3,704.84	1,313.85	-	603.95	-	78.38	705.53	-	-	276.56	1,398.70
	Foreign Currency	-	-	18.74	-	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	622.26	-	998.57	1,154.73	-	1,347.08	10.00	-	-	-	30.00	-	2.01	150.40
	a. Govt. Securities	622.26	-	998.57	1,154.73	-	1,347.08	10.00	-	-	-	-	-	2.01	150.40
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	30.00	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	681.65	-	749.44	176.17	42.74	550.59	19.69	-	-	5.01	5.00	13.58	79.92	207.90
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	681.65	-	749.44	176.17	42.74	550.59	19.69	-	-	5.01	5.00	13.58	79.92	207.90
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	25,571.65	365.31	28,722.74	24,890.10	5,316.42	25,036.92	2,554.50	717.17	451.30	2,895.23	1,237.26	101.42	2,251.90	5,901.68
	<b>4.1 LOANS &amp; ADVANCES</b>	25,571.65	365.31	28,722.74	24,890.10	5,316.42	25,036.92	2,554.50	717.17	451.30	2,895.23	1,237.26	101.42	2,251.90	5,901.68
	a. Private Sector	25,571.65	365.31	28,722.74	24,890.10	5,316.42	23,803.08	2,554.50	717.17	451.30	2,895.23	1,148.44	101.42	2,251.90	5,490.96
	b. Financial Institutions	-	-	-	-	-	1,233.84	-	-	-	-	88.82	-	-	410.71
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	692.90	7.42	649.15	432.91	127.58	519.60	232.73	8.02	19.15	83.76	29.96	11.07	44.95	168.20
<b>7</b>	<b>OTHER ASSETS</b>	715.71	283.03	1,383.34	1,130.04	159.35	1,829.11	120.42	38.47	31.89					

S.N.	BFI Name	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	Crystal	GMFL
<b>Liabilities</b>																
<b>1</b>	<b>CAPITAL FUND</b>	<b>1,114.73</b>	<b>1,013.28</b>	<b>140.49</b>	<b>1,456.48</b>	<b>767.18</b>	<b>845.87</b>	<b>776.51</b>	<b>1,166.14</b>	<b>959.42</b>	<b>256.16</b>	<b>1,012.26</b>	<b>39.75</b>	<b>(651.10)</b>	<b>62.66</b>	<b>1,053.79</b>
	a. Paid-up Capital	800.00	829.04	187.95	1,040.83	828.91	800.10	600.41	917.28	823.40	224.06	737.25	181.98	935.07	70.00	800.00
	b. Calls in Advance	-	-	48.93	-	-	-	-	-	-	-	-	83.69	-	24.49	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	144.40	179.76	133.97	190.12	169.71	26.33	162.17	182.19	100.23	8.47	121.83	81.94	259.56	46.44	112.12
	e. Share Premium	2.48	-	-	158.68	3.03	7.12	-	21.31	1.60	1.36	12.34	1.36	2.61	-	3.50
	f. Retained Earning	5.65	1.04	(230.35)	5.91	(351.62)	8.35	9.95	8.29	28.94	21.52	124.63	(314.05)	(1,848.34)	(239.57)	127.45
	g. Others Reserves Fund	162.21	3.44	0.00	60.92	117.15	3.96	3.97	37.07	5.26	0.76	16.21	4.82	0.00	161.30	10.72
<b>2</b>	<b>BORROWINGS</b>	<b>526.25</b>	<b>100.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>400.00</b>	<b>1.58</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>27.70</b>	<b>-</b>	<b>-</b>
	a. NRB	75.77	-	-	-	-	-	-	-	1.58	-	-	-	27.70	-	-
	b. Interbank Borrowing	449.00	100.00	-	-	-	-	-	400.00	-	-	-	-	27.70	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	1.48	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>DEPOSITS</b>	<b>8,025.00</b>	<b>5,086.14</b>	<b>236.18</b>	<b>6,684.15</b>	<b>2,564.10</b>	<b>1,591.60</b>	<b>2,366.57</b>	<b>7,286.31</b>	<b>4,048.47</b>	<b>241.46</b>	<b>7,105.30</b>	<b>170.94</b>	<b>745.34</b>	<b>126.10</b>	<b>4,408.59</b>
	a. Current	-	-	-	32.69	20.30	12.19	9.19	93.89	12.38	-	135.13	10.88	-	-	30.57
	Domestic	-	-	-	32.69	20.30	12.19	9.19	93.89	12.38	-	135.13	10.88	-	-	30.57
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	3,043.57	1,242.97	115.63	1,698.35	852.41	594.31	742.06	2,052.45	873.98	77.24	3,366.95	83.28	21.30	58.43	985.32
	Domestic	3,043.57	1,242.97	115.63	1,698.35	852.41	594.31	742.06	2,052.45	873.98	77.24	3,366.95	83.28	21.30	58.43	985.32
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	4,904.06	3,184.00	108.24	4,088.25	1,327.13	689.10	1,541.79	4,232.68	2,388.06	164.22	2,920.69	26.75	-	-	2,479.41
	Domestic	4,904.06	3,184.00	108.24	4,088.25	1,327.13	689.10	1,541.79	4,232.68	2,388.06	164.22	2,920.69	26.75	-	-	2,479.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	75.48	659.18	9.92	864.86	364.26	296.00	73.52	907.30	-	-	682.12	50.03	-	-	445.51
	Domestic	75.48	659.18	9.92	864.86	364.26	296.00	73.52	907.30	-	-	682.12	50.03	-	-	445.51
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	1.89	-	2.39	-	-	-	0.01	-	774.06	-	0.41	-	724.04	67.67	467.78
	Domestic	1.89	-	2.39	-	-	-	0.01	-	774.06	-	0.41	-	724.04	67.67	467.78
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>4</b>	<b>Bills Payable</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>0.19</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>5</b>	<b>Other Liabilities</b>	<b>541.42</b>	<b>283.00</b>	<b>625.21</b>	<b>439.36</b>	<b>785.07</b>	<b>133.68</b>	<b>215.83</b>	<b>441.57</b>	<b>402.49</b>	<b>43.78</b>	<b>443.50</b>	<b>616.82</b>	<b>3,719.31</b>	<b>1,059.83</b>	<b>246.93</b>
	1. Sundry Creditors	43.04	2.30	21.47	47.75	6.99	2.56	5.74	1.97	9.04	0.26	156.39	29.52	65.53	8.94	24.92
	2. Loan Loss Provision	146.52	58.47	299.37	133.93	308.56	59.32	91.21	121.11	74.93	10.36	121.52	163.60	1,586.58	313.53	46.63
	3. Interest Suspense a/c	113.39	92.71	283.71	100.02	282.54	31.92	30.56	150.01	67.15	6.31	37.55	353.92	2,018.21	683.87	56.54
	4. Others	238.47	129.51	20.66	157.67	186.97	39.88	88.32	168.48	251.36	26.85	128.03	69.78	48.99	53.49	118.83
<b>6</b>	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>61.55</b>	<b>45.99</b>	<b>20.28</b>	<b>13.09</b>	<b>40.42</b>	<b>-</b>	<b>26.51</b>	<b>35.07</b>	<b>18.24</b>	<b>9.45</b>	<b>59.96</b>	<b>7.13</b>	<b>-</b>	<b>-</b>	<b>54.95</b>
	<b>TOTAL Liabilities</b>	<b>10,268.94</b>	<b>6,528.41</b>	<b>1,022.15</b>	<b>8,593.08</b>	<b>4,156.78</b>	<b>2,571.15</b>	<b>3,385.41</b>	<b>9,329.27</b>	<b>5,430.21</b>	<b>550.85</b>	<b>8,621.02</b>	<b>834.64</b>	<b>3,841.25</b>	<b>1,248.59</b>	<b>5,764.26</b>
<b>Assets</b>																
<b>1</b>	<b>LIQUID FUNDS</b>	<b>2,011.12</b>	<b>1,238.59</b>	<b>310.23</b>	<b>1,471.96</b>	<b>869.02</b>	<b>651.50</b>	<b>995.14</b>	<b>2,171.27</b>	<b>1,284.32</b>	<b>180.74</b>	<b>1,719.34</b>	<b>221.06</b>	<b>90.66</b>	<b>4.60</b>	<b>1,187.63</b>
	a. Cash Balance	189.04	43.12	3.21	114.43	38.25	34.40	16.27	109.28	54.82	7.41	182.99	6.08	0.13	0.07	38.55
	Nepalese Notes & Coins	189.04	43.12	3.21	114.43	38.25	34.40	16.27	109.28	54.82	7.41	182.99	6.08	0.13	0.07	38.44
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.11
	b. Bank Balance	1,822.07	1,195.47	14.77	1,357.53	830.76	141.00	103.19	314.86	215.38	10.91	302.53	214.98	90.54	4.53	179.36
	1. In Nepal Rastra Bank	323.60	199.66	14.77	287.57	125.10	116.24	101.50	310.31	215.38	-	301.72	11.44	3.11	1.28	178.67
	Domestic Currency	323.60	199.66	14.77	287.57	125.10	116.24	101.50	310.31	215.38	-	301.72	11.44	3.11	1.28	178.67
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1,498.47	553.27	-	550.93	133.98	24.72	1.69	4.55	-	10.91	0.81	136.27	67.08	2.63	0.66
	Domestic Currency	1,498.47	553.27	-	550.93	133.98	24.72	1.69	4.55	-	10.91	0.81	136.27	67.08	2.63	0.66
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	442.53	-	519.03	571.68	0.03	-	-	-	-	-	67.26	20.35	0.62	0.02
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	-	292.25	-	-	476.11	875.69	1,747.13	1,014.12	162.42	1,233.82	-	-	-	969.72
	Domestic Currency	-	-	292.25	-	-	476.11	875.69	1,747.13	1,014.12	162.42	1,233.82	-	-	-	969.72
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>491.03</b>	<b>251.20</b>	<b>-</b>	<b>280.00</b>	<b>180.00</b>	<b>15.00</b>	<b>-</b>	<b>260.50</b>	<b>155.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>174.88</b>
	a. Govt. Securities	491.03	251.20	-	280.00	180.00	15.00	-	260.50	155.00	-	-	-	-	-	174.88
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>339.43</b>	<b>50.12</b>	<b>26.62</b>	<b>257.65</b>	<b>84.88</b>	<b>104.93</b>	<b>30.35</b>	<b>71.73</b>	<b>161.30</b>	<b>0.19</b>	<b>124.22</b>	<b>0.45</b>	<b>0.03</b>	<b>3.23</b>	<b>288.58</b>
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	339.43	50.12	26.62	257.65	84.88	104.93	30.35	71.73	161.30	0.19	124.22	0.45	0.03	3.23	288.58
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>6,669.82</b>	<b>4,686.39</b>	<b>358.75</b>	<b>5,845.51</b>	<b>2,398.53</b>	<b>1,644.59</b>	<b>2,244.67</b>	<b>6,295.52</b>	<b>3,442.48</b>	<b>316.99</b>	<b>6,291.61</b>	<b>164.21</b>	<b>1,586.58</b>	<b>320.35</b>	<b>3,579.00</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>6,669.82</b>	<b>4,686.39</b>	<b>358.75</b>	<b>5,845.51</b>	<b>2,398.53</b>	<b>1,644.59</b>	<b>2,244.67</b>	<b>6,295.52</b>	<b>3,442.48</b>	<b>316.99</b>	<b>6,291.61</b>	<b>164.21</b>	<b>1,586.58</b>	<b>320.35</b>	<b>3,579.00</b>
	a. Private Sector	6,669.82	4,470.89	358.75	5,845.51	2,398.53	1,170.67	2,244.67	6,295.52	3,442.48	316.99	6,291.61	164.21	1,586.58	320.35	3,305.92
	b. Financial Institutions	-	215.50	-	-	-	473.92	-	-	-	-	-	-	-	-	269.00
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.08
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-&lt;/</b>													

S.N.	BFI Name	IGFC	CityExpress	Manju	Reliance
<b>Liabilities</b>					
<b>1</b>	<b>CAPITAL FUND</b>	<b>1,258.76</b>	<b>227.40</b>	<b>888.57</b>	<b>1,040.14</b>
	a. Paid-up Capital	926.50	400.00	818.13	832.42
	b. Calls in Advance	-	2.14	-	-
	c. Proposed Bonus Share	-	-	-	-
	d. General Reserves	210.47	68.63	70.21	76.61
	e. Share Premium	-	4.80	-	1.14
	f. Retained Earning	10.40	(248.92)	0.23	110.93
	g. Others Reserves Fund	111.39	0.75	0.00	19.05
<b>2</b>	<b>BORROWINGS</b>	<b>1,142.37</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. NRB	2.37	-	-	-
	b. Interbank Borrowing	1,140.00	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-
	d. Other Financial Ins.	-	-	-	-
	e. Bonds and Securities	-	-	-	-
<b>3</b>	<b>DEPOSITS</b>	<b>11,675.23</b>	<b>101.93</b>	<b>7,611.51</b>	<b>4,861.91</b>
	a. Current	214.09	2.20	-	-
	Domestic	214.09	2.20	-	-
	Foreign	-	-	-	-
	b. Savings	3,088.67	69.98	1,135.22	1,301.75
	Domestic	3,088.67	69.98	1,135.22	1,301.75
	Foreign	-	-	-	-
	c. Fixed	7,367.19	21.69	3,963.41	2,285.91
	Domestic	7,367.19	21.69	3,963.41	2,285.91
	Foreign	-	-	-	-
	d. Call Deposits	1,002.96	6.94	-	-
	Domestic	1,002.96	6.94	-	-
	Foreign	-	-	-	-
	e. Others	2.32	1.11	2,512.89	1,274.24
	Domestic	2.32	1.11	2,512.89	1,274.24
	Foreign	-	-	-	-
<b>4</b>	<b>Bills Payable</b>	<b>0.42</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>5</b>	<b>Other Liabilities</b>	<b>449.67</b>	<b>78.67</b>	<b>746.49</b>	<b>348.36</b>
	1. Sundry Creditors	22.52	4.39	9.00	7.92
	2. Loan Loss Provision	125.09	1.58	290.71	105.42
	3. Interest Suspense a/c	29.17	1.47	146.46	70.83
	4. Others	272.88	71.23	300.32	164.20
<b>6</b>	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>74.28</b>	<b>1.41</b>	<b>122.37</b>	<b>46.09</b>
	<b>TOTAL Liabilities</b>	<b>14,600.72</b>	<b>409.42</b>	<b>9,368.95</b>	<b>6,296.51</b>
<b>Assets</b>					
<b>1</b>	<b>LIQUID FUNDS</b>	<b>3,355.48</b>	<b>151.26</b>	<b>1,584.33</b>	<b>1,557.32</b>
	a. Cash Balance	247.39	3.58	106.17	47.02
	Nepalese Notes & Coins	247.35	3.58	106.17	47.02
	Foreign Currency	0.05	-	-	-
	b. Bank Balance	3,108.09	147.68	1,478.16	256.38
	1. In Nepal Rastra Bank	372.98	6.92	256.97	256.38
	Domestic Currency	372.98	6.92	256.97	256.38
	Foreign Currency	-	-	-	-
	2. "A" Class Licensed Institution	1,517.14	52.03	449.20	-
	Domestic Currency	1,517.14	52.03	449.20	-
	Foreign Currency	-	-	-	-
	3. Other Financial Ins.	1,217.97	88.74	771.99	-
	4. In Foreign Banks	-	-	-	-
	c. Money at Call	-	-	-	1,253.92
	Domestic Currency	-	-	-	1,253.92
	Foreign Currency	-	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>754.04</b>	<b>-</b>	<b>158.99</b>	<b>111.61</b>
	a. Govt. Securities	754.04	-	158.99	88.11
	b. NRB Bond	-	-	-	23.50
	c. Govt. Non-Fin. Ins.	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-
	e. Non Residents	-	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>271.94</b>	<b>-</b>	<b>263.18</b>	<b>257.96</b>
	a. Interbank Lending	-	-	-	-
	b. Non Residents	-	-	-	-
	c. Others	271.94	-	263.18	257.96
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>9,423.11</b>	<b>151.02</b>	<b>6,740.65</b>	<b>4,084.24</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>9,423.11</b>	<b>151.02</b>	<b>6,740.65</b>	<b>4,084.24</b>
	a. Private Sector	8,653.20	145.16	5,665.65	3,659.74
	b. Financial Institutions	769.91	5.86	1,075.00	424.50
	c. Government Organizations	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-
	c. Import Bills & Imports	-	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Against Domestic Bills	-	-	-	-
	b. Against Foreign Bills	-	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>279.86</b>	<b>32.62</b>	<b>108.70</b>	<b>31.69</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>513.08</b>	<b>28.28</b>	<b>476.75</b>	<b>254.27</b>
	a. Accrued Interest:	179.14	1.47	147.10	86.17
	Financial Institutions	164.92	0.54	57.20	11.84
	Government Enterprises	14.22	-	-	1.56
	Private Sector	-	0.93	89.90	72.77
	b. Staff Loans / Adv.	76.75	0.71	144.92	18.74
	c. Sundry Debtors	111.10	0.76	3.40	52.55
	d. Cash In Transit	-	-	-	-
	e. Others	146.10	25.34	181.33	96.79
<b>8</b>	<b>Expenses not Written off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9</b>	<b>Non Banking Assets</b>	<b>3.21</b>	<b>46.23</b>	<b>36.35</b>	<b>1.62</b>
<b>10</b>	<b>Reconciliation Account</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(8.73)</b>
<b>11</b>	<b>Profit &amp; Loss A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6.54</b>
	<b>TOTAL ASSETS</b>	<b>14,600.72</b>	<b>409.42</b>	<b>9,368.95</b>	<b>6,296.51</b>

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,966.49</b>	<b>4,974.00</b>	<b>6,242.69</b>	<b>6,216.79</b>	<b>2,061.25</b>	<b>4,797.27</b>	<b>4,811.81</b>
1.1 On Deposit Liabilities	3,962.59	4,960.42	6,225.54	5,994.17	2,060.87	4,606.32	4,667.61
1.1.1 Saving Account	1,872.39	2,926.82	1,320.57	996.66	710.04	1,015.85	755.33
1.1.2 Fixed Account	1,912.46	1,949.27	4,391.65	4,663.68	1,196.92	3,396.44	3,867.42
1.1.2.1 Up to 3 months Fixed Account	174.25	88.31	658.75	87.57	-	-	154.99
1.1.2.2 3 to 6 months Fixed Account	133.03	84.91	878.33	-	92.93	-	123.52
1.1.2.3 6 months to 1 year Fixed Account	1,403.46	1,098.94	2,195.83	-	374.15	3,396.44	339.01
1.1.2.4 Above 1 year Fixed Account	201.72	677.11	658.75	4,576.11	729.85	-	3,249.91
1.1.3 Call Deposit	177.75	84.33	513.32	333.84	153.91	194.03	44.86
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	3.90	13.58	17.15	222.62	0.38	190.95	144.20
<b>2. Commission Expense</b>	<b>67.15</b>	<b>-</b>	<b>214.74</b>	<b>233.17</b>	<b>38.90</b>	<b>-</b>	<b>81.02</b>
<b>3. Staff Expense</b>	<b>1,261.56</b>	<b>1,941.97</b>	<b>1,022.40</b>	<b>680.24</b>	<b>508.24</b>	<b>831.51</b>	<b>831.96</b>
<b>4. Office Operating Expenses</b>	<b>481.13</b>	<b>946.71</b>	<b>790.57</b>	<b>727.97</b>	<b>384.93</b>	<b>756.34</b>	<b>607.45</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.67</b>
<b>7. Provision for Risk</b>	<b>346.71</b>	<b>1,064.62</b>	<b>161.65</b>	<b>874.43</b>	<b>56.42</b>	<b>280.68</b>	<b>134.29</b>
7.1 Loan loss Provision	346.71	1,004.36	161.21	874.43	56.42	280.68	134.29
7.1.1 General Loan loss Provision	346.71	172.51	112.56	439.66	55.54	-	81.66
7.1.1.1 Pass Loan Loss Provision	346.71	97.97	112.56	104.15	35.74	-	81.66
7.1.1.2 Watch List Provision	-	74.54	-	335.51	19.80	-	-
7.1.2 Special Loan Loss Provision	-	1,022.76	48.64	434.76	0.88	-	52.63
7.1.3 Additional Loan Loss Provision	-	(190.91)	-	-	-	280.68	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	60.26	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	0.45	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>3.16</b>	<b>0.72</b>	<b>7.77</b>	<b>-</b>	<b>3.33</b>
<b>9. Provision for Staff Bonus</b>	<b>74.06</b>	<b>171.34</b>	<b>441.99</b>	<b>377.58</b>	<b>256.11</b>	<b>309.15</b>	<b>217.75</b>
<b>10. Provision for Income Tax</b>	<b>439.15</b>	<b>976.64</b>	<b>1,167.89</b>	<b>1,019.46</b>	<b>691.51</b>	<b>734.88</b>	<b>593.71</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,042.02</b>	<b>2,278.82</b>	<b>2,810.04</b>	<b>2,378.75</b>	<b>1,613.52</b>	<b>2,047.47</b>	<b>1,366.02</b>
<b>Total Expenses</b>	<b>7,678.28</b>	<b>12,354.10</b>	<b>12,855.14</b>	<b>12,509.11</b>	<b>5,618.65</b>	<b>9,757.30</b>	<b>8,648.00</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>6,365.32</b>	<b>10,420.62</b>	<b>10,939.83</b>	<b>10,481.10</b>	<b>4,565.49</b>	<b>8,224.59</b>	<b>7,669.35</b>
1.1 On Loans and Advances	5,961.84	9,251.37	9,861.89	9,810.54	3,943.34	7,590.88	7,245.41
1.2 On Investment	158.68	1,113.16	675.95	456.15	300.27	494.79	316.68
1.2.1 Government Bonds	158.68	1,113.16	675.95	456.15	300.27	469.96	316.68
1.2.2 Foreign Bonds	-	-	-	-	-	24.83	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	76.71	6.53	19.78	187.87	3.07	-	6.02
1.4 On Call Deposit	-	49.56	281.58	26.23	106.92	-	-
1.5 On Others	168.09	-	100.62	0.31	211.90	138.93	101.24
<b>2. Commission and Discount</b>	<b>529.47</b>	<b>408.62</b>	<b>688.37</b>	<b>903.13</b>	<b>491.74</b>	<b>493.01</b>	<b>646.31</b>
2.1 Bills Purchase and Discount	-	1.19	0.05	1.87	13.81	2.15	1.00
2.2 Commission	529.47	407.43	683.69	901.26	365.84	307.70	240.09
2.3 Others	-	-	4.63	-	112.10	183.16	405.23
<b>3. Exchange Fluctuation Income</b>	<b>195.58</b>	<b>71.87</b>	<b>522.85</b>	<b>612.66</b>	<b>482.52</b>	<b>451.58</b>	<b>216.63</b>
3.1 Due to Change in Exchange Rate	4.34	28.61	1,156.36	42.11	226.65	-	12.59
3.2 Due to Foreign Currency Transaction	191.24	43.26	(633.51)	570.55	255.86	451.58	204.03
<b>4. Other Operating Income</b>	<b>180.25</b>	<b>557.68</b>	<b>502.20</b>	<b>190.69</b>	<b>55.08</b>	<b>88.47</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>210.57</b>	<b>117.99</b>	<b>101.23</b>	<b>6.20</b>	<b>15.26</b>	<b>46.73</b>	<b>24.41</b>
<b>6. Write Back from Provisions for loss</b>	<b>197.08</b>	<b>618.87</b>	<b>99.25</b>	<b>315.33</b>	<b>8.56</b>	<b>313.61</b>	<b>91.29</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>158.45</b>	<b>1.41</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>139.32</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>7,678.28</b>	<b>12,354.10</b>	<b>12,855.14</b>	<b>12,509.11</b>	<b>5,618.65</b>	<b>9,757.30</b>	<b>8,648.00</b>

BFI Name	NBBL	EBL	BOK	NCC	NIC	M/BL	Kumari
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,084.89</b>	<b>5,643.94</b>	<b>4,217.81</b>	<b>3,530.52</b>	<b>8,729.74</b>	<b>4,950.53</b>	<b>4,546.11</b>
1.1 On Deposit Liabilities	3,082.24	5,574.82	4,150.76	3,502.36	8,051.79	4,712.80	4,499.75
1.1.1 Saving Account	762.79	1,200.21	657.04	865.33	2,437.84	1,007.90	733.69
1.1.2 Fixed Account	1,926.02	4,154.13	3,348.06	2,113.54	5,113.37	3,398.05	3,237.55
1.1.2.1 Up to 3 months Fixed Account	-	943.86	-	204.50	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.34	895.62	-	308.59	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	936.75	3,348.06	1,453.81	4,380.63	2,713.33	-
1.1.2.4 Above 1 year Fixed Account	1,925.68	1,377.90	-	146.65	732.74	684.72	3,237.55
1.1.3 Call Deposit	393.43	220.49	145.66	523.49	500.58	306.84	528.51
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.65	69.11	67.04	28.16	677.95	237.73	46.36
<b>2. Commission Expense</b>	<b>16.97</b>	<b>79.21</b>	<b>39.02</b>	<b>13.77</b>	<b>-</b>	<b>39.98</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>524.93</b>	<b>850.56</b>	<b>625.57</b>	<b>627.56</b>	<b>1,282.79</b>	<b>891.29</b>	<b>730.29</b>
<b>4. Office Operating Expenses</b>	<b>364.38</b>	<b>563.89</b>	<b>625.10</b>	<b>435.46</b>	<b>1,182.59</b>	<b>676.93</b>	<b>568.84</b>
<b>5. Foreign Exchange Loss</b>	<b>13.95</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	13.95	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>34.08</b>	<b>0.14</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.03</b>	<b>28.31</b>
<b>7. Provision for Risk</b>	<b>753.43</b>	<b>90.63</b>	<b>287.18</b>	<b>338.09</b>	<b>331.16</b>	<b>172.76</b>	<b>508.83</b>
7.1 Loan loss Provision	753.43	90.63	287.18	338.09	192.68	172.76	508.83
7.1.1 General Loan loss Provision	311.17	90.63	208.31	208.89	192.68	141.95	360.58
7.1.1.1 Pass Loan Loss Provision	224.52	90.63	196.64	150.64	192.68	117.57	350.07
7.1.1.2 Watch List Provision	86.65	-	11.67	58.25	-	24.38	10.51
7.1.2 Special Loan Loss Provision	442.26	-	78.86	129.21	-	30.82	148.26
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	138.48	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>40.62</b>	<b>45.23</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>95.89</b>	<b>335.99</b>	<b>190.25</b>	<b>170.05</b>	<b>434.98</b>	<b>177.04</b>	<b>158.98</b>
<b>10. Provision for Income Tax</b>	<b>258.89</b>	<b>907.18</b>	<b>513.67</b>	<b>473.92</b>	<b>1,174.44</b>	<b>512.47</b>	<b>443.69</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>604.08</b>	<b>2,116.74</b>	<b>1,198.57</b>	<b>1,056.51</b>	<b>2,740.35</b>	<b>1,080.85</b>	<b>987.15</b>
<b>Total Expenses</b>	<b>5,751.50</b>	<b>10,588.27</b>	<b>7,697.16</b>	<b>6,645.89</b>	<b>15,916.66</b>	<b>8,547.11</b>	<b>7,972.21</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>4,158.34</b>	<b>9,514.39</b>	<b>6,812.83</b>	<b>5,844.75</b>	<b>13,544.51</b>	<b>7,612.27</b>	<b>6,923.04</b>
1.1 On Loans and Advances	3,870.34	8,742.17	6,370.20	5,575.02	12,931.69	7,181.52	6,535.75
1.2 On Investment	183.54	751.07	395.04	232.02	25.08	348.76	257.40
1.2.1 Government Bonds	47.16	732.83	395.04	232.02	25.08	299.85	257.40
1.2.2 Foreign Bonds	-	18.24	-	-	-	-	-
1.2.3 NRB Bonds	136.38	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	48.91	-
1.3 On Agency Balance	1.49	-	-	37.72	17.59	-	-
1.4 On Call Deposit	79.02	-	15.81	-	514.71	-	-
1.5 On Others	23.95	21.15	31.78	0.00	55.45	81.99	129.89
<b>2. Commission and Discount</b>	<b>598.45</b>	<b>804.23</b>	<b>398.85</b>	<b>380.00</b>	<b>152.03</b>	<b>701.00</b>	<b>322.52</b>
2.1 Bills Purchase and Discount	21.50	-	1.57	0.01	4.54	0.02	-
2.2 Commission	570.99	804.23	397.28	379.99	147.49	479.76	147.51
2.3 Others	5.97	-	-	-	-	221.23	175.01
<b>3. Exchange Fluctuation Income</b>	<b>132.91</b>	<b>198.22</b>	<b>183.44</b>	<b>110.04</b>	<b>239.73</b>	<b>218.90</b>	<b>216.57</b>
3.1 Due to Change in Exchange Rate	-	16.70	-	2.02	-	49.60	43.31
3.2 Due to Foreign Currency Transaction	132.91	181.51	183.44	108.02	239.73	169.30	173.26
<b>4. Other Operating Income</b>	<b>198.90</b>	<b>-</b>	<b>43.93</b>	<b>36.33</b>	<b>1,691.93</b>	<b>-</b>	<b>89.38</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>71.43</b>	<b>-</b>	<b>-</b>	<b>279.04</b>	<b>8.92</b>	<b>42.84</b>
<b>6. Write Back from Provisions for loss</b>	<b>651.59</b>	<b>-</b>	<b>255.62</b>	<b>274.76</b>	<b>-</b>	<b>2.47</b>	<b>377.86</b>
<b>7. Recovery of written-off Loan</b>	<b>11.31</b>	<b>-</b>	<b>2.50</b>	<b>-</b>	<b>9.42</b>	<b>3.55</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>5,751.50</b>	<b>10,588.27</b>	<b>7,697.16</b>	<b>6,645.89</b>	<b>15,916.66</b>	<b>8,547.11</b>	<b>7,972.21</b>



BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>4,366.54</b>	<b>6,458.88</b>	<b>5,987.49</b>	<b>7,446.52</b>	<b>4,351.12</b>	<b>4,463.86</b>	<b>3,972.14</b>
1.1 On Deposit Liabilities	4,259.84	6,092.36	5,951.78	7,199.66	4,239.81	4,455.49	3,797.20
1.1.1 Saving Account	901.64	1,420.22	1,280.02	1,985.25	727.28	727.74	736.11
1.1.2 Fixed Account	3,031.33	4,032.28	4,575.43	4,860.28	3,198.19	2,880.12	2,907.74
1.1.2.1 Up to 3 months Fixed Account	93.50	12.47	-	72.52	309.29	-	-
1.1.2.2 3 to 6 months Fixed Account	181.82	711.21	-	1,053.80	209.63	312.50	1,283.22
1.1.2.3 6 months to 1 year Fixed Account	1,328.28	1,478.42	3,779.50	2,588.48	2,466.19	2,173.05	138.70
1.1.2.4 Above 1 year Fixed Account	1,427.72	1,830.18	795.93	1,145.47	213.08	394.58	1,485.81
1.1.3 Call Deposit	326.88	639.86	96.34	354.14	314.34	847.64	153.35
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	106.70	366.52	35.70	246.86	111.32	8.37	174.93
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>12.79</b>	<b>136.52</b>	<b>30.87</b>	<b>-</b>	<b>0.92</b>
<b>3. Staff Expense</b>	<b>617.34</b>	<b>1,163.67</b>	<b>2,038.07</b>	<b>1,742.62</b>	<b>556.15</b>	<b>386.87</b>	<b>712.58</b>
<b>4. Office Operating Expenses</b>	<b>621.97</b>	<b>864.44</b>	<b>675.10</b>	<b>895.25</b>	<b>454.33</b>	<b>302.38</b>	<b>631.86</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>528.04</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	528.04	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>11.09</b>	<b>-</b>	<b>8.86</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>191.88</b>	<b>-</b>	<b>936.69</b>	<b>458.35</b>	<b>66.05</b>	<b>276.13</b>	<b>413.63</b>
7.1 Loan loss Provision	191.88	-	936.69	458.35	66.05	276.13	413.63
7.1.1 General Loan loss Provision	124.49	-	202.26	458.35	(11.52)	112.31	74.33
7.1.1.1 Pass Loan Loss Provision	79.91	-	95.80	458.35	(21.26)	44.95	62.49
7.1.1.2 Watch List Provision	44.58	-	106.46	-	9.73	67.36	11.85
7.1.2 Special Loan Loss Provision	67.39	-	734.42	-	77.58	163.81	339.30
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>47.04</b>	<b>37.51</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>183.15</b>	<b>240.13</b>	<b>147.26</b>	<b>-</b>	<b>156.70</b>	<b>289.48</b>	<b>202.11</b>
<b>10. Provision for Income Tax</b>	<b>494.51</b>	<b>660.34</b>	<b>828.18</b>	<b>1,031.72</b>	<b>423.08</b>	<b>778.35</b>	<b>545.69</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.63</b>
<b>12. Net Profit</b>	<b>1,153.85</b>	<b>1,500.83</b>	<b>1,969.73</b>	<b>2,501.67</b>	<b>987.19</b>	<b>1,826.95</b>	<b>1,273.27</b>
<b>Total Expenses</b>	<b>7,687.37</b>	<b>11,453.83</b>	<b>12,604.17</b>	<b>14,212.64</b>	<b>7,025.49</b>	<b>8,324.02</b>	<b>7,756.83</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>6,691.82</b>	<b>10,169.37</b>	<b>10,152.05</b>	<b>12,663.02</b>	<b>6,313.02</b>	<b>7,389.85</b>	<b>6,628.86</b>
1.1 On Loans and Advances	6,396.90	9,582.16	9,602.02	12,045.73	5,845.41	7,019.45	6,177.12
1.2 On Investment	183.37	528.49	543.82	507.66	306.54	283.44	345.97
1.2.1 Government Bonds	179.82	528.49	543.82	507.66	306.54	283.44	342.56
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	3.55	-	-	-	-	-	3.41
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	2.51	-	-	24.23	17.68	1.23
1.4 On Call Deposit	-	48.66	-	-	4.22	-	83.14
1.5 On Others	111.56	7.55	6.21	109.62	132.62	69.28	21.40
<b>2. Commission and Discount</b>	<b>274.62</b>	<b>783.86</b>	<b>418.29</b>	<b>1,070.13</b>	<b>416.34</b>	<b>632.38</b>	<b>302.00</b>
2.1 Bills Purchase and Discount	27.37	12.18	0.00	-	-	-	58.56
2.2 Commission	247.25	95.67	385.57	1,070.13	409.93	624.07	214.78
2.3 Others	-	676.02	32.72	-	6.42	8.31	28.65
<b>3. Exchange Fluctuation Income</b>	<b>188.05</b>	<b>313.30</b>	<b>248.62</b>	<b>317.18</b>	<b>242.81</b>	<b>170.20</b>	<b>172.20</b>
3.1 Due to Change in Exchange Rate	6.04	(1.91)	-	-	3.20	0.65	12.48
3.2 Due to Foreign Currency Transaction	182.01	315.21	248.62	317.18	239.61	169.55	159.72
<b>4. Other Operating Income</b>	<b>295.40</b>	<b>187.09</b>	<b>790.01</b>	<b>117.33</b>	<b>9.20</b>	<b>119.71</b>	<b>434.11</b>
<b>5. Non Operating Income</b>	<b>102.16</b>	<b>-</b>	<b>217.35</b>	<b>-</b>	<b>23.65</b>	<b>11.88</b>	<b>45.08</b>
<b>6. Write Back from Provisions for loss</b>	<b>130.96</b>	<b>-</b>	<b>759.74</b>	<b>44.39</b>	<b>-</b>	<b>-</b>	<b>168.66</b>
<b>7. Recovery of written-off Loan</b>	<b>4.17</b>	<b>0.21</b>	<b>18.12</b>	<b>0.58</b>	<b>20.46</b>	<b>-</b>	<b>3.81</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>0.18</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.12</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>7,687.37</b>	<b>11,453.83</b>	<b>12,604.17</b>	<b>14,212.64</b>	<b>7,025.49</b>	<b>8,324.02</b>	<b>7,756.83</b>

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>5,787.72</b>	<b>4,746.17</b>	<b>4,049.04</b>	<b>2,573.92</b>	<b>3,522.59</b>	<b>4,826.26</b>	<b>1,929.20</b>
1.1 On Deposit Liabilities	5,499.12	4,664.75	4,021.65	2,534.61	3,509.99	4,681.02	1,925.32
1.1.1 Saving Account	1,175.61	1,261.16	795.03	441.97	694.29	1,172.74	519.21
1.1.2 Fixed Account	3,849.84	3,047.78	2,761.93	1,814.52	2,369.97	3,238.83	1,237.01
1.1.2.1 Up to 3 months Fixed Account	516.39	299.86	-	-	-	39.67	267.01
1.1.2.2 3 to 6 months Fixed Account	499.18	344.93	-	-	1,748.07	667.00	93.56
1.1.2.3 6 months to 1 year Fixed Account	1,236.80	2,013.44	2,761.93	1,814.52	450.54	448.44	777.74
1.1.2.4 Above 1 year Fixed Account	1,597.47	389.54	-	-	171.36	2,083.71	98.70
1.1.3 Call Deposit	304.20	355.81	464.68	278.11	445.73	269.45	169.10
1.1.4 Certificate of Deposit	169.46	-	-	-	-	-	-
1.2 On Borrowing	288.60	81.42	27.40	39.32	12.60	145.25	3.88
<b>2. Commission Expense</b>	<b>75.90</b>	<b>-</b>	<b>28.30</b>	<b>-</b>	<b>9.73</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>899.33</b>	<b>1,001.57</b>	<b>876.50</b>	<b>566.00</b>	<b>661.90</b>	<b>585.53</b>	<b>299.97</b>
<b>4. Office Operating Expenses</b>	<b>735.65</b>	<b>837.19</b>	<b>534.37</b>	<b>440.30</b>	<b>411.27</b>	<b>558.07</b>	<b>215.87</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.92</b>	<b>4.17</b>	<b>-</b>	<b>0.01</b>
<b>7. Provision for Risk</b>	<b>1,777.20</b>	<b>159.44</b>	<b>264.61</b>	<b>251.92</b>	<b>53.36</b>	<b>230.06</b>	<b>178.16</b>
7.1 Loan loss Provision	1,777.20	159.44	264.61	251.92	53.36	230.06	178.16
7.1.1 General Loan loss Provision	596.56	137.47	58.76	53.70	7.16	137.44	70.66
7.1.1.1 Pass Loan Loss Provision	374.74	74.60	58.76	53.70	27.25	77.64	40.98
7.1.1.2 Watch List Provision	221.82	62.87	-	-	(20.09)	59.79	29.67
7.1.2 Special Loan Loss Provision	770.02	21.97	205.85	198.22	46.20	92.63	107.51
7.1.3 Additional Loan Loss Provision	410.63	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>33.98</b>	<b>25.04</b>	<b>7.77</b>	<b>0.16</b>	<b>-</b>	<b>0.20</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>317.46</b>	<b>217.61</b>	<b>-</b>	<b>71.47</b>	<b>-</b>	<b>240.02</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>687.89</b>	<b>401.79</b>	<b>561.91</b>	<b>192.97</b>	<b>368.29</b>	<b>637.64</b>	<b>-</b>
<b>11. Others</b>	<b>13.44</b>	<b>-</b>	<b>0.39</b>	<b>0.66</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>2,169.26</b>	<b>1,556.73</b>	<b>1,306.96</b>	<b>450.26</b>	<b>859.35</b>	<b>1,522.58</b>	<b>276.44</b>
<b>Total Expenses</b>	<b>12,497.84</b>	<b>8,945.53</b>	<b>7,629.84</b>	<b>4,548.59</b>	<b>5,890.66</b>	<b>8,600.37</b>	<b>2,899.66</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>9,575.55</b>	<b>7,912.89</b>	<b>6,896.85</b>	<b>4,113.61</b>	<b>5,534.23</b>	<b>7,712.43</b>	<b>2,636.83</b>
1.1 On Loans and Advances	9,041.43	7,185.51	6,335.22	3,869.31	5,282.70	7,197.06	2,335.21
1.2 On Investment	354.97	429.46	389.94	220.08	187.80	481.76	70.46
1.2.1 Government Bonds	321.66	429.46	23.62	220.08	187.80	481.76	70.46
1.2.2 Foreign Bonds	33.30	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	366.32	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	49.65	1.09	1.06	30.04	-	-
1.4 On Call Deposit	34.35	9.37	64.82	23.16	-	-	229.36
1.5 On Others	144.80	238.89	105.78	-	33.68	33.60	1.79
<b>2. Commission and Discount</b>	<b>699.57</b>	<b>331.14</b>	<b>397.95</b>	<b>71.07</b>	<b>200.41</b>	<b>157.90</b>	<b>20.34</b>
2.1 Bills Purchase and Discount	-	4.84	2.57	-	-	-	-
2.2 Commission	699.57	311.64	138.14	71.07	200.41	157.90	8.20
2.3 Others	-	14.66	257.24	-	-	-	12.14
<b>3. Exchange Fluctuation Income</b>	<b>309.88</b>	<b>264.15</b>	<b>183.86</b>	<b>133.64</b>	<b>96.53</b>	<b>292.77</b>	<b>0.92</b>
3.1 Due to Change in Exchange Rate	61.98	3.73	-	4.18	2.99	7.75	3.75
3.2 Due to Foreign Currency Transaction	247.91	260.43	183.86	129.45	93.54	285.02	(2.84)
<b>4. Other Operating Income</b>	<b>118.69</b>	<b>405.32</b>	<b>100.16</b>	<b>158.20</b>	<b>19.59</b>	<b>379.58</b>	<b>125.73</b>
<b>5. Non Operating Income</b>	<b>603.66</b>	<b>27.57</b>	<b>2.29</b>	<b>5.39</b>	<b>39.91</b>	<b>45.90</b>	<b>21.80</b>
<b>6. Write Back from Provisions for loss</b>	<b>1,171.99</b>	<b>-</b>	<b>48.73</b>	<b>66.69</b>	<b>-</b>	<b>11.78</b>	<b>91.75</b>
<b>7. Recovery of written-off Loan</b>	<b>11.23</b>	<b>4.45</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.30</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>7.28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>12,497.84</b>	<b>8,945.53</b>	<b>7,629.84</b>	<b>4,548.59</b>	<b>5,890.66</b>	<b>8,600.37</b>	<b>2,899.66</b>

BFI Name	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>0.33</b>	<b>237.19</b>	<b>212.85</b>	<b>1,329.40</b>	<b>386.63</b>	<b>1,342.19</b>	<b>296.83</b>
1.1 On Deposit Liabilities	0.33	237.19	212.85	1,328.31	386.25	1,337.60	296.58
1.1.1 Saving Account	0.33	156.52	82.74	386.81	113.41	376.92	76.79
1.1.2 Fixed Account	-	72.99	106.82	793.74	240.01	799.40	199.37
1.1.2.1 Up to 3 months Fixed Account	-	-	-	70.60	0.86	-	7.97
1.1.2.2 3 to 6 months Fixed Account	-	4.35	-	427.29	70.43	-	9.97
1.1.2.3 6 months to 1 year Fixed Account	-	6.44	-	203.33	108.28	-	69.78
1.1.2.4 Above 1 year Fixed Account	-	62.20	106.82	92.53	60.43	799.40	111.65
1.1.3 Call Deposit	-	7.68	23.29	147.76	32.83	161.28	20.42
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	1.09	0.38	4.59	0.25
<b>2. Commission Expense</b>	-	-	-	-	-	-	-
<b>3. Staff Expense</b>	<b>1.44</b>	<b>35.35</b>	<b>34.68</b>	<b>215.83</b>	<b>74.59</b>	<b>202.52</b>	<b>37.42</b>
<b>4. Office Operating Expenses</b>	<b>2.76</b>	<b>28.34</b>	<b>25.92</b>	<b>194.11</b>	<b>60.94</b>	<b>205.28</b>	<b>25.01</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	-	<b>5.03</b>	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	5.03	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	<b>0.02</b>	-	-	<b>0.29</b>
<b>7. Provision for Risk</b>	<b>0.03</b>	<b>27.58</b>	<b>1.64</b>	<b>20.25</b>	<b>185.74</b>	<b>205.93</b>	<b>5.27</b>
7.1 Loan loss Provision	0.03	27.58	1.64	20.25	185.74	205.93	5.27
7.1.1 General Loan loss Provision	-	11.11	1.64	20.46	18.02	36.25	2.12
7.1.1.1 Pass Loan Loss Provision	-	3.31	1.64	27.69	9.13	21.63	1.42
7.1.1.2 Watch List Provision	-	7.80	-	(7.23)	8.88	14.62	0.70
7.1.2 Special Loan Loss Provision	0.03	16.47	-	(0.21)	167.72	169.68	3.15
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	<b>2.58</b>	-	-	-
<b>9. Provision for Staff Bonus</b>	-	<b>8.87</b>	-	<b>19.98</b>	-	<b>31.02</b>	<b>10.82</b>
<b>10. Provision for Income Tax</b>	-	<b>23.95</b>	-	<b>59.94</b>	-	<b>93.05</b>	<b>32.46</b>
<b>11. Others</b>	-	-	-	-	-	-	-
<b>12. Net Profit</b>	<b>5.71</b>	<b>55.87</b>	-	<b>139.87</b>	<b>(53.47)</b>	<b>217.11</b>	<b>75.75</b>
<b>Total Expenses</b>	<b>10.28</b>	<b>417.16</b>	<b>275.09</b>	<b>1,981.98</b>	<b>654.43</b>	<b>2,302.14</b>	<b>483.86</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1.47</b>	<b>365.39</b>	<b>233.53</b>	<b>1,840.86</b>	<b>576.05</b>	<b>2,032.07</b>	<b>417.79</b>
1.1 On Loans and Advances	1.10	332.01	228.76	1,703.67	547.96	1,824.21	396.05
1.2 On Investment	-	-	-	26.05	-	17.95	-
1.2.1 Government Bonds	-	-	-	26.05	-	17.95	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	0.37	-	-	-	-	6.97	-
1.4 On Call Deposit	-	33.34	4.76	100.30	28.09	170.12	21.73
1.5 On Others	-	0.04	-	10.85	-	12.81	-
<b>2. Commission and Discount</b>	-	<b>4.09</b>	<b>21.13</b>	<b>12.04</b>	<b>12.53</b>	<b>12.31</b>	<b>2.75</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	4.09	1.74	11.71	9.73	12.01	1.82
2.3 Others	-	-	19.39	0.33	2.80	0.30	0.93
<b>3. Exchange Fluctuation Income</b>	-	-	-	<b>0.92</b>	-	<b>7.17</b>	-
3.1 Due to Change in Exchange Rate	-	-	-	0.85	-	7.07	-
3.2 Due to Foreign Currency Transaction	-	-	-	0.07	-	0.10	-
<b>4. Other Operating Income</b>	<b>6.93</b>	<b>36.10</b>	-	<b>121.50</b>	<b>55.69</b>	<b>118.06</b>	<b>36.89</b>
<b>5. Non Operating Income</b>	-	-	-	<b>6.66</b>	<b>2.07</b>	<b>0.66</b>	<b>26.43</b>
<b>6. Write Back from Provisions for loss</b>	<b>1.88</b>	<b>11.57</b>	-	-	<b>8.09</b>	<b>131.87</b>	-
<b>7. Recovery of written-off Loan</b>	-	-	-	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-	-
<b>9. Net Loss</b>	-	-	<b>20.44</b>	-	-	-	-
<b>Total Income</b>	<b>10.28</b>	<b>417.16</b>	<b>275.09</b>	<b>1,981.98</b>	<b>654.43</b>	<b>2,302.14</b>	<b>483.86</b>

BFI Name	Tinau	Mukti	Garima	GandakiDB	Kamana	Corporate	Jyoti
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>803.63</b>	<b>2,830.13</b>	<b>2,010.04</b>	<b>1,800.69</b>	<b>1,517.72</b>	<b>14.69</b>	<b>1,727.97</b>
1.1 On Deposit Liabilities	803.63	2,820.16	2,007.35	1,800.69	1,517.72	14.69	1,682.90
1.1.1 Saving Account	232.72	705.47	459.62	489.23	322.72	4.51	361.38
1.1.2 Fixed Account	498.08	1,789.06	1,266.27	1,172.00	1,019.22	8.84	1,031.40
1.1.2.1 Up to 3 months Fixed Account	-	406.81	341.88	-	233.78	-	259.09
1.1.2.2 3 to 6 months Fixed Account	47.61	214.87	159.46	279.10	129.22	-	98.12
1.1.2.3 6 months to 1 year Fixed Account	8.03	966.65	688.80	767.77	458.32	6.61	527.69
1.1.2.4 Above 1 year Fixed Account	442.43	200.73	76.12	125.13	197.89	2.23	146.51
1.1.3 Call Deposit	72.84	325.62	281.47	139.45	175.78	1.34	290.13
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	9.98	2.69	-	-	-	45.06
<b>2. Commission Expense</b>	-	-	-	-	-	-	-
<b>3. Staff Expense</b>	<b>157.72</b>	<b>456.62</b>	<b>266.02</b>	<b>247.32</b>	<b>276.86</b>	<b>9.39</b>	<b>265.71</b>
<b>4. Office Operating Expenses</b>	<b>81.87</b>	<b>391.53</b>	<b>241.95</b>	<b>177.05</b>	<b>227.93</b>	<b>8.64</b>	<b>250.17</b>
<b>5. Foreign Exchange Loss</b>	-	<b>4.61</b>	<b>0.80</b>	-	<b>(2.19)</b>	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	(2.19)	-	-
5.2 Due to Foreign Currency Transaction	-	4.61	0.80	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	<b>1.42</b>	-	<b>0.28</b>
<b>7. Provision for Risk</b>	<b>110.52</b>	<b>158.00</b>	<b>92.95</b>	<b>83.27</b>	<b>116.10</b>	<b>6.13</b>	<b>77.21</b>
7.1 Loan loss Provision	105.93	158.00	86.72	83.27	106.49	6.13	77.21
7.1.1 General Loan loss Provision	34.16	118.90	57.50	25.05	54.06	3.21	77.21
7.1.1.1 Pass Loan Loss Provision	26.82	83.49	47.82	12.27	37.22	0.58	77.21
7.1.1.2 Watch List Provision	7.34	35.41	9.68	12.78	16.84	2.63	-
7.1.2 Special Loan Loss Provision	71.77	39.10	29.22	58.21	52.37	2.92	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	0.07	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	9.61	-	-
7.3. Provision for Loss on Investment	-	-	6.23	-	-	-	-
7.5. Provision for Loss of Other Assets	4.59	-	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-	-	-	-
<b>9. Provision for Staff Bonus</b>	<b>5.85</b>	<b>69.04</b>	<b>47.34</b>	<b>47.85</b>	<b>15.26</b>	<b>2.82</b>	<b>57.15</b>
<b>10. Provision for Income Tax</b>	<b>17.55</b>	<b>207.13</b>	<b>127.81</b>	<b>129.20</b>	<b>45.78</b>	-	<b>171.45</b>
<b>11. Others</b>	-	<b>0.01</b>	-	-	-	-	<b>0.00</b>
<b>12. Net Profit</b>	<b>40.94</b>	<b>483.30</b>	<b>298.23</b>	<b>301.48</b>	<b>106.83</b>	<b>28.17</b>	<b>400.06</b>
<b>Total Expenses</b>	<b>1,218.09</b>	<b>4,600.38</b>	<b>3,085.15</b>	<b>2,786.85</b>	<b>2,305.71</b>	<b>69.83</b>	<b>2,950.01</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1,101.06</b>	<b>4,097.16</b>	<b>2,843.74</b>	<b>2,584.92</b>	<b>2,105.13</b>	<b>35.45</b>	<b>2,695.37</b>
1.1 On Loans and Advances	1,019.32	3,821.29	2,658.52	2,436.82	1,975.75	28.76	2,462.42
1.2 On Investment	4.54	72.39	38.41	-	7.69	-	35.84
1.2.1 Government Bonds	-	58.83	38.41	-	7.69	-	35.84
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	4.54	13.56	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	77.21	193.03	142.09	148.11	121.70	-	196.93
1.5 On Others	-	10.44	4.72	-	-	6.69	0.18
<b>2. Commission and Discount</b>	<b>6.98</b>	<b>33.14</b>	<b>15.93</b>	<b>7.23</b>	<b>14.70</b>	<b>0.11</b>	<b>8.45</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	6.98	33.11	13.17	7.23	14.70	0.05	8.45
2.3 Others	-	0.04	2.76	-	-	0.06	-
<b>3. Exchange Fluctuation Income</b>	-	<b>15.35</b>	<b>1.00</b>	-	<b>(1.54)</b>	-	<b>28.88</b>
3.1 Due to Change in Exchange Rate	-	4.89	1.00	-	-	-	10.65
3.2 Due to Foreign Currency Transaction	-	10.45	-	-	(1.54)	-	18.23
<b>4. Other Operating Income</b>	<b>73.74</b>	<b>382.34</b>	<b>210.09</b>	<b>164.93</b>	<b>158.17</b>	<b>1.29</b>	<b>194.93</b>
<b>5. Non Operating Income</b>	<b>3.33</b>	<b>16.78</b>	<b>7.56</b>	<b>29.77</b>	<b>16.28</b>	-	<b>22.37</b>
<b>6. Write Back from Provisions for loss</b>	<b>32.97</b>	<b>55.62</b>	<b>6.82</b>	-	<b>12.97</b>	<b>32.99</b>	-
<b>7. Recovery of written-off Loan</b>	-	-	-	-	-	-	<b>(0.00)</b>
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-	-
<b>9. Net Loss</b>	-	-	-	-	-	-	-
<b>Total Income</b>	<b>1,218.09</b>	<b>4,600.38</b>	<b>3,085.15</b>	<b>2,786.85</b>	<b>2,305.71</b>	<b>69.83</b>	<b>2,950.01</b>

BFI Name	Shine	Kanchan	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,399.96</b>	<b>315.53</b>	<b>1,500.16</b>	<b>142.51</b>	<b>47.06</b>	<b>26.31</b>	<b>146.76</b>
1.1 On Deposit Liabilities	1,399.96	315.53	1,491.62	142.51	47.06	26.31	146.76
1.1.1 Saving Account	474.88	127.26	304.79	46.71	33.27	16.51	42.73
1.1.2 Fixed Account	880.61	142.52	943.69	60.76	7.58	8.52	85.70
1.1.2.1 Up to 3 months Fixed Account	-	8.35	0.04	-	-	0.19	0.00
1.1.2.2 3 to 6 months Fixed Account	83.44	11.53	-	6.24	2.45	0.14	23.10
1.1.2.3 6 months to 1 year Fixed Account	667.13	43.04	13.03	35.69	0.85	6.92	25.63
1.1.2.4 Above 1 year Fixed Account	130.04	79.60	930.63	18.83	4.28	1.26	36.97
1.1.3 Call Deposit	44.47	45.75	243.14	35.03	6.21	1.27	18.33
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	8.54	0.00	-	-	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>178.46</b>	<b>48.07</b>	<b>165.36</b>	<b>38.74</b>	<b>12.18</b>	<b>15.59</b>	<b>55.06</b>
<b>4. Office Operating Expenses</b>	<b>147.53</b>	<b>40.37</b>	<b>161.47</b>	<b>31.59</b>	<b>7.60</b>	<b>3.70</b>	<b>42.32</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	0.02	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>60.95</b>	<b>49.23</b>	<b>185.82</b>	<b>6.78</b>	<b>1.16</b>	<b>6.14</b>	<b>90.36</b>
7.1 Loan loss Provision	60.95	34.90	185.82	6.78	1.16	6.14	89.91
7.1.1 General Loan loss Provision	28.22	18.90	76.12	6.78	1.16	1.23	31.71
7.1.1.1 Pass Loan Loss Provision	14.46	10.48	27.32	6.78	1.16	0.68	7.76
7.1.1.2 Watch List Provision	13.75	8.42	48.79	-	-	0.55	23.95
7.1.2 Special Loan Loss Provision	32.73	16.00	108.77	-	-	4.91	58.20
7.1.3 Additional Loan Loss Provision	-	-	0.93	-	-	-	-
7.2. Provision for Non-Banking Assets	-	14.34	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.45
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>0.04</b>	<b>-</b>	<b>1.30</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>55.93</b>	<b>2.98</b>	<b>17.84</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.35</b>
<b>10. Provision for Income Tax</b>	<b>167.80</b>	<b>8.04</b>	<b>48.17</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10.06</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>391.54</b>	<b>18.77</b>	<b>112.40</b>	<b>6.07</b>	<b>13.83</b>	<b>-</b>	<b>23.47</b>
<b>Total Expenses</b>	<b>2,402.23</b>	<b>483.00</b>	<b>2,192.53</b>	<b>225.69</b>	<b>81.83</b>	<b>51.73</b>	<b>371.38</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>2,287.21</b>	<b>434.94</b>	<b>1,893.56</b>	<b>208.13</b>	<b>73.05</b>	<b>42.47</b>	<b>276.73</b>
1.1 On Loans and Advances	2,138.59	393.81	1,745.21	188.69	63.75	39.70	252.43
1.2 On Investment	36.04	-	38.59	1.11	-	-	-
1.2.1 Government Bonds	36.04	-	38.59	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	0.15	-	-	-
1.2.4 Debenture & Bonds	-	-	-	0.96	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	112.58	37.96	106.09	18.18	9.31	2.77	24.30
1.5 On Others	-	3.17	3.67	0.15	-	-	-
<b>2. Commission and Discount</b>	<b>14.78</b>	<b>8.21</b>	<b>4.73</b>	<b>2.25</b>	<b>-</b>	<b>0.93</b>	<b>3.06</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	14.78	4.08	4.73	1.93	-	0.93	3.06
2.3 Others	-	4.13	-	0.32	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>1.20</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	1.16	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.04	-	-	-	-
<b>4. Other Operating Income</b>	<b>89.66</b>	<b>22.55</b>	<b>90.76</b>	<b>15.31</b>	<b>8.77</b>	<b>3.93</b>	<b>20.08</b>
<b>5. Non Operating Income</b>	<b>6.90</b>	<b>-</b>	<b>20.83</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>3.68</b>	<b>14.58</b>	<b>180.40</b>	<b>-</b>	<b>-</b>	<b>3.66</b>	<b>71.51</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>1.06</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>2.72</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.75</b>	<b>-</b>
<b>Total Income</b>	<b>2,402.23</b>	<b>483.00</b>	<b>2,192.53</b>	<b>225.69</b>	<b>81.83</b>	<b>51.73</b>	<b>371.38</b>

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>66.84</b>	<b>1.33</b>	<b>1.36</b>	<b>400.96</b>	<b>506.04</b>	<b>309.07</b>	<b>17.43</b>
1.1 On Deposit Liabilities	66.84	1.33	1.36	396.17	497.12	306.13	17.43
1.1.1 Saving Account	10.72	1.24	1.18	87.12	116.39	55.56	6.96
1.1.2 Fixed Account	41.21	0.09	-	213.56	380.73	216.70	9.69
1.1.2.1 Up to 3 months Fixed Account	-	0.00	-	42.08	4.82	6.66	-
1.1.2.2 3 to 6 months Fixed Account	8.23	-	-	29.36	7.19	1.77	0.37
1.1.2.3 6 months to 1 year Fixed Account	31.41	-	-	84.71	175.70	129.28	4.71
1.1.2.4 Above 1 year Fixed Account	1.57	0.09	-	57.40	193.03	79.00	4.61
1.1.3 Call Deposit	14.91	-	0.18	95.49	-	33.87	0.79
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	4.79	8.92	2.95	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>20.72</b>	<b>4.07</b>	<b>1.49</b>	<b>68.16</b>	<b>48.20</b>	<b>30.98</b>	<b>10.55</b>
<b>4. Office Operating Expenses</b>	<b>18.43</b>	<b>5.64</b>	<b>8.30</b>	<b>54.75</b>	<b>62.95</b>	<b>28.46</b>	<b>7.61</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>9.33</b>	<b>0.54</b>	<b>-</b>	<b>36.89</b>	<b>3.45</b>	<b>12.06</b>	<b>2.16</b>
7.1 Loan loss Provision	9.33	0.05	-	11.30	3.45	12.06	-
7.1.1 General Loan loss Provision	3.03	0.05	-	(2.62)	-	9.30	-
7.1.1.1 Pass Loan Loss Provision	2.03	0.05	-	8.17	-	1.45	-
7.1.1.2 Watch List Provision	1.00	-	-	(10.78)	-	7.85	-
7.1.2 Special Loan Loss Provision	6.29	-	-	13.92	-	2.76	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	3.45	-	-
7.2. Provision for Non-Banking Assets	-	-	-	28.78	-	-	-
7.3. Provision for Loss on Investment	-	0.49	-	(3.19)	-	-	2.16
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.07</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.02</b>	<b>9.60</b>	<b>4.47</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.46</b>	<b>24.84</b>	<b>12.06</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.23</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>8.34</b>	<b>26.92</b>	<b>14.37</b>	<b>(26.86)</b>	<b>61.55</b>	<b>28.13</b>	<b>20.28</b>
<b>Total Expenses</b>	<b>123.66</b>	<b>38.50</b>	<b>25.53</b>	<b>541.69</b>	<b>716.62</b>	<b>425.23</b>	<b>58.03</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>108.84</b>	<b>22.33</b>	<b>11.20</b>	<b>500.38</b>	<b>630.00</b>	<b>390.42</b>	<b>37.50</b>
1.1 On Loans and Advances	96.30	17.94	-	438.09	552.81	351.93	30.71
1.2 On Investment	-	-	-	6.04	20.49	7.14	-
1.2.1 Government Bonds	-	-	-	6.04	20.49	7.14	-
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	11.60	-	11.20	56.25	56.70	31.36	6.79
1.5 On Others	0.95	4.39	-	-	-	-	-
<b>2. Commission and Discount</b>	<b>0.65</b>	<b>-</b>	<b>-</b>	<b>0.98</b>	<b>1.77</b>	<b>0.75</b>	<b>-</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.65	-	-	0.98	1.77	0.75	-
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>5.30</b>	<b>1.14</b>	<b>-</b>	<b>31.86</b>	<b>84.86</b>	<b>29.25</b>	<b>0.99</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>0.05</b>	<b>14.32</b>	<b>8.46</b>	<b>-</b>	<b>1.94</b>	<b>0.02</b>
<b>6. Write Back from Provisions for loss</b>	<b>8.86</b>	<b>14.98</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.87</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19.52</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>123.66</b>	<b>38.50</b>	<b>25.53</b>	<b>541.69</b>	<b>716.62</b>	<b>425.23</b>	<b>58.03</b>

BFI Name	United	BestFC	Progressive	Janaki	Pokhara	Central	Multi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>417.05</b>	<b>155.40</b>	<b>81.06</b>	<b>142.68</b>	<b>394.81</b>	<b>236.46</b>	<b>15.06</b>
1.1 On Deposit Liabilities	416.67	155.40	81.06	142.68	392.34	236.46	15.06
1.1.1 Saving Account	72.97	48.57	31.62	34.95	93.30	74.96	3.32
1.1.2 Fixed Account	305.34	91.46	38.85	105.76	264.93	161.50	11.74
1.1.2.1 Up to 3 months Fixed Account	0.91	-	8.30	-	21.81	-	-
1.1.2.2 3 to 6 months Fixed Account	57.06	-	1.13	1.66	22.34	14.41	-
1.1.2.3 6 months to 1 year Fixed Account	221.65	91.46	23.67	1.07	201.79	96.96	-
1.1.2.4 Above 1 year Fixed Account	25.72	-	5.75	103.03	18.98	50.13	11.74
1.1.3 Call Deposit	38.36	15.36	10.59	1.97	34.10	-	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.38	-	-	-	2.48	-	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>76.69</b>	<b>41.97</b>	<b>21.10</b>	<b>13.37</b>	<b>61.45</b>	<b>32.24</b>	<b>1.97</b>
<b>4. Office Operating Expenses</b>	<b>54.66</b>	<b>31.30</b>	<b>24.58</b>	<b>10.33</b>	<b>44.17</b>	<b>22.31</b>	<b>3.54</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>2.41</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>41.43</b>	<b>97.95</b>	<b>61.90</b>	<b>109.22</b>	<b>20.37</b>	<b>26.18</b>	<b>4.53</b>
7.1 Loan loss Provision	38.61	83.32	61.90	109.22	19.87	26.18	4.53
7.1.1 General Loan loss Provision	(0.83)	21.69	14.01	16.35	8.70	26.18	0.91
7.1.1.1 Pass Loan Loss Provision	(2.53)	2.62	1.92	1.37	3.13	-	0.26
7.1.1.2 Watch List Provision	1.70	19.07	12.09	14.98	5.58	26.18	0.65
7.1.2 Special Loan Loss Provision	39.44	61.64	22.01	92.87	11.17	-	3.62
7.1.3 Additional Loan Loss Provision	-	-	25.87	-	-	-	-
7.2. Provision for Non-Banking Assets	2.73	14.62	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	0.49	-	-
7.5. Provision for Loss of Other Assets	0.09	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>2.28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>1.87</b>	<b>-</b>	<b>-</b>	<b>3.38</b>	<b>5.01</b>	<b>2.90</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>5.61</b>	<b>-</b>	<b>-</b>	<b>7.30</b>	<b>15.03</b>	<b>7.82</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.04</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>13.09</b>	<b>29.91</b>	<b>-</b>	<b>26.51</b>	<b>35.07</b>	<b>18.24</b>	<b>9.45</b>
<b>Total Expenses</b>	<b>612.69</b>	<b>358.92</b>	<b>188.64</b>	<b>312.80</b>	<b>575.94</b>	<b>346.14</b>	<b>34.55</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>581.77</b>	<b>216.76</b>	<b>119.05</b>	<b>239.64</b>	<b>544.64</b>	<b>307.83</b>	<b>29.64</b>
1.1 On Loans and Advances	534.25	188.14	87.65	216.54	497.82	273.26	29.64
1.2 On Investment	8.05	4.54	0.46	-	5.33	5.90	-
1.2.1 Government Bonds	8.05	4.54	-	-	5.33	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	0.46	-	-	5.90	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	35.17	24.08	30.20	23.10	40.85	28.66	-
1.5 On Others	4.30	-	0.74	-	0.64	-	-
<b>2. Commission and Discount</b>	<b>0.42</b>	<b>0.82</b>	<b>0.13</b>	<b>0.32</b>	<b>0.55</b>	<b>0.99</b>	<b>4.91</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	0.82	0.13	0.03	0.55	0.99	-
2.3 Others	0.39	-	-	0.29	-	-	4.91
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>28.45</b>	<b>9.90</b>	<b>7.70</b>	<b>10.92</b>	<b>29.86</b>	<b>25.03</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>2.05</b>	<b>1.07</b>	<b>0.01</b>	<b>2.53</b>	<b>0.90</b>	<b>5.91</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>129.44</b>	<b>26.35</b>	<b>57.19</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.20</b>	<b>-</b>	<b>5.50</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>0.93</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.88</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>35.41</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>612.69</b>	<b>358.92</b>	<b>188.64</b>	<b>312.80</b>	<b>575.94</b>	<b>346.14</b>	<b>34.55</b>

BFI Name	Srijana	Samriddhi	CMerchant	Crystal	GMBFL	ICFC
<b>Expenses</b>						
<b>1. Interest Expense</b>	<b>423.87</b>	<b>4.21</b>	<b>2.39</b>	<b>0.43</b>	<b>254.58</b>	<b>717.05</b>
1.1 On Deposit Liabilities	423.87	4.21	1.91	0.43	254.58	686.52
1.1.1 Saving Account	163.75	3.23	0.12	0.43	79.17	145.01
1.1.2 Fixed Account	225.05	0.42	-	-	168.57	502.18
1.1.2.1 Up to 3 months Fixed Account	-	0.01	-	-	15.41	42.98
1.1.2.2 3 to 6 months Fixed Account	37.79	0.02	-	-	7.79	16.08
1.1.2.3 6 months to 1 year Fixed Account	170.97	0.35	-	-	102.65	302.60
1.1.2.4 Above 1 year Fixed Account	16.29	0.05	-	-	42.71	140.51
1.1.3 Call Deposit	35.07	0.55	1.79	-	6.85	39.34
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	-	-	0.48	-	-	30.53
<b>2. Commission Expense</b>	<b>0.75</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>60.81</b>	<b>9.40</b>	<b>2.81</b>	<b>0.91</b>	<b>28.14</b>	<b>76.20</b>
<b>4. Office Operating Expenses</b>	<b>33.72</b>	<b>8.87</b>	<b>2.48</b>	<b>0.80</b>	<b>22.89</b>	<b>75.14</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>82.43</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13.99</b>	<b>37.28</b>
7.1 Loan loss Provision	82.43	-	-	-	13.99	29.45
7.1.1 General Loan loss Provision	30.47	-	-	-	13.99	12.70
7.1.1.1 Pass Loan Loss Provision	13.72	-	-	-	13.99	6.00
7.1.1.2 Watch List Provision	16.75	-	-	-	-	6.69
7.1.2 Special Loan Loss Provision	51.96	-	-	-	-	16.75
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	2.86
7.3. Provision for Loss on Investment	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	4.97
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11.79</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>31.84</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>59.96</b>	<b>7.13</b>	<b>-</b>	<b>-</b>	<b>50.74</b>	<b>74.28</b>
<b>Total Expenses</b>	<b>661.54</b>	<b>29.60</b>	<b>7.68</b>	<b>2.13</b>	<b>370.34</b>	<b>1,023.57</b>
<b>Income</b>						
<b>1. Interest Income</b>	<b>576.45</b>	<b>17.32</b>	<b>2.11</b>	<b>0.04</b>	<b>334.11</b>	<b>954.94</b>
1.1 On Loans and Advances	514.91	12.34	-	-	292.50	834.91
1.2 On Investment	-	-	-	-	5.57	31.03
1.2.1 Government Bonds	-	-	-	-	-	31.03
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	5.57	-
1.3 On Agency Balance	-	-	-	-	-	89.00
1.4 On Call Deposit	61.54	4.98	2.11	-	35.16	-
1.5 On Others	-	-	-	0.04	0.88	-
<b>2. Commission and Discount</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.22</b>	<b>6.44</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	-	-	-	-	1.09	6.44
2.3 Others	-	-	-	-	0.13	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.48</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	0.48	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>65.76</b>	<b>0.09</b>	<b>0.00</b>	<b>-</b>	<b>22.07</b>	<b>52.71</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>2.11</b>	<b>0.28</b>	<b>5.84</b>	<b>9.14</b>
<b>6. Write Back from Provisions for loss</b>	<b>19.33</b>	<b>12.19</b>	<b>1.90</b>	<b>-</b>	<b>6.61</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.35</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>1.57</b>	<b>1.81</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>661.54</b>	<b>29.60</b>	<b>7.68</b>	<b>2.13</b>	<b>370.34</b>	<b>1,023.57</b>



BFI Name	CityExpress	Manju	Reliance
<b>Expenses</b>			
<b>1. Interest Expense</b>	<b>7.32</b>	<b>492.58</b>	<b>275.11</b>
1.1 On Deposit Liabilities	7.32	484.16	275.11
1.1.1 Saving Account	3.18	215.88	119.23
1.1.2 Fixed Account	3.68	268.28	155.88
1.1.2.1 Up to 3 months Fixed Account	0.27	62.14	-
1.1.2.2 3 to 6 months Fixed Account	1.05	43.63	23.68
1.1.2.3 6 months to 1 year Fixed Account	0.47	102.36	14.92
1.1.2.4 Above 1 year Fixed Account	1.91	60.14	117.29
1.1.3 Call Deposit	0.45	-	-
1.1.4 Certificate of Deposit	-	-	-
1.2 On Borrowing	-	8.42	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>10.90</b>	<b>53.80</b>	<b>40.24</b>
<b>4. Office Operating Expenses</b>	<b>11.60</b>	<b>48.02</b>	<b>35.31</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>0.08</b>	<b>-</b>	<b>8.02</b>
7.1 Loan loss Provision	0.08	-	7.12
7.1.1 General Loan loss Provision	0.08	-	5.81
7.1.1.1 Pass Loan Loss Provision	0.08	-	0.39
7.1.1.2 Watch List Provision	-	-	5.42
7.1.2 Special Loan Loss Provision	-	-	1.30
7.1.3 Additional Loan Loss Provision	-	-	-
7.2. Provision for Non-Banking Assets	-	-	0.91
7.3. Provision for Loss on Investment	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-
<b>8. Loan Written Off</b>	<b>4.10</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>0.16</b>	<b>17.48</b>	<b>6.28</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>52.44</b>	<b>16.95</b>
<b>11. Others</b>	<b>0.93</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1.41</b>	<b>122.37</b>	<b>39.55</b>
<b>Total Expenses</b>	<b>36.49</b>	<b>786.69</b>	<b>421.46</b>
<b>Income</b>			
<b>1. Interest Income</b>	<b>20.66</b>	<b>660.92</b>	<b>375.06</b>
1.1 On Loans and Advances	16.87	601.35	323.96
1.2 On Investment	-	25.69	3.23
1.2.1 Government Bonds	-	-	2.23
1.2.2 Foreign Bonds	-	-	-
1.2.3 NRB Bonds	-	25.69	-
1.2.4 Debenture & Bonds	-	-	1.00
1.3 On Agency Balance	-	-	-
1.4 On Call Deposit	3.79	-	47.87
1.5 On Others	-	33.88	-
<b>2. Commission and Discount</b>	<b>0.07</b>	<b>24.88</b>	<b>0.62</b>
2.1 Bills Purchase and Discount	-	-	-
2.2 Commission	0.07	0.23	0.62
2.3 Others	-	24.65	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-
<b>4. Other Operating Income</b>	<b>0.90</b>	<b>-</b>	<b>23.57</b>
<b>5. Non Operating Income</b>	<b>1.11</b>	<b>100.89</b>	<b>3.49</b>
<b>6. Write Back from Provisions for loss</b>	<b>10.77</b>	<b>-</b>	<b>18.73</b>
<b>7. Recovery of written-off Loan</b>	<b>2.99</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>36.49</b>	<b>786.69</b>	<b>421.46</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL
<b>Sector Wise</b>						
Agricultural and Forest Related	6,086.27	12,919.72	4,773.99	6,423.87	3,403.94	5,979.69
Fishery Related	323.34	785.06	4.33	73.57	-	1.12
Mining Related	812.21	-	128.56	340.66	-	-
Manufacturing (Producing) Related	20,531.26	15,777.87	38,401.44	43,087.93	13,311.98	39,229.65
Construction	12,536.56	17,389.76	1,062.72	8,065.82	13,403.93	4,152.27
Electricity, Gas and Water	6,725.67	5,017.45	8,337.58	14,629.42	31.95	1,227.37
Metal Products, Mach. & Ele. Equip.	1,521.08	2,416.10	356.91	1,144.60	1,945.99	2,192.84
Tras., Com. and Public Utilities	3,620.19	2,549.78	1,035.48	1,422.29	198.80	3,271.85
Wholesaler & Retailer	16,304.56	46,203.38	41,932.59	25,867.01	14,596.82	21,680.72
Finance, Insurance and Real Estate	4,088.04	14,712.70	7,796.10	8,916.39	2,604.74	12,227.53
Hotel or Restaurant	5,549.62	8,062.31	4,441.35	9,605.84	1,495.60	5,819.54
Other Services	2,292.36	3,783.74	3,017.61	12,315.71	551.82	4,304.52
Consumption Loans	12,626.49	19,591.22	4,230.32	3,142.40	5,481.80	3,405.20
Local Government	-	216.60	-	383.43	138.81	255.20
Others	12,216.57	2,214.44	31,825.95	5,628.62	2,307.21	4,269.10
<b>TOTAL sectorwise</b>	<b>105,234.22</b>	<b>151,640.13</b>	<b>147,344.94</b>	<b>141,047.56</b>	<b>59,473.39</b>	<b>108,016.58</b>

**Product Wise**

Term Loan	18,999.56	19,389.19	25,980.95	47,318.36	6,554.94	19,247.57
Overdraft	13,440.01	22,560.87	14,982.25	16,111.80	4,975.19	9,606.02
Trust Receipt Loan / Import Loan	1,749.23	2,104.79	12,011.60	19,471.47	5,784.17	15,811.28
Demand & Other Working Capital Loan	13,445.55	51,837.72	47,394.75	36,004.53	12,115.25	36,787.15
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,647.87	13,702.66	11,068.62	2,218.35	8,956.79	4,152.27
Real Estate Loan	5,075.60	9,004.11	6,566.06	4,958.19	4,852.64	3,870.14
Margin Nature Loan	4,801.26	2,590.31	1,146.96	1,194.76	-	1,411.15
Hire Purchase Loan	3,099.25	6,798.35	2,726.03	3,095.80	4,912.36	7,644.83
Deprived Sector Loan	9,153.93	7,931.99	7,599.95	7,289.79	2,744.47	5,449.08
Bills Purchased	2.80	57.78	328.53	441.97	408.45	63.04
Other Product	29,819.14	15,662.36	17,539.24	2,942.54	8,169.13	3,974.04
<b>Total Product wise Loan</b>	<b>105,234.22</b>	<b>151,640.13</b>	<b>147,344.94</b>	<b>141,047.56</b>	<b>59,473.39</b>	<b>108,016.58</b>

**Collateral Wise**

Gold and Silver	10,447.39	13,860.09	407.23	905.84	-	-
Government Securities	6.26	224.51	0.91	0.89	-	-
Non Governmental Securities	0.09	2,563.29	1,881.37	1,194.76	-	1,411.15
Fixed Deposit Receipts	425.83	640.96	878.30	577.19	344.11	567.48
Own	425.14	640.96	593.31	577.19	245.37	567.48
Other Licences Institutions	0.69	-	284.99	-	98.74	-
Collateral of Properties	92,591.63	129,387.80	122,571.19	119,087.65	53,084.07	100,814.32
Fixed Assets	90,574.66	129,339.96	66,211.45	96,918.20	40,977.18	100,648.94
Current Assets	2,016.97	47.84	56,359.75	22,169.46	12,106.89	165.38
Against security of Bill	-	54.34	8,094.89	33.43	-	63.04
Domestic Bills	-	20.84	-	5.93	-	62.04
Foreign Bills	-	33.50	8,094.89	27.50	-	1.01
Against Guarantee	1,383.46	4,592.51	2,314.98	6,123.31	848.77	5,069.48
Government Guarantee	26.84	8.59	0.84	383.72	138.81	-
Institutional Guarantee	1,291.21	3,999.89	1,768.52	5,150.07	709.96	-
Personal Guarantee	22.43	516.56	545.62	571.52	-	-
Collective Guarantee	1.01	67.47	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	33.50
Other Guarantee	0.20	-	-	18.00	-	5,035.98
Credit Card	-	-	297.71	33.74	311.62	91.10
Others	379.55	316.63	10,898.35	13,090.76	4,884.81	-
<b>Total</b>	<b>105,234.22</b>	<b>151,640.13</b>	<b>147,344.94</b>	<b>141,047.56</b>	<b>59,473.39</b>	<b>108,016.58</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	NSBI	NBBL	EBL	BOK	NCC	NIC	IMBL
<b>Sector Wise</b>							
Agricultural and Forest Related	3,360.12	4,253.04	5,460.65	3,799.33	2,966.11	11,988.97	4,566.75
Fishery Related	32.91	143.60	13.55	71.14	247.73	370.79	186.15
Mining Related	11.54	925.43	17.63	8.34	443.79	2.99	139.91
Manufacturing (Producing) Related	28,428.99	8,025.76	17,524.65	17,584.21	15,585.55	12,551.33	20,541.90
Construction	3,770.49	5,454.82	22,576.02	4,194.84	9,126.95	21,169.60	7,092.31
Electricity, Gas and Water	3,710.41	3,208.44	4,161.98	3,595.99	4,201.14	1,530.31	4,332.71
Metal Products, Mach. & Ele. Eqp.	2,829.73	883.62	2,071.69	1,526.94	1,512.02	358.97	530.78
Tras., Com. and Public Utilities	1,814.32	2,354.75	3,061.79	1,904.41	2,293.57	484.02	2,519.27
Wholesaler & Retailer	21,669.33	9,334.47	31,608.99	21,410.68	10,592.31	38,909.80	22,236.36
Finance, Insurance and Real Estate	4,443.98	4,756.22	10,337.44	8,430.92	3,736.54	19,634.97	8,530.29
Hotel or Restaurant	4,472.68	2,326.40	3,959.20	3,982.43	2,365.11	12,587.87	2,241.09
Other Services	1,677.71	13,876.48	2,375.00	6,440.69	3,050.95	4,060.37	5,702.24
Consumption Loans	1,508.68	1,474.26	4,367.21	7,940.41	1,733.99	10,078.44	2,939.15
Local Government	-	-	-	-	-	-	129.84
Others	18,798.44	4,411.14	11,154.06	2,577.42	10,825.63	41,923.17	10,303.39
<b>TOTAL sectorwise</b>	<b>96,529.34</b>	<b>61,428.41</b>	<b>118,689.85</b>	<b>83,467.74</b>	<b>68,681.39</b>	<b>175,651.59</b>	<b>91,992.15</b>

**Product Wise**

Term Loan	17,954.01	11,539.68	23,694.35	15,577.70	17,245.69	29,223.66	17,683.23
Overdraft	957.21	7,801.30	23,984.90	22,804.36	15,469.34	40,192.59	7,173.66
Trust Receipt Loan / Import Loan	9,592.66	2,448.48	6,722.39	3,751.94	2,406.66	290.66	4,855.46
Demand & Other Working Capital Loan	36,655.20	11,136.78	15,870.02	14,708.59	10,077.38	32,852.88	11,769.60
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,866.86	4,333.13	21,132.01	3,596.01	4,381.09	17,255.27	5,963.05
Real Estate Loan	4,091.15	3,066.78	3,948.35	3,998.80	1,098.07	14,187.80	4,271.65
Margin Nature Loan	-	353.87	100.56	1,241.54	733.80	478.28	357.92
Hire Purchase Loan	2,585.02	7,450.31	6,624.02	7,279.32	5,358.32	9,345.56	6,793.57
Deprived Sector Loan	4,593.32	3,527.67	7,320.69	4,034.39	2,729.82	20,017.70	4,423.56
Bills Purchased	0.08	487.41	-	906.21	-	-	-
Other Product	17,233.83	9,283.00	9,292.56	5,568.88	9,181.22	11,807.20	28,700.44
<b>Total Product wise Loan</b>	<b>96,529.34</b>	<b>61,428.41</b>	<b>118,689.85</b>	<b>83,467.74</b>	<b>68,681.39</b>	<b>175,651.59</b>	<b>91,992.15</b>

**Collateral Wise**

Gold and Silver	-	484.47	-	23.53	54.54	76.14	21.42
Government Securities	-	-	0.93	-	-	0.60	-
Non Governmental Securities	-	308.44	410.10	349.69	733.80	478.28	-
Fixed Deposit Receipts	1,012.83	249.44	1,425.98	443.04	407.20	614.87	336.07
Own	1,012.83	247.92	1,425.98	443.04	407.20	614.87	336.07
Other Licences Institutions	-	1.52	-	-	-	-	-
Collateral of Properties	73,627.98	57,249.39	103,528.01	76,139.36	63,206.07	159,286.56	87,432.37
Fixed Assets	53,477.21	56,114.06	62,135.52	69,586.83	60,373.69	139,670.55	45,000.16
Current Assets	20,150.77	1,135.33	41,392.49	6,552.52	2,832.39	19,616.00	42,432.21
Against security of Bill	9,599.96	541.62	5,022.48	573.52	985.44	-	14.80
Domestic Bills	-	387.48	95.52	-	-	-	-
Foreign Bills	9,599.96	154.14	4,926.97	573.52	985.44	-	14.80
Against Guarantee	4,896.41	2,408.73	6,461.35	5,927.62	2,173.08	14,663.21	1,148.98
Government Guarantee	156.11	91.30	198.74	2.17	74.74	216.53	129.84
Institutional Guarantee	4,104.47	2,112.89	5,780.47	3,567.49	2,095.28	14,196.96	416.25
Personal Guarantee	-	52.60	482.14	9.99	3.06	-	563.19
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	635.83	-	-	843.78	-	-	-
Other Guarantee	-	151.95	-	1,504.19	-	249.72	39.69
Credit Card	-	34.99	13.55	10.98	6.37	120.29	102.24
Others	7,392.15	151.33	1,827.45	-	1,114.87	411.63	2,936.28
<b>Total</b>	<b>96,529.34</b>	<b>61,428.41</b>	<b>118,689.85</b>	<b>83,467.74</b>	<b>68,681.39</b>	<b>175,651.59</b>	<b>91,992.15</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	Kumari	Laxmi	SBL	ADBNI	Global	Citizen	Prime
<b>Sector Wise</b>							
Agricultural and Forest Related	2,396.67	3,587.85	7,133.25	25,162.57	7,356.95	2,883.08	7,041.42
Fishery Related	142.03	153.47	70.34	713.24	142.94	69.27	391.85
Mining Related	715.39	27.93	548.61	196.05	198.45	528.80	123.94
Manufacturing (Producing) Related	25,535.46	18,928.83	20,718.56	7,242.37	39,390.58	13,541.97	13,773.25
Construction	9,473.51	20,036.61	8,005.71	9,303.47	24,149.93	3,940.72	14,245.20
Electricity, Gas and Water	4,668.80	5,594.05	5,149.18	8,635.87	12,654.53	5,367.50	10,442.57
Metal Products, Mach. & Ele. Eqp.	2,292.78	3,364.72	2,399.52	464.94	1,154.80	204.15	872.01
Tras., Com. and Public Utilities	4,357.53	4,901.81	7,266.50	1,218.66	2,895.73	2,038.21	3,299.73
Wholesaler & Retailer	10,953.56	15,592.54	26,503.08	29,202.79	44,261.85	11,008.77	11,089.49
Finance, Insurance and Real Estate	5,209.51	5,691.17	9,119.37	1,796.75	11,003.34	4,668.67	13,807.93
Hotel or Restaurant	4,307.99	3,881.97	4,707.17	3,307.74	8,792.23	1,358.44	6,034.64
Other Services	3,617.11	3,901.06	4,121.65	3,355.53	8,722.25	4,129.36	6,391.90
Consumption Loans	4,016.25	3,051.94	4,841.94	1,278.97	7,591.34	4,962.61	8,186.06
Local Government	-	136.67	150.47	-	97.39	-	-
Others	10,543.52	1,366.40	25,669.87	28,781.69	25,669.14	19,345.35	18,222.94
<b>TOTAL sectorwise</b>	<b>88,230.12</b>	<b>90,217.02</b>	<b>126,405.24</b>	<b>120,660.64</b>	<b>194,081.45</b>	<b>74,046.89</b>	<b>113,922.93</b>

**Product Wise**

Term Loan	29,193.83	21,061.75	33,292.35	4,081.02	37,814.58	20,140.47	22,577.71
Overdraft	17,716.41	5,534.90	23,404.40	7,155.49	40,748.83	11,709.85	28,863.10
Trust Receipt Loan / Import Loan	4,753.41	7,912.88	6,256.81	74.53	11,526.66	2,226.03	1,782.97
Demand & Other Working Capital Loan	21,080.04	20,714.47	25,280.37	92,724.27	38,142.53	10,479.01	11,223.59
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,310.82	4,753.35	5,809.32	5,393.58	17,356.70	5,970.55	7,287.78
Real Estate Loan	1,395.36	3,999.79	7,136.02	250.30	4,932.34	5,063.59	8,992.09
Margin Nature Loan	2,216.47	1,284.53	3,476.83	48.81	2,012.92	2,825.42	2,760.92
Hire Purchase Loan	3,524.22	2,961.98	10,463.48	977.02	11,911.31	6,030.26	7,669.42
Deprived Sector Loan	793.12	4,790.47	7,630.96	8,421.81	8,687.84	4,147.72	6,004.35
Bills Purchased	34.99	-	14.53	-	-	26.10	353.03
Other Product	2,211.46	17,202.90	3,640.18	1,533.81	20,947.75	5,427.89	16,407.95
<b>Total Product wise Loan</b>	<b>88,230.12</b>	<b>90,217.02</b>	<b>126,405.24</b>	<b>120,660.64</b>	<b>194,081.45</b>	<b>74,046.89</b>	<b>113,922.93</b>

**Collateral Wise**

Gold and Silver	2.07	503.73	-	55.66	68.14	957.24	4,617.55
Government Securities	112.41	-	3.39	-	-	0.50	8.61
Non Governmental Securities	2,294.00	-	3,517.15	-	137.20	2,933.04	3,092.74
Fixed Deposit Receipts	410.85	628.89	966.88	773.96	779.02	424.07	705.46
Own	389.09	628.89	964.42	773.96	779.02	405.73	705.46
Other Licences Institutions	21.75	-	2.46	-	-	18.34	-
Collateral of Properties	80,974.01	84,805.49	113,208.93	119,799.01	172,150.22	59,178.56	97,979.72
Fixed Assets	77,993.93	62,132.40	68,709.32	119,799.01	111,140.84	44,129.12	97,130.92
Current Assets	2,980.08	22,673.09	44,499.62	-	61,009.38	15,049.44	848.79
Against security of Bill	24.37	-	3,794.68	-	-	2,382.22	-
Domestic Bills	0.44	-	477.44	-	-	26.10	-
Foreign Bills	23.93	-	3,317.24	-	-	2,356.12	-
Against Guarantee	2,709.53	136.67	2,928.12	-	713.70	204.26	5,837.28
Government Guarantee	151.18	136.67	145.02	-	22.31	3.08	153.17
Institutional Guarantee	2,182.79	-	2,731.29	-	218.19	3.64	4,941.92
Personal Guarantee	331.26	-	50.46	-	434.54	191.62	740.59
Collective Guarantee	-	-	-	-	38.67	2.90	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	44.29	-	1.36	-	-	3.02	1.59
Credit Card	36.19	67.06	241.35	-	322.39	50.27	85.96
Others	1,666.69	4,075.17	1,744.74	32.02	19,910.77	7,916.72	1,595.61
<b>Total</b>	<b>88,230.12</b>	<b>90,217.02</b>	<b>126,405.24</b>	<b>120,660.64</b>	<b>194,081.45</b>	<b>74,046.89</b>	<b>113,922.93</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	Sunrise	NMB	Prabhu	Mega	CBL	Century	Sanima
<b>Sector Wise</b>							
Agricultural and Forest Related	6,245.30	3,449.52	5,280.28	3,741.49	2,970.72	2,209.98	4,762.84
Fishery Related	232.23	154.17	13.70	15.97	16.55	34.32	91.60
Mining Related	19.28	124.51	-	0.98	11.51	179.43	60.56
Manufacturing (Producing) Related	10,987.37	24,123.34	15,738.21	14,616.52	10,490.89	13,686.08	16,605.67
Construction	14,571.09	15,796.37	14,733.94	4,367.64	2,760.23	6,112.17	8,609.22
Electricity, Gas and Water	3,505.93	6,609.70	5,766.55	3,119.72	3,683.60	4,315.61	2,954.76
Metal Products, Mach. & Ele. Eqp.	1,048.15	1,702.02	797.29	786.12	536.12	1,118.37	1,365.51
Tras., Com. and Public Utilities	277.02	2,996.84	3,347.03	983.15	1,267.49	1,021.14	6,614.57
Wholesaler & Retailer	17,338.52	36,417.52	16,088.44	17,795.48	10,180.70	10,611.64	15,838.07
Finance, Insurance and Real Estate	7,068.38	8,241.76	9,277.55	14,156.78	6,844.76	6,459.06	4,818.76
Hotel or Restaurant	3,822.63	5,475.23	6,187.40	3,666.64	2,626.30	2,066.53	3,385.04
Other Services	3,601.69	2,777.42	8,853.76	3,231.61	1,853.06	2,269.03	3,031.11
Consumption Loans	3,675.68	3,471.51	5,159.74	3,899.10	3,818.87	3,028.10	1,883.30
Local Government	-	-	-	-	-	-	-
Others	9,397.37	9,249.37	8,230.65	9,550.93	4,782.71	7,592.81	22,966.31
<b>TOTAL sectorwise</b>	<b>81,790.65</b>	<b>120,589.28</b>	<b>99,474.55</b>	<b>79,932.13</b>	<b>51,843.48</b>	<b>60,704.27</b>	<b>92,987.32</b>

**Product Wise**

Term Loan	11,980.93	31,651.57	34,871.10	14,576.64	12,060.97	20,250.03	20,596.76
Overdraft	13,727.55	8,602.46	12,189.62	10,167.26	8,075.03	11,475.48	9,099.00
Trust Receipt Loan / Import Loan	2,042.58	4,735.86	4,466.76	2,217.52	5,031.91	1,376.60	2,129.46
Demand & Other Working Capital Loan	14,827.53	20,038.12	14,735.68	22,518.49	10,117.56	12,224.76	16,564.61
Res. Per. H. Loan (Up to Rs. 15 mil.)	10,738.37	13,259.65	10,347.54	4,927.11	1,921.53	3,658.79	6,366.87
Real Estate Loan	3,689.35	4,113.69	3,447.50	8,319.87	3,918.05	3,404.86	5,508.14
Margin Nature Loan	1,597.76	452.93	1,845.84	1,109.17	1,867.17	751.78	490.26
Hire Purchase Loan	4,522.08	5,655.53	7,061.61	4,211.28	2,308.01	2,282.86	4,616.58
Deprived Sector Loan	5,248.47	6,757.23	4,710.77	6,019.50	3,039.98	2,484.30	5,258.38
Bills Purchased	690.74	-	0.24	-	-	3.80	355.09
Other Product	12,725.28	25,322.23	5,797.89	5,865.27	3,503.27	2,791.01	22,002.17
<b>Total Product wise Loan</b>	<b>81,790.65</b>	<b>120,589.28</b>	<b>99,474.55</b>	<b>79,932.13</b>	<b>51,843.48</b>	<b>60,704.27</b>	<b>92,987.32</b>

**Collateral Wise**

Gold and Silver	-	419.17	48.00	0.00	198.32	47.71	64.25
Government Securities	-	0.90	22.81	0.19	-	-	-
Non Governmental Securities	1,597.76	397.39	1,848.70	1,384.40	1,915.91	751.78	4.50
Fixed Deposit Receipts	702.85	467.19	3,588.33	265.74	141.21	215.29	523.66
Own	702.85	467.19	3,588.33	265.74	141.21	215.29	523.66
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	76,154.21	118,116.81	84,278.54	71,958.33	47,289.62	57,740.82	88,717.61
Fixed Assets	72,232.90	103,450.06	81,900.67	68,047.12	47,066.58	44,051.91	75,815.97
Current Assets	3,921.32	14,666.74	2,377.86	3,911.21	223.04	13,688.91	12,901.65
Against security of Bill	-	-	2,998.95	3.80	-	3.80	87.41
Domestic Bills	-	-	49.68	3.80	-	3.80	-
Foreign Bills	-	-	2,949.27	-	-	-	87.41
Against Guarantee	2,415.10	695.32	4,950.30	5,065.86	2,037.28	1,760.96	7.02
Government Guarantee	-	100.73	125.23	-	16.46	-	-
Institutional Guarantee	2,382.76	261.88	4,047.26	4,649.21	1,948.28	1,739.25	-
Personal Guarantee	28.43	218.67	610.17	365.80	3.77	21.68	6.97
Collective Guarantee	-	82.70	167.64	50.56	59.22	0.03	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	3.91	31.35	-	0.29	9.54	-	0.05
Credit Card	71.51	26.99	2.78	75.90	-	49.55	32.75
Others	849.21	465.51	1,736.14	1,177.89	261.15	134.36	3,550.12
<b>Total</b>	<b>81,790.65</b>	<b>120,589.28</b>	<b>99,474.55</b>	<b>79,932.13</b>	<b>51,843.48</b>	<b>60,704.27</b>	<b>92,987.32</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva
<b>Sector Wise</b>							
Agricultural and Forest Related	1,637.31	0.80	538.27	303.24	673.06	389.88	1,126.45
Fishery Related	47.27	-	23.86	-	6.82	13.05	56.09
Mining Related	-	-	-	-	38.50	-	-
Manufacturing (Producing) Related	1,469.27	-	291.70	326.39	1,201.40	1,006.45	1,064.23
Construction	4,169.78	-	115.06	110.55	3,447.50	1,401.38	2,866.63
Electricity, Gas and Water	636.87	-	11.59	-	315.13	24.60	865.12
Metal Products, Mach. & Ele. Eqp.	85.45	-	-	-	171.40	107.54	187.57
Tras., Com. and Public Utilities	904.83	3.94	70.61	243.48	1,441.82	118.14	1,463.00
Wholesaler & Retailer	5,564.48	-	1,415.87	352.47	3,406.01	2,026.70	2,731.48
Finance, Insurance and Real Estate	3,721.16	-	147.50	-	1,940.27	820.21	1,415.43
Hotel or Restaurant	1,477.43	-	43.25	-	977.43	204.14	429.83
Other Services	1,032.60	-	67.29	1,009.23	1,440.18	453.43	498.04
Consumption Loans	3,653.41	-	29.00	62.63	1,043.89	217.02	2,043.99
Local Government	-	2.72	-	-	3.34	-	10.33
Others	6,420.74	2.72	1,381.63	-	7,169.78	1,079.84	6,939.95
<b>TOTAL sectorwise</b>	<b>30,820.59</b>	<b>10.18</b>	<b>4,135.62</b>	<b>2,407.98</b>	<b>23,276.52</b>	<b>7,862.37</b>	<b>21,698.13</b>

**Product Wise**

Term Loan	8,321.14	-	-	678.86	8,594.39	2,308.45	1,548.06
Overdraft	7,986.16	2.72	-	952.01	5,475.66	1,010.23	1,090.55
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	1,746.60	-	389.70	1,883.65	142.13
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,142.75	-	48.36	110.55	3,160.06	1,163.82	2,228.29
Real Estate Loan	2,645.46	-	107.23	-	965.42	658.68	1,282.11
Margin Nature Loan	1,435.95	-	-	-	353.71	87.43	1,156.10
Hire Purchase Loan	2,168.70	3.94	48.22	243.48	2,307.63	207.68	2,080.04
Deprived Sector Loan	2,052.81	0.80	240.95	170.70	1,765.52	316.44	952.73
Bills Purchased	-	-	-	-	-	-	-
Other Product	3,067.62	2.72	1,944.27	252.38	264.43	225.99	11,218.12
<b>Total Product wise Loan</b>	<b>30,820.59</b>	<b>10.18</b>	<b>4,135.62</b>	<b>2,407.98</b>	<b>23,276.52</b>	<b>7,862.37</b>	<b>21,698.13</b>

**Collateral Wise**

Gold and Silver	848.11	-	-	-	1.16	54.91	421.70
Government Securities	-	-	-	-	-	-	18.00
Non Governmental Securities	1,435.95	-	-	-	353.71	89.35	1,141.09
Fixed Deposit Receipts	396.75	-	29.00	62.63	163.27	14.99	231.55
Own	396.75	-	29.00	62.63	163.27	14.99	231.55
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	26,798.48	7.46	4,104.62	2,345.36	21,551.48	7,703.10	18,783.94
Fixed Assets	26,798.33	7.46	4,104.62	2,345.36	21,551.48	7,703.10	18,783.94
Current Assets	0.15	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	1,340.35	2.72	-	-	1,206.91	-	877.61
Government Guarantee	-	2.72	-	-	3.34	-	10.33
Institutional Guarantee	1,333.29	-	-	-	946.60	-	620.62
Personal Guarantee	0.76	-	-	-	100.09	-	64.61
Collective Guarantee	6.30	-	-	-	156.88	-	182.05
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	0.96	-	2.01	-	-	0.01	224.25
<b>Total</b>	<b>30,820.59</b>	<b>10.18</b>	<b>4,135.62</b>	<b>2,407.98</b>	<b>23,276.52</b>	<b>7,862.37</b>	<b>21,698.13</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	Miteri	Tinau	Mukti	Garima	GandakiDB	Kamana	Corporate
<b>Sector Wise</b>							
Agricultural and Forest Related	342.25	1,697.77	4,638.49	1,714.86	1,299.72	938.54	4.79
Fishery Related	5.84	92.03	58.74	65.62	54.21	68.32	6.82
Mining Related	-	-	-	47.96	-	44.80	-
Manufacturing (Producing) Related	350.84	1,151.85	1,272.49	1,800.80	1,903.31	1,357.65	95.17
Construction	1,124.24	1,061.01	11,649.60	5,339.29	4,166.40	2,267.84	113.43
Electricity, Gas and Water	-	-	224.56	122.34	46.07	90.00	-
Metal Products, Mach. & Ele. Eqp.	43.62	100.38	197.43	321.55	216.82	433.10	6.80
Tras., Com. and Public Utilities	214.08	1,038.75	4,597.10	3,130.13	1,418.92	1,928.44	35.34
Wholesaler & Retailer	527.37	2,619.44	7,860.78	3,521.35	4,140.09	4,668.81	30.99
Finance, Insurance and Real Estate	141.71	805.61	1,871.42	890.70	1,165.49	2,126.41	2.28
Hotel or Restaurant	72.36	671.90	1,568.98	1,221.74	1,162.85	811.67	1.59
Other Services	60.45	886.14	624.40	612.96	809.41	697.97	3.38
Consumption Loans	120.66	380.84	2,434.91	2,142.29	1,632.94	1,253.99	20.25
Local Government	1.50	-	-	0.03	-	-	-
Others	1,248.24	2,039.65	10,377.52	13,806.11	9,834.08	8,884.11	44.47
<b>TOTAL sectorwise</b>	<b>4,253.15</b>	<b>12,545.38</b>	<b>47,376.44</b>	<b>34,737.74</b>	<b>27,850.30</b>	<b>25,571.65</b>	<b>365.31</b>

**Product Wise**

Term Loan	39.21	1,605.05	11,434.59	12,110.51	2,306.31	11,965.91	27.59
Overdraft	421.51	4,334.44	6,937.52	8,574.81	9,057.99	5,386.87	118.28
Trust Receipt Loan / Import Loan	-	-	-	5.68	-	-	-
Demand & Other Working Capital Loan	-	3.66	5.00	49.36	-	430.28	55.86
Res. Per. H. Loan (Up to Rs. 15 mil.)	819.99	870.09	10,230.83	4,047.28	4,444.76	1,946.14	82.82
Real Estate Loan	120.76	520.45	1,791.74	1,145.13	1,485.99	595.78	13.06
Margin Nature Loan	-	10.10	1,237.23	263.37	117.69	122.98	-
Hire Purchase Loan	307.29	853.09	4,688.67	4,478.05	2,121.78	2,528.11	47.57
Deprived Sector Loan	229.97	1,236.16	9,744.63	1,977.38	1,551.50	1,943.01	13.46
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,314.43	3,112.35	1,306.23	2,086.17	6,764.28	652.58	6.67
<b>Total Product wise Loan</b>	<b>4,253.15</b>	<b>12,545.38</b>	<b>47,376.44</b>	<b>34,737.74</b>	<b>27,850.30</b>	<b>25,571.65</b>	<b>365.31</b>

**Collateral Wise**

Gold and Silver	-	139.77	260.19	885.79	808.73	462.66	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	-	10.10	1,237.23	222.99	-	122.98	-
Fixed Deposit Receipts	41.47	149.37	398.65	323.25	298.12	169.81	4.19
Own	41.47	149.37	398.65	323.25	298.12	169.81	4.19
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	4,210.19	11,186.94	38,365.24	32,322.33	25,972.57	24,109.62	361.04
Fixed Assets	4,210.19	11,186.94	38,351.03	32,322.33	25,972.57	24,109.62	361.04
Current Assets	-	-	14.21	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	-	1,059.20	6,927.89	973.01	653.19	659.62	-
Government Guarantee	-	-	-	1.36	2.69	1.73	-
Institutional Guarantee	-	249.51	82.42	265.00	414.17	312.68	-
Personal Guarantee	-	0.90	791.45	201.14	236.33	266.65	-
Collective Guarantee	-	808.79	6,054.02	503.93	-	78.57	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	1.58	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	1.50	-	187.24	10.38	117.69	46.96	0.08
<b>Total</b>	<b>4,253.15</b>	<b>12,545.38</b>	<b>47,376.44</b>	<b>34,737.74</b>	<b>27,850.30</b>	<b>25,571.65</b>	<b>365.31</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	Jyoti	Shine	Kanchan	LumbiniDB	Sindhu	Sahara	Salapa
<b>Sector Wise</b>							
Agricultural and Forest Related	1,828.31	2,159.58	237.85	872.87	27.69	111.97	187.31
Fishery Related	36.24	97.08	12.19	48.09	-	11.45	4.01
Mining Related	21.16	-	2.39	48.59	-	-	-
Manufacturing (Producing) Related	2,509.17	3,690.22	629.44	1,194.24	76.67	73.19	29.68
Construction	4,507.88	2,401.08	388.81	3,480.00	609.30	14.57	3.39
Electricity, Gas and Water	742.26	42.49	1.09	2,418.21	-	-	-
Metal Products, Mach. & Ele. Eqp.	461.98	46.90	46.64	31.76	2.48	10.17	3.24
Tras., Com. and Public Utilities	493.39	1,355.15	285.25	872.26	227.14	0.90	0.79
Wholesaler & Retailer	3,172.55	5,987.68	2,020.58	2,982.21	215.29	157.70	46.61
Finance, Insurance and Real Estate	2,984.42	968.10	379.80	3,553.22	541.72	4.39	-
Hotel or Restaurant	816.62	2,174.59	119.60	656.31	124.71	18.75	52.88
Other Services	738.97	1,563.58	296.04	1,766.56	15.28	53.01	-
Consumption Loans	2,687.16	762.13	84.85	1,671.54	138.38	10.02	11.41
Local Government	4.60	-	-	-	-	-	0.23
Others	7,718.02	3,641.52	811.88	5,441.06	575.83	251.05	111.75
<b>TOTAL sectorwise</b>	<b>28,722.74</b>	<b>24,890.10</b>	<b>5,316.42</b>	<b>25,036.92</b>	<b>2,554.50</b>	<b>717.17</b>	<b>451.30</b>

**Product Wise**

Term Loan	7,645.31	6,637.07	633.34	4,994.96	680.81	9.58	199.18
Overdraft	7,788.44	1,799.23	2,209.51	4,597.26	318.27	21.00	90.62
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	7,037.23	38.37	635.07	115.16	602.05	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,667.08	2,002.18	404.99	2,630.23	512.93	-	-
Real Estate Loan	2,035.95	1,366.99	48.23	2,232.85	60.04	-	-
Margin Nature Loan	1,006.09	32.59	32.23	962.50	6.30	-	-
Hire Purchase Loan	2,045.33	1,843.60	335.26	1,551.75	253.32	-	7.46
Deprived Sector Loan	2,117.09	1,312.78	426.87	2,685.34	499.44	37.46	80.96
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,417.45	2,858.43	1,187.62	4,746.96	108.24	47.09	73.08
<b>Total Product wise Loan</b>	<b>28,722.74</b>	<b>24,890.10</b>	<b>5,316.42</b>	<b>25,036.92</b>	<b>2,554.50</b>	<b>717.17</b>	<b>451.30</b>

**Collateral Wise**

Gold and Silver	276.27	15.40	-	24.78	81.34	-	-
Government Securities	0.41	-	-	-	-	-	-
Non Governmental Securities	1,004.61	-	-	962.50	6.30	-	-
Fixed Deposit Receipts	215.36	225.69	68.41	428.63	25.82	10.02	2.78
Own	215.36	225.69	68.41	428.63	25.82	10.02	2.78
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	25,063.44	24,616.43	4,860.24	22,321.17	1,964.96	707.15	448.52
Fixed Assets	25,063.44	24,616.43	4,860.24	22,321.17	1,964.96	707.15	448.52
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	2,156.73	-	355.54	1,297.37	476.08	-	-
Government Guarantee	4.60	-	-	17.19	-	-	-
Institutional Guarantee	1,775.91	-	340.00	1,274.23	476.08	-	-
Personal Guarantee	70.18	-	-	1.18	-	-	-
Collective Guarantee	306.03	-	15.54	4.76	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	5.92	32.59	32.23	2.48	-	-	-
<b>Total</b>	<b>28,722.74</b>	<b>24,890.10</b>	<b>5,316.42</b>	<b>25,036.92</b>	<b>2,554.50</b>	<b>717.17</b>	<b>451.30</b>



## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHAFAC	Goodwill	Shree	Lalitpur
<b>Sector Wise</b>								
Agricultural and Forest Related	835.48	129.60	-	0.52	188.62	1,069.53	527.76	-
Fishery Related	-	4.26	-	-	2.03	-	15.20	-
Mining Related	-	4.50	-	-	-	-	0.32	2.13
Manufacturing (Producing) Related	-	66.95	-	61.10	339.08	-	163.32	-
Construction	145.14	51.33	17.19	20.02	590.06	1,643.32	1,120.22	13.32
Electricity,Gas and Water	-	5.24	-	-	-	-	-	-
Metal Products, Mach. & Ele. Equip.	117.58	3.50	-	3.45	-	13.44	37.99	-
Tras., Com. and Public Utilities	9.02	115.00	6.07	-	229.21	733.01	124.93	-
Wholesaler & Retailer	852.53	109.10	40.87	33.33	642.73	2,189.25	769.10	63.86
Finance, Insurance and Real Estate	127.48	102.29	5.00	40.31	613.56	-	453.95	75.94
Hotel or Restaurant	14.71	20.18	-	27.50	206.41	326.88	121.48	-
Other Services	6.66	12.00	-	-	212.30	61.38	638.40	137.59
Consumption Loans	151.67	86.11	1.91	146.49	1,007.55	285.87	302.93	15.23
Local Government	-	-	-	33.18	-	-	-	-
Others	634.95	527.21	30.37	1,886.00	1,870.13	347.13	410.79	50.69
<b>TOTAL sectorwise</b>	<b>2,895.23</b>	<b>1,237.26</b>	<b>101.42</b>	<b>2,251.90</b>	<b>5,901.68</b>	<b>6,669.82</b>	<b>4,686.39</b>	<b>358.75</b>

**Product Wise**

Term Loan	1,542.85	471.22	-	125.37	298.06	3,179.93	790.02	63.86
Overdraft	580.31	307.45	5.15	-	300.30	-	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	115.61	-	40.87	147.82	955.04	-	705.46	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	145.14	117.60	11.57	20.02	590.06	1,194.34	840.38	13.32
Real Estate Loan	127.48	10.99	22.72	1,765.88	207.94	510.15	716.02	75.94
Margin Nature Loan	-	13.72	1.91	26.19	206.76	347.13	244.16	5.03
Hire Purchase Loan	50.52	155.10	6.07	123.86	282.56	739.41	119.89	9.28
Deprived Sector Loan	223.15	105.28	5.00	33.18	433.13	355.26	254.32	1.63
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	110.18	55.91	8.11	9.57	2,627.83	343.61	1,016.14	189.68
<b>Total Product wise Loan</b>	<b>2,895.23</b>	<b>1,237.26</b>	<b>101.42</b>	<b>2,251.90</b>	<b>5,901.68</b>	<b>6,669.82</b>	<b>4,686.39</b>	<b>358.75</b>

**Collateral Wise**

Gold and Silver	77.66	30.68	-	-	674.29	164.75	-	-
Government Securities	-	-	-	-	-	1.71	-	-
Non Governmental Securities	-	13.72	-	26.19	206.76	-	244.16	5.03
Fixed Deposit Receipts	32.52	20.65	-	0.05	68.68	119.42	42.77	0.91
Own	32.52	20.65	-	0.05	68.68	119.42	42.77	0.91
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	2,785.05	1,068.94	89.67	404.22	4,439.01	6,023.38	4,183.96	166.16
Fixed Assets	2,785.05	1,068.94	89.67	404.22	4,439.01	6,023.38	4,183.96	100.67
Current Assets	-	-	-	-	-	-	-	65.49
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	-	5.00	83.27	512.94	13.44	215.50	-
Government Guarantee	-	-	-	33.18	-	-	-	-
Institutional Guarantee	-	-	5.00	-	410.71	-	215.50	-
Personal Guarantee	-	-	-	50.09	102.22	-	-	-
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	13.44	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	103.28	6.75	1,738.17	-	347.13	-	186.64
<b>Total</b>	<b>2,895.23</b>	<b>1,237.26</b>	<b>101.42</b>	<b>2,251.90</b>	<b>5,901.68</b>	<b>6,669.82</b>	<b>4,686.39</b>	<b>358.75</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	United	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Srijana
<b>Sector Wise</b>								
Agricultural and Forest Related	99.02	319.41	96.28	134.02	333.84	265.40	222.43	1,310.83
Fishery Related	-	4.01	-	-	4.72	2.05	-	-
Mining Related	-	7.01	-	-	-	45.12	-	-
Manufacturing (Producing) Related	222.73	188.63	228.55	103.62	390.79	98.10	1.46	-
Construction	812.61	184.39	131.50	74.92	585.91	683.84	42.75	144.76
Electricity, Gas and Water	150.00	7.50	-	-	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	604.93	103.09	-	-	-	110.63	-	-
Tras., Com. and Public Utilities	1,227.18	133.11	90.61	-	576.28	230.17	-	-
Wholesaler & Retailer	326.54	160.45	116.13	887.58	1,434.39	219.20	17.19	405.24
Finance, Insurance and Real Estate	169.93	303.75	507.25	260.74	790.52	236.42	-	99.56
Hotel or Restaurant	-	69.69	110.36	51.85	379.39	51.00	-	-
Other Services	-	24.41	93.85	31.30	71.00	109.43	2.02	1.23
Consumption Loans	388.00	178.67	46.10	53.09	45.65	171.30	13.16	196.57
Local Government	-	-	-	-	-	-	-	-
Others	1,844.58	714.42	223.96	647.56	1,683.02	1,219.84	17.99	4,133.43
<b>TOTAL sectorwise</b>	<b>5,845.51</b>	<b>2,398.53</b>	<b>1,644.59</b>	<b>2,244.67</b>	<b>6,295.52</b>	<b>3,442.48</b>	<b>316.99</b>	<b>6,291.61</b>

**Product Wise**

Term Loan	381.81	140.10	313.53	951.26	2,336.18	156.69	-	202.39
Overdraft	-	277.10	-	-	798.91	-	-	1,343.67
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	191.32	78.73	273.27	-	933.63	568.11	254.24	202.85
Res. Per. H. Loan (Up to Rs. 15 mil.)	652.91	114.38	50.81	74.92	511.02	683.84	42.75	144.76
Real Estate Loan	493.11	145.33	86.44	260.74	577.99	132.49	-	199.54
Margin Nature Loan	236.83	18.38	52.76	-	45.00	18.66	-	0.40
Hire Purchase Loan	1,951.64	247.79	87.90	8.12	576.28	319.21	-	65.33
Deprived Sector Loan	392.58	230.49	486.05	43.68	300.40	140.84	17.99	391.79
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,545.31	1,146.23	293.82	905.96	216.10	1,422.65	2.02	3,740.89
<b>Total Product wise Loan</b>	<b>5,845.51</b>	<b>2,398.53</b>	<b>1,644.59</b>	<b>2,244.67</b>	<b>6,295.52</b>	<b>3,442.48</b>	<b>316.99</b>	<b>6,291.61</b>

**Collateral Wise**

Gold and Silver	84.93	2.78	-	-	-	4.94	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	25.86	43.68	-	-	18.66	-	-
Fixed Deposit Receipts	58.55	17.84	2.30	44.96	45.65	25.10	13.05	131.24
Own	58.55	17.84	2.30	44.96	45.65	25.10	13.05	131.24
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	5,286.92	2,134.68	1,114.64	2,199.71	5,812.99	3,316.69	303.95	164.89
Fixed Assets	5,286.92	2,134.68	1,114.64	2,199.71	5,812.99	3,316.69	303.95	164.89
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	169.93	207.10	483.97	-	391.88	0.10	-	-
Government Guarantee	-	4.02	-	-	-	-	-	-
Institutional Guarantee	169.93	190.00	423.92	-	287.42	0.10	-	-
Personal Guarantee	-	13.09	10.05	-	104.46	-	-	-
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	50.00	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	245.19	10.27	-	-	45.00	77.00	-	5,995.48
<b>Total</b>	<b>5,845.51</b>	<b>2,398.53</b>	<b>1,644.59</b>	<b>2,244.67</b>	<b>6,295.52</b>	<b>3,442.48</b>	<b>316.99</b>	<b>6,291.61</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	Samriddhi	CMerchant	Crystal	GMBFL	ICFC	CityExpress	Manju	Reliance
<b>Sector Wise</b>								
Agricultural and Forest Related	-	287.76	-	68.36	172.44	2.00	178.68	36.05
Fishery Related	-	-	-	7.00	10.22	1.50	19.60	-
Mining Related	-	-	-	-	-	-	-	0.65
Manufacturing (Producing) Related	-	584.16	-	90.77	438.89	0.98	173.10	195.83
Construction	66.46	-	-	881.29	159.17	6.44	1,856.33	711.44
Electricity, Gas and Water	-	-	-	-	14.17	-	138.78	35.01
Metal Products, Mach. & Ele. Eqp.	0.02	-	-	2.80	26.85	-	133.21	65.83
Tras., Com. and Public Utilities	4.47	2.94	-	81.33	330.74	1.24	351.81	600.45
Wholesaler & Retailer	28.26	84.26	-	347.80	1,293.91	17.23	627.64	197.30
Finance, Insurance and Real Estate	19.53	-	-	501.88	2,336.33	92.88	1,334.83	575.64
Hotel or Restaurant	-	74.77	-	257.50	778.23	1.50	167.54	286.25
Other Services	-	-	-	47.39	329.91	11.05	132.00	111.16
Consumption Loans	29.87	1.76	9.44	393.46	762.08	16.21	647.00	288.51
Local Government	-	-	-	-	-	-	-	-
Others	15.60	550.93	310.92	899.43	2,770.17	-	980.14	980.13
<b>TOTAL sectorwise</b>	<b>164.21</b>	<b>1,586.58</b>	<b>320.35</b>	<b>3,579.00</b>	<b>9,423.11</b>	<b>151.02</b>	<b>6,740.65</b>	<b>4,084.24</b>

**Product Wise**

Term Loan	94.72	910.11	218.69	375.46	2,055.90	18.43	1,952.07	-
Overdraft	-	-	-	195.76	3,609.96	2.00	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	149.60	16.79	114.62	282.51	-	426.60	19.55
Res. Per. H. Loan (Up to Rs. 15 mil.)	-	-	-	626.39	960.81	91.21	1,763.24	619.54
Real Estate Loan	-	419.96	82.14	403.19	667.79	0.99	297.42	370.99
Margin Nature Loan	25.30	-	0.02	229.33	405.83	0.35	282.18	261.21
Hire Purchase Loan	9.06	2.47	2.72	96.48	482.68	1.24	337.52	602.74
Deprived Sector Loan	2.63	-	-	329.33	777.05	5.86	1,131.66	425.41
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	32.51	104.44	-	1,208.43	180.58	30.93	549.96	1,784.80
<b>Total Product wise Loan</b>	<b>164.21</b>	<b>1,586.58</b>	<b>320.35</b>	<b>3,579.00</b>	<b>9,423.11</b>	<b>151.02</b>	<b>6,740.65</b>	<b>4,084.24</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	18.00	-	-	-
Non Governmental Securities	25.30	-	-	-	-	-	282.18	-
Fixed Deposit Receipts	-	-	6.70	90.83	162.58	0.24	27.25	22.76
Own	-	-	6.70	90.83	162.58	0.24	27.25	22.76
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	132.16	1,586.58	313.63	3,032.52	8,119.18	144.57	5,007.70	3,166.65
Fixed Assets	132.16	1,586.58	313.63	3,032.52	8,119.18	144.57	5,007.70	3,166.65
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	6.74	-	-	260.00	710.38	5.86	1,412.01	603.95
Government Guarantee	2.63	-	-	-	-	-	-	-
Institutional Guarantee	-	-	-	260.00	696.00	5.86	1,075.00	420.00
Personal Guarantee	4.12	-	-	-	14.38	-	337.01	1.58
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	182.37
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	0.02	195.65	412.98	0.35	11.51	290.87
<b>Total</b>	<b>164.21</b>	<b>1,586.58</b>	<b>320.35</b>	<b>3,579.00</b>	<b>9,423.11</b>	<b>151.02</b>	<b>6,740.65</b>	<b>4,084.24</b>

## Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% change		
	2017	2018	2019	2019	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	12,593	17,420	25,503	33,071	32,633	38.33	46.40	-1.32
a. Paid-up Capital	7,721	11,159	17,078	20,621	20,626	44.52	53.04	0.03
b. Statutory Reserves	1,748	2,451	3,531	4,826	4,826	40.25	44.08	0.01
c. Retained Earning	1,179	1,379	1,750	3,245	2,779	16.91	26.91	-14.35
d. Others Reserves	1,944	2,431	3,144	4,380	4,402	25.03	29.33	0.50
<b>2 BORROWINGS</b>	66,773	87,707	126,378	141,042	142,173	31.35	44.09	0.80
a. NRB	555	2,070	1,701	8,648	9,673	273.02	-17.80	11.86
f. Others	66,218	85,637	124,677	132,395	132,500	29.33	45.59	0.08
<b>3 DEPOSITS</b>	34,344	49,549	85,606	100,272	102,078	44.27	72.77	1.80
<b>4 BILLS PAYABLE</b>	2	1	75	146	31	-33.54	5591.09	-78.86
<b>5 OTHER LIABILITIES</b>	10,366	13,552	23,664	27,423	29,690	30.73	74.63	8.27
a. Loan Loss Provision	1,716	2,391	4,013	5,049	5,263	39.32	67.86	4.24
b. Interest Suspense a/c	939	1,121	1,800	2,296	2,556	19.49	60.53	11.30
c. Others	7,712	10,039	17,851	20,077	21,871	30.18	77.81	8.94
<b>6 RECONCILIATION A/c</b>	5,780	3,480	5,192	8,434	8,751	-39.79	49.19	3.76
<b>7 PROFIT &amp; LOSS A/c</b>	3,907	4,039	6,608	4,890	5,551	3.37	63.62	13.52
<b>Total</b>	<b>133,765</b>	<b>175,748</b>	<b>273,028</b>	<b>315,278</b>	<b>320,907</b>	<b>31.39</b>	<b>55.35</b>	<b>1.79</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	12,498	16,314	19,246	21,931	21,887	30.54	17.97	-0.20
a. Cash Balance	94	147	214	275	320	56.92	45.57	16.41
b. Bank Balance	6,243	9,190	13,398	12,911	12,929	47.19	45.79	0.14
c. Money at Call	6,161	6,977	5,634	8,744	8,637	13.26	-19.25	-1.22
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARE</b>	43	43	312	409	359	0.00	629.98	-12.16
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,658	2,565	2,262	11,364	11,331	-3.52	-11.81	-0.30
<b>4 LOANS &amp; ADVANCES</b>	106,541	145,944	235,101	261,144	266,631	36.98	61.09	2.10
Institutional	24,131	30,597	38,955	40,628	39,914	26.79	27.32	-1.76
Individual	82,410	115,347	196,147	220,516	226,717	39.97	70.05	2.81
<b>5 FIXED ASSETS</b>	1,219	1,472	2,107	2,324	2,379	20.72	43.14	2.39
<b>6 OTHER ASSETS</b>	4,766	5,735	8,552	9,242	9,495	20.34	49.11	2.74
<b>7 EXPENSES NOT WRITTEN OFF</b>	11	7	11	14	14	-36.38	53.11	2.95
<b>8 NON BANKING ASSETS</b>	-	-	1	1	1	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	5,959	3,609	5,391	8,830	8,783	-39.44	49.37	-0.52
<b>10 PROFIT &amp; LOSS A/c</b>	70	57	45	20	27	-18.74	-20.95	35.80
<b>Total</b>	<b>133,765</b>	<b>175,745</b>	<b>273,028</b>	<b>315,278</b>	<b>320,907</b>	<b>31.38</b>	<b>55.35</b>	<b>1.79</b>
<b>Profit &amp; Loss A/c</b>								
<b>Expenses</b>								
<b>1 INTEREST EXPENSES</b>	5,938	11,759	17,022	12,470	14,331	98.04	44.75	14.92
<b>2 COMMISSION/FEE EXPENSES</b>	0	3	7	19	20	1378.80	114.61	8.11
<b>3 EMPLOYEE EXPENSES</b>	3,619	4,735	6,299	5,002	5,636	30.85	33.03	12.69
<b>4 OFFICE OPERATING EXPENSES</b>	1,232	1,594	2,358	1,564	1,767	29.44	47.90	12.97
<b>5 NON OPERATING EXPENSES</b>	1	9	63	81	93	1056.98	578.43	15.31
<b>6 PROVISION FOR RISK</b>	641	1,048	1,921	1,866	2,189	63.43	83.21	17.29
<b>7 LOAN WRITTEN OFF</b>	3	1	5	-	5	-72.34	464.16	0.00
<b>8 EXTRAORDINARY EXPENSES</b>	0	-	1	1	4	-100.00	0.00	180.45
<b>9 PROVISION FOR STAFF BONUS</b>	519	547	861	705	799	5.43	57.54	13.25
<b>10 PROVISION FOR INCOME TAX</b>	1,561	1,663	2,545	1,979	2,255	6.56	52.98	13.94
<b>11 NET PROFIT</b>	3,902	4,013	6,249	4,888	5,544	2.87	55.70	13.41
<b>TOTAL EXPENSES</b>	<b>17,415</b>	<b>25,374</b>	<b>37,331</b>	<b>28,575</b>	<b>32,641</b>	<b>45.70</b>	<b>47.12</b>	<b>14.23</b>
<b>Income</b>								
<b>1. INTEREST INCOME</b>	15,659	22,236	31,647	24,270	27,711	42.00	42.32	14.17
<b>2. COMMISSION &amp; DISCOUNT</b>	410	546	805	537	625	33.36	47.34	16.51
<b>3 OTHER OPERATING INCOME</b>	1,000	2,049	3,739	2,738	3,028	104.84	82.48	10.59
<b>4 NON OPERATING INCOME</b>	51	142	176	70	204	180.15	23.91	190.02
<b>5 PROVISION FOR WRITTEN BACK</b>	241	364	936	926	1,037	50.99	156.84	11.96
<b>6 RECOVERY FOR WRITE BACK</b>	3	5	2	0	0	73.37	-59.94	31.45
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	-	0	0	15	16	0.00	712.18	10.76
<b>8 NET LOSS</b>	51	31	26	18	19	-39.31	-17.32	7.49
<b>TOTAL INCOME</b>	<b>17,415</b>	<b>25,374</b>	<b>37,331</b>	<b>28,575</b>	<b>32,641</b>	<b>45.70</b>	<b>47.12</b>	<b>14.23</b>
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	8,903	11,552	17,361	19,297	19,511	29.75	50.29	1.11
<b>No. of Total Branches</b>	1,895	2,448	3,629	3,929	3,969	29.18	48.24	1.02
<b>No. of Total Centers</b>	132,355	172,788	274,186	303,082	307,224	30.55	58.68	1.37
<b>No. of Total Groups</b>	455,206	562,425	926,625	1,021,870	1,026,420	23.55	64.76	0.45
<b>No. of Total Passive Groups</b>	4,942	5,762	9,565	9,695	9,876	16.59	66.00	1.87
<b>No. of Total Members</b>	2,338,046	2,856,380	4,327,991	4,640,182	4,683,068	22.17	51.52	0.92
<b>No. of Total Passive Members</b>	37,050	51,516	118,044	178,501	187,491	39.04	129.14	5.04
<b>No. of Total Borrowers</b>	1,576,155	1,853,417	2,679,016	2,830,280	2,849,144	17.59	44.54	0.67
<b>No. of Total Overdue Borrowers</b>	44,281	56,824	165,984	153,702	167,964	28.33	192.10	9.28
<b>No. of Total Saving Members</b>	2,368,500	3,010,166	4,323,957	4,637,002	4,703,145	27.09	43.65	1.43
<b>Total Saving Amount (Rs million)</b>	34,583	49,549	101,910	100,416	102,073	43.27	105.68	1.65

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	19	1	-	20	142,447	7,122
2	1	Panchthar	24	4	2	30	214,370	7,146
3	1	Ilam	37	7	2	46	324,381	7,052
4	1	Jhapa	139	49	11	199	908,198	4,564
5	1	Sankhuwasabha	26	-	-	26	177,406	6,823
6	1	Bhojpur	25	-	1	26	203,912	7,843
7	1	Terhathum	16	3	-	19	113,520	5,975
8	1	Dhankuta	24	7	1	32	182,625	5,707
9	1	Morang	144	51	13	208	1,078,874	5,187
10	1	Sunsari	124	37	12	173	853,255	4,932
11	1	Solukhumbu	26	-	-	26	118,336	4,551
12	1	Khotang	16	6	-	22	230,569	10,480
13	1	Okhaldhunga	20	4	-	24	165,383	6,891
14	1	Udayapur	36	3	1	40	354,866	8,872
	<b>Total</b>		<b>676</b>	<b>172</b>	<b>43</b>	<b>891</b>	<b>5,068,144</b>	<b>5,688</b>
15	2	Saptari	42	6	8	56	714,448	12,758
16	2	Siraha	74	11	2	87	712,263	8,187
17	2	Dhanusa	70	13	5	88	843,521	9,585
18	2	Mahottari	51	15	4	70	701,368	10,020
19	2	Sarlahi	65	12	2	79	860,231	10,889
20	2	Rautahat	53	7	1	61	767,464	12,581
21	2	Bara	72	10	5	87	768,566	8,834
22	2	Parsa	60	12	4	76	671,682	8,838
	<b>Total</b>		<b>487</b>	<b>86</b>	<b>31</b>	<b>604</b>	<b>6,039,543</b>	<b>9,999</b>
23	3	Dolakha	24	3	-	27	208,492	7,722
24	3	Ramechhap	23	1	-	24	226,472	9,436
25	3	Sindhuli	29	3	1	33	331,017	10,031
26	3	Rasuwa	25	1	1	27	48,391	1,792
27	3	Dhading	47	25	-	72	375,580	5,216
28	3	Nuwakot	35	14	1	50	310,095	6,202
29	3	Sindhupalchok	36	11	-	47	321,636	6,843
30	3	Kavrepalanchok	67	18	5	90	426,844	4,743
31	3	Kathmandu	734	136	48	918	1,949,321	2,123
32	3	Lalitpur	174	26	14	214	523,173	2,445
33	3	Bhaktapur	88	17	6	111	340,471	3,067
34	3	Makwanpur	57	16	4	77	469,915	6,103
35	3	Chitawan	139	65	12	216	648,176	3,001
	<b>Total</b>		<b>1,478</b>	<b>336</b>	<b>92</b>	<b>1,906</b>	<b>6,179,583</b>	<b>3,242</b>
36	4	Gorkha	40	6	3	49	302,931	6,182
37	4	Manang	8	1	-	9	7,307	812
38	4	Lamjung	38	7	2	47	187,444	3,988
39	4	Kaski	165	87	16	268	549,957	2,052
40	4	Tanahu	72	26	1	99	361,299	3,649
41	4	Syangja	38	26	2	66	323,145	4,896
42	4	Mustang	11	3	-	14	15,034	1,074
43	4	Baglung	42	11	-	53	300,195	5,664
44	4	Parbat	23	14	-	37	163,825	4,428
45	4	Myagdi	21	10	-	31	127,002	4,097
46	4	Nawalparasi East	54	29	5	88	348,241	3,957
	<b>Total</b>		<b>512</b>	<b>220</b>	<b>29</b>	<b>761</b>	<b>2,686,381</b>	<b>3,530</b>

47	5	Gulmi	33	15	-	48	313,100	6,523
48	5	Palpa	43	14	-	57	291,889	5,121
49	5	Rupandehi	182	106	18	306	983,686	3,215
50	5	Kapilbastu	64	22	4	90	639,182	7,102
51	5	Arghakhanchi	21	5	-	26	220,869	8,495
52	5	Pyuthan	18	12	-	30	254,921	8,497
53	5	Rolpa	19	2	-	21	250,903	11,948
54	5	Rukum East	6	-	-	6	59,437	9,906
55	5	Dang	76	46	4	126	617,554	4,901
56	5	Banke	71	36	6	113	549,080	4,859
57	5	Bardiya	35	23	-	58	476,731	8,220
58	5	Nawalparasi West	46	26	2	74	370,928	5,013
<b>Total</b>			<b>614</b>	<b>307</b>	<b>34</b>	<b>955</b>	<b>5,028,279</b>	<b>5,265</b>
59	6	Rukum West	16	1	1	18	173,652	9,647
60	6	Salyan	21	4	1	26	270,950	10,421
61	6	Surkhet	44	10	2	56	392,050	7,001
62	6	Dailekh	21	1	-	22	292,548	13,298
63	6	Jajarkot	11	1	-	12	191,445	15,954
64	6	Dolpa	11	-	-	11	41,015	3,729
65	6	Jumla	17	2	-	19	121,728	6,407
66	6	Kalikot	13	-	-	13	153,050	11,773
67	6	Mugu	6	-	-	6	61,786	10,298
68	6	Humla	9	1	-	10	56,838	5,684
<b>Total</b>			<b>169</b>	<b>20</b>	<b>4</b>	<b>193</b>	<b>1,755,062</b>	<b>9,094</b>
69	7	Doti	19	3	-	22	236,642	10,756
70	7	Bajhang	16	1	-	17	218,105	12,830
71	7	Kailali	114	36	5	155	866,914	5,593
72	7	Bajura	12	1	-	13	150,774	11,598
73	7	Achham	17	3	-	20	287,750	14,388
74	7	Kanchanpur	48	21	1	70	504,304	7,204
75	7	Darchula	17	2	-	19	148,944	7,839
76	7	Baitadi	16	3	-	19	280,398	14,758
77	7	Dadeldhura	24	2	-	26	158,801	6,108
<b>Total</b>			<b>283</b>	<b>72</b>	<b>6</b>	<b>361</b>	<b>2,852,632</b>	<b>7,902</b>
<b>Grand Total</b>			<b>4,219</b>	<b>1,213</b>	<b>239</b>	<b>5,671</b>	<b>29,609,623</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	27	23	22	89	1	162
No. of Branches <sup>@</sup>	4,219	1,213	239	3,969		9,640
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						5,221
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						3,072

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	676	172	43	677	891	1,568
2	487	86	31	754	604	1,358
Bagmati	1,478	336	92	596	1,906	2,502
Gandaki	512	220	29	518	761	1,279
5	614	307	34	900	955	1,855
Karnali	169	20	4	186	193	379
Sudur Paschim	283	72	6	338	361	699
<b>Total</b>	<b>4,219</b>	<b>1,213</b>	<b>239</b>	<b>3,969</b>	<b>5,671</b>	<b>9,640</b>

\* Population 29,609,623 for 2019/20 calculated on yearly basis based on five yearly population projection Source : <https://cbs.gov.np/population-projection-2011-2031/> (Medium Variant)

# 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)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	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	2.12	692,634.89
2	Fixed:	6.67	327,493.28	6.45	394,658.43	5.57	491,833.03	5.61	503,034.68
2.1	up to 1 month	6.20	5,725.18	5.70	5,133.97	5.24	3,299.76	5.20	4,927.63
2.2	1-3 months	6.73	18,052.57	5.09	17,077.26	5.01	18,238.17	5.11	21,487.80
2.3	3-6 months	6.14	18,317.82	5.53	27,069.18	4.48	45,190.74	4.46	45,594.48
2.4	6-12 months	6.48	182,218.93	6.47	184,288.49	5.76	277,140.74	5.83	284,119.60
2.5	1-2 yrs	6.90	78,274.02	6.52	133,408.99	5.39	124,298.95	5.34	119,366.90
2.6	2 yrs and above	7.75	24,904.76	7.84	27,680.54	6.90	23,664.67	6.88	27,538.26
3	Call	4.24	213,449.60	4.57	266,676.00	3.81	279,169.40	3.95	291,844.55
4	Certificate of Deposits	10.00	6.70	5.00	1.47	5.00	672.41	5.00	671.52
5	Other	6.82	206.28	5.50	247.33	3.06	1,034.97	4.09	177.37
6	Non interest bearing deposits		106,464.64		149,231.23		174,483.91		166,473.18
6.1	Current		95,170.81		135,293.86		156,449.58		147,302.51
6.2	Margin		10,266.61		11,774.43		15,137.08		16,099.74
6.3	Other		1,027.22		2,162.93		2,897.26		3,070.92
	Aggregate	4.17	1,048,367.82	3.94	1,358,941.15	3.28	1,624,685.48	3.29	1,654,836.17

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	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	10.36	59,611.18
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73	9.86	1,525.19
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15	8.41	2,990.89
4	Agriculture, Forestry & Beverage Production Related	9.67	57,138.71	9.34	70,017.77	8.25	86,822.22	8.32	88,099.91
5	Non Food Production Related	9.55	123,830.72	9.04	146,439.44	8.15	160,559.01	8.29	164,379.08
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98	9.36	142,122.65
7	Electricity, Gas and Water	10.60	19,545.60	9.73	26,599.29	9.27	37,890.16	9.18	39,369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.10	9,997.13	9.87	11,318.76	8.68	15,660.47	8.56	15,865.42
9	Transport, Communication and Public Utilities	10.69	23,365.22	9.87	25,074.98	9.22	39,505.08	9.26	41,163.44
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06	8.75	312,227.08
11	Finance, Insurance and Real Estate	8.96	66,615.38	8.60	83,376.75	7.21	108,300.07	7.06	109,437.91
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14	8.70	41,797.35
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66	9.55	59,150.57
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15	9.91	100,167.31
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94	3.27	1,512.43
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19	9.30	211,643.06
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96	8.88	1,391,062.97

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	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	9.30	224,827.33
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00	9.32	242,714.87
3	Trust Receipt Loan / Import Loan	8.83	44,824.42	7.71	50,370.21	6.27	68,689.24	6.39	74,242.90
4	Demand & Other Working Capital Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73	8.55	336,527.18
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	9.24	111,697.05
6	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44
7	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10	8.43	28,475.15
8	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57	9.57	83,518.22
9	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30	5.72	62,152.96
10	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24	2.40	7,311.68
11	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91	10.21	136,329.19
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95	8.86	1,391,062.97

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		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	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.13	700,640.75	2.06	724,050.92	2.04	722,415.58	2.11	719,065.00	2.11	725,776.47
2	Fixed:	5.65	501,932.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52	6.72	596,250.43
2.1	up to 1 month	4.87	7,279.14	5.63	8,913.31	4.41	4,641.61	4.44	6,140.68	4.26	5,038.76
2.2	1-3 months	5.09	20,823.72	5.10	25,732.87	5.01	21,759.88	4.63	15,029.43	4.76	17,403.76
2.3	3-6 months	4.29	37,211.91	4.53	37,389.05	4.75	34,886.74	5.61	53,508.31	6.96	60,834.06
2.4	6-12 months	5.87	284,140.27	5.87	294,465.94	6.12	288,298.51	6.65	331,742.13	6.91	336,877.15
2.5	1-2 yrs	5.50	128,730.55	5.52	124,730.18	5.90	164,150.18	6.13	128,889.80	6.44	136,635.01
2.6	2 yrs and above	6.86	23,747.39	6.37	24,117.97	6.49	26,966.96	6.92	29,797.16	6.88	39,461.69
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81	5.55	306,544.56
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84	5.50	635.39
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73	3.45	666.27
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40	-	172,467.15
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50	-	152,187.18
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61	-	17,738.76
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29	-	2,541.21
	Aggregate	3.27	1,680,656.73	3.30	1,725,024.61	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		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		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	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.27	61,841.44	9.90	63,232.88	10.49	62,209.93	10.56	63,626.74	10.37	64,498.55
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89	10.03	1,736.06
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67	9.41	2,750.59
4	Agriculture, Forestry & Beverage Production Related	8.15	88,734.92	8.10	88,938.21	8.45	87,504.43	8.69	89,434.58	9.02	92,705.62
5	Non Food Production Related	8.08	169,478.55	7.90	173,831.19	8.23	178,083.33	8.51	179,181.11	8.80	184,764.96
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10	9.70	159,914.73
7	Electricity, Gas and Water	9.19	40,103.02	9.06	41,226.64	9.15	42,380.59	9.18	43,141.35	9.42	46,296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.52	16,267.57	8.20	17,317.94	8.45	17,635.57	8.84	17,995.19	9.18	18,648.81
9	Transport, Communication and Public Utilities	9.14	43,464.62	9.12	44,881.64	9.31	45,718.20	9.49	46,485.51	9.81	48,666.05
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91	9.27	347,534.10
11	Finance, Insurance and Real Estate	7.05	109,744.59	7.06	114,036.94	7.36	114,878.89	7.69	119,352.08	8.20	129,094.65
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09	8.91	47,805.43
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44	9.72	64,924.66
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50	10.15	122,254.55
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31	3.04	1,473.00
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45	9.45	248,305.54
	Aggregate	8.77	1,430,690.30	8.62	1,465,317.39	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		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		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	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.16	227,038.66	8.96	233,962.28	9.22	237,651.13	9.34	240,907.32	9.44	244,462.06
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79	9.74	285,840.27
3	Trust Receipt Loan / Import Loan	6.42	76,462.38	6.37	74,540.18	6.84	75,476.37	7.09	75,792.06	7.25	74,884.19
4	Demand & Other Working Capital Loan	8.45	349,882.39	8.31	357,245.74	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)	9.16	114,413.22	9.07	117,325.25	9.24	119,545.74	9.37	122,180.52	9.42	127,759.81
6	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17	9.80	96,619.08
7	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70	9.15	32,288.12
8	Hire Purchase Loan	9.40	86,013.60	9.34	89,851.49	9.45	93,708.63	9.49	99,963.04	9.72	106,711.64
9	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90	7.09	78,528.62
10	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02	4.29	6,778.84
11	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33	10.48	155,046.08
	Aggregate	8.75	1,430,690.32	8.67	1,465,317.41	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)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	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	3.56	653,883.30	3.80	655,147.14
2	Fixed:	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26	8.92	770,273.56	9.61	790,886.02
2.1	up to 1 month	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27	7.33	13,809.77	7.72	17,486.93
2.2	1-3 months	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62	8.63	52,800.34	8.81	41,247.24
2.3	3-6 months	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44	8.67	52,060.59	8.90	54,974.83
2.4	6-12 months	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38	9.01	439,358.19	9.92	441,605.58
2.5	1-2 yrs	7.13	136,592.84	7.76	161,655.61	8.58	164,487.86	9.15	165,921.08	9.63	180,424.19
2.6	2 yrs and above	7.88	37,449.70	7.95	52,815.52	8.50	50,113.68	8.34	46,323.59	8.97	55,147.26
3	Call	7.24	328,447.20	7.28	305,530.13	4.50	269,886.15	3.92	253,426.90	4.01	253,914.87
4	Certificate of Deposits	5.00	617.56	-	5.03	5.00	2.49	5.00	0.26	-	-
5	Other	5.45	734.62	4.29	255.05	5.23	1,193.13	5.61	1,349.55	0.70	1,046.48
6	Non interest bearing deposits	-	172,535.45	-	171,340.38	-	166,753.36	-	171,435.75	-	178,169.15
6.1	Current	-	153,332.36	-	150,808.52	-	146,816.85	-	151,587.64	-	158,014.40
6.2	Margin	-	16,788.79	-	17,589.04	-	17,992.01	-	17,724.81	-	17,903.71
6.3	Other	-	2,414.30	-	2,942.82	-	1,944.51	-	2,123.30	-	2,251.04
	Aggregate	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13	5.51	1,850,369.32	5.91	1,879,163.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	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	11.13	68,960.55	11.65	70,716.61
2	Fishery Related	10.38	1,762.60	10.56	1,804.58	10.62	1,846.38	10.62	1,880.77	11.18	1,919.22
3	Mining Related	10.02	2,815.26	10.60	2,914.26	10.62	3,105.32	10.23	3,160.37	11.13	3,139.88
4	Agriculture, Forestry & Beverage Production Related	9.59	103,943.84	10.08	104,228.51	10.37	104,897.36	10.16	107,392.77	10.86	106,059.76
5	Non Food Production Related	9.49	205,180.67	9.92	204,171.79	10.24	201,334.02	10.06	200,345.07	10.63	197,846.92
6	Construction	10.42	171,413.88	10.87	173,374.93	11.02	174,812.99	11.14	176,395.80	11.59	179,038.03
7	Electricity, Gas and Water	9.75	51,027.33	9.96	51,354.74	9.94	54,227.13	9.64	54,896.12	10.14	55,971.55
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.76	19,736.00	10.24	19,996.14	10.49	20,434.10	10.42	20,883.42	10.94	21,260.37
9	Transport, Communication and Public Utilities	10.45	51,232.26	10.86	51,071.23	11.17	51,148.39	9.85	50,991.96	11.71	51,184.31
10	Wholesaler & Retailer	10.13	378,020.65	10.60	379,459.95	10.79	383,527.06	10.74	383,208.00	11.32	385,980.41
11	Finance, Insurance and Real Estate	9.08	136,948.36	9.61	135,387.71	9.77	140,609.81	9.96	139,112.22	10.74	139,177.32
12	Hotel or Restaurant	9.68	51,041.59	10.03	51,621.75	10.16	52,539.78	10.45	52,840.78	10.66	52,981.21
13	Other Services	10.24	67,521.48	10.68	68,379.87	10.88	69,405.27	10.72	69,826.03	11.25	70,392.86
14	Consumption Loans	10.91	129,858.98	11.11	119,378.38	11.24	123,171.61	11.47	124,523.92	11.87	125,697.74
15	Local Government	3.04	1,473.00	4.14	1,482.25	4.14	1,482.25	3.09	1,479.74	4.13	1,479.75
16	Others	11.21	174,212.61	11.95	185,987.21	11.93	188,855.59	11.64	189,643.65	12.28	191,662.56
	Aggregate	10.12	1,612,278.43	10.60	1,616,946.48	10.77	1,640,005.27	10.69	1,645,541.17	11.29	1,654,508.50

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	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	10.17	253,060.53	10.94	257,682.55
2	Overdraft	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95	10.67	290,775.43	11.79	290,633.71
3	Trust Receipt Loan / Import Loan	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67	9.16	68,537.00	9.65	65,966.98
4	Demand & Other Working Capital Loan	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32	10.53	384,390.08	11.13	384,490.27
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	10.73	133,628.24	11.16	134,504.68
6	Real Estate Loan	10.59	98,968.33	11.13	100,204.02	11.42	101,058.02	10.79	101,613.50	11.82	102,695.97
7	Margin Nature Loan	10.43	33,801.57	11.01	31,943.37	11.40	31,298.75	11.16	31,213.79	12.02	31,743.32
8	Hire Purchase Loan	10.52	110,463.67	11.09	112,194.98	11.31	114,838.70	10.78	115,626.58	11.87	116,266.54
9	Deprived Sector Loan	8.07	79,293.96	8.47	80,613.60	8.95	86,470.72	8.80	86,523.05	9.49	86,968.87
10	Bills Purchased	4.20	6,120.65	3.90	6,840.14	2.49	7,826.28	2.23	8,553.30	2.43	9,718.04
11	Other Product	11.18	159,830.26	11.65	161,848.09	11.77	168,224.02	12.41	171,619.68	12.23	173,837.58
	Aggregate	10.05	1,612,278.43	10.51	1,616,946.48	10.78	1,640,005.26	10.57	1,645,541.18	11.25	1,654,508.50

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.01	689,423.30	4.04	695,584.55	3.95	709,577.60	3.93	727,118.41	3.82	737,984.93
2	Fixed:	10.08	835,554.74	10.22	848,444.64	10.32	858,905.48	10.31	855,002.39	10.20	844,500.34
2.1	up to 1 month	9.13	16,437.81	7.52	10,162.73	7.40	13,325.79	7.84	14,066.71	7.79	10,557.47
2.2	1-3 months	8.92	39,944.81	8.35	45,009.88	8.01	43,986.45	8.26	41,116.48	8.95	36,357.72
2.3	3-6 months	9.57	57,925.54	9.66	56,714.42	9.25	64,243.10	10.49	67,911.40	10.61	72,261.85
2.4	6-12 months	10.39	471,888.50	10.66	486,270.78	10.82	500,896.67	10.75	473,474.74	10.61	480,249.06
2.5	1-2 yrs	10.23	190,857.41	10.20	192,068.47	10.60	174,837.38	10.22	187,011.21	9.77	176,064.48
2.6	2 yrs and above	8.71	58,500.67	9.09	58,218.35	8.86	61,616.10	9.12	71,421.85	8.99	69,009.77
3	Call	4.14	266,107.50	3.88	281,827.55	3.42	262,539.32	3.77	269,813.84	3.89	275,414.32
4	Certificate of Deposits	5.00	555.98	-	-	-	-	-	-	-	-
5	Other	3.96	250.25	5.20	651.98	5.07	791.02	5.50	795.30	5.75	656.14
6	Non interest bearing deposits	-	206,434.01	-	185,575.78	-	199,471.61	-	202,623.57	-	192,295.40
6.1	Current	-	183,465.21	-	160,838.10	-	173,231.69	-	176,615.24	-	167,318.91
6.2	Margin	-	20,602.83	-	22,326.56	-	23,595.78	-	23,588.72	-	22,777.20
6.3	Other	-	2,365.97	-	2,411.12	-	2,644.14	-	2,419.61	-	2,199.29
	Aggregate	6.15	1,998,325.79	6.25	2,012,084.50	6.19	2,031,285.03	6.17	2,055,353.52	6.10	2,050,851.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.11	73,310.67	11.56	73,228.99	11.91	74,361.51	11.02	78,526.33	11.55	79,181.64
2	Fishery Related	11.36	1,996.59	11.38	2,009.19	11.38	2,020.02	11.19	2,076.58	11.38	2,081.73
3	Mining Related	11.26	3,467.83	11.74	3,535.81	11.69	3,433.41	10.70	3,603.26	11.46	3,568.39
4	Agriculture, Forestry & Beverage Production Related	10.85	108,358.60	11.09	106,699.79	11.31	104,199.76	10.64	104,312.71	11.26	104,860.15
5	Non Food Production Related	10.75	198,529.21	10.95	202,450.68	11.03	207,052.22	10.08	213,809.69	10.94	215,960.65
6	Construction	11.53	178,777.17	11.80	181,267.47	12.00	183,740.57	11.45	186,480.88	11.87	187,994.52
7	Electricity, Gas and Water	10.32	59,344.92	10.60	60,181.91	10.71	61,365.99	9.71	62,989.54	10.73	62,291.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.97	22,346.92	11.15	22,951.87	11.35	23,316.28	11.29	24,441.32	11.63	24,670.84
9	Transport, Communication and Public Utilities	11.83	51,552.63	12.04	52,332.74	12.20	52,985.83	11.27	51,516.23	11.90	53,042.58
10	Wholesaler & Retailer	11.37	396,221.55	11.70	396,583.21	11.75	409,220.84	11.16	422,554.95	11.57	427,615.08
11	Finance, Insurance and Real Estate	10.99	148,589.16	11.33	145,424.60	11.41	146,742.52	10.84	153,176.65	11.10	150,844.36
12	Hotel or Restaurant	10.74	55,910.21	11.08	56,235.89	11.23	58,385.10	9.70	61,253.22	11.40	59,457.43
13	Other Services	11.41	79,016.31	11.75	79,621.54	11.84	79,924.63	10.59	82,537.98	11.69	80,790.21
14	Consumption Loans	11.94	134,320.38	12.07	131,965.72	12.35	131,064.34	11.93	130,419.63	12.18	131,743.60
15	Local Government	4.14	1,506.86	4.13	1,508.06	3.07	1,506.96	2.34	1,518.69	3.08	1,497.33
16	Others	12.21	203,818.47	13.08	200,457.44	12.94	203,809.37	12.62	210,697.81	12.85	213,470.70
	Aggregate	11.33	1,717,067.47	11.68	1,716,454.91	11.78	1,743,129.36	11.09	1,789,915.47	11.64	1,799,070.64

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.06	277,111.94	11.31	280,491.84	11.43	285,171.67	11.47	290,444.14	11.26	289,539.19
2	Overdraft	11.93	310,486.80	12.20	303,165.08	12.42	304,901.57	12.28	315,068.67	12.10	312,067.51
3	Trust Receipt Loan / Import Loan	9.65	58,642.73	10.02	61,655.11	9.88	64,895.71	9.61	66,662.09	9.08	75,896.09
4	Demand & Other Working Capital Loan	11.09	385,828.33	11.41	385,860.66	11.57	397,957.00	11.49	418,675.98	11.38	420,214.35
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.33	140,053.24	11.69	142,469.21	11.80	145,530.98	11.80	149,380.82	11.81	150,139.34
6	Real Estate Loan	11.94	104,245.22	12.28	104,291.37	12.36	103,146.41	12.38	103,197.14	12.17	104,347.17
7	Margin Nature Loan	12.27	34,419.83	12.43	34,044.76	12.40	33,747.41	12.27	34,893.56	12.05	33,957.90
8	Hire Purchase Loan	12.03	120,085.97	12.35	120,615.83	12.50	120,980.63	12.48	121,231.29	12.40	122,724.24
9	Deprived Sector Loan	10.16	93,428.55	10.41	93,183.32	10.43	93,241.10	10.48	101,054.86	10.42	95,364.32
10	Bills Purchased	2.28	9,438.91	1.92	10,500.29	2.26	9,260.11	3.75	6,266.19	5.62	4,055.79
11	Other Product	12.38	183,325.97	12.65	180,177.44	12.86	182,296.76	12.79	181,867.48	12.69	190,764.72
	Aggregate	11.39	1,717,067.48	11.66	1,716,454.90	11.80	1,743,129.35	11.76	1,788,742.22	11.63	1,799,070.63

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		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	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.94	746,763.28	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	10.27	860,980.71	10.20	890,069.53	10.19	916,969.51	10.17	927,359.78	10.38	959,007.09
2.1	up to 1 month	9.00	11,034.12	10.68	12,559.83	9.98	19,344.35	8.78	21,100.16	10.35	20,736.01
2.2	1-3 months	8.91	42,897.52	9.23	49,841.12	9.97	65,677.22	10.06	53,074.35	10.52	61,546.75
2.3	3-6 months	10.50	64,709.62	10.30	63,174.64	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.51	485,145.67	10.55	483,285.57	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.44	184,978.21	10.03	200,404.79	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	9.05	72,215.57	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	3.92	278,783.16	4.11	268,559.61	4.29	249,819.69	4.48	245,491.90	4.71	244,763.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	5.00	981.16	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	199,654.53	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	172,189.88	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	24,016.07	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	3,448.58	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	6.17	2,087,162.84	6.21	2,118,916.69	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		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		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	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.49	81,944.65	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.28	2,152.63	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.07	4,074.23	11.19	4,187.03	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	10.79	106,633.71	11.33	111,788.82	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	10.71	219,378.38	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	11.71	194,380.07	12.00	197,675.17	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.38	65,823.48	10.86	67,629.47	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.24	24,833.02	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	10.51	55,960.03	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.26	431,388.31	11.73	445,229.41	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	10.78	153,489.28	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.13	62,102.59	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.53	84,610.84	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	11.96	134,502.62	12.45	138,299.70	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.08	1,507.64	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	11.85	222,065.32	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.25	1,844,846.81	11.79	1,895,199.49	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		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		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	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.83	303,123.46	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	11.50	320,363.58	12.29	335,972.27	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Trust Receipt Loan / Import Loan	9.29	75,514.51	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
4	Demand & Other Working Capital Loan	11.27	427,441.43	11.56	439,239.76	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)	11.46	154,017.66	11.85	156,701.42	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
6	Real Estate Loan	11.43	105,581.27	12.26	108,370.28	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
7	Margin Nature Loan	11.36	35,367.48	12.06	34,966.70	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
8	Hire Purchase Loan	11.54	125,676.79	12.51	127,792.44	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
9	Deprived Sector Loan	10.16	96,362.69	10.68	103,368.40	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
10	Bills Purchased	4.75	3,478.20	5.64	2,808.42	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
11	Other Product	12.58	197,919.72	12.59	204,275.83	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	11.27	1,844,846.80	11.79	1,895,199.48	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)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	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	4.27	796,558.23
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10	9.84	1,071,415.46
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42	10.24	30,390.80
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92	9.37	84,401.27
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83	10.57	118,136.25
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55	9.90	472,577.77
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89	9.49	260,001.48
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49	9.92	105,907.90
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75	7.69	3,998.06
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94	6.40	2,376,348.16

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	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	12.43	99,693.85
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10	12.15	2,480.96
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44	12.65	3,795.07
4	Agriculture, Forestry & Beverage Production Related	11.96	115,181.65	12.12	104,852.11	12.08	119,749.96	12.24	110,543.65
5	Non Food Production Related	11.77	231,436.37	12.06	214,289.31	12.14	237,457.39	11.93	232,013.88
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17	12.65	217,080.00
7	Electricity, Gas and Water	11.24	75,625.66	11.46	72,720.98	11.43	81,900.60	11.52	77,145.98
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.19	27,790.94	12.34	27,370.59	12.35	28,966.37	12.26	27,784.40
9	Transport, Communication and Public Utilities	12.85	56,477.67	12.96	54,622.62	12.95	55,573.00	12.73	55,579.36
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16	12.49	449,358.81
11	Finance, Insurance and Real Estate	11.93	173,185.83	12.08	166,955.73	12.06	179,755.55	12.25	169,896.37
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68	12.32	77,703.83
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15	12.57	90,243.74
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59	12.92	132,970.54
15	Local Government	3.42	1,503.25	3.37	1,497.45	3.43	1,499.92	3.43	1,499.92
16	Others	13.22	249,222.28	12.59	334,625.27	13.52	246,475.63	12.84	332,775.87
	Aggregate	12.32	1,997,843.51	12.42	2,023,105.92	12.47	2,053,416.72	12.45	2,080,566.22

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	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	12.03	371,125.24
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13
3	Trust Receipt Loan / Import Loan	10.31	80,846.11	10.31	80,846.11	10.21	63,240.61	10.42	77,780.99
4	Demand & Other Working Capital Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51	12.26	491,133.25
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	12.60	168,660.29
6	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71
7	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66
8	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99
9	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42
10	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25
11	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73	12.48	2,080,566.23

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.06	803,408.71	4.29	830,350.09	4.32	832,957.61	4.41	823,350.59
2	Fixed:	9.98	1,085,241.74	10.25	1,109,822.75	10.27	1,124,046.44	10.11	1,183,332.87
2.1	up to 1 month	9.53	34,008.81	9.37	43,896.17	9.61	43,052.02	10.31	45,029.08
2.2	1-3 months	9.47	91,558.14	9.90	84,687.72	9.97	88,043.28	10.05	91,471.21
2.3	3-6 months	9.91	116,334.22	10.27	131,019.89	10.07	143,593.90	9.96	131,819.62
2.4	6-12 months	10.01	488,374.18	10.34	483,516.18	10.43	469,502.65	9.93	518,048.19
2.5	1-2 yrs	10.18	241,481.36	10.43	249,645.94	10.47	254,210.20	10.48	245,925.84
2.6	2 yrs and above	10.02	113,485.04	10.02	117,056.85	9.94	125,644.39	10.25	151,038.92
3	Call	3.63	307,298.25	4.01	281,677.88	3.83	292,645.94	4.00	262,462.30
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.70	4,009.35	7.31	4,445.56	7.73	3,882.41	7.45	5,146.73
6	Non interest bearing deposits	-	217,963.34	-	223,341.45	-	213,630.70	-	247,984.89
6.1	Current	-	193,345.22	-	194,119.76	-	188,281.07	-	223,728.96
6.2	Margin	-	23,155.45	-	23,965.59	-	23,633.45	-	23,239.18
6.3	Other	-	1,462.66	-	5,256.11	-	1,716.18	-	1,016.75
	Aggregate	6.30	2,417,921.40	6.57	2,449,637.73	6.61	2,467,163.09	6.62	2,522,277.38

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.46	109,057.00	12.54	112,334.29	12.48	112,675.00	12.50	115,413.72
2	Fishery Related	12.05	2,616.94	12.07	2,701.11	11.95	2,697.13	11.94	2,763.30
3	Mining Related	12.54	4,301.32	12.20	4,440.02	12.20	4,435.21	12.39	4,697.78
4	Agriculture, Forestry & Beverage Production Related	12.08	121,004.21	12.31	123,968.83	12.20	123,942.30	12.28	127,319.98
5	Non Food Production Related	11.89	260,713.42	11.68	274,822.02	11.88	285,312.47	12.00	290,640.63
6	Construction	12.29	226,767.66	12.26	230,053.41	12.25	231,115.09	12.26	232,806.23
7	Electricity, Gas and Water	11.42	84,848.49	11.51	89,570.27	11.42	90,448.76	11.42	91,675.64
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.28	27,845.52	12.35	29,189.28	12.21	31,298.56	12.39	31,450.84
9	Transport, Communication and Public Utilities	12.73	58,894.49	12.75	60,731.05	12.65	60,715.09	12.67	60,771.97
10	Wholesaler & Retailer	12.36	493,446.11	12.13	514,785.14	12.20	518,487.26	12.32	521,293.29
11	Finance, Insurance and Real Estate	11.70	176,984.66	11.74	187,273.81	11.61	184,646.78	11.62	185,388.39
12	Hotel or Restaurant	12.24	82,417.35	12.29	86,291.73	12.15	85,492.55	12.15	86,466.28
13	Other Services	12.44	95,950.81	12.34	98,307.25	12.43	99,033.29	12.49	99,181.36
14	Consumption Loans	12.83	134,334.76	12.75	135,685.42	12.77	135,486.98	12.60	141,072.45
15	Local Government	3.43	1,499.92	3.43	1,499.88	3.43	1,499.85	3.43	1,499.85
16	Others	13.10	251,328.84	13.23	260,102.90	13.18	261,694.59	13.30	263,633.42
	Aggregate	12.31	2,132,011.50	12.26	2,211,756.41	12.26	2,228,980.91	12.32	2,256,075.13

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	378,505.37	11.96	389,289.85	11.91	392,989.58	11.89	399,715.90
2	Overdraft	12.76	351,228.00	12.81	362,044.83	12.60	361,144.73	12.59	365,472.99
3	Trust Receipt Loan / Import Loan	10.52	81,475.04	10.45	83,045.80	10.50	87,834.91	10.46	87,614.42
4	Demand & Other Working Capital Loan	12.13	506,505.27	11.93	538,446.71	12.09	545,895.60	12.17	550,786.74
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.05	171,269.18	12.02	174,043.75	12.02	174,332.63	12.03	175,927.46
6	Real Estate Loan	12.99	116,250.69	12.95	119,107.03	12.87	120,076.13	12.88	118,694.36
7	Margin Nature Loan	12.72	33,172.96	12.75	33,621.42	12.65	31,194.41	12.58	31,941.44
8	Hire Purchase Loan	13.22	139,944.21	12.98	140,529.79	13.11	141,429.63	13.08	144,053.00
9	Deprived Sector Loan	11.22	114,856.28	11.28	126,355.86	11.22	122,045.53	11.26	121,917.17
10	Bills Purchased	4.70	3,335.60	4.69	3,619.96	5.30	3,707.10	5.75	3,137.45
11	Other Product	13.23	235,468.89	13.08	241,651.40	13.20	248,330.67	13.23	256,814.19
	Aggregate	12.32	2,132,011.49	12.24	2,211,756.41	12.25	2,228,980.91	12.28	2,256,075.12

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Push, 2075 (Mid Jan, 2019)		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	Wt. avg. (%)	Amount
1	Saving	4.46	830,030.41	4.37	845,084.60	4.45	850,849.41	4.53	858,028.32
2	Fixed:	10.28	1,206,389.41	10.29	1,207,979.13	10.10	1,205,878.50	10.18	1,207,872.65
2.1	up to 1 month	9.70	46,070.10	10.75	31,911.69	10.77	40,604.85	10.38	35,313.93
2.2	1-3 months	10.08	88,503.07	10.12	91,243.17	9.91	99,512.06	9.97	95,340.83
2.3	3-6 months	10.11	128,871.86	10.30	122,145.68	10.04	135,668.93	10.11	114,472.17
2.4	6-12 months	10.25	490,257.72	10.13	529,704.96	9.79	505,951.40	10.04	544,362.05
2.5	1-2 yrs	10.58	295,174.69	10.59	271,285.12	10.53	261,773.10	10.44	260,607.85
2.6	2 yrs and above	10.25	157,511.96	10.33	161,688.50	10.36	162,368.16	10.34	157,775.84
3	Call	3.98	266,236.27	3.89	260,222.47	4.07	268,697.81	4.13	270,319.10
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.79	3,916.09	7.95	4,151.63	7.88	3,218.02	8.08	4,204.61
6	Non interest bearing deposits	-	251,329.64	-	255,742.18	-	251,752.36	-	256,661.86
6.1	Current	-	227,073.21	-	231,751.50	-	225,357.33	-	232,013.26
6.2	Margin	-	22,581.34	-	22,321.23	-	24,643.90	-	22,814.17
6.3	Other	-	1,675.09	-	1,669.46	-	1,751.13	-	1,834.43
	Aggregate	6.72	2,557,901.82	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		Push, 2075 (Mid Jan, 2019)		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	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.51	119,507.04	12.09	120,321.66	12.09	122,591.17	12.17	125,182.68
2	Fishery Related	11.83	2,698.40	11.53	2,922.51	11.47	3,173.91	11.53	3,269.61
3	Mining Related	12.37	4,383.38	11.98	4,850.82	11.74	5,183.18	12.00	5,929.62
4	Agriculture, Forestry & Beverage Production Related	12.22	130,259.08	11.92	132,429.05	12.01	130,732.53	11.85	133,007.09
5	Non Food Production Related	11.92	297,216.01	11.91	304,097.14	11.84	300,630.46	11.77	306,243.39
6	Construction	12.27	235,960.13	12.39	239,038.73	12.32	242,857.02	12.53	242,721.21
7	Electricity, Gas and Water	11.44	94,499.67	11.43	96,833.09	11.26	98,737.87	11.21	102,175.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.28	33,449.93	12.36	33,255.77	12.30	33,680.73	12.21	32,939.20
9	Transport, Communication and Public Utilities	12.34	61,082.50	12.36	61,475.42	12.80	61,909.88	12.73	61,187.42
10	Wholesaler & Retailer	12.21	532,376.45	12.42	528,546.50	12.45	539,600.39	12.32	551,011.24
11	Finance, Insurance and Real Estate	11.94	233,815.95	12.19	226,459.07	11.97	188,401.46	11.98	194,653.63
12	Hotel or Restaurant	12.20	88,192.62	12.06	91,258.10	11.89	90,659.96	11.82	94,671.80
13	Other Services	12.52	103,918.38	12.50	105,526.34	12.52	106,039.26	12.43	106,841.99
14	Consumption Loans	12.67	142,641.75	12.73	140,788.26	12.62	140,421.78	12.53	139,632.01
15	Local Government	4.01	1,500.49	4.92	1,499.89	4.95	1,503.69	4.92	1,513.80
16	Others	13.30	237,100.01	13.43	239,832.38	13.44	271,175.65	13.29	278,591.56
	Aggregate	12.29	2,318,601.78	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		Push, 2075 (Mid Jan, 2019)		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	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Trust Receipt Loan / Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
4	Demand & Other Working Capital Loan	12.20	575,433.44	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)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
6	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
7	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
8	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
9	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
10	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
11	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.74	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)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.59	845,367.36	4.55	849,047.17	4.96	890,065.28	5.02	890,431.60
2	Fixed:	10.09	1,227,572.24	10.09	1,235,052.57	9.95	1,248,493.22	9.89	1,286,924.71
2.1	up to 1 month	10.42	33,586.32	10.76	27,598.17	10.19	28,224.43	10.23	28,877.81
2.2	1-3 months	9.90	102,620.56	9.83	94,567.73	9.88	93,613.04	9.62	102,638.13
2.3	3-6 months	9.93	112,898.62	9.75	142,599.67	9.75	154,415.31	9.71	170,209.58
2.4	6-12 months	9.98	532,928.55	10.01	513,259.27	9.83	487,870.57	9.78	468,485.24
2.5	1-2 yrs	10.28	283,175.40	10.27	294,393.97	10.06	317,520.04	9.98	342,296.50
2.6	2 yrs and above	10.32	162,362.79	10.38	162,633.76	10.31	166,849.84	10.29	174,417.45
3	Call	4.12	271,514.84	4.26	278,191.08	4.40	313,333.10	4.28	315,143.35
4	Certificate of Deposits	-	-	0.00	-	0.00	-	0.00	-
5	Other	8.07	4,044.92	8.04	3,962.44	7.57	4,081.60	8.15	4,142.57
6	Non interest bearing deposits	-	261,577.30	0.00	277,967.42	0.00	308,385.52	0.00	249,433.30
6.1	Current	-	236,797.46	0.00	252,657.73	0.00	283,757.48	0.00	223,839.57
6.2	Margin	-	23,028.76	0.00	23,926.53	0.00	23,251.67	0.00	24,057.09
6.3	Other	-	1,751.09	0.00	1,383.15	0.00	1,376.38	0.00	1,536.65
	Aggregate	6.67	2,610,076.66	6.64	2,644,220.68	6.60	2,764,358.71	6.77	2,746,075.53

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.10	127,785.84	12.01	125,371.03	11.47	130,561.65	11.67	130,972.12
2	Fishery Related	11.41	3,284.06	11.27	3,347.02	11.03	3,426.72	10.77	3,538.33
3	Mining Related	11.69	5,688.50	11.66	5,819.69	11.91	5,733.83	11.84	5,655.64
4	Agriculture, Forestry & Beverage Production Related	11.89	130,238.21	11.78	128,244.51	11.83	127,479.59	11.75	127,019.25
5	Non Food Production Related	11.74	306,251.33	11.72	306,666.85	11.75	304,479.99	11.66	308,819.44
6	Construction	12.47	246,645.12	12.43	249,097.54	12.43	251,365.48	12.35	252,550.38
7	Electricity, Gas and Water	11.19	104,026.13	11.31	113,348.92	11.32	117,636.98	11.30	120,532.24
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.25	32,068.22	12.21	32,009.23	12.16	31,525.83	12.09	30,465.86
9	Transport, Communication and Public Utilities	12.62	60,235.54	12.69	61,414.31	12.68	60,590.41	12.67	60,283.65
10	Wholesaler & Retailer	12.26	549,777.14	12.24	550,203.52	12.12	547,163.73	12.03	545,353.80
11	Finance, Insurance and Real Estate	11.94	191,791.90	11.94	192,940.35	11.92	200,565.03	11.89	197,897.88
12	Hotel or Restaurant	11.84	96,023.26	11.72	98,697.14	11.64	101,091.80	11.74	102,543.02
13	Other Services	12.35	108,124.67	12.33	107,832.71	12.25	109,117.71	12.17	111,574.57
14	Consumption Loans	12.52	137,454.47	12.45	135,939.80	12.42	137,348.35	12.42	134,827.92
15	Local Government	4.92	1,513.00	4.90	1,509.63	4.92	1,512.81	4.92	1,512.81
16	Others	13.21	285,619.92	13.17	291,764.29	13.10	299,780.92	13.02	301,672.18
	Aggregate	12.23	2,386,527.31	12.20	2,404,206.54	12.13	2,429,380.83	12.08	2,435,219.08

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.79	445,327.12	11.83	456,032.88	11.78	466,573.66	11.69	479,430.00
2	Overdraft	12.54	375,228.26	12.48	374,464.83	12.44	374,788.38	12.37	368,380.55
3	Trust Receipt Loan / Import Loan	10.70	78,548.70	10.22	75,119.20	10.72	70,190.95	10.61	73,302.39
4	Demand & Other Working Capital Loan	12.03	591,013.50	12.01	594,058.72	11.97	597,674.13	11.92	595,256.80
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.34	182,279.22	12.29	184,369.21	12.27	186,650.65	12.24	186,507.94
6	Real Estate Loan	12.63	118,075.45	12.54	119,436.75	12.45	118,860.34	12.43	118,203.13
7	Margin Nature Loan	12.29	33,774.07	12.24	33,565.13	12.21	35,571.39	12.18	35,221.40
8	Hire Purchase Loan	13.06	145,106.69	13.02	144,526.72	13.02	141,825.70	12.95	144,132.96
9	Deprived Sector Loan	11.56	138,993.87	11.50	140,548.01	11.57	142,087.74	11.56	141,944.21
10	Bills Purchased	5.92	3,061.98	6.03	3,212.39	5.15	3,147.19	5.18	3,168.56
11	Other Product	13.00	275,118.46	12.98	278,872.69	12.85	292,010.64	12.76	289,671.14
	Aggregate	12.22	2,386,527.33	12.18	2,404,206.53	12.16	2,429,380.77	12.09	2,435,219.08

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)		Poush, 2076 (Mid Jan, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39	4.97	931,381.23
2	Fixed:	9.87	1,307,907.90	9.78	1,341,676.43	9.82	1,367,322.53	9.72	1,387,055.63	9.71	1,411,223.84
2.1	up to 1 month	10.36	26,020.65	9.81	28,695.86	10.14	34,230.66	10.17	29,708.83	0.00	-
2.2	1-3 months	9.64	120,033.15	9.65	144,745.13	9.63	140,842.50	9.47	145,364.64	0.00	-
2.3	3-6 months	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11	9.60	171,897.12	9.53	247,977.89
2.4	6-12 months	9.71	511,316.88	9.61	507,498.36	9.64	516,153.21	9.52	547,515.92	9.63	337,522.74
2.5	1-2 yrs	10.03	317,154.13	9.93	327,120.69	9.97	338,156.19	9.83	323,415.73	9.62	597,863.03
2.6	2 yrs and above	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86	10.40	169,153.41	10.28	227,860.18
3	Call	4.23	309,368.33	4.39	307,569.91	4.34	317,770.22	4.16	310,193.54	4.19	301,796.34
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.23	3,846.82	8.30	3,693.22	8.09	3,806.08	7.22	4,267.21	8.10	4,004.95
6	Non interest bearing deposits	0.00	248,713.57	0.00	266,194.52	0.00	251,567.67	0.00	264,008.08	0.00	284,374.86
6.1	Current	0.00	221,698.43	0.00	239,157.53	0.00	224,855.50	0.00	235,830.05	0.00	257,027.33
6.2	Margin	0.00	25,585.95	0.00	25,464.94	0.00	25,207.66	0.00	26,262.88	0.00	25,307.32
6.3	Other	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14	0.00	2,040.21
	Aggregate	6.80	2,761,176.02	6.75	2,851,863.51	6.81	2,859,961.02	6.80	2,881,719.85	6.79	2,932,781.22

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)		Poush, 2076 (Mid Jan, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80	11.38	150,535.17
2	Fishery Related	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53	10.63	4,194.89
3	Mining Related	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01	11.69	5,945.81
4	Agriculture, Forestry & Beverage Production Related	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28	11.59	134,955.50
5	Non Food Production Related	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86	11.51	338,212.92
6	Construction	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41	12.34	277,496.95
7	Electricity, Gas and Water	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70	11.31	130,778.47	11.30	132,396.04
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.98	30,661.23	11.90	31,748.35	12.05	32,010.05	11.95	33,729.45	11.99	34,687.11
9	Transport, Communication and Public Utilities	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17	12.47	67,528.04
10	Wholesaler & Retailer	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24	12.04	577,485.58	12.00	586,184.07
11	Finance, Insurance and Real Estate	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94	11.94	216,315.60
12	Hotel or Restaurant	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36	11.53	114,879.62
13	Other Services	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80	12.06	118,740.08
14	Consumption Loans	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21	12.46	135,948.18	12.39	138,651.98
15	Local Government	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54	4.90	1,508.41
16	Others	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03	12.80	338,861.49
	Aggregate	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41	11.94	2,661,093.66

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)		Poush, 2076 (Mid Jan, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01	11.66	522,865.99	11.70	542,609.88
2	Overdraft	12.25	373,059.22	12.23	382,346.13	12.26	381,762.78	12.25	385,777.34	12.22	397,789.11
3	Trust Receipt Loan / Import Loan	10.01	77,981.38	9.88	77,104.26	10.02	76,486.40	9.76	77,437.44	9.47	73,745.92
4	Demand & Other Working Capital Loan	11.81	611,579.10	11.75	633,260.77	11.86	637,863.20	11.80	644,768.73	11.83	657,967.23
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.20	190,416.53	12.22	196,343.44	12.17	197,476.16	12.25	199,584.26	12.26	202,156.39
6	Real Estate Loan	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22	12.38	131,716.23	12.32	133,995.68
7	Margin Nature Loan	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23	12.06	34,945.14	12.11	35,645.71
8	Hire Purchase Loan	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14	12.92	146,089.21	12.90	145,579.69
9	Deprived Sector Loan	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48	11.53	153,015.42	11.48	162,908.58
10	Bills Purchased	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78	5.64	3,638.48	5.57	3,287.74
11	Other Product	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10	12.80	296,312.18	12.60	305,407.73
	Aggregate	11.97	2,484,355.03	11.97	2,556,060.64	12.02	2,565,665.49	11.93	2,596,150.41	11.94	2,661,093.66



**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.78	925,536.22	4.78	941,325.69
2	Fixed:	9.69	1,434,481.39	9.74	1,473,964.91
2.1	up to 1 month	0.00	-	0.00	-
2.2	1-3 months	0.00	-	0.00	-
2.3	3-6 months	9.56	260,695.46	9.55	276,589.08
2.4	6-12 months	9.59	345,237.43	9.64	363,677.98
2.5	1-2 yrs	9.59	591,160.83	9.67	594,532.03
2.6	2 yrs and above	10.20	237,387.68	10.30	239,165.82
3	Call	4.14	297,655.14	4.32	302,945.52
4	Certificate of Deposits	0.00	-	0.00	-
5	Other	8.06	4,051.62	8.31	3,661.52
6	Non interest bearing deposits	0.00	272,686.18	0.00	285,238.70
6.1	Current	0.00	245,097.71	0.00	256,771.52
6.2	Margin	0.00	25,520.86	0.00	26,003.88
6.3	Other	0.00	2,067.61	0.00	2,463.29
	Aggregate	6.78	2,934,410.56	6.77	3,007,136.34

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.23	152,056.13	11.26	156,286.39
2	Fishery Related	10.60	4,300.18	10.58	4,494.97
3	Mining Related	11.72	5,922.02	11.79	4,711.65
4	Agriculture, Forestry & Beverage Production Related	11.26	136,268.01	11.39	136,575.97
5	Non Food Production Related	11.41	340,538.56	11.38	344,786.48
6	Construction	12.29	279,050.43	12.25	285,950.21
7	Electricity, Gas and Water	11.28	135,058.30	11.34	139,523.07
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.86	34,456.70	11.92	35,209.90
9	Transport, Communication and Public Utilities	12.46	66,127.07	12.50	64,400.60
10	Wholesaler & Retailer	11.97	588,889.04	11.94	591,327.55
11	Finance, Insurance and Real Estate	11.81	213,132.51	11.82	218,379.64
12	Hotel or Restaurant	11.69	116,800.31	11.74	120,219.85
13	Other Services	12.01	119,914.92	12.00	123,091.04
14	Consumption Loans	12.39	137,592.75	12.35	137,288.62
15	Local Government	4.88	1,508.41	4.88	1,508.41
16	Others	12.83	344,209.46	12.87	359,704.42
	Aggregate	11.94	2,675,824.80	11.80	2,723,458.78

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.57	552,770.76	11.59	569,825.14
2	Overdraft	12.19	396,507.86	12.20	408,368.69
3	Trust Receipt Loan / Import Loan	9.49	76,535.04	9.32	78,893.52
4	Demand & Other Working Capital Loan	11.74	660,793.09	11.73	660,390.46
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.21	202,505.42	12.20	208,375.93
6	Real Estate Loan	12.26	134,958.88	12.27	133,160.28
7	Margin Nature Loan	12.01	35,156.50	11.93	37,151.25
8	Hire Purchase Loan	12.83	145,271.68	12.85	147,908.38
9	Deprived Sector Loan	11.44	159,807.71	11.43	160,811.26
10	Bills Purchased	6.19	3,734.97	6.91	4,130.97
11	Other Product	12.61	307,801.81	12.61	314,442.89
	Aggregate	11.94	2,675,843.71	11.80	2,723,458.78

## Annex-I

## Name list of Bank and Financial Institutions

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

## Annex-I

**D. Microfinance Financial Institutions**

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

**E. Infrastructure Development Bank**

1	Nepal Infrastructure Bank Limited	NIFRA
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