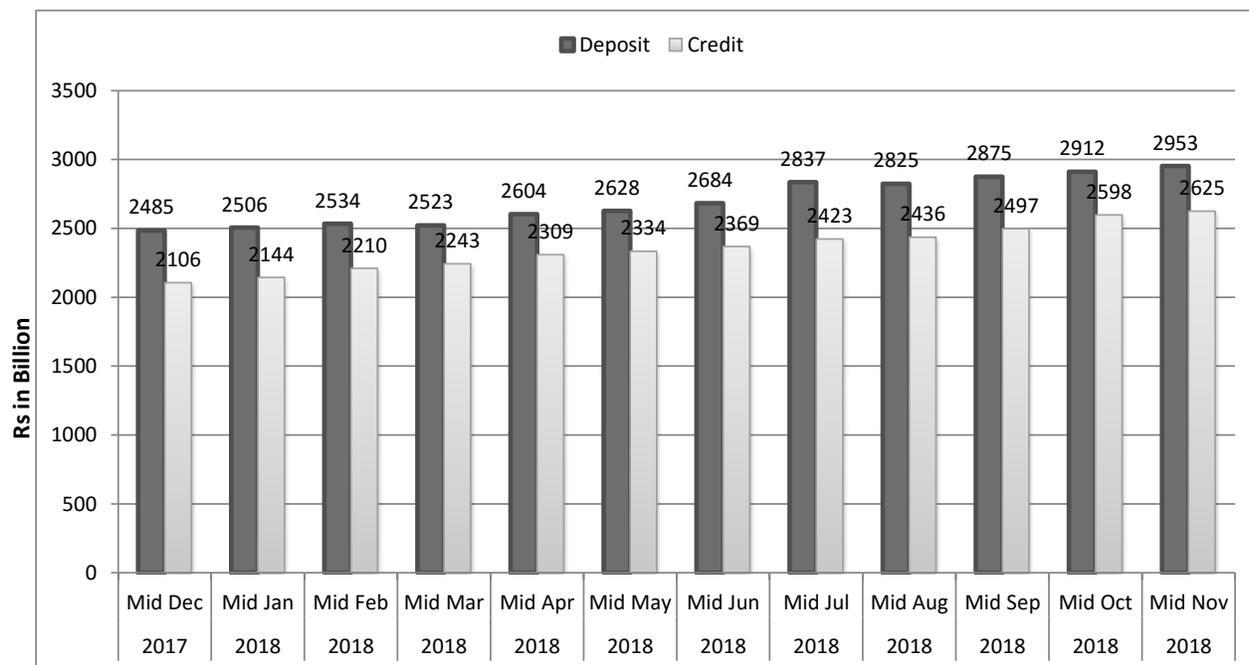


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department  
Statistics Division

2075 Kattik  
Mid-Nov, 2018

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

## Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	28	33	24	69	154
Total Number of Licensed BFIs*	28	33	24	69	154

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

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

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

## Major Financial Indicators

as on Kattik End, 2075 (Mid-Nov, 2018)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	85.36	10.63	2.19	98.18
2	Total Credit/GDP	75.94	9.35	2.00	87.29
3	Total Credit/ Total Deposit	88.97	87.99	91.04	88.91
4	Lcy Credit/Lcy Deposit & Core Capital	80.63	78.74	77.60	80.55
5	Fixed Deposit/Total Deposit	45.25	42.48	54.13	45.15
6	Saving Deposit/Total Deposit	32.88	37.73	32.25	33.39
7	Current Deposit/Total Deposit	8.27	1.62	0.35	7.37
8	NPL/ Total Loan#	1.48	1.36	10.97	1.69
9	Total LLP/Total Loan	2.17	1.77	11.01	2.33
10	Deprived Sector Loan/Total Loan \$#	6.31	9.37	6.12	6.63
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	9.64	13.19	20.13	10.26
2	Investment in Gov. Security/Total Deposit	11.16	2.74	3.57	10.08
3	Total Liquid Assets/Total Deposit	22.00	28.88	37.94	23.10
<b>C. Capital Adequacy Ratios (%)#</b>					
1	Core Capital/RWA	12.92	16.59	18.64	13.39
2	Total Capital/RWA	14.24	17.71	19.51	14.68
<b>D. Financial Access#</b>					
1	No. of Branches **	3175	1110	192	4477
2	No. of Deposit Accounts	19879865	3930888	540732	24351485
3	No. of Loan Accounts	984230	310068	39043	1333341
4	No. of Branchless Banking Centers	1319	1	0	1320
5	No. of Branchless Banking Customers	110748	117	0	110865
6	No. of Non-operated Branchless Banking Centers	189	0	0	189
7	No. of Mobile Banking Customers	5409867	401106	16316	5827289
8	No. of Internet Banking Customers	760939	26706	4095	791740
9	No. of ATMs	2654	230	35	2919
10	No. of Debit Cards	5680929	152485	20753	5854167
11	No. of Credit Cards	84830	0	0	84830
12	No. of Prepaid Cards	60942	0	0	60942
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest on Deposit</b>	<b>6.61</b>			
	(a) Saving	4.32			
	(b) Fixed	10.27			
	(c) Call	3.83			
2	<b>Wt. Avg Interest on Credit</b>	<b>12.25</b>			

Note: Bank balance includes money at call

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

Adjustments are not included in Credit Deposit Ratio Calculation.

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

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

\*\* Excluding Extension Counters and Microfinance Units

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

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

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2016	2017	2018	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	214892.48	308651.74	370014.44	450461.40	450125.17	43.63	19.88	-0.07
	a. Paid-up Capital	163370.74	225313.64	282196.04	287237.16	288849.14	37.92	25.25	0.56
	b. Statutory Reserves	43680.58	53665.23	63755.69	67205.02	67660.14	22.86	18.80	0.68
	c. Retained Earning	-11166.95	-3005.23	-1931.93	58948.71	55382.16	-73.09	-35.71	-6.05
	d. Others Reserves	19008.11	32678.11	25994.64	37070.51	38233.73	71.92	-20.45	3.14
<b>2</b>	<b>BORROWINGS</b>	42822.19	31800.16	35452.57	71210.88	63331.48	-25.74	11.49	-11.06
	a. NRB	6855.13	7094.37	12121.92	18517.54	17143.75	3.49	70.87	-7.42
	b. "A"Class Licensed Institution	20083.07	9094.04	8582.53	30996.58	25790.94	-54.72	-5.62	-16.79
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	1772.25	1722.00	0.00	0.00	-2.84
	d. Other Financial Ins.	5111.62	5299.38	2435.75	5842.15	4592.43	3.67	-54.04	-21.39
	e. Bonds and Securities	10772.37	10312.37	12312.37	14082.37	14082.37	-4.27	19.39	0.00
<b>3</b>	<b>DEPOSITS</b>	2107502.69	2384806.95	2836930.01	2911848.67	2952528.25	13.16	18.96	1.40
	a. Current	185135.30	204360.95	256808.59	218774.05	217721.75	10.38	25.66	-0.48
	b. Savings	875419.91	816572.17	947024.22	982398.22	985928.92	-6.72	15.98	0.36
	c. Fixed	617634.95	998258.72	1229730.70	1312075.06	1333149.81	61.63	23.19	1.61
	d. Call Deposits	401829.34	333350.39	367596.88	356718.61	377964.08	-17.04	10.27	5.96
	e. Others	27483.20	32264.72	35769.62	41882.73	37763.70	17.40	10.86	-9.83
<b>4</b>	<b>Bills Payable</b>	3927.13	2219.17	3108.92	3255.03	3014.46	-43.49	40.09	-7.39
<b>5</b>	<b>Other Liabilities</b>	206694.45	224201.08	263876.38	276748.83	294907.36	8.47	17.70	6.56
	1. Loan Loss Provision	48593.77	52553.17	55008.99	61312.84	61041.11	8.15	4.67	-0.44
	2. Interest Suspense a/c	32000.69	34891.97	37704.55	41418.17	49099.30	9.04	8.06	18.55
	3. Others	126099.99	136755.94	171162.84	174017.81	184766.96	8.45	25.16	6.18
<b>6</b>	<b>Reconciliation A/c</b>	13817.41	2358.50	4265.20	8898.10	6363.14	-82.93	80.84	-28.49
<b>7</b>	<b>Profit &amp; Loss A/c</b>	49443.18	54882.04	61337.97	17620.31	18170.19	11.00	11.76	3.12
<b>TOTAL</b>		<b>2639099.54</b>	<b>3008919.66</b>	<b>3574985.48</b>	<b>3740043.23</b>	<b>3788440.06</b>	<b>14.01</b>	<b>18.81</b>	<b>1.29</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	385746.01	423242.12	439298.52	379255.84	384253.28	9.72	3.79	1.32
	a. Cash Balance	56937.25	64372.60	74892.95	70759.55	76701.69	13.06	16.34	8.40
	Nepalese Notes & Coins	55937.33	63282.78	72207.99	66700.20	72215.68	13.13	14.10	8.27
	Foreign Currency	999.92	1089.82	2684.96	4059.36	4486.01	8.99	146.37	10.51
	b. Bank Balance	262419.81	305795.05	298098.38	237065.92	226245.43	16.53	-2.52	-4.56
	1. In Nepal Rastra Bank	180498.18	233256.83	218135.41	157482.09	141304.68	29.23	-6.48	-10.27
	2. "A"Class Licensed Institution	41730.30	38882.05	41054.74	36979.97	32084.08	-6.83	5.59	-13.24
	3. Other Financial Ins.	8437.01	6368.76	7556.64	8381.23	9216.58	-24.51	18.65	9.97
	4. In Foreign banks	31754.32	27287.42	31351.59	34222.63	43640.08	-14.07	14.89	27.52
	c. Money at Call	66388.94	53074.46	66307.19	71430.37	81306.16	-20.06	24.93	13.83
<b>2</b>	<b>INVESTMENTS</b>	238675.86	232706.63	331231.04	311069.67	299628.48	-2.50	42.34	-3.68
	a. Govt. Securities	196070.31	214380.95	295853.80	292055.91	297667.17	9.34	38.00	1.92
	b. Others	42605.55	18325.68	35377.25	19013.77	1961.31	-56.99	93.05	-89.68
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	131777.67	129938.39	109664.75	154371.85	150078.54	-1.40	-15.60	-2.78
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	1669203.04	1976879.74	2419841.87	2594326.67	2621329.18	18.43	22.41	1.04
	a. Private Sector	1542024.97	1923942.40	2355915.45	2524273.11	2554936.57	24.77	22.45	1.21
	b. Financial Institutions	121291.82	44543.48	58055.79	63883.75	61090.77	-63.28	30.34	-4.37
	c. Government Organizations	5886.25	8393.85	5870.64	6169.81	5301.84	42.60	-30.06	-14.07
<b>5</b>	<b>BILLS PURCHASED</b>	11601.52	17198.72	2955.87	3526.13	3510.41	48.25	-82.81	-0.45
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	1075.28	570.71	128.63	252.28	252.28	-46.92	-77.46	0.00
<b>7</b>	<b>FIXED ASSETS</b>	35044.21	40633.93	47763.06	52984.31	54127.77	15.95	17.54	2.16
<b>8</b>	<b>OTHER ASSETS</b>	144135.22	166139.11	206833.99	229460.77	256262.28	15.27	24.49	11.68
	a. Accrued Interests	34038.25	37665.70	43308.52	50337.29	61869.91	10.66	14.98	22.91
	b. Others	110096.97	128473.40	163525.47	179123.48	194392.38	16.69	27.28	8.52
<b>9</b>	<b>Expenses not Written off</b>	319.21	279.01	264.06	275.50	273.82	-12.59	-5.36	-0.61
<b>10</b>	<b>Non Banking Assets</b>	4797.21	4465.45	4614.27	4800.53	4750.37	-6.92	3.33	-1.04
<b>11</b>	<b>Reconciliation Account</b>	16089.93	16631.18	12388.71	7239.49	12775.31	3.36	-25.51	76.47
<b>12</b>	<b>Profit &amp; Loss A/c</b>	634.40	234.67	0.72	2480.18	1198.34	-63.01	-99.69	-51.68
<b>TOTAL</b>		<b>2639099.55</b>	<b>3008919.66</b>	<b>3574985.49</b>	<b>3740043.23</b>	<b>3788440.06</b>	<b>14.01</b>	<b>18.81</b>	<b>1.29</b>

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

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2016	2017	2018	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	170147.60	262230.20	314190.39	387035.60	386579.39	54.12	19.81	-0.12
	a. Paid-up Capital	121090.62	185010.73	231457.62	235240.50	236788.90	52.79	25.10	0.66
	b. Statutory Reserves	36597.19	46701.73	56203.17	58072.70	58519.13	27.61	20.34	0.77
	c. Retained Earning	-4332.54	890.90	3052.99	59121.00	55547.34	-120.56	242.69	-6.04
	d. Others Reserves	16792.32	29626.84	23476.62	34601.39	35724.02	76.43	-20.76	3.24
<b>2</b>	<b>BORROWINGS</b>	37269.65	29666.79	33551.65	62886.12	55634.11	-20.40	13.09	-11.53
	a. NRB	6661.23	6080.74	11690.49	17682.28	16505.88	-8.71	92.25	-6.65
	b. "A"Class Licensed Institution	14724.43	7974.30	7113.03	23507.08	18731.44	-45.84	-10.80	-20.32
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	1772.25	1722.00	0.00	0.00	-2.84
	d. Other Financial Ins.	5111.62	5299.38	2435.75	5842.15	4592.43	3.67	-54.04	-21.39
	e. Bonds and Securities	10772.37	10312.37	12312.37	14082.37	14082.37	-4.27	19.39	0.00
<b>3</b>	<b>DEPOSITS</b>	1764592.44	2093255.77	2471514.17	2536675.31	2566978.86	18.63	18.07	1.19
	a. Current	178263.95	199359.65	249247.82	212477.27	212302.41	11.83	25.02	-0.08
	b. Savings	698691.30	703028.67	811667.59	840965.08	844069.11	0.62	15.45	0.37
	c. Fixed	524462.99	879140.29	1070787.53	1144076.05	1161676.09	67.63	21.80	1.54
	d. Call Deposits	340863.88	285288.84	308550.25	301744.16	315987.67	-16.30	8.15	4.72
	e. Others	22310.33	26438.33	31260.97	37412.74	32943.57	18.50	18.24	-11.95
<b>4</b>	<b>Bills Payable</b>	3871.77	2178.61	3050.09	3207.75	2927.61	-43.73	40.00	-8.73
<b>5</b>	<b>Other Liabilities</b>	166839.27	190587.10	228763.70	240146.14	255872.98	14.23	20.03	6.55
	1. Loan Loss Provision	34894.47	41452.81	44118.44	49730.34	49445.24	18.79	6.43	-0.57
	2. Interest Suspense a/c	22183.24	26198.88	28592.89	31123.25	37434.70	18.10	9.14	20.28
	3. Others	109761.56	122935.41	156052.37	159292.55	168993.03	12.00	26.94	6.09
<b>6</b>	<b>Reconciliation A/c</b>	3962.29	-2297.92	-431.61	3183.45	75.13	-157.99	-81.22	-97.64
<b>7</b>	<b>Profit &amp; Loss A/c</b>	38128.55	45609.84	53633.03	15831.63	16852.66	19.62	17.59	6.45
	<b>TOTAL</b>	<b>2184811.57</b>	<b>2621230.38</b>	<b>3104271.42</b>	<b>3248965.99</b>	<b>3284920.74</b>	<b>19.98</b>	<b>18.43</b>	<b>1.11</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	274495.34	335600.90	328306.59	275775.12	278069.38	22.26	-2.17	0.83
	a. Cash Balance	47988.66	56468.70	66241.89	62935.30	67803.84	17.67	17.31	7.74
	Nepalese Notes & Coins	47060.55	55471.98	63741.36	59199.62	63565.35	17.87	14.91	7.37
	Foreign Currency	928.11	996.72	2500.53	3735.68	4238.48	7.39	150.87	13.46
	b. Bank Balance	205858.37	261547.34	244464.15	189903.91	179712.77	27.05	-6.53	-5.37
	1. In Nepal Rastra Bank	161790.30	218401.79	201683.81	143121.25	126628.58	34.99	-7.65	-11.52
	2. "A"Class Licensed Institution	12470.74	15693.99	11244.53	12424.38	9226.17	25.85	-28.35	-25.74
	3. Other Financial Ins.	83.09	227.12	191.57	143.44	225.78	173.34	-15.65	57.41
	4. In Foreign banks	31514.23	27224.45	31344.24	34214.85	43632.24	-13.61	15.13	27.52
	c. Money at Call	20648.32	17584.86	17600.55	22935.91	30552.78	-14.84	0.09	33.21
<b>2</b>	<b>INVESTMENTS</b>	229827.62	226810.98	321107.09	299858.74	288430.39	-1.31	41.57	-3.81
	a. Govt. Securities	187275.77	208699.80	285849.84	280974.97	286540.38	11.44	36.97	1.98
	b. Others	42551.85	18111.18	35257.25	18883.77	1890.02	-57.44	94.67	-89.99
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	128320.72	126101.06	103824.40	148009.76	143545.77	-1.73	-17.67	-3.02
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	1380358.68	1718131.88	2109245.99	2261127.57	2280077.14	24.47	22.76	0.84
	a. Private Sector	1256142.55	1668294.23	2049939.58	2196002.44	2218495.97	32.81	22.88	1.02
	b. Financial Institutions	118383.24	41449.27	53463.96	59012.44	56303.77	-64.99	28.99	-4.59
	c. Government Organizations	5832.88	8388.39	5842.45	6112.70	5277.40	43.81	-30.35	-13.66
<b>5</b>	<b>BILLS PURCHASED</b>	11595.12	17196.12	2955.87	3526.13	3510.41	48.30	-82.81	-0.45
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	548.83	570.71	128.63	252.28	252.28	3.99	-77.46	0.00
<b>7</b>	<b>FIXED ASSETS</b>	28610.94	35011.75	41139.23	45671.88	46741.09	22.37	17.50	2.34
<b>8</b>	<b>OTHER ASSETS</b>	122000.30	146337.28	186240.73	207315.93	233089.82	19.95	27.27	12.43
	a. Accrued Interests	23985.61	28672.03	33650.43	39612.37	49969.65	19.54	17.36	26.15
	b. Others	98014.69	117665.24	152590.30	167703.56	183120.17	20.05	29.68	9.19
<b>9</b>	<b>Expenses not Written off</b>	252.50	260.04	247.04	256.91	255.09	2.99	-5.00	-0.71
<b>10</b>	<b>Non Banking Assets</b>	2543.30	3133.07	3379.84	3555.44	3506.86	23.19	7.88	-1.37
<b>11</b>	<b>Reconciliation Account</b>	6258.22	11900.68	7696.03	1510.39	6476.85	90.16	-35.33	328.82
<b>12</b>	<b>Profit &amp; Loss A/c</b>	0.00	175.89	0.00	2105.85	965.63	0.00	-100.00	-54.15
	<b>TOTAL</b>	<b>2184811.58</b>	<b>2621230.37</b>	<b>3104271.43</b>	<b>3248966.00</b>	<b>3284920.73</b>	<b>19.98</b>	<b>18.43</b>	<b>1.11</b>

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

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2016	2017	2018	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	34481.56	38281.38	44036.79	50111.76	50237.24	11.02	15.03	0.25
	a. Paid-up Capital	29216.56	30209.58	38003.79	38805.44	38817.25	3.40	25.80	0.03
	b. Statutory Reserves	4420.10	4803.49	5021.35	6474.09	6482.78	8.67	4.54	0.13
	c. Retained Earning	-248.18	1286.84	-530.91	3301.82	3361.33	-618.51	-141.26	1.80
	d. Others Reserves	1093.08	1981.46	1542.56	1530.41	1575.88	81.27	-22.15	2.97
<b>2</b>	<b>BORROWINGS</b>	2993.89	876.37	731.00	5669.68	4811.58	-70.73	-16.59	-15.13
	a. NRB	5.00	501.37	221.00	689.68	481.58	9927.42	-55.92	-30.17
	b. "A"Class Licensed Institution	2988.89	375.00	510.00	4980.00	4330.00	-87.45	36.00	-13.05
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	278631.25	239420.40	301857.66	310565.64	319551.41	-14.07	26.08	2.89
	a. Current	6741.29	4909.91	7279.68	6008.25	5188.21	-27.17	48.27	-13.65
	b. Savings	143668.59	95029.20	114848.77	120528.78	120573.50	-33.86	20.86	0.04
	c. Fixed	68230.74	94271.19	124858.05	132812.26	135748.36	38.17	32.45	2.21
	d. Call Deposits	59245.77	44104.87	54586.24	50899.06	57706.09	-25.56	23.76	13.37
	e. Others	744.86	1105.23	284.92	317.29	335.25	48.38	-74.22	5.66
<b>4</b>	<b>Bills Payable</b>	54.46	39.48	54.20	47.16	82.43	-27.51	37.29	74.78
<b>5</b>	<b>Other Liabilities</b>	18746.57	16329.72	17210.95	17942.30	19945.48	-12.89	5.40	11.16
	1. Loan Loss Provision	4936.93	4205.13	4383.69	4976.28	4982.79	-14.82	4.25	0.13
	2. Interest Suspense a/c	2618.40	2086.84	1606.80	2372.73	3467.39	-20.30	-23.00	46.13
	3. Others	11191.25	10037.75	11220.46	10593.29	11495.30	-10.31	11.78	8.51
<b>6</b>	<b>Reconciliation A/c</b>	7783.30	3259.59	4583.77	5615.37	6185.45	-58.12	40.62	10.15
<b>7</b>	<b>Profit &amp; Loss A/c</b>	8153.72	6872.50	6226.73	1482.30	1140.01	-15.71	-9.40	-23.09
	<b>TOTAL</b>	<b>350844.75</b>	<b>305079.44</b>	<b>374701.11</b>	<b>391434.22</b>	<b>401953.61</b>	<b>-13.04</b>	<b>22.82</b>	<b>2.69</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	85767.68	71096.73	89988.17	82065.38	83500.96	-17.11	26.57	1.75
	a. Cash Balance	7891.86	6813.15	7344.35	6743.90	7581.91	-13.67	7.80	12.43
	Nepalese Notes & Coins	7820.18	6720.16	7160.01	6420.30	7334.45	-14.07	6.55	14.24
	Foreign Currency	71.68	92.99	184.35	323.61	247.46	29.73	98.24	-23.53
	b. Bank Balance	39311.73	34885.65	42554.89	36237.43	34564.44	-11.26	21.98	-4.62
	1. In Nepal Rastra Bank	16081.21	12553.71	14044.61	11507.76	11816.64	-21.94	11.88	2.68
	2. "A"Class Licensed Institution	19092.59	17790.23	23101.47	18610.41	16677.10	-6.82	29.85	-10.39
	3. Other Financial Ins.	3897.84	4478.73	5401.46	6111.48	6062.86	14.90	20.60	-0.80
	4. In Foreign banks	240.09	62.97	7.35	7.79	7.84	-73.77	-88.33	0.69
	c. Money at Call	38564.09	29397.93	40088.93	39084.04	41354.62	-23.77	36.37	5.81
<b>2</b>	<b>INVESTMENTS</b>	5491.83	4361.34	7774.21	8796.73	8800.93	-20.58	78.25	0.05
	a. Govt. Securities	5479.33	4361.34	7654.21	8666.73	8770.93	-20.40	75.50	1.20
	b. Others	12.50	0.00	120.00	130.00	30.00	-100.00	0.00	-76.92
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2103.22	2348.33	3668.41	4130.92	4285.11	11.65	56.21	3.73
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	232993.26	209604.83	253251.02	273601.62	281168.76	-10.04	20.82	2.77
	a. Private Sector	230577.07	207149.14	249740.63	269944.32	277576.04	-10.16	20.56	2.83
	b. Financial Institutions	2414.50	2450.23	3506.32	3653.24	3585.99	1.48	43.10	-1.84
	c. Government Organizations	1.68	5.46	4.07	4.07	6.73	224.21	-25.54	65.45
<b>5</b>	<b>BILLS PURCHASED</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7</b>	<b>FIXED ASSETS</b>	4544.27	3952.75	4725.98	5376.37	5449.31	-13.02	19.56	1.36
<b>8</b>	<b>OTHER ASSETS</b>	10733.79	9634.27	10047.06	10972.63	11779.08	-10.24	4.28	7.35
	a. Accrued Interests	2793.27	2342.85	2046.60	2711.70	3620.02	-16.13	-12.64	33.50
	b. Others	7940.52	7291.42	8000.46	8260.93	8159.07	-8.17	9.72	-1.23
<b>9</b>	<b>Expenses not Written off</b>	36.37	12.92	9.73	10.47	10.61	-64.48	-24.70	1.31
<b>10</b>	<b>Non Banking Assets</b>	1000.79	713.72	658.55	628.37	626.79	-28.68	-7.73	-0.25
<b>11</b>	<b>Reconciliation Account</b>	7749.91	3354.54	4577.85	5603.04	6194.67	-56.72	36.47	10.56
<b>12</b>	<b>Profit &amp; Loss A/c</b>	423.63	0.00	0.13	248.68	137.39	-100.00	0.00	-44.75
	<b>TOTAL</b>	<b>350844.75</b>	<b>305079.44</b>	<b>374701.11</b>	<b>391434.22</b>	<b>401953.61</b>	<b>-13.04</b>	<b>22.82</b>	<b>2.69</b>

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

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2016	2017	2018	2018	2018			
		1	2	3	4	5	2/1	3/2	5/4
<b>1</b>	<b>CAPITAL FUND</b>	10263.32	8140.17	11787.25	13314.04	13308.53	-20.69	44.80	-0.04
	a. Paid-up Capital	13063.56	10093.32	12734.63	13191.22	13242.98	-22.74	26.17	0.39
	b. Statutory Reserves	2663.29	2160.01	2531.17	2658.22	2658.22	-18.90	17.18	0.00
	c. Retained Earning	-6586.24	-5182.97	-4454.01	-3474.11	-3526.51	-21.31	-14.06	1.51
	d. Others Reserves	1122.71	1069.81	975.46	938.70	933.84	-4.71	-8.82	-0.52
<b>2</b>	<b>BORROWINGS</b>	2558.64	1257.00	1169.93	2655.08	2885.79	-50.87	-6.93	8.69
	a. NRB	188.90	512.26	210.43	145.58	156.29	171.18	-58.92	7.36
	b. "A"Class Licensed Institution	2369.74	744.74	959.50	2509.50	2729.50	-68.57	28.84	8.77
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	64279.00	52130.78	63558.17	64607.73	65997.99	-18.90	21.92	2.15
	a. Current	130.06	91.39	281.08	288.53	231.13	-29.73	207.55	-19.89
	b. Savings	33060.01	18514.30	20507.86	20904.36	21286.31	-44.00	10.77	1.83
	c. Fixed	24941.22	24847.25	34085.11	35186.75	35725.36	-0.38	37.18	1.53
	d. Call Deposits	1719.69	3956.68	4460.39	4075.39	4270.31	130.08	12.73	4.78
	e. Others	4428.01	4721.17	4223.73	4152.70	4484.88	6.62	-10.54	8.00
<b>4</b>	<b>Bills Payable</b>	0.90	1.09	4.63	0.12	4.43	21.05	327.14	3494.91
<b>5</b>	<b>Other Liabilities</b>	21108.62	17284.26	17901.72	18660.39	19088.90	-18.12	3.57	2.30
	1. Loan Loss Provision	8762.38	6895.24	6506.86	6606.23	6613.07	-21.31	-5.63	0.10
	2. Interest Suspense a/c	7199.06	6606.25	7504.85	7922.19	8197.20	-8.23	13.60	3.47
	3. Others	5147.18	3782.78	3890.01	4131.97	4278.62	-26.51	2.83	3.55
<b>6</b>	<b>Reconciliation A/c</b>	2071.83	1396.83	113.03	99.27	102.56	-32.58	-91.91	3.31
<b>7</b>	<b>Profit &amp; Loss A/c</b>	3160.91	2399.70	1478.21	306.38	177.52	-24.08	-38.40	-42.06
	<b>TOTAL</b>	<b>103443.22</b>	<b>82609.84</b>	<b>96012.96</b>	<b>99643.01</b>	<b>101565.72</b>	<b>-20.14</b>	<b>16.22</b>	<b>1.93</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	25482.99	16544.48	21003.76	21415.35	22682.93	-35.08	26.95	5.92
	a. Cash Balance	1056.73	1090.75	1306.71	1080.35	1315.94	3.22	19.80	21.81
	Nepalese Notes & Coins	1056.60	1090.64	1306.62	1080.28	1315.88	3.22	19.80	21.81
	Foreign Currency	0.13	0.10	0.09	0.07	0.06	-19.25	-18.20	-11.77
	b. Bank Balance	17249.72	9362.06	11079.34	10924.58	11968.22	-45.73	18.34	9.55
	1. In Nepal Rastra Bank	2626.67	2301.33	2406.99	2853.09	2859.46	-12.39	4.59	0.22
	2. "A"Class Licensed Institution	10166.97	5397.83	6708.74	5945.18	6180.82	-46.91	24.29	3.96
	3. Other Financial Ins.	4456.08	1662.91	1963.61	2126.31	2927.94	-62.68	18.08	37.70
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	7176.54	6091.67	8617.71	9410.42	9398.76	-15.12	41.47	-0.12
<b>2</b>	<b>INVESTMENTS</b>	3356.41	1534.31	2349.74	2414.20	2397.16	-54.29	53.15	-0.71
	a. Govt. Securities	3315.21	1319.81	2349.74	2414.20	2355.87	-60.19	78.04	-2.42
	b. Others	41.20	214.50	0.00	0.00	41.29	420.68	-100.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	1353.73	1489.00	2171.95	2231.17	2247.66	9.99	45.87	0.74
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	55851.11	49143.02	57344.86	59597.48	60083.28	-12.01	16.69	0.82
	a. Private Sector	55305.34	48499.04	56235.24	58326.35	58864.57	-12.31	15.95	0.92
	b. Financial Institutions	494.08	643.99	1085.51	1218.08	1201.00	30.34	68.56	-1.40
	c. Government Organizations	51.68	0.00	24.12	53.05	17.71	-100.00	0.00	-66.61
<b>5</b>	<b>BILLS PURCHASED</b>	6.40	2.60	0.00	0.00	0.00	-59.38	-100.00	0.00
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	526.45	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
<b>7</b>	<b>FIXED ASSETS</b>	1889.00	1669.43	1897.86	1936.06	1937.37	-11.62	13.68	0.07
<b>8</b>	<b>OTHER ASSETS</b>	11401.12	10167.55	10546.20	11172.21	11393.38	-10.82	3.72	1.98
	a. Accrued Interests	7259.36	6650.82	7611.48	8013.22	8280.24	-8.38	14.44	3.33
	b. Others	4141.76	3516.74	2934.71	3158.99	3113.14	-15.09	-16.55	-1.45
<b>9</b>	<b>Expenses not Written off</b>	30.34	6.04	7.29	8.12	8.12	-80.08	20.65	0.00
<b>10</b>	<b>Non Banking Assets</b>	1253.12	618.67	575.87	616.72	616.72	-50.63	-6.92	0.00
<b>11</b>	<b>Reconciliation Account</b>	2081.80	1375.95	114.83	126.06	103.79	-33.91	-91.65	-17.67
<b>12</b>	<b>Profit &amp; Loss A/c</b>	210.77	58.78	0.59	125.64	95.32	-72.11	-99.00	-24.14
	<b>TOTAL</b>	<b>103443.22</b>	<b>82609.84</b>	<b>96012.96</b>	<b>99643.01</b>	<b>101565.72</b>	<b>-20.14</b>	<b>16.22</b>	<b>1.93</b>

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

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2016	2017	2018	2018	2018			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	64943.04	97850.70	167966.94	49470.18	66243.42	50.67	71.66	33.91
1.1 Deposit Liabilities	63252.25	95608.58	165253.99	48746.29	65260.64	51.15	72.84	33.88
1.1.1 Saving A/c	21234.79	23525.99	39005.05	11012.43	14790.26	10.79	65.80	34.31
1.1.2 Fixed A/c	31710.65	55650.88	112317.02	33659.62	45091.85	75.50	101.82	33.96
1.1.2.1 Upto 3 Months Fixed A/c	1914.75	2495.80	8397.90	2586.24	3542.82	30.35	236.48	36.99
1.1.2.2 3 to 6 Months fixed A/c	1240.54	2672.64	6798.97	2470.52	3175.41	115.44	154.39	28.53
1.1.2.3 6 Months to 1 Year Fixed A/c	15369.26	29697.33	57784.49	16609.25	22141.18	93.23	94.58	33.31
1.1.2.4 Above 1 Year	13186.09	20785.12	39335.65	11993.61	16232.45	57.63	89.25	35.34
1.1.3 Call Deposit	10301.47	16429.74	13817.98	4007.27	5290.09	59.49	-15.90	32.01
1.1.4 Certificate of Deposits	5.34	1.97	113.93	66.97	88.44	-63.14	5683.67	32.06
1.2 Others	1690.79	2242.12	2712.96	723.89	982.78	32.61	21.00	35.76
<b>2 Commission/Fee Expense</b>	546.23	600.94	612.76	169.86	263.64	10.02	1.97	55.21
<b>3 Employees Expenses</b>	22715.53	26627.48	31472.44	8810.17	11503.69	17.22	18.20	30.57
<b>4 Office Operating Expenses</b>	18123.58	20754.59	25516.90	6501.91	8489.70	14.52	22.95	30.57
<b>5 Exchange Fluctuation Loss</b>	197.03	108.69	125.33	2.51	52.98	-44.83	15.31	2008.68
5.1 Due to Change in Exchange Rates	182.01	88.16	102.33	2.51	7.56	-51.56	16.08	200.85
5.2 Due to Foreign Currency Transactions	15.02	20.54	23.00	0.00	45.42	36.73	12.00	0.00
<b>6 Non-Operating Expenses</b>	106.14	33.54	58.45	18.18	18.14	-68.40	74.28	-0.20
<b>7. Provision for Risk</b>	9649.95	12762.76	15147.02	7706.36	7988.92	32.26	18.68	3.67
7.1 Loan loss Provision	8451.80	11477.45	12874.70	7436.63	7696.11	35.80	12.17	3.49
7.1.1 General Loan loss Provision	5107.97	7035.80	6484.42	3678.82	3678.82	37.74	-7.84	0.00
7.1.1.1 Pass Loan Loss Provision	4530.40	6256.87	5678.68	2622.68	2532.62	38.11	-9.24	-3.43
7.1.1.2 Watch List Provision	577.57	778.93	805.74	1056.14	1146.20	34.86	3.44	8.53
7.1.2 Special Loan Loss Provision	3028.49	4375.25	6216.13	3448.37	3579.68	44.47	42.07	3.81
7.1.3 Additional Loan Loss Provision	315.34	66.40	174.15	309.43	437.61	-78.94	162.29	41.42
7.2. Provision for Non-Banking Assets	1012.22	1053.41	1255.16	203.83	213.40	4.07	19.15	4.70
7.3. Provision for Loss on Investment	14.53	185.90	715.51	53.63	66.26	1179.20	284.90	23.54
7.4. Provision for Loss of Other Assets	171.40	46.00	301.66	12.28	13.15	0.00	0.00	7.09
<b>8 Loan Written Off</b>	355.03	996.12	971.19	158.45	171.76	180.57	-2.50	8.40
<b>9 Provision for Staff Bonus</b>	5851.53	6656.78	7981.80	2064.32	2083.18	13.76	19.90	0.91
<b>10 Provision for Income Tax</b>	17591.64	20370.63	24582.73	5972.02	6203.02	15.80	20.68	3.87
<b>11 Others</b>	61.16	55.62	28.87	2.31	2.30	-9.06	-48.09	-0.46
<b>12 Net Profit</b>	49004.93	54665.43	61337.25	15279.67	17057.70	11.55	12.20	11.64
<b>TOTAL EXPENSES</b>	<b>189145.80</b>	<b>241483.28</b>	<b>335801.69</b>	<b>96155.95</b>	<b>120078.45</b>	<b>27.67</b>	<b>39.06</b>	<b>24.88</b>
<b>Income</b>								
<b>1. Interest Income</b>	146483.09	194358.11	283227.23	81511.93	102757.86	32.68	45.72	26.06
1.1. On Loans and Advance	138782.71	181923.38	265445.85	75576.63	95403.14	31.09	45.91	26.23
1.2. On Investment	3487.02	5875.27	10903.10	3508.69	4442.48	68.49	85.58	26.61
1.2.1 Government Bonds	3005.11	4830.38	9359.75	3170.86	4009.39	60.74	93.77	26.44
1.2.2 Foreign Bonds	136.72	153.35	186.01	48.33	61.34	12.17	21.29	26.92
1.2.3 NRB Bonds	199.66	776.75	1030.65	193.16	248.01	289.04	32.69	28.39
1.2.4 Deventure & Bonds	145.54	114.78	326.70	96.33	123.74	-21.14	184.63	28.45
1.3 Agency Balance	589.35	1021.51	987.51	333.68	424.45	73.33	-3.33	27.20
1.4 On Call Deposit	2513.39	3475.05	3927.59	1401.49	1652.96	38.26	13.02	17.94
1.5 Others	1110.61	2062.91	1963.17	691.44	834.83	85.75	-4.83	20.74
<b>2. Comission &amp; Discount</b>	9828.97	11806.85	13569.38	4323.01	5352.62	20.12	14.93	23.82
2.1 Bills Purchase & Discount	300.48	239.80	117.08	38.66	48.77	-20.20	-51.18	26.16
2.2 Comission	8074.48	9864.84	11380.96	3754.75	4658.63	22.17	15.37	24.07
2.3 Others	1454.01	1702.22	2071.34	529.60	645.22	17.07	21.69	21.83
<b>3 Income From Exchange Fluctuation</b>	5708.82	6248.97	7849.70	2862.61	3433.82	9.46	25.62	19.95
3.1 Due to Change in Exchange Rate	1342.09	706.74	1536.71	708.24	1018.10	-47.34	117.44	43.75
3.2 Due to Foreign Currency Trans.	4366.73	5542.23	6312.99	2154.38	2415.72	26.92	13.91	12.13
<b>4 Other Operating Income</b>	9123.21	10772.31	13392.38	3820.62	4642.43	18.08	24.32	21.51
<b>5 Non Operating Income</b>	4775.86	3783.15	2491.29	280.58	335.30	-20.79	-34.15	19.50
<b>6 Provision Written Back</b>	11550.65	12883.40	14545.42	3147.68	3207.87	11.54	12.90	1.91
<b>7 Recovery from Written off Loan</b>	1276.09	1504.14	672.99	130.05	<b>136.13</b>	17.87	-55.26	4.68
<b>8 Income from Extra Ordinary Expenses</b>	231.44	108.16	53.31	31.72	126.57	-53.27	-50.71	299.07
<b>9 Net Loss</b>	167.67	18.20	0.00	47.77	85.85	-89.14	-100.00	79.72
<b>TOTAL INCOME</b>	<b>189145.79</b>	<b>241483.29</b>	<b>335801.70</b>	<b>96155.95</b>	<b>120078.44</b>	<b>27.67</b>	<b>39.06</b>	<b>24.88</b>

**Profit and Loss Statement of Commercial Banks**

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2016	2017	2018	2018	2018			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	47854.50	81092.18	141815.04	41548.60	55559.01	69.46	74.88	33.72
1.1 Deposit Liabilities	46323.77	79132.19	139186.01	40872.23	54642.36	70.82	75.89	33.69
1.1.1 Saving A/c	13684.45	17436.33	30568.81	8761.36	11698.70	27.42	75.32	33.53
1.1.2 Fixed A/c	24433.35	47954.79	97069.77	28758.22	38568.57	96.27	102.42	34.11
1.1.2.1 Upto 3 Months Fixed A/c	1842.14	2170.16	7668.37	2366.25	3263.35	17.81	253.35	37.91
1.1.2.2 3 to 6 Months fixed A/c	935.82	2298.27	5903.87	2140.36	2743.60	145.59	156.88	28.18
1.1.2.3 6 Months to 1 Year Fixed A/c	11607.80	25818.22	49039.93	13682.80	18243.29	122.42	89.94	33.33
1.1.2.4 Above 1 Year	10047.59	17668.14	34457.60	10568.81	14318.33	75.84	95.03	35.48
1.1.3 Call Deposit	8200.79	13739.10	11433.50	3285.68	4286.66	67.53	-16.78	30.46
1.1.4 Certificate of Deposits	5.18	1.97	113.93	66.97	88.44	-61.96	5683.67	32.06
1.2 Others	1530.73	1959.99	2629.03	676.36	916.64	28.04	34.13	35.53
<b>2 Commission/Fee Expense</b>	543.21	597.40	608.20	169.28	263.04	9.98	1.81	55.39
<b>3 Employees Expenses</b>	19107.70	23306.35	27584.51	7469.55	9783.27	21.97	18.36	30.98
<b>4 Office Operating Expenses</b>	14313.59	17487.97	21745.98	5538.31	7246.52	22.18	24.35	30.84
<b>5 Exchange Fluctuation Loss</b>	19.05	25.52	107.51	1.57	51.35	34.00	321.27	3168.54
5.1 Due to Change in Exchange Rates	4.39	5.02	84.55	1.57	5.94	14.37	1583.93	277.83
5.2 Due to Foreign Currency Transactions	14.66	20.50	22.96	0.00	45.42	39.89	12.00	0.00
<b>6 Non-Operating Expenses</b>	70.03	17.82	53.11	17.29	17.92	-74.55	198.03	3.68
<b>7. Provision for Risk</b>	7061.61	10568.77	11964.13	6303.80	6573.31	49.67	13.20	4.28
7.1 Loan loss Provision	6401.84	9650.60	10356.41	6189.43	6443.95	50.75	7.31	4.11
7.1.1 General Loan loss Provision	4110.57	6271.68	5380.22	3021.36	2994.52	52.57	-14.21	-0.89
7.1.1.1 Pass Loan Loss Provision	3625.52	5677.88	4860.08	2319.91	2200.60	56.61	-14.40	-5.14
7.1.1.2 Watch List Provision	485.05	593.80	520.14	701.45	793.92	22.42	-12.41	13.18
7.1.2 Special Loan Loss Provision	2197.47	3368.78	4855.50	2916.43	3073.21	53.30	44.13	5.38
7.1.3 Additional Loan Loss Provision	93.81	10.14	120.68	251.64	376.22	-89.19	1090.14	49.51
7.2. Provision for Non-Banking Assets	611.52	839.40	1029.87	82.65	84.26	37.26	22.69	1.95
7.3. Provision for Loss on Investment	4.97	45.93	375.30	25.50	38.00	823.46	717.05	49.02
7.4. Provision for Loss of Other Assets	43.27	32.84	202.55	6.23	7.10	0.00	0.00	13.98
<b>8 Loan Written Off</b>	77.54	907.44	885.06	127.49	140.79	1070.33	-2.47	10.43
<b>9 Provision for Staff Bonus</b>	4628.86	5543.94	7010.57	1879.10	1931.44	19.77	26.45	2.79
<b>10 Provision for Income Tax</b>	14145.34	17163.51	21670.44	5407.16	5739.03	21.34	26.26	6.14
<b>11 Others</b>	56.32	47.82	7.16	0.00	0.00	-15.10	-85.02	0.00
<b>12 Net Profit</b>	38128.55	45433.95	53633.03	13817.55	15887.02	19.16	18.05	14.98
<b>TOTAL EXPENSES</b>	<b>146006.29</b>	<b>202192.67</b>	<b>287084.75</b>	<b>82279.69</b>	<b>103192.70</b>	<b>38.48</b>	<b>41.99</b>	<b>25.42</b>
<b>Income</b>								
<b>1. Interest Income</b>	113200.58	161584.42	241266.33	69576.71	88015.80	42.74	49.31	26.50
1.1. On Loans and Advance	108083.45	152697.37	227301.28	64884.92	82033.93	41.28	48.86	26.43
1.2. On Investment	3265.06	5686.94	10487.03	3391.93	4299.18	74.18	84.41	26.75
1.2.1 Government Bonds	2828.94	4702.34	9095.64	3076.78	3895.77	66.22	93.43	26.62
1.2.2 Foreign Bonds	136.72	153.35	186.01	48.33	61.34	12.17	21.29	26.92
1.2.3 NRB Bonds	167.89	746.84	941.46	171.79	220.06	344.84	26.06	28.10
1.2.4 Deventure & Bonds	131.52	84.40	263.93	95.03	122.00	-35.83	212.71	28.39
1.3 Agency Balance	420.46	483.18	637.55	225.09	297.66	14.92	31.95	32.24
1.4 On Call Deposit	627.38	781.19	1092.82	471.17	628.89	24.52	39.89	33.47
1.5 Others	804.22	1935.75	1747.66	603.60	756.13	140.70	-9.72	25.27
<b>2. Comission &amp; Discount</b>	9230.35	11327.97	13026.80	4136.10	5127.20	22.73	15.00	23.96
2.1 Bills Purchase & Discount	300.36	239.78	117.08	38.66	48.77	-20.17	-51.17	26.16
2.2 Comission	7688.74	9581.64	11051.64	3668.64	4550.15	24.62	15.34	24.03
2.3 Others	1241.25	1506.55	1858.08	428.80	528.28	21.37	23.33	23.20
<b>3 Income From Exchange Fluctuation</b>	5461.96	6127.72	7817.39	2843.81	3408.93	12.19	27.57	19.87
3.1 Due to Change in Exchange Rate	1116.14	629.46	1519.49	690.93	1002.06	-43.60	141.39	45.03
3.2 Due to Foreign Currency Trans.	4345.81	5498.26	6297.91	2152.88	2406.87	26.52	14.54	11.80
<b>4 Other Operating Income</b>	6555.19	8715.19	10703.12	3015.59	3632.62	32.95	22.81	20.46
<b>5 Non Operating Income</b>	2757.19	2774.51	1960.24	229.94	284.48	0.63	-29.35	23.72
<b>6 Provision Written Back</b>	7698.29	10242.22	11618.16	2361.52	2506.97	33.05	13.43	6.16
<b>7 Recovery from Written off Loan</b>	1024.53	1368.72	647.29	111.02	116.93	33.59	-52.71	5.33
<b>8 Income from Extra Ordinary Expenses</b>	78.21	51.92	45.42	5.01	99.76	-33.61	-12.52	1892.17
<b>9 Net Loss</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>146006.29</b>	<b>202192.68</b>	<b>287084.76</b>	<b>82279.70</b>	<b>103192.70</b>	<b>38.48</b>	<b>41.99</b>	<b>25.42</b>

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2016	2017	2018	2018	2018			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	13312.19	13201.15	20948.71	6370.16	8608.96	-0.83	58.69	35.14
1.1 Deposit Liabilities	13172.88	13087.17	20904.86	6335.17	8560.80	-0.65	59.74	35.13
1.1.1 Saving A/c	5946.21	4677.07	6871.07	1825.70	2511.99	-21.34	46.91	37.59
1.1.2 Fixed A/c	5212.02	5949.55	11832.80	3848.38	5125.91	14.15	98.89	33.20
1.1.2.1 Upto 3 Months Fixed A/c	54.26	270.84	602.40	185.77	237.94	399.17	122.42	28.09
1.1.2.2 3 to 6 Months fixed A/c	278.90	299.49	732.00	271.51	357.92	7.38	144.41	31.83
1.1.2.3 6 Months to 1 Year Fixed A/c	2769.74	2933.09	6548.30	2267.60	3029.70	5.90	123.26	33.61
1.1.2.4 Above 1 Year	2109.12	2446.12	3950.11	1123.49	1500.34	15.98	61.48	33.54
1.1.3 Call Deposit	2014.52	2460.55	2200.98	661.09	922.90	22.14	-10.55	39.60
1.1.4 Certificate of Deposits	0.12	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
1.2 Others	139.31	113.98	43.85	35.00	48.15	-18.19	-61.53	37.59
<b>2 Commission/Fee Expense</b>	1.36	0.00	0.00	0.00	0.00	-100.00	0.00	-100.00
<b>3 Employees Expenses</b>	2907.09	2687.22	3147.63	1110.28	1420.33	-7.56	17.13	27.93
<b>4 Office Operating Expenses</b>	3038.53	2613.80	2940.84	777.49	999.81	-13.98	12.51	28.60
<b>5 Exchange Fluctuation Loss</b>	177.98	83.17	17.82	0.94	1.63	-53.27	-78.58	73.08
5.1 Due to Change in Exchange Rates	177.62	83.14	17.78	0.94	1.62	-53.19	-78.61	72.37
5.2 Due to Foreign Currency Transactions	0.36	0.04	0.04	0.00	0.01	-90.15	10.32	0.00
<b>6 Non-Operating Expenses</b>	16.31	14.39	1.05	0.89	0.22	-11.77	-92.71	-75.55
<b>7. Provision for Risk</b>	1415.40	1565.51	2224.97	1006.30	1056.31	10.60	42.12	4.97
7.1 Loan loss Provision	1271.31	1483.84	1893.98	950.55	992.47	16.72	27.64	4.41
7.1.1 General Loan loss Provision	733.07	623.63	950.31	569.06	608.59	-14.93	52.38	6.95
7.1.1.1 Pass Loan Loss Provision	652.10	465.15	728.77	271.25	310.22	-28.67	56.67	14.37
7.1.1.2 Watch List Provision	80.97	158.48	221.54	297.81	298.37	95.71	39.79	0.19
7.1.2 Special Loan Loss Provision	502.83	833.09	910.51	336.89	341.99	65.68	9.29	1.51
7.1.3 Additional Loan Loss Provision	35.40	27.11	33.16	44.61	41.90	-23.41	22.32	-6.08
7.2. Provision for Non-Banking Assets	108.91	25.48	91.67	40.84	48.80	-76.61	259.78	19.50
7.3. Provision for Loss on Investment	-0.43	45.60	147.82	14.91	15.04	-10653.82	224.17	0.83
7.4. Provision for Loss of Other Assets	35.62	10.59	91.49	0.00	0.00	0.00	0.00	0.00
<b>8 Loan Written Off</b>	155.56	39.77	81.82	0.03	0.04	-74.43	105.74	32.03
<b>9 Provision for Staff Bonus</b>	962.73	941.72	845.60	163.11	136.00	-2.18	-10.21	-16.62
<b>10 Provision for Income Tax</b>	2793.14	2723.56	2535.10	489.52	408.29	-2.49	-6.92	-16.59
<b>11 Others</b>	4.17	0.81	20.91	2.24	2.23	-80.66	2493.62	-0.48
<b>12 Net Profit</b>	7762.81	6872.35	6226.60	1240.61	1032.88	-11.47	-9.40	-16.74
<b>TOTAL EXPENSES</b>	<b>32547.27</b>	<b>30743.44</b>	<b>38991.05</b>	<b>11161.58</b>	<b>13666.69</b>	<b>-5.54</b>	<b>26.83</b>	<b>22.44</b>
<b>Income</b>								
<b>1. Interest Income</b>	26440.45	26567.77	34091.47	9816.62	12117.13	0.48	28.32	23.43
1.1. On Loans and Advance	24547.15	24001.32	31193.80	8857.22	11072.68	-2.22	29.97	25.01
1.2. On Investment	123.20	135.56	308.66	88.70	105.34	10.04	127.69	18.76
1.2.1 Government Bonds	101.73	95.19	186.03	70.76	81.36	-6.43	95.44	14.97
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	11.11	12.29	64.61	17.94	23.99	10.56	425.81	33.70
1.2.4 Deventure & Bonds	10.35	28.09	58.02	0.00	0.00	171.27	106.58	0.00
1.3 Agency Balance	103.08	344.14	234.03	79.70	97.89	233.84	-31.99	22.83
1.4 On Call Deposit	1486.16	2055.54	2226.71	736.85	791.64	38.31	8.33	7.44
1.5 Others	180.86	31.21	128.27	54.15	49.58	-82.74	310.96	-8.45
<b>2. Comission &amp; Discount</b>	487.12	384.57	455.52	165.62	201.35	-21.05	18.45	21.57
2.1 Bills Purchase & Discount	0.12	0.02	0.00	0.00	0.00	-87.15	-100.00	0.00
2.2 Comission	364.54	263.32	290.79	77.27	96.99	-27.77	10.43	25.51
2.3 Others	122.46	121.23	164.73	88.35	104.36	-1.01	35.88	18.12
<b>3 Income From Exchange Fluctuation</b>	246.86	121.24	32.31	18.80	24.88	-50.89	-73.36	32.33
3.1 Due to Change in Exchange Rate	225.94	77.27	17.22	17.31	16.03	-65.80	-77.72	-7.36
3.2 Due to Foreign Currency Trans.	20.92	43.97	15.09	1.50	8.85	110.19	-65.69	490.94
<b>4 Other Operating Income</b>	2088.22	1656.52	2137.26	666.87	841.94	-20.67	29.02	26.25
<b>5 Non Operating Income</b>	1130.88	444.76	356.05	26.30	30.46	-60.67	-19.95	15.81
<b>6 Provision Written Back</b>	2018.37	1546.85	1904.05	449.34	409.53	-23.36	23.09	-8.86
<b>7 Recovery from Written off Loan</b>	2.61	12.51	9.57	11.03	11.03	379.99	-23.53	0.00
<b>8 Income from Extra Ordinary Expenses</b>	128.54	9.21	4.82	0.00	0.10	-92.83	-47.64	11915.09
<b>9 Net Loss</b>	4.23	0.00	0.00	6.99	30.26	-100.00	0.00	332.66
<b>TOTAL INCOME</b>	<b>32547.27</b>	<b>30743.44</b>	<b>38991.05</b>	<b>11161.58</b>	<b>13666.69</b>	<b>-5.54</b>	<b>26.83</b>	<b>22.44</b>

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2016	2017	2018	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	3776.34	3557.37	5203.20	1551.42	2075.46	-5.80	46.27	33.78
1.1 Deposit Liabilities	3755.60	3389.23	5163.12	1538.89	2057.48	-9.76	52.34	33.70
1.1.1 Saving A/c	1604.12	1412.59	1565.17	425.37	579.58	-11.94	10.80	36.25
1.1.2 Fixed A/c	2065.28	1746.55	3414.45	1053.02	1397.37	-15.43	95.50	32.70
1.1.2.1 Upto 3 Months Fixed A/c	18.35	54.79	127.13	34.22	41.52	198.56	132.03	21.34
1.1.2.2 3 to 6 Months fixed A/c	25.82	74.88	163.11	58.64	73.89	189.96	117.83	26.00
1.1.2.3 6 Months to 1 Year Fixed A/c	991.72	946.02	2196.27	658.86	868.18	-4.61	132.16	31.77
1.1.2.4 Above 1 Year	1029.38	670.86	927.94	301.30	413.78	-34.83	38.32	37.33
1.1.3 Call Deposit	86.16	230.09	183.50	60.49	80.53	167.06	-20.25	33.12
1.1.4 Certificate of Deposits	0.04	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
1.2 Others	20.74	168.15	40.08	12.53	17.98	710.55	-76.17	43.49
<b>2 Commission/Fee Expense</b>	1.67	3.54	4.56	0.58	0.61	112.56	28.84	3.97
<b>3 Employees Expenses</b>	700.74	633.90	740.30	230.34	300.09	-9.54	16.78	30.28
<b>4 Office Operating Expenses</b>	771.46	652.83	830.08	186.11	243.36	-15.38	27.15	30.76
<b>5 Exchange Fluctuation Loss</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6 Non-Operating Expenses</b>	19.81	1.33	4.29	0.00	0.00	-93.30	223.24	0.00
<b>7. Provision for Risk</b>	1172.94	628.48	957.93	396.26	359.30	-46.42	52.42	-9.33
7.1 Loan loss Provision	778.65	343.01	624.30	296.65	259.69	-55.95	82.01	-12.46
7.1.1 General Loan loss Provision	264.33	140.49	153.89	88.40	75.71	-46.85	9.54	-14.35
7.1.1.1 Pass Loan Loss Provision	252.78	113.84	89.82	31.52	21.80	-54.97	-21.10	-30.84
7.1.1.2 Watch List Provision	11.55	26.65	64.06	56.88	53.91	130.77	140.41	-5.22
7.1.2 Special Loan Loss Provision	328.19	173.38	450.11	195.06	164.48	-47.17	159.61	-15.68
7.1.3 Additional Loan Loss Provision	186.13	29.14	20.30	13.18	19.50	-84.34	-30.34	47.89
7.2. Provision for Non-Banking Assets	291.80	188.53	133.62	80.34	80.34	-35.39	-29.13	0.00
7.3. Provision for Loss on Investment	9.99	94.36	192.39	13.22	13.22	844.54	103.88	0.00
7.4. Provision for Loss of Other Assets	92.51	2.57	7.62	6.05	6.05	0.00	0.00	0.00
<b>8 Loan Written Off</b>	121.93	48.91	4.30	30.93	30.93	-59.89	-91.21	0.00
<b>9 Provision for Staff Bonus</b>	259.93	171.12	125.63	22.11	15.75	-34.17	-26.59	-28.78
<b>10 Provision for Income Tax</b>	653.15	483.56	377.19	75.34	55.70	-25.96	-22.00	-26.07
<b>11 Others</b>	0.67	7.00	0.80	0.07	0.07	940.04	-88.62	0.00
<b>12 Net Profit</b>	3113.58	2359.13	1477.62	221.51	137.80	-24.23	-37.37	-37.79
<b>TOTAL EXPENSES</b>	<b>10592.23</b>	<b>8547.17</b>	<b>9725.90</b>	<b>2714.68</b>	<b>3219.06</b>	<b>-19.31</b>	<b>13.79</b>	18.58
<b>Income</b>								
<b>1. Interest Income</b>	6842.06	6205.92	7869.42	2118.60	2624.93	-9.30	26.81	23.90
1.1. On Loans and Advance	6152.12	5224.69	6950.78	1834.49	2296.53	-15.07	33.04	25.19
1.2. On Investment	98.76	52.77	107.42	28.06	37.95	-46.57	103.54	35.25
1.2.1 Government Bonds	74.44	32.86	78.09	23.32	32.26	-55.86	137.67	38.30
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	20.65	17.62	24.58	3.43	3.96	-14.67	39.47	15.31
1.2.4 Deventure & Bonds	3.67	2.29	4.75	1.31	1.74	-37.48	106.85	33.33
1.3 Agency Balance	65.81	194.19	115.93	28.90	28.90	195.09	-40.30	0.00
1.4 On Call Deposit	399.84	638.32	608.05	193.47	232.43	59.64	-4.74	20.14
1.5 Others	125.53	95.95	87.24	33.68	29.12	-23.56	-9.07	-13.55
<b>2. Comission &amp; Discount</b>	111.50	94.31	87.06	21.28	24.07	-15.41	-7.69	13.11
2.1 Bills Purchase & Discount	0.01	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
2.2 Comission	21.19	19.87	38.53	8.83	11.50	-6.22	93.85	30.13
2.3 Others	90.30	74.44	48.53	12.45	12.57	-17.57	-34.80	1.03
<b>3 Income From Exchange Fluctuation</b>	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
<b>4 Other Operating Income</b>	479.80	400.59	552.00	138.16	167.87	-16.51	37.80	21.51
<b>5 Non Operating Income</b>	887.79	563.87	174.99	24.33	20.35	-36.49	-68.97	-16.35
<b>6 Provision Written Back</b>	1833.99	1094.33	1023.22	336.82	291.36	-40.33	-6.50	-13.50
<b>7 Recovery from Written off Loan</b>	248.95	122.91	16.13	8.00	8.17	-50.63	-86.88	2.13
<b>8 Income from Extra Ordinary Expenses</b>	24.70	47.02	3.07	26.71	26.71	90.41	-93.48	0.00
<b>9 Net Loss</b>	163.43	18.20	0.00	40.78	55.59	-88.86	-100.00	36.34
<b>TOTAL INCOME</b>	<b>10592.23</b>	<b>8547.17</b>	<b>9725.90</b>	<b>2714.68</b>	<b>3219.06</b>	<b>-19.31</b>	<b>13.79</b>	18.58

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

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2016	2017	2018	2018	2018	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	76816.32	87899.16	115385.84	133590.52	134270.44	14.43	31.27	0.51
Fishery Related	1980.46	2328.51	2725.01	3179.16	3194.39	17.57	17.03	0.48
Mining Related	3404.03	3950.19	5033.27	6454.28	6414.86	16.04	27.42	-0.61
Agriculture, Forestry & Beverage Production Related	296097.02	329835.00	415538.69	456578.08	469464.82	11.39	25.98	2.82
Construction	182851.94	213028.75	253186.93	275464.11	277371.81	16.50	18.85	0.69
Electricity, Gas and Water	46417.77	63520.59	86863.05	95366.60	96637.75	36.85	36.75	1.33
Metal Products, Machinery & Electronic Equipment & Asse	19473.46	25044.82	33148.29	34459.07	36507.50	28.61	32.36	5.94
Transport, Communication and Public Utilities	67489.25	76264.31	83254.65	89439.63	90178.07	13.00	9.17	0.83
Wholesaler & Retailer	374322.54	436442.74	532010.61	570258.85	575102.06	16.60	6.20	0.85
Finance, Insurance and Real Estate	135000.17	166374.23	203050.35	212184.02	209500.24	23.24	22.04	-1.26
Hotel or Restaurant	54426.26	66900.15	91145.89	102506.34	102573.44	22.92	36.24	0.07
Other Services	72146.41	90250.94	105969.22	111855.21	112761.66	25.09	17.42	0.81
Consumption Loans	120843.49	158359.29	166318.73	159959.08	159932.22	31.04	5.03	-0.02
Local Government	1654.98	1568.65	1553.54	2482.25	2482.18	-5.22	-19.96	0.00
Others	228955.74	272881.84	327742.30	344327.87	348700.43	19.19	20.10	1.27
<b>TOTAL</b>	<b>1681879.83</b>	<b>1994649.17</b>	<b>2422926.38</b>	<b>2598105.08</b>	<b>2625091.88</b>	<b>18.60</b>	<b>21.47</b>	<b>1.04</b>
<b>Productwise</b>								
Term Loan	272694.42	320735.49	423647.60	460951.05	470779.59	17.62	32.09	2.13
Overdraft	294326.89	361906.83	410910.51	427010.36	427192.26	22.96	13.54	0.04
Trust Receipt Loan / Import Loan	72678.07	64530.02	113868.62	125396.71	130402.93	-11.21	76.46	3.99
Demand & Other Working Capital Loan	365785.23	404195.22	498115.75	558406.85	566567.01	10.50	23.24	1.46
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	142815.41	168383.92	201681.80	212490.28	213066.35	17.90	19.77	0.27
Real Estate Loan	108071.88	127318.70	142005.39	146498.00	148220.86	17.81	11.54	1.18
Margin Nature Loan	37681.04	41170.06	41128.86	41302.74	39077.42	9.26	-0.10	-5.39
Hire Purchase Loan	110094.35	150400.06	171054.03	175806.22	176325.62	36.61	13.73	0.30
Deprived Sector Loan	81239.19	111984.61	137728.27	152452.54	148040.54	37.85	22.99	-2.89
Bills Purchased	12530.80	17354.17	2858.75	3731.22	3797.36	38.49	-83.53	1.77
Other Product	183962.55	226670.09	279926.81	294059.12	301621.92	23.22	23.50	2.57
<b>Total</b>	<b>1681879.83</b>	<b>1994649.17</b>	<b>2422926.38</b>	<b>2598105.08</b>	<b>2625091.88</b>	<b>18.60</b>	<b>21.47</b>	<b>1.04</b>
<b>Collateral wise</b>								
Gold and Silver	30642.25	37466.92	38070.33	33548.16	34136.26	22.27	1.61	1.75
Government Securities	1014.67	997.94	470.42	552.43	547.21	-1.65	-52.86	-0.94
Non Governmental Securities	29668.70	34634.94	37124.14	35738.35	35864.74	16.74	7.19	0.35
Fixed Deposit Receipts	10553.39	22175.52	18557.51	18568.89	17405.72	110.13	-16.32	-6.26
Own	9577.14	20780.98	17907.40	17888.89	16751.42	116.99	-13.83	-6.36
Other Licences Institutions	976.25	1394.55	650.11	680.01	654.30	42.85	-53.38	-3.78
Collateral of Properties	1463645.87	1734997.03	2136643.17	2322519.73	2353554.84	18.54	23.15	1.34
Fixed Assets	1207217.80	1459790.48	1788776.33	1947775.77	1968599.77	20.92	22.54	1.07
Current Assets	256428.07	275206.55	347866.84	374743.96	384955.08	7.32	26.40	2.72
Against security of Bill	15710.45	15873.63	18166.44	20469.62	20043.84	1.04	14.44	-2.08
Domestic Bills	3525.87	798.38	826.25	904.61	798.86	-77.36	3.49	-11.69
Foreign Bills	12184.58	15075.25	17340.19	19565.01	19244.97	23.72	15.02	-1.64
Against Guarantee	52993.07	63293.16	78284.15	87158.06	85575.05	19.44	23.69	-1.82
Government Guarantee	2364.19	2560.01	2348.23	2336.96	2330.02	8.28	-8.27	-0.30
Institutional Guarantee	33209.50	42758.93	55644.51	62668.16	61343.85	28.76	30.14	-2.11
Personal Guarantee	4054.12	5340.32	6080.54	6731.01	6670.63	31.73	13.86	-0.90
Collective Guarantee	4855.55	5828.86	7085.62	8254.02	8361.32	20.05	21.56	1.30
International Rated Foreign Bank's Guarantee	4226.93	1469.32	1681.66	2024.12	2017.20	-65.24	14.45	-0.34
Other Guarantee	4282.79	5335.71	5443.59	5143.79	4852.03	24.59	2.02	-5.67
Credit Card	416.03	905.78	1257.07	1439.04	1432.80	117.72	38.78	-0.43
Others	77235.40	84304.25	94353.16	78110.80	76531.41	9.15	11.92	-2.02
<b>Total</b>	<b>1681879.83</b>	<b>1994649.17</b>	<b>2422926.38</b>	<b>2598105.08</b>	<b>2625091.88</b>	<b>18.60</b>	<b>21.47</b>	<b>1.04</b>

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

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2016	2017	2018	2018	2018	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	59611.10	73353.34	96589.75	113076.88	113427.70	23.05	31.68	0.31
Fishery Related	1513.96	1996.59	2330.43	2701.11	2698.07	31.88	16.72	-0.11
Mining Related	2970.72	3467.83	4420.28	5792.76	5753.89	16.73	27.47	-0.67
Agriculture, Forestry & Beverage Production Related	278304.22	315942.22	398079.33	437779.39	449773.18	13.52	26.00	2.74
Construction	142303.46	178777.17	212488.14	230053.41	231168.47	25.63	18.86	0.48
Electricity, Gas and Water	42101.95	59344.92	82191.76	90185.12	91192.36	40.96	38.50	1.12
Metal Products, Machinery & Electronic Equipment & Asse	16327.51	22633.48	29802.94	30804.25	32817.35	38.62	31.68	6.54
Transport, Communication and Public Utilities	43246.45	52471.19	57257.30	62394.22	62244.58	21.33	9.12	-0.24
Wholesaler & Retailer	330886.83	397945.20	483927.42	517169.05	521273.43	20.27	21.61	0.79
Finance, Insurance and Real Estate	114517.91	148589.16	179843.15	187273.81	184335.85	29.75	21.03	-1.57
Hotel or Restaurant	43361.87	57138.95	79499.31	89571.30	88584.72	31.77	39.13	-1.10
Other Services	60591.89	80038.56	95129.25	100622.64	101276.81	32.09	18.85	0.65
Consumption Loans	99230.33	134352.70	141446.18	135741.18	135826.58	35.39	5.28	0.06
Local Government	1576.17	1506.86	1499.92	1499.88	1499.85	-4.40	-0.46	0.00
Others	155958.26	208340.54	247825.35	260241.01	261966.99	33.59	18.95	0.66
<b>TOTAL</b>	<b>1392502.62</b>	<b>1735898.71</b>	<b>2112330.49</b>	<b>2264905.98</b>	<b>2283839.84</b>	<b>24.66</b>	<b>21.69</b>	<b>0.84</b>
<b>Productwise</b>								
Term Loan	227581.99	280894.40	369100.16	397993.45	404634.00	23.43	31.40	1.67
Overdraft	239961.46	310486.80	349119.18	362263.52	361110.93	29.39	12.44	-0.32
Trust Receipt Loan / Import Loan	72677.77	64519.94	113868.62	125391.71	130397.93	-11.22	76.49	3.99
Demand & Other Working Capital Loan	334766.54	386183.56	480564.58	540041.34	547984.58	15.36	24.44	1.47
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	109296.95	140053.24	167219.84	174043.75	173899.66	28.14	19.40	-0.08
Real Estate Loan	83603.42	104245.22	114769.93	119107.04	119716.30	24.69	10.10	0.51
Margin Nature Loan	28428.82	34419.83	33207.62	33621.42	31332.83	21.07	-3.52	-6.81
Hire Purchase Loan	79566.01	120085.97	137333.23	140529.78	140593.89	50.93	14.36	0.05
Deprived Sector Loan	66005.84	93428.55	114231.65	126355.86	121957.12	0.00	0.00	-3.48
Bills Purchased	12523.00	17351.57	2856.15	3727.91	3793.68	38.56	-83.54	1.76
Other Product	138090.81	184229.66	230059.55	241830.19	248418.90	33.41	24.88	2.72
<b>Total</b>	<b>1392502.62</b>	<b>1735898.72</b>	<b>2112330.49</b>	<b>2264905.98</b>	<b>2283839.84</b>	<b>24.66</b>	<b>21.69</b>	<b>0.84</b>
<b>Collateral wise</b>								
Gold and Silver	26326.42	32842.76	32615.57	28492.77	28853.26	24.75	-0.69	1.27
Government Securities	991.90	986.04	432.91	510.71	509.03	-0.59	-56.10	-0.33
Non Governmental Securities	23084.76	29673.78	30511.97	29309.43	29435.73	28.54	2.82	0.43
Fixed Deposit Receipts	7542.78	15282.39	13517.49	14211.41	13362.07	102.61	-11.55	-5.98
Own	6566.55	13887.84	12876.38	13531.60	12707.96	111.49	-7.28	-6.09
Other Licences Institutions	976.23	1394.55	641.11	679.81	654.10	42.85	-54.03	-3.78
Collateral of Properties	1206655.78	1510054.58	1864916.64	2029144.22	2052214.21	25.14	23.50	1.14
Fixed Assets	950449.10	1234935.26	1517181.03	1654539.60	1667579.75	29.93	22.86	0.79
Current Assets	256206.67	275119.32	347735.62	374604.62	384634.46	7.38	26.39	2.68
Against security of Bill	15133.48	15873.63	18163.84	20467.02	20041.24	4.89	14.43	-2.08
Domestic Bills	2950.40	798.38	823.65	902.01	796.26	-72.94	3.17	-11.72
Foreign Bills	12183.08	15075.25	17340.19	19565.01	19244.97	23.74	15.02	-1.64
Against Guarantee	44016.18	52805.20	64116.58	71047.05	69438.28	19.97	21.42	-2.26
Government Guarantee	2191.40	2456.45	2249.74	2242.36	2235.43	12.09	-8.41	-0.31
Institutional Guarantee	28853.08	38746.64	49664.44	55920.75	54765.47	34.29	28.18	-2.07
Personal Guarantee	3325.36	4274.42	4505.17	5157.10	5048.09	28.54	5.40	-2.11
Collective Guarantee	1365.35	640.93	691.90	681.94	667.36	-53.06	7.95	-2.14
International Rated Foreign Bank's Guarantee	4226.93	1469.32	1681.66	2024.12	2017.20	-65.24	14.45	-0.34
Other Guarantee	4054.06	5217.45	5323.67	5020.78	4704.74	28.70	2.04	-6.29
Credit Card	416.03	905.78	1257.07	1439.04	1432.80	117.72	38.78	-0.43
Others	68335.30	77474.55	86798.43	70284.33	68553.23	13.37	12.03	-2.46
<b>Total</b>	<b>1392502.62</b>	<b>1735898.71</b>	<b>2112330.50</b>	<b>2264905.98</b>	<b>2283839.84</b>	<b>24.66</b>	<b>21.69</b>	<b>0.84</b>

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

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2016	2017	2018	2018	2018			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	15169.69	11517.77	15080.01	16473.59	16793.01	-24.07	30.93	1.94
Fishery Related	410.64	275.80	341.03	419.32	449.21	-32.84	23.65	7.13
Mining Related	391.51	450.84	591.81	640.19	639.34	15.16	31.27	-0.13
Agriculture, Forestry & Beverage Production Related	14829.67	11610.02	14742.70	16083.68	17003.26	-21.71	26.98	5.72
Construction	32645.74	27621.96	32571.16	36908.15	37640.13	-15.39	17.92	1.98
Electricity, Gas and Water	4000.83	4007.87	4469.34	4971.22	5233.00	0.18	11.51	5.27
Metal Products, Machinery & Electronic Equipment & Asse	2395.14	1557.29	2254.43	2497.24	2482.99	-34.98	44.77	-0.57
Transport, Communication and Public Utilities	17830.86	18908.92	20940.74	21986.93	22895.79	6.05	10.75	4.13
Wholesaler & Retailer	35847.16	32765.58	40639.68	45217.83	45882.93	-8.60	24.03	1.47
Finance, Insurance and Real Estate	16264.86	14169.51	18546.60	19871.00	20053.81	-12.88	30.89	0.92
Hotel or Restaurant	9287.71	8381.09	9948.21	11109.30	11977.05	-9.76	18.70	7.81
Other Services	9369.02	8371.79	8987.78	9308.37	9539.08	-10.64	7.36	2.48
Consumption Loans	17035.39	19360.71	20685.23	20290.27	20197.13	13.65	6.84	-0.46
Local Government	41.32	24.59	20.43	945.17	945.13	-40.49	-16.90	0.00
Others	57473.73	50581.10	63431.86	66879.38	69436.90	-11.99	25.41	3.82
<b>TOTAL</b>	<b>232993.26</b>	<b>209604.83</b>	<b>253251.02</b>	<b>273601.62</b>	<b>281168.76</b>	<b>-10.04</b>	<b>20.82</b>	<b>2.77</b>
<b>Productwise</b>								
Term Loan	37259.67	33010.58	45528.75	51961.51	55047.27	-11.40	37.92	5.94
Overdraft	54365.43	51420.03	61791.33	64622.11	65796.52	-5.42	20.17	1.82
Trust Receipt Loan / Import Loan	0.30	10.09	0.00	0.00	5.00	3302.67	-100.00	0.00
Demand & Other Working Capital Loan	20231.27	10586.96	9700.88	10313.53	10699.48	-47.67	-8.37	3.74
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26787.73	22016.64	26402.30	30089.34	30827.30	-17.81	19.92	2.45
Real Estate Loan	17273.22	16955.43	19574.84	20421.75	21416.83	-1.84	15.45	4.87
Margin Nature Loan	5205.67	3835.46	5691.57	5613.78	5655.78	-26.32	48.39	0.75
Hire Purchase Loan	23685.84	24554.80	27529.50	29081.86	29488.34	3.67	12.11	1.40
Deprived Sector Loan	12938.71	16414.81	20705.18	22963.06	22981.07	0.00	0.00	0.08
Bills Purchased	1.40	0.00	0.00	0.70	1.08	-100.00	0.00	53.22
Other Product	35244.02	30800.04	36326.65	38533.98	39250.08	-12.61	17.94	1.86
<b>Total</b>	<b>232993.26</b>	<b>209604.83</b>	<b>253251.02</b>	<b>273601.62</b>	<b>281168.76</b>	<b>-10.04</b>	<b>20.82</b>	<b>2.77</b>
<b>Collateral wise</b>								
Gold and Silver	4189.41	4318.51	4850.84	4437.23	4625.41	3.08	12.33	4.24
Government Securities	6.15	0.15	37.51	38.01	34.49	-97.51	24397.71	-9.28
Non Governmental Securities	4660.50	3801.07	5612.29	5456.91	5467.52	-18.44	47.65	0.19
Fixed Deposit Receipts	2155.69	5264.84	4001.34	3598.89	3317.29	144.23	-24.00	-7.82
Own	2155.67	5264.84	3992.34	3598.69	3317.09	144.23	-24.17	-7.83
Other Licences Institutions	0.02	0.00	9.00	0.20	0.20	-100.00	0.00	0.00
Collateral of Properties	213181.75	186566.58	226108.43	245621.95	253058.42	-12.48	21.19	3.03
Fixed Assets	213171.49	186555.95	226064.49	245609.10	252863.99	-12.49	21.18	2.95
Current Assets	10.26	10.63	43.95	12.85	194.43	3.60	313.42	1413.44
Against security of Bill	8.28	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Domestic Bills	8.28	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	7887.82	9201.06	11959.01	13633.37	13621.08	16.65	29.97	-0.09
Government Guarantee	113.69	63.11	61.29	61.41	61.41	-44.48	-2.90	-0.01
Institutional Guarantee	3716.23	3197.82	4658.90	5039.60	4866.37	-13.95	45.69	-3.44
Personal Guarantee	570.85	750.78	845.14	960.31	999.37	31.52	12.57	4.07
Collective Guarantee	3481.97	5187.90	6393.69	7572.04	7693.93	48.99	23.24	1.61
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	5.10	1.45	0.00	0.00	0.00	-71.48	-100.00	0.00
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	903.66	452.61	681.60	815.27	1044.56	-49.91	50.59	28.12
<b>Total</b>	<b>232993.26</b>	<b>209604.83</b>	<b>253251.02</b>	<b>273601.62</b>	<b>281168.76</b>	<b>-10.04</b>	<b>20.82</b>	<b>2.77</b>

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

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2016	2017	2018	2018	2018			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	2035.53	3028.05	3716.09	4040.06	4049.74	48.76	22.72	0.24
Fishery Related	55.86	56.12	53.55	58.73	47.11	0.48	-4.58	-19.78
Mining Related	41.80	31.51	21.18	21.33	21.63	-24.62	-32.79	1.41
Agriculture, Forestry & Beverage Production Related	2963.13	2282.77	2716.66	2715.02	2688.38	-22.96	19.01	-0.98
Construction	7902.75	6629.62	8127.64	8502.55	8563.21	-16.11	22.60	0.71
Electricity, Gas and Water	314.99	167.79	201.95	210.27	212.39	-46.73	20.35	1.01
Metal Products, Machinery & Electronic Equipment & Asse	750.81	854.05	1090.92	1157.58	1207.17	13.75	27.73	4.28
Transport, Communication and Public Utilities	6411.94	4884.19	5056.61	5058.47	5037.69	-23.83	3.53	-0.41
Wholesaler & Retailer	7588.55	5731.96	7443.51	7871.98	7945.69	-24.47	29.86	0.94
Finance, Insurance and Real Estate	4217.40	3615.57	4660.60	5039.21	5110.58	-14.27	28.90	1.42
Hotel or Restaurant	1776.67	1380.10	1698.38	1825.74	2011.67	-22.32	23.06	10.18
Other Services	2185.50	1840.60	1852.18	1924.20	1945.77	-15.78	0.63	1.12
Consumption Loans	4577.78	4645.89	4187.32	3927.64	3908.51	1.49	-9.87	-0.49
Local Government	37.50	37.20	33.18	37.20	37.20	-0.80	-10.79	0.00
Others	15523.75	13960.21	16485.09	17207.48	17296.53	-10.07	18.09	0.52
<b>TOTAL</b>	<b>56383.96</b>	<b>49145.62</b>	<b>57344.86</b>	<b>59597.48</b>	<b>60083.28</b>	<b>-12.84</b>	<b>16.68</b>	<b>0.82</b>
<b>Productwise</b>								
Term Loan	7852.76	6830.51	9018.69	10996.10	11098.33	-13.02	32.04	0.93
Overdraft	0.00	0.00	0.00	124.73	284.81	0.00	0.00	128.35
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	5.00	0.00	0.00	0.00	-100.00
Demand & Other Working Capital Loan	10787.42	7424.71	7850.29	8051.97	7882.94	-31.17	5.73	-2.10
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6730.72	6314.04	8059.66	8357.19	8339.39	-6.19	27.65	-0.21
Real Estate Loan	7195.24	6118.05	7660.61	6969.22	7087.73	-14.97	25.21	1.70
Margin Nature Loan	4046.55	2914.77	2229.67	2067.54	2088.80	-27.97	-23.50	1.03
Hire Purchase Loan	6842.49	5759.29	6191.30	6194.57	6243.39	-15.83	7.50	0.79
Deprived Sector Loan	2294.65	2141.25	2791.43	3133.62	3102.35	0.00	0.00	-1.00
Bills Purchased	6.40	2.60	2.60	2.60	2.60	-59.38	0.00	0.00
Other Product	10627.73	11640.40	13540.61	13694.95	13952.94	9.53	16.32	1.88
<b>Total</b>	<b>56383.96</b>	<b>49145.62</b>	<b>57344.86</b>	<b>59597.48</b>	<b>60083.28</b>	<b>-12.84</b>	<b>16.68</b>	<b>0.82</b>
<b>Collateral wise</b>								
Gold and Silver	126.42	305.64	603.93	618.17	657.59	141.77	97.59	6.38
Government Securities	16.63	11.75	0.00	3.70	3.70	-29.33	-100.00	0.00
Non Governmental Securities	1923.44	1160.09	999.88	972.01	961.49	-39.69	-13.81	-1.08
Fixed Deposit Receipts	854.92	1628.29	1038.68	758.59	726.36	90.46	-36.21	-4.25
Own	854.92	1628.29	1038.68	758.59	726.36	90.46	-36.21	-4.25
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	43808.35	38375.87	45618.09	47753.57	48282.21	-12.40	18.87	1.11
Fixed Assets	43597.21	38299.28	45530.81	47627.08	48156.03	-12.15	18.88	1.11
Current Assets	211.14	76.59	87.28	126.49	126.18	-63.72	13.95	-0.24
Against security of Bill	568.69	0.00	2.60	2.60	2.60	-100.00	0.00	0.00
Domestic Bills	567.19	0.00	2.60	2.60	2.60	-100.00	0.00	0.00
Foreign Bills	1.50	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Against Guarantee	1089.07	1286.89	2208.56	2477.64	2515.69	18.16	71.62	1.54
Government Guarantee	59.11	40.45	37.20	33.18	33.18	-31.57	-8.03	0.00
Institutional Guarantee	640.19	814.47	1321.18	1707.80	1712.01	27.22	62.21	0.25
Personal Guarantee	157.91	315.12	730.23	613.60	623.16	99.55	131.73	1.56
Collective Guarantee	8.24	0.04	0.04	0.04	0.04	-99.57	0.00	0.00
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	223.63	116.81	119.92	123.01	147.30	-47.77	2.66	19.74
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	7996.44	6377.09	6873.13	7011.20	6933.63	-20.25	7.78	-1.11
<b>Total</b>	<b>56383.96</b>	<b>49145.62</b>	<b>57344.86</b>	<b>59597.48</b>	<b>60083.28</b>	<b>-12.84</b>	<b>16.68</b>	<b>0.82</b>

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	19798.14	18377.64	20368.68	25132.87	14309.52	13761.86	12667.15	11555.92	15988.50	12098.52	9090.52	12262.70	10388.18
	a. Paid-up Capital	9811.15	9004.80	8043.22	10645.60	8011.43	8114.53	8046.91	8088.30	8106.86	7072.90	6227.46	8031.12	8055.69
	b. Calls in Advance													
	c. Proposed Bonus Share													
	d. General Reserves	3261.04	6437.75	4790.50	4780.12	3181.85	2809.00	1694.80	2319.52	3204.23	1956.41	1180.34	1558.18	1117.85
	e. Share Premium	3316.11		0.07	1718.45			381.76		238.47	929.93	2.59		30.88
	f. Retained Earning	2564.00	4404.02	6641.68	2978.99	2236.38	2295.08	1843.31	974.89	1739.04	1529.21	656.21	2383.10	807.76
	g. Others Reserves Fund	845.84	-1468.93	893.20	5009.71	879.86	543.26	700.37	173.21	2699.91	610.08	1023.93	290.31	376.00
2	<b>BORROWINGS</b>	43.16	670.47	70.47	2104.53		1400.00	3666.84	1567.20	1814.89	1701.41	928.27	12867.90	3059.52
	a. NRB	43.16	92.97	70.47	597.48				1222.20	746.05	701.41	928.27	707.90	3059.52
	b. Interbank Borrowing		517.50		257.04								6830.00	
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		60.00				800.00	2666.84	345.00					
	e. Bonds and Securities				1250.00			1000.00		1068.85	1000.00			5330.00
3	<b>DEPOSITS</b>	91874.19	158451.01	146836.00	145411.15	67964.84	105778.33	97369.93	49011.58	118505.92	80371.00	62696.00	171233.43	78942.03
	a. Current	17057.85	32891.33	15930.36	16795.39	16531.02	9700.21	9737.01	2880.20	7635.14	5039.65	2449.49	12831.84	2205.15
	Domestic	16791.54	32731.48	13224.76	10424.53	9615.84	7224.81	9453.50	2537.91	7024.00	4603.98	2414.60	12766.25	2153.89
	Foreign	266.31	159.85	2705.60	6370.85	6915.17	2475.39	283.51	342.29	611.14	435.67	34.89	65.59	51.26
	b. Savings	50208.80	90929.21	49256.85	40992.46	24360.85	41219.57	30401.95	12684.95	40626.69	21742.39	19251.07	53429.59	24195.91
	Domestic	50201.58	90921.39	46142.12	40036.23	21274.29	40042.63	30256.91	12624.27	40517.95	21440.87	19178.50	53359.60	24158.28
	Foreign	7.23	7.82	3114.73	956.23	3086.56	1176.95	145.04	60.68	108.75	301.51	72.56	69.99	37.63
	c. Fixed	20561.48	23344.71	53254.87	63069.65	21494.75	46106.85	53730.03	27000.77	55000.28	45776.45	26730.79	76869.39	42204.28
	Domestic	20469.76	23344.71	52325.54	60608.93	21071.10	42118.64	51948.30	26885.77	50862.80	45762.10	26166.80	70870.82	39687.53
	Foreign	91.72		929.32	2460.72	423.65	3988.21	1781.73	115.00	4137.48	14.35	563.99	5988.57	2516.75
	d. Call Deposits	3814.47	9691.60	26811.64	21119.21	4418.68	6661.35	2323.10	5473.40	13471.64	6804.83	13715.73	27567.09	9759.88
	Domestic	3814.47	9651.46	22246.07	18043.25	2075.38	4239.43	2064.38	5426.73	10456.00	6619.94	13583.45	26971.26	9566.29
	Foreign		40.14	4565.58	3075.96	2343.30	2421.92	258.72	46.67	3015.64	184.89	132.28	595.84	193.59
	e. Others	231.59	1594.16	1582.27	3434.44	1159.53	2090.35	1177.85	972.25	1772.17	1007.67	548.93	535.52	576.82
	Domestic	217.24	1594.16	1556.53	2616.22	631.86	1626.63	863.71	972.00	1764.37	652.70	547.84	412.81	504.59
	Foreign	14.36		25.74	818.22	527.68	463.72	314.14	0.25	7.80	354.97	1.09	122.70	72.23
4	<b>Bills Payable</b>	81.87	162.64	220.35		131.21	401.67	259.37	76.56	645.23	33.15	12.52	194.10	27.79
5	<b>Other Liabilities</b>	14021.25	27069.09	14753.84	20093.27	3789.23	5327.57	5903.11	9877.14	12697.70	5464.12	7303.61	10284.05	8486.52
	1. Sundry Creditors	4240.24	1190.41	3129.06	3141.21	713.99	22.47	318.58	365.26	416.52	557.16	297.50	6729.26	3482.49
	2. Loan Loss Provision	2786.59	5841.57	1922.69	2577.73	596.81	2114.89	1071.24	999.05	1249.03	2387.23	2433.92	1578.06	914.46
	3. Interest Suspense a/c	5680.46	12121.18	505.67	504.95	94.25	854.09	863.31		489.59	1994.40	1076.91		
	4. Others	1313.95	7915.93	9196.42	13869.38	2478.43	2247.96	3659.19	7649.52	11032.14	2030.14	2577.79	899.82	4089.56
		-553.68			0.84		100.88		510.55					
7	<b>Profit &amp; Loss A/c</b>	895.31	2240.46	1420.51	1528.05	768.10	619.27	160.73	345.68	915.25	442.85	280.46	1212.13	479.71
	<b>TOTAL Liabilities</b>	126160.25	206971.31	183669.84	194270.72	86962.90	127389.57	120027.13	72944.62	150567.50	100111.05	80311.39	208054.31	101383.74
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	9808.63	15102.80	16434.66	16801.69	14072.98	6920.33	14311.87	5567.68	11882.74	8377.32	5630.93	20976.22	7998.24
	a. Cash Balance	3565.81	4814.96	2785.75	2992.23	1293.71	1835.09	2524.97	1898.03	1963.42	2989.18	1946.49	5632.21	2036.00
	Nepalese Notes & Coins	3490.03	4536.09	2417.69	2523.13	976.81	1523.28	2458.98	1844.83	1906.68	2869.75	1923.22	5229.25	1969.79
	Foreign Currency	75.78	278.87	368.05	469.10	316.90	311.82	66.00	53.19	56.74	119.43	23.26	402.95	72.21
	b. Bank Balance	6242.82	9987.84	11939.51	13522.71	8591.20	5085.24	9636.90	3669.66	9619.31	4688.14	3684.44	13744.01	5962.24
	1. In Nepal Rastra Bank	5073.44	8515.20	7518.50	6825.69	7176.75	3586.54	3372.46	3252.28	5154.69	3649.83	3144.44	7784.07	4419.41
	Domestic Currency	5061.16	8442.57	7088.04	6394.67	6787.55	3508.98	3286.13	3220.78	5083.51	3609.08	3102.33	7033.44	4317.95
	Foreign Currency	12.28	72.63	430.46	431.02	389.19	77.56	86.33	31.50	71.17	40.75	42.11	750.63	101.46
	2. "A" Class Licensed Institution	344.80	711.96	128.54	345.30	71.20		298.11	184.68	663.00	272.91	345.83	503.71	305.01
	Domestic Currency	344.80	714.54	128.54	333.46	71.20		298.11	182.40	633.68	236.70	336.52	369.05	291.21
	Foreign Currency		-2.58		11.84				2.27	29.32	36.20	9.32	134.66	13.80
	3. Other Financial Ins.						161.35							18.00
	4. In Foreign Banks	824.58	760.68	4292.47	6351.72	1343.25	1337.35	5966.33	232.69	3801.62	765.41	194.17	5456.24	1219.82
	c. Money at Call		300.00	1709.40	286.75	4188.07		2150.00		300.00	700.00		1600.00	
	Domestic Currency		300.00	1250.00				2150.00		300.00	700.00		1600.00	
	Foreign Currency			459.40	286.75	4188.07								
2	<b>INVESTMENT IN SECURITIES</b>	11233.27	37905.58	14501.66	15641.80	8200.89	10907.09	10770.74	3352.35	18503.00	10856.59	7466.90	17421.73	8171.84
	a. Govt. Securities	11233.27	37905.58	14501.66	15641.80	8200.89	9578.56	10770.74	3352.35	18503.00	10856.59	7466.90	17421.73	8171.84
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents						1328.53							
3	<b>SHARE &amp; OTHER INVESTMENT</b>	6149.62	1304.00	8764.70	13030.07	12111.44	7027.63	2077.43	4846.28	5001.88	3063.60	1824.31	6070.23	4112.62
	a. Interbank Lending	2350.00				900.00				800.00		1701.50		75.72
	b. Non Residents		276.00	8094.35	11091.64		5297.47	1839.20	3472.48	4082.50	2709.16		3437.01	3908.39
	c. Others	3799.62	1028.00	670.35	1938.43	11211.44	1730.16	238.23	573.80	919.38	354.45	122.81	2633.22	128.51
	Financial													
	Government Enterprise		555.90	87.52	202.21	4.49	59.39	48.68	1.24	155.74	120.45	76.60	101.15	73.62
	Private Sector	5740.40	2816.07	897.86	95.29	214.25	67.13	55.63	334.46	382.83	140.80	772.61	387.97	8.08
	b. Staff Loans / Adv.	1190.20	3556.88	3398.37	521.39	688.51	1197.40	1490.81	1105.57	1592.12	692.81	1237.96	1445.28	686.44
	c. Sundry Debtors	2797.26	276.87	1305.46	1582.02	183.99		191.95	442.00	370.73	229.71	1785.34	13920.76	3475.02
	d. Cash In Transit		1220.16								28.37			
	e. Others	3403.10	7626.01	10383.38	9838.94	1103.90	1369.60	1370.78	7892.40	7138.19	544.41	792.44	1023.30	3533.42
9	<b>Expenses not Written off</b>	3.77						85.74				1.92	10.66	133.84
10	<b>Non Banking Assets</b>	84.51	56.33		16.56		1.68		115.61	2.20	25.86	940.38	84.21	

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	10325.70	11420.89	13640.08	25492.02	14792.17	11612.50	11150.38	11221.63	17992.14	11399.30	9726.41	12378.52	9412.95	9541.18
	a. Paid-up Capital	7163.06	8221.67	8464.39	13937.93	8888.38	8079.62	8033.30	8152.56	8743.78	8233.96	8000.79	10285.53	7259.31	8063.43
	b. Calls in Advance														0.04
	c. Proposed Bonus Share													744.08	
	d. General Reserves	1076.61	935.01	1359.61	5392.14	1574.93	912.21	1245.14	1157.53	1671.85	1194.77	705.02	720.67	603.67	506.34
	e. Share Premium	139.02		122.09			46.38		127.16	3392.44	167.26		2.56	36.39	7.44
	f. Retained Earning	1621.42	1967.41	2831.47	4044.15	177.44	2255.96	1798.42	1349.69	2339.18	1195.56	936.61	1211.29	649.44	830.70
	g. Others Reserves Fund	325.59	296.80	862.52	2117.80	4151.43	318.33	73.52	434.70	1844.88	607.74	84.00	158.47	120.06	133.22
2	<b>BORROWINGS</b>	1216.84	1661.19	1222.17	1015.65	1758.29	5805.19	1100.95	96.46	4913.77	396.11	663.78	300.21	3836.25	495.31
	a. NRB	716.84	661.19	15.32	193.88	996.28	705.19	1100.95	96.46	741.77	396.11	644.27	300.21	477.32	495.31
	b. Interbank Borrowing	500.00	600.00			6.51	4600.00				1950.00	19.50		3358.92	
	c. Foreign Banks and Fin. Ins.										1722.00				
	d. Other Financial Ins.			3.32	361.77	355.50		0.00							
	e. Bonds and Securities		400.00	1203.52	460.00	400.00	500.00			500.00					
3	<b>DEPOSITS</b>	72294.31	71535.29	101710.19	106969.00	113924.13	65317.83	78222.45	73989.38	86673.94	103796.55	64323.31	70242.92	38655.03	59562.63
	a. Current	2759.98	3759.32	5197.59	9603.19	5665.95	2647.90	2491.86	3122.18	4998.29	4954.17	2908.52	3596.53	1440.76	1966.99
	Domestic	2719.01	3332.31	4937.97	9601.74	5222.81	2531.70	2346.77	2916.79	4626.17	4904.84	2890.20	3476.42	1424.34	1784.87
	Foreign	40.97	427.01	259.62	1.45	443.15	116.20	145.08	205.38	372.12	49.33	18.32	120.11	16.42	182.12
	b. Savings	17021.87	19526.53	29096.27	32947.09	39606.37	14906.73	17527.14	20960.35	22510.49	40005.70	19341.33	17552.60	9233.28	14433.30
	Domestic	16919.62	19301.55	28950.36	32946.77	39328.24	14782.98	17517.33	20893.26	22396.40	39989.19	19336.90	17483.69	9181.36	14420.44
	Foreign	102.25	224.99	145.91	0.32	278.13	123.74	9.80	67.09	114.08	16.51	4.43	68.90	51.92	12.87
	c. Fixed	36234.79	37216.67	44462.66	62814.31	60236.87	42087.42	35045.11	42178.14	43668.74	42070.24	35480.67	33349.29	20218.07	31184.21
	Domestic	34658.14	36267.51	43514.77	62814.31	59189.48	40239.21	34872.54	40621.79	42689.62	39566.09	33670.57	32889.49	20097.28	31184.21
	Foreign	1576.65	949.16	947.89		1047.39	1848.20	172.58	1556.34	979.11	2504.15	1810.10	459.80	120.79	
	d. Call Deposits	15651.56	10032.96	21840.79	784.60	7329.63	5228.64	21860.92	6682.34	10557.16	15580.75	6172.83	15133.31	7279.83	11474.07
	Domestic	15381.41	8996.41	21710.72	784.60	7106.24	5214.80	21492.04	6292.00	8577.21	15279.54	6172.83	15052.30	7218.34	11468.46
	Foreign	270.15	1036.54	130.07		223.39	13.84	368.88	390.34	1979.95	301.21		81.02	61.49	5.61
	e. Others	626.12	999.81	1112.89	819.81	1085.31	447.15	1297.42	1046.38	4939.31	1185.68	419.96	611.18	483.08	504.06
	Domestic	626.12	891.20	1108.62	819.81	1074.20	447.15	1297.42	1046.38	4088.11	1169.58	419.96	611.18	483.08	504.06
	Foreign		108.61	4.27		11.11				851.21	16.10				
4	<b>Bills Payable</b>	45.38	158.40				79.05	62.38	19.96	68.27	18.94	79.21	51.44	48.17	49.96
5	<b>Other Liabilities</b>	10107.40	4986.82	10105.57	27449.32	5633.59	5016.24	6811.19	4975.91	3097.37	8386.76	3696.31	4695.40	4412.68	3695.61
	1. Sundry Creditors	6165.43	117.66	3248.76	7980.14	1013.76	20.37	36.39	8.57	17.14	929.58	32.89	15.85	7.28	513.52
	2. Loan Loss Provision	1255.37	1260.07	1734.27	4097.55	1705.41	1272.26	1258.26	1279.66	1273.32	2451.28	1212.68	1010.74	1382.06	833.85
	3. Interest Suspense a/c	895.29	664.66	578.87	1827.68	212.50	1362.50	1086.35	885.88		1779.39	806.59	154.36	844.42	597.18
	4. Others	1791.31	2944.42	4543.67	13543.95	2701.92	2361.12	4430.19	2801.80	1806.91	3226.52	1644.15	3514.44	2178.92	1751.06
6	<b>Reconciliation A/c</b>										16.54				
7	<b>Profit &amp; Loss A/c</b>	251.03	251.31	524.73	546.40	741.18	146.01	324.16	247.97	722.72	481.25	135.16	521.75	121.27	44.29
	<b>TOTAL Liabilities</b>	94240.65	90013.89	127202.75	161472.38	136849.36	87976.82	97671.50	90551.32	113468.25	124495.44	78624.18	88190.23	56486.35	73388.98
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	7764.50	7041.54	11358.34	11056.98	7084.74	10403.66	9429.38	5878.96	7954.52	12084.64	7193.97	10275.89	3503.48	6975.84
	a. Cash Balance	2236.16	1668.22	2439.52	4092.84	2257.78	2054.35	2175.18	1576.34	2553.80	2739.65	1703.80	1963.91	1144.80	1676.10
	Nepalese Notes & Coins	2113.75	1611.38	2259.11	4022.65	2151.70	1894.79	2139.03	1467.57	2338.05	2584.63	1674.58	1771.51	1116.66	1632.30
	Foreign Currency	122.41	56.84	180.41	70.18	106.08	159.56	36.15	108.77	215.75	155.02	29.23	192.40	28.14	43.80
	b. Bank Balance	5269.60	3917.12	4578.82	6958.30	4826.96	3288.65	5605.98	4302.62	5010.45	6138.48	5490.16	5359.89	2358.69	5299.74
	1. In Nepal Rastra Bank	3834.27	2831.26	3986.54	5300.43	3620.58	2703.32	4491.53	3488.04	3798.42	5065.90	4198.55	4928.05	1533.68	2954.37
	Domestic Currency	3823.86	2787.45	3557.74	5292.94	3499.58	2692.15	4466.05	3466.60	3159.43	5020.74	3790.47	4784.05	1513.98	2884.26
	Foreign Currency	10.41	43.81	428.79	7.50	121.00	11.18	25.48	21.44	638.99	45.16	408.08	144.00	19.70	70.11
	2. "A" Class Licensed Institution	255.46	468.73	209.82	1494.31	258.98	180.97	242.04	136.32	304.06	284.20	186.99	299.88	192.77	450.88
	Domestic Currency	233.67	462.33	199.05	1147.86	253.43	173.42	225.47	136.15	304.06	274.85	145.71	277.07	188.21	401.94
	Foreign Currency	21.79	6.41	10.77	346.44	5.55	7.55	16.58	0.17		9.35	41.28	22.81	4.56	48.94
	3. Other Financial Ins.					9.67			1.33	3.13	20.79	1.00			10.51
	4. In Foreign Banks	1179.87	617.13	382.46	163.56	937.73	404.36	872.41	676.93	904.84	767.59	1103.62	131.95	632.23	1883.98
	c. Money at Call	258.75	1456.20	4340.00	5.85		5060.65	1648.22		390.27	3206.51		2952.10		
	Domestic Currency	900.00	4340.00				100.00	1648.22			3200.00				
	Foreign Currency	258.75	556.20		5.85		4960.65			390.27	6.51		2952.10		
2	<b>INVESTMENT IN SECURITIES</b>	6359.56	5837.75	7348.52	9713.56	15004.46	6107.95	9174.74	7074.32	7252.22	7598.38	4381.09	6358.35	5365.14	4063.29
	a. Govt. Securities	6359.56	5837.75	7348.52	9713.56	15004.46	5661.21	9174.74	6959.57	7252.22	7598.38	4381.09	6358.35	5365.14	4063.29
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.						446.74								
	e. Non Residents								114.75						
3	<b>SHARE &amp; OTHER INVESTMENT</b>	2593.29	4002.77	5353.57	11871.01	6236.53	3361.85	3515.33	5723.46	8167.01	5174.30	3068.72	2554.69	1280.67	1383.63
	a. Interbank Lending	500.00			4470.00	1705.26		251.79	4983.55	4886.69		1837.60		37.50	
	b. Non Residents	1450.29	2158.28	2253.52		2472.50	2988.71		2468.20	2220.65	838.41	571.10	1092.18	805.00	
	c. Others	642.99	1844.49	3100.05	7401.01	2058.77	373.14	3263.54	739.91	812.11	2953.65	392.71	1983.59	188.48	541.13
4	<b>LOANS &amp; ADVANCES</b>	67709.23	65966.78	92482.47	102506.24	102401.34	59825.86	68945.69	66813.73	83407.34	86907.93	59913.01	63643.46	42558.29	57275.45
	a. Private Sector	65700.75	64645.56	92482.47	102506.24	102401.34	58507.66	64829.33	65802.54	80369.51	86907.93	58242.79	60952.02	40424.90	56013.99
	b. Financial Institutions	2008.48	1321.22				1318.20	3539.81	1011.18	3037.84		1235.00	2691.44	1586.04	12

S.N.	BFI Name	Saama	MahalaemDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva	Miteri	Tinau	Muktnath	Kankai	Bhargav
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	10673.32	3790.30	108.27	733.47	549.04	3127.59	955.88	708.12	3014.52	700.99	654.40	3849.97	554.82	592.06
	a. Paid-up Capital	8001.26	2844.50	55.57	509.67	502.83	2506.39	692.67	504.07	2533.68	500.00	506.93	2591.76	500.00	501.60
	b. Calls in Advance			6.12											
	c. Proposed Bonus Share			10.05										15.00	1.39
	d. General Reserves	1172.04	778.72	14.16	98.14	20.28	324.11	137.09	51.75	229.09	192.77	58.74	1181.92	37.22	82.03
	e. Share Premium				4.33		26.65	4.89		7.59			65.04	0.65	
	f. Retained Earning	1284.92	8.82	12.62	119.79	25.93	268.62	119.79	152.30	103.86	1.43	88.16	1.00	1.95	6.52
	g. Others Reserves Fund	215.09	158.26	9.76	1.53		1.84	1.45		140.30	6.79	0.56	10.25		0.53
2	<b>BORROWINGS</b>	1257.30					503.70	50.00		320.00			920.00		
	a. NRB	795.34					3.70								
	b. Interbank Borrowing	91.96					500.00	50.00		320.00			920.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities	370.00													
3	<b>DEPOSITS</b>	85316.44	26904.79	49.47	4386.48	2691.98	17013.77	5328.03	3299.07	16281.80	3836.34	5085.77	34237.49	1830.89	2932.19
	a. Current	5504.56	564.03		117.50	33.72	281.31	115.32	61.55	318.21	65.65	76.34	469.71	38.42	38.58
	Domestic	4791.27	562.00		117.50	33.72	281.31	115.32	61.55	318.11	65.65	76.34	469.71	38.42	38.58
	Foreign	713.29	2.02							0.10					
	b. Savings	30099.77	11609.63	38.53	3304.90	1332.77	7633.45	2300.86	1993.29	6119.84	1291.52	2143.76	11827.04	768.15	1191.10
	Domestic	29672.93	11609.61	38.53	3304.90	1332.77	7633.45	2300.86	1993.29	6118.48	1291.52	2143.76	11826.47	768.15	1191.10
	Foreign	426.83	0.02							1.37			0.58		
	c. Fixed	40284.60	11764.33	10.81	828.86	908.48	6921.35	1998.74	871.86	7540.11	1963.85	2359.75	14910.67	595.15	1153.05
	Domestic	39879.41	11764.33	10.81	828.86	908.48	6921.35	1998.74	871.86	7540.11	1963.85	2359.75	14910.67	595.15	1153.05
	Foreign	405.20													
	d. Call Deposits	8745.66	2961.41		135.22	407.57	2161.04	910.95	372.35	2290.76	515.00	422.83	7008.33	429.07	525.83
	Domestic	8210.65	2961.41		135.22	407.57	2161.04	910.95	372.35	2290.76	515.00	422.83	7008.33	429.07	525.83
	Foreign	535.01													
	e. Others	681.84	5.39	0.13		9.45	16.62	2.16	0.01	12.87	0.33	83.08	21.74	0.10	23.63
	Domestic	674.97	5.39	0.13		9.45	16.62	2.16	0.01	12.87	0.33	83.08	21.74	0.10	23.63
	Foreign	6.87													
4	<b>Bills Payable</b>		10.05				17.10			5.38			15.85		
5	<b>Other Liabilities</b>	7732.33	3063.03	57.58	161.07	90.32	1051.08	292.06	85.83	1091.47	127.73	227.21	1994.87	113.68	91.02
	1. Sundry Creditors	36.13	0.95	24.65	2.12	3.29	53.92	3.74	13.70	66.55	10.86	5.67	31.60	5.24	7.13
	2. Loan Loss Provision	945.19	702.86	12.21	59.37	37.38	322.98	75.71	47.92	404.83	38.80	46.45	310.38	31.36	32.12
	3. Interest Suspense a/c	706.23	501.80	12.24	30.68	23.30	188.07	57.38		148.91	13.81	27.08	217.28	12.37	27.49
	4. Others	6044.77	1857.42	8.48	68.90	26.36	486.10	155.23	24.21	471.18	64.27	148.00	1435.62	64.71	24.27
6	<b>Reconciliation A/c</b>		0.11	105.18					4.02	5.10	1109.87				
7	<b>Profit &amp; Loss A/c</b>	484.94	82.61		13.65		13.86	40.02	10.45	64.02	29.77	9.40	216.64	4.88	14.41
	<b>TOTAL Liabilities</b>	105464.32	33850.90	320.49	5294.67	3331.35	21727.10	6665.99	4107.49	20782.29	5804.71	5976.77	41234.84	2504.27	3629.67
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	6176.83	5803.20	59.55	1639.99	1329.88	3926.00	1046.42	1145.13	4138.39	1280.47	1318.70	8999.80	625.83	710.00
	a. Cash Balance	1243.54	428.02	0.70	102.65	125.95	406.22	277.58	112.25	484.01	94.42	136.95	750.82	89.33	71.74
	Nepalese Notes & Coins	1124.12	409.08	0.70	102.65	125.95	405.59	277.58	112.25	480.22	94.42	136.95	748.99	89.33	71.74
	Foreign Currency	119.42	18.94				0.63			3.79			1.83		
	b. Bank Balance	4933.29	5375.18	58.86	178.99	116.79	3519.78	261.28	51.46	633.39	155.37	1141.65	1478.91	73.18	638.26
	1. In Nepal Rastra Bank	4420.32	977.67	10.46	167.69	116.79	708.81	20.68	37.10	613.31	120.37	121.41	1475.87	21.55	126.81
	Domestic Currency	2819.73	977.67	10.46	167.69	116.79	708.81	20.68	37.10	612.83	120.37	121.41	1475.87	21.55	126.81
	Foreign Currency	1600.59								0.48					
	2. "A" Class Licensed Institution	85.71	3993.39	6.90	11.30		1585.64	240.60	14.36	20.03	35.00	806.13	3.04	51.63	266.93
	Domestic Currency	77.04	3971.31	6.90	11.30		1582.97	240.60	14.36	18.52	35.00	806.13		51.63	266.93
	Foreign Currency	8.67	22.09				2.67			1.52			3.04		
	3. Other Financial Ins.		401.36	41.50			1220.25			0.04			214.10		244.51
	4. In Foreign Banks	427.26	2.75				5.09								
	c. Money at Call				1358.35	1087.15		507.57	981.41	3020.99	1030.69	40.10	6770.07	463.32	
	Domestic Currency				1358.35	1087.15		507.57	981.41	3013.92	1030.69	40.10	6770.07	463.32	
	Foreign Currency									7.07					
2	<b>INVESTMENT IN SECURITIES</b>	11857.60	1381.88				599.16			578.13		105.00	727.99		1.00
	a. Govt. Securities	11857.60	1381.88				599.16			578.13		105.00	727.99		1.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	<b>SHARE &amp; OTHER INVESTMENT</b>	3875.14	420.61	12.03	2.00		371.07	72.44		415.42	10.47	29.36	361.61	31.37	31.34
	a. Interbank Lending	748.55								20.40					
	b. Non Residents	2143.55													
	c. Others	983.04	420.61	12.03	2.00		371.07	72.44		395.02	10.47	29.36	361.61	31.37	31.34
4	<b>LOANS &amp; ADVANCES</b>	75699.30	23802.61	14.91	3505.75	1629.05	15815.28	4987.23	2701.11	14843.32	3318.82	4222.26	29491.42	1777.43	2703.70
	a. Private Sector	73866.86	23473.69	14.91	3505.75	1629.05	15815.28	4987.23	2701.11	14483.53	3318.82	4147.26	29321.54	1777.43	2703.70
	b. Financial Institutions	1710.91	328.92							359.78		75.00	167.21		
	c. Government Organizations	121.53											2.66		
5	<b>BILL PURCHASED</b>														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	966.80	648.98	2.27	70.18	98.88	227.75	216.40	68.03	236.56	34.93	197.19	506.36	34.80	87.58
8	<b>OTHER ASSETS</b>	6804.88	1486.99	109.03	76.74	262.85	787.83	343.47	193.23	544.90	50.15	101.52	1147.41	34.83	96.05
	a. Accrued Interest:	861.82	515.02	14.37	30.68	23.30	192.50	57.38	32.02	199.10	13.81	27.08	221.06	12.37	27.49
	Financial	475.44		0.81				31.94		74.34	5.08	2.57	42.61		
	Government Enterprise	144.86					3.31			4.07	0.00		3.77		
	Private Sector	241.52	515.02	13.56	30.68	23.30	189.19	25.44	32.02	120.69	8.72	24.52	174.67	12.37	27.49
	b. Staff Loans / Adv.	955.95	111.53	1.55	13.64	69.78	126.								

S.N.	BFI Name	Garima	OmDB	GandakiDB	Kabelli	Kamana	Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	3161.46	3315.15	3758.33	317.01	3420.74	265.80	700.33	2880.62	546.21	1954.12	631.07	3319.58	632.44	570.83
	a. Paid-up Capital	2788.37	2515.24	2750.00	210.59	2502.66	200.00	525.03	2593.61	504.05	1622.67	506.00	2173.52	519.28	500.03
	b. Calls in Advance						162.25								
	c. Proposed Bonus Share													57.12	
	d. General Reserves	345.10	362.11	451.13	21.63	274.52	15.10	56.89	233.69	35.82	308.76	46.97	460.51	53.03	21.23
	e. Share Premium	0.10	28.61	27.90	10.75	27.57		4.78	4.77	0.12		1.77	14.20		6.01
	f. Retained Earning	0.51	404.27	518.25	60.58	551.23	-111.59	112.71	0.85	2.11	9.95	75.99	157.86	2.63	42.88
	g. Others Reserves Fund	27.39	4.92	11.05	13.45	64.77	0.05	0.92	47.70	4.11	12.74	0.33	513.48	0.39	0.68
2	<b>BORROWINGS</b>			0.75					1340.00				627.13		
	a. NRB			0.75									477.13		
	b. Interbank Borrowing								1340.00				150.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	<b>DEPOSITS</b>	24143.55	23689.64	24083.48	884.40	16025.50	106.06	3328.15	23299.13	1736.17	15400.64	4352.85	22279.49	4345.14	1919.19
	a. Current	404.79	162.71	258.37	15.31	235.18		112.84	487.22	41.97	118.39	225.77	359.13	10.66	182.40
	Domestic	404.79	162.71	258.37	15.31	235.18		112.84	487.11	41.97	118.39	225.77	359.13	10.66	182.40
	Foreign								0.10						
	b. Savings	8876.80	7455.12	7948.32	537.19	6391.47	45.04	1750.50	6160.33	703.81	8534.89	2232.98	6303.04	1847.33	1036.02
	Domestic	8876.80	7455.12	7948.32	537.19	6391.47	45.04	1750.50	6159.01	703.81	8534.89	2232.98	6302.95	1847.33	
	Foreign								1.32				0.09		1036.02
	c. Fixed	10129.56	11485.66	11673.94	206.60	6764.17	21.14	1062.01	9357.08	622.42	5938.02	1032.97	10472.01	1827.00	328.70
	Domestic	10129.56	11485.66	11673.94	206.60	6764.17	21.14	1062.01	8668.88	622.42	5938.02	1032.97	10472.01	1827.00	328.70
	Foreign								688.20						
	d. Call Deposits	4717.79	4581.97	4184.48	125.30	2634.69	30.44	401.10	7256.44	367.97	806.53	861.13	5110.30	660.16	371.45
	Domestic	4717.79	4581.97	4184.48	125.30	2634.69	30.44	401.10	7256.44	367.97	806.53	861.13	5110.30	660.16	371.45
	Foreign														
	e. Others	14.61	4.17	18.37			9.44	1.70	38.07		2.82		35.01		0.62
	Domestic	14.61	4.17	18.37			9.44	1.70	38.07		2.82		35.01		0.62
	Foreign														
4	<b>Bills Payable</b>	3.43	6.90	12.71									11.00		
5	<b>Other Liabilities</b>	1034.78	1211.29	1274.82	68.06	785.70	478.05	158.34	1407.94	83.24	492.59	199.85	2508.64	274.71	114.77
	1. Sundry Creditors	44.85	5.59	38.75	6.08	53.42	7.56	26.90	4.70	14.04	51.47	6.92	60.90	0.12	2.40
	2. Loan Loss Provision	311.00	319.44	260.06	28.21	285.24	128.99	35.11	258.83	22.80	145.49	73.39	581.70	46.05	31.50
	3. Interest Suspense a/c	172.53	266.16	250.85	12.73	180.88	158.68	13.09	233.88	15.34	134.55	28.94	435.57	31.11	15.72
	4. Others	506.40	620.09	725.16	21.04	266.16	182.82	83.24	910.52	31.06	161.07	90.61	1430.46	197.43	65.15
6	<b>Reconciliation A/c</b>	4975.46			0.82	-0.41			-14.70						0.00
7	<b>Profit &amp; Loss A/c</b>	94.69	86.84	102.79	4.10	2.82	50.65	15.05	40.19	8.21	49.35		28.47	10.92	15.22
	<b>TOTAL Liabilities</b>	33413.38	28309.82	29232.88	1274.38	20234.34	900.57	4201.88	28953.18	2373.83	17896.70	5183.77	28774.30	5263.22	2620.00
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	5886.70	6316.00	5921.67	421.55	4167.73	165.09	1082.04	8577.12	432.19	2293.35	920.45	4417.91	1135.66	892.37
	a. Cash Balance	495.41	551.49	654.52	25.96	368.77	3.82	48.05	696.72	46.39	281.73	55.73	406.43	105.49	84.12
	Nepalese Notes & Coins	495.40	549.62	654.10	25.96	368.77	3.82	48.05	696.72	46.39	281.73	55.73	404.23	105.49	84.12
	Foreign Currency	0.01	1.87	0.42					212.73				2.20		
	b. Bank Balance	801.47	5764.51	900.21	44.08	3798.97	161.27	1033.98	628.18	67.72	678.31	173.17	4011.48	176.75	74.41
	1. In Nepal Rastra Bank	798.09	917.41	900.21	28.58	680.87	11.90	126.07	617.58	67.72	675.78	62.57	951.37	176.75	24.35
	Domestic Currency	798.09	917.22	900.21	28.58	680.87	11.90	126.07	589.58	67.72	675.78	62.57	951.37	176.75	24.35
	Foreign Currency		0.20						28.01						
	2. "A" Class Licensed Institution	3.38	4094.67		15.50	2209.12	130.15	376.00	10.59		2.51	110.60	1875.89		50.05
	Domestic Currency		4087.33		15.50	2209.12	130.15	376.00	8.36		2.51	110.60	1870.39		50.05
	Foreign Currency	3.38	7.34						2.23				5.49		
	3. Other Financial Ins.		752.42			908.97	19.22	531.91			0.02		1184.23		
	4. In Foreign Banks														
	c. Money at Call	4589.82		4366.93	351.52				7252.22	318.08	1333.31	691.55		853.43	733.85
	Domestic Currency	4589.82		4366.93	351.52				7253.72	318.08	1333.31	691.55		853.43	733.85
	Foreign Currency								-1.50						
2	<b>INVESTMENT IN SECURITIES</b>	326.67	611.43	525.00		260.00		20.00	527.20		1199.35	20.00	1304.15		29.87
	a. Govt. Securities	326.67	611.43	525.00		260.00			527.20		1199.35	20.00	1304.15		19.87
	b. NRB Bond							20.00							10.00
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	<b>SHARE &amp; OTHER INVESTMENT</b>	180.46	308.64	111.63		501.33		40.77	403.36	44.26	59.85	44.00	413.04	0.21	19.69
	a. Interbank Lending														
	b. Non Residents														
	c. Others	180.46	308.64	111.63		501.33		40.77	403.36	44.26	59.85	44.00	413.04	0.21	19.69
4	<b>LOANS &amp; ADVANCES</b>	21385.66	20180.84	21598.32	759.67	14484.08	283.29	2952.97	18127.20	1786.50	13791.83	3937.39	20442.23	3937.19	1523.37
	a. Private Sector	21385.66	19866.77	21598.32	759.67	14484.08	283.29	2952.97	18127.20	1786.50	13791.83	3937.39	19231.30	3937.19	1523.37
	b. Financial Institutions		310.00										1210.93		
	c. Government Organizations		4.07												
5	<b>BILL PURCHASED</b>														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	276.40	236.21	360.30	20.81	350.91	5.22	25.35	363.57	41.04	253.22	107.58	472.83	50.45	85.24
8	<b>OTHER ASSETS</b>	382.03	608.69	688.26	71.70	465.26	267.31	76.93	926.72	68.18	299.10	144.39	1659.33	136.40	59.03
	a. Accrued Interest:	172.53	266.75	252.64	12.73	180.88	158.68	13.09	258.37	15.34	138.05	28.94	439.27	31.11	15.72
	Financial		3.10			36.26	133.29	3.82					306.55	11.35	
	Government Enterprise		0.51	1.79					3.70		3.50		3.76		
	Private Sector	172.53	263.15	250.85	12.73	144.62	25.40	9.27	254.68	15.34	134.55	28.94	128.96	19.76	15.72
	b. Staff Loans / Adv.	112.02	102.92	112.64	30.10	36.25	0.54	6.74	131.52	35.32	100.23	48.09	58.42	41.74	20.78
	c. Sundry Debtors														

S.N.	BFI Name	Sahara	N.Community	Kailash	Saipa	Saratakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SJFL	Lalitpur	United FC
<b>Liabilities</b>														
<b>1</b>	<b>CAPITAL FUND</b>	<b>125.93</b>	<b>589.79</b>	<b>3610.38</b>	<b>61.15</b>	<b>530.12</b>	<b>506.76</b>	<b>133.85</b>	<b>99.72</b>	<b>1153.55</b>	<b>931.86</b>	<b>970.36</b>	<b>160.72</b>	<b>1064.37</b>
	a. Paid-up Capital	72.99	526.39	2520.64	28.00	508.51	500.00	135.80	233.33	867.99	800.00	800.15	236.87	800.52
	b. Calls in Advance				15.09			84.93						
	c. Proposed Bonus Share											9.85		
	d. General Reserves	47.05	14.61	519.26	1.59	7.79		40.00	196.14	373.52	101.83	153.78	119.70	152.65
	e. Share Premium	5.75	3.91			11.74	5.00		2.48	22.40	4.53			
	f. Retained Earning		44.56	558.54	16.17	1.28	1.76	-217.36	-355.59	-133.03	5.35	0.83	-195.85	103.41
	g. Others Reserves Fund	0.13	0.31	11.94	0.30	0.80		90.47	23.36	22.67	20.15	5.75		7.79
<b>2</b>	<b>BORROWINGS</b>			<b>1050.00</b>						<b>150.00</b>	<b>252.23</b>	<b>100.00</b>		<b>150.00</b>
	a. NRB										102.23			
	b. Interbank Borrowing			1050.00						150.00	150.00	100.00		150.00
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
<b>3</b>	<b>DEPOSITS</b>	<b>640.26</b>	<b>2905.81</b>	<b>24101.15</b>	<b>354.84</b>	<b>1515.71</b>	<b>562.19</b>	<b>55.18</b>	<b>470.88</b>	<b>6023.63</b>	<b>6021.34</b>	<b>4086.38</b>	<b>301.63</b>	<b>5569.51</b>
	a. Current	18.40	42.97	291.54	3.88	31.85	4.51							11.33
	Domestic	18.40	42.97	291.54	3.88	31.85	4.51							11.33
	Foreign			0.01										
	b. Savings	486.70	1010.87	6862.40	289.14	460.19	86.53	53.11	31.08	2927.38	2169.05	963.39	131.33	1123.89
	Domestic	486.70	1010.87	6862.40	289.14	460.19	86.53	53.11	31.08	2927.38	2169.05	963.39	131.33	1123.89
	Foreign													
	c. Fixed	37.24	1085.13	10980.54	46.97	620.48	229.70	2.00		3096.25	3807.18	3122.99	138.35	3222.60
	Domestic	37.24	1085.13	3120.38	46.97	620.48	229.70	2.00		3096.25	3807.18	3122.99	138.35	3222.60
	Foreign			7860.16										
	d. Call Deposits	97.92	765.05	5935.21	13.65	403.19	240.96		204.32				28.44	1211.70
	Domestic	97.92	765.05	5935.21	13.65	403.19	240.96		204.32				28.44	1211.70
	Foreign													
	e. Others		1.78	31.44	1.20		0.50	0.07	235.48		45.11		3.50	
	Domestic		1.78	31.44	1.20		0.50	0.07	235.48		45.11		3.50	
	Foreign													
<b>4</b>	<b>Bills Payable</b>													
<b>5</b>	<b>Other Liabilities</b>	<b>33.35</b>	<b>170.58</b>	<b>1030.36</b>	<b>13.40</b>	<b>121.65</b>	<b>36.40</b>	<b>605.28</b>	<b>5820.33</b>	<b>876.96</b>	<b>574.67</b>	<b>465.65</b>	<b>605.99</b>	<b>343.48</b>
	1. Sundry Creditors	1.17		96.73	0.08	2.19	3.49	54.71	162.45	4.18	40.80	0.79	21.61	33.94
	2. Loan Loss Provision	8.58	35.51	235.53	9.12	27.67	16.18	136.79	2298.85	207.24	88.73	47.25	306.66	117.25
	3. Interest Suspense a/c	3.56	21.38	210.54	2.11	10.48	8.88	227.86	3260.58	97.65	71.11	53.49	262.24	82.11
	4. Others	20.04	113.68	487.56	2.10	81.31	7.86	185.92	98.45	567.88	374.02	364.13	15.48	110.18
<b>6</b>	<b>Reconciliation A/c</b>								0.05					
<b>7</b>	<b>Profit &amp; Loss A/c</b>		9.67	115.80		2.47	3.08	14.54	3.16		11.83	5.85		
	<b>TOTAL Liabilities</b>	<b>799.53</b>	<b>3675.84</b>	<b>29907.68</b>	<b>429.39</b>	<b>2169.96</b>	<b>1108.43</b>	<b>808.84</b>	<b>6394.14</b>	<b>8204.14</b>	<b>7791.92</b>	<b>5628.24</b>	<b>1068.34</b>	<b>7127.36</b>
<b>Assets</b>														
<b>1</b>	<b>LIQUID FUNDS</b>	<b>311.37</b>	<b>788.79</b>	<b>6595.26</b>	<b>95.65</b>	<b>635.56</b>	<b>421.12</b>	<b>134.65</b>	<b>156.62</b>	<b>2592.94</b>	<b>1604.61</b>	<b>1133.41</b>	<b>213.61</b>	<b>1054.93</b>
	a. Cash Balance	22.36	53.32	526.91	21.61	41.91	10.54	0.19	0.88	218.61	132.84	44.31	5.59	109.63
	Nepalese Notes & Coins	22.36	53.32	521.87	21.61	41.91	10.54	0.19	0.88	218.61	132.84	44.31	5.59	109.63
	Foreign Currency			5.04										
	b. Bank Balance	289.01	735.47	1026.75	20.00	85.04	410.58	134.45	24.71	305.04	1471.76	1089.10	208.02	945.31
	1. In Nepal Rastra Bank			127.65		85.02	31.24	4.49	2.38	305.04	243.41	171.10	14.39	254.47
	Domestic Currency			127.65		85.02	31.24	4.49	2.38	305.04	243.41	171.10	14.39	254.47
	Foreign Currency													
	2. "A" Class Licensed Institution	289.01	195.48	11.76	20.00	0.01	247.41	124.81	3.23		1228.35	756.93	193.63	668.38
	Domestic Currency	289.01	195.48	11.76	20.00	0.01	247.41	124.81	3.23		1228.35	756.93	193.63	668.38
	Foreign Currency													
	3. Other Financial Ins.		412.34	0.03			131.94	5.15	19.10			161.06		22.46
	4. In Foreign Banks													
	c. Money at Call			5041.60	54.04	508.61			131.02	2069.29				
	Domestic Currency			5041.03	54.04	508.61			131.02	2069.29				
	Foreign Currency			0.57										
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>			<b>579.10</b>			<b>5.00</b>		<b>10.01</b>	<b>150.00</b>	<b>278.06</b>	<b>148.50</b>		<b>280.00</b>
	a. Govt. Securities			579.10			5.00		10.01	150.00	236.77	148.50		280.00
	b. NRB Bond										41.29			
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin. Ins.													
	e. Non Residents													
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>		4.56	388.08		2.51	5.00	13.58	79.89	251.13	335.64	43.20	15.57	238.81
	a. Interbank Lending													
	b. Non Residents													
	c. Others		4.56	388.08		2.51	5.00	13.58	79.89	251.13	335.64	43.20	15.57	238.81
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>436.65</b>	<b>2693.24</b>	<b>21687.11</b>	<b>302.09</b>	<b>1399.64</b>	<b>646.61</b>	<b>136.79</b>	<b>2331.70</b>	<b>4434.18</b>	<b>5035.73</b>	<b>3923.79</b>	<b>514.37</b>	<b>5208.53</b>
	a. Private Sector	436.65	2693.24	21082.66	302.09	869.94	646.61	136.79	2331.70	4434.18	5035.73	3788.29	514.37	5208.53
	b. Financial Institutions			604.45		529.69						135.50		
	c. Government Organizations													
<b>5</b>	<b>BILL PURCHASED</b>													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
<b>7</b>	<b>FIXED ASSETS</b>	<b>5.31</b>	<b>86.19</b>	<b>218.50</b>	<b>9.78</b>	<b>37.74</b>	<b>12.76</b>	<b>7.06</b>	<b>53.45</b>	<b>180.92</b>	<b>209.35</b>	<b>108.46</b>	<b>4.29</b>	<b>59.61</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>45.17</b>	<b>96.26</b>	<b>422.23</b>	<b>18.72</b>	<b>90.45</b>	<b>17.94</b>	<b>412.31</b>	<b>3747.55</b>	<b>466.57</b>	<b>241.67</b>	<b>269.88</b>	<b>300.77</b>	<b>277.86</b>
	a. Accrued Interest:	3.61	21.38	223.27	2.11	10.48	8.88	227.86	3255.94	97.83	71.11	54.69	265.28	92.83
	Financial	1.33	13.30	79.25	0.08	3.59		72.72		38.78		17.59	20.19	
	Government Enterprise			5.76						0.18		1.20		2.69
	Private Sector	2.29	8.08	138.26	2.02	6.89	8.88	155.13	3255.94	58.87	71.11	35.90	245.09	90.14
	b. Staff Loans / Adv.	0.84	31.57	72.90	10.04	16.06	0.84			5.24	5.23	38.10	30.32	78.65
	c. Sundry Debtors	38.53		72.59	1.15	0.66		2.15	427.19	9.52		5.48		32.25
	d. Cash In Transit													
	e. Others	2.18	43.31	53.46	5.42	63.26	8.22	182.30	64.43	353.99	165.33	171.61	5.16	74.13
<b>9</b>	<b>Expenses not Written off</b>		2.43		0.50					0.51	6.67			
<b>10</b>	<b>Non Banking Assets</b>			1.01				92.94	14.91	126.49	80.20	1.00		0.53
<b>11</b>	<b>Reconciliation Account</b>													0.00
<b>12</b>	<b>Profit &amp; Loss A/c</b> </													

S.N.	BFI Name	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Srijana	WMBFL	CMBFCL	Crystal	Gulshewari
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	613.46	308.78	662.85	1106.47	992.94	225.75	66.53	599.30	32.41	-753.70	65.89	924.48
	a. Paid-up Capital	810.02	210.00	492.14	857.27	823.40	300.00	41.47	400.68	181.98	935.07	70.00	800.00
	b. Calls in Advance		85.59							83.69		24.49	
	c. Proposed Bonus Share							6.22					
	d. General Reserves	132.36	11.23	139.75	161.72	85.30	10.73	7.07	91.51	71.70	259.56	46.44	112.12
	e. Share Premium	3.01	6.80		81.31	1.60				1.36	2.61		3.50
	f. Retained Earning	-396.25	-9.78	30.86		80.01	-112.51	11.02	107.11	-306.71	-1950.94	-236.34	2.38
	g. Others Reserves Fund	64.32	4.95	0.10	6.17	2.63	27.52	0.74		0.39		161.30	6.48
2	<b>BORROWINGS</b>				200.00	21.41			200.00		29.50		50.00
	a. NRB					21.41							
	b. Interbank Borrowing				200.00				200.00		29.50		50.00
	c. Foreign Banks and Fin. Ins.												
	d. Other Financial Ins.												
	e. Bonds and Securities												
3	<b>DEPOSITS</b>	2266.44	717.67	1755.03	4933.03	3096.96	308.57	212.11	5908.57	74.14	795.18	130.01	3269.42
	a. Current	60.03	0.01	11.37	46.71				82.21				6.93
	Domestic	60.03	0.01	11.37	46.71				82.21				6.93
	Foreign												
	b. Savings	869.50	324.96	645.48	1567.36	1403.85	161.07	88.32	2773.81	74.07	21.11	60.03	830.88
	Domestic	869.50	324.96	645.48	1567.36	1403.85	161.07	88.32	2773.81	74.07	21.11	60.03	830.88
	Foreign												
	c. Fixed	1314.88	392.70	1089.73	2629.22	1693.11	146.82	123.79	2131.57	0.08			1896.99
	Domestic	1314.88	392.70	1089.73	2629.22	1693.11	146.82	123.79	2131.57	0.08			1896.99
	Foreign												
	d. Call Deposits	22.03		8.43	689.75				920.96				
	Domestic	22.03		8.43	689.75				920.96				
	Foreign												
	e. Others			0.01			0.67		0.02		774.07	69.98	534.63
	Domestic			0.01			0.67		0.02		774.07	69.98	534.63
	Foreign												
4	<b>Bills Payable</b>				0.01								
5	<b>Other Liabilities</b>	1002.57	41.24	192.04	447.25	284.65	73.97	34.52	265.94	525.52	4100.19	909.41	201.63
	1. Sundry Creditors	25.98	0.98	2.74	0.58	11.41	3.00	0.42	57.93	22.06	173.90	6.21	27.70
	2. Loan Loss Provision	431.23	19.10	75.74	90.69	46.67	11.89	10.88	86.06	177.98	1695.54	313.89	33.40
	3. Interest Suspense a/c	415.52	9.80	26.08	135.79	54.65	8.24	8.77	43.78	256.74	2182.35	535.87	32.82
	4. Others	129.84	11.35	87.48	220.19	171.92	50.84	14.45	78.17	68.74	48.40	53.44	107.71
6	<b>Reconciliation A/c</b>						102.51						
7	<b>Profit &amp; Loss A/c</b>	4.04	20.28	13.24	18.86	3.46	3.79	2.96	7.38	6.95			18.15
	<b>TOTAL Liabilities</b>	3886.51	1087.97	2623.16	6705.63	4399.41	714.58	316.12	6981.19	639.02	4171.17	1105.31	4463.67
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	849.07	406.52	689.28	1511.72	1015.83	182.02	50.22	2563.71	124.95	146.84	7.97	1006.42
	a. Cash Balance	47.00	13.73	10.95	64.85	34.05	3.58	11.50	194.82	0.54	0.21	0.05	36.05
	Nepalese Notes & Coins	47.00	13.73	10.95	64.85	34.05	3.58	11.50	194.82	0.54	0.21	0.05	35.99
	Foreign Currency												0.06
	b. Bank Balance	802.07	392.78	67.88	228.01	173.35	26.57	8.67	261.55	124.41	146.63	7.92	153.50
	1. In Nepal Rastra Bank	97.93	31.64	67.05	225.59	173.35	25.08		261.32	0.08	3.11	1.28	152.82
	Domestic Currency	97.93	31.64	67.05	225.59	173.35	25.08		261.32	0.08	3.11	1.28	152.82
	Foreign Currency												
	2. "A" Class Licensed Institution	389.94	231.70	0.83	2.42		1.39	8.67	0.23	124.17	133.10	5.76	0.68
	Domestic Currency	389.94	231.70	0.83	2.42		1.39	8.67	0.23	124.17	133.10	5.76	0.68
	Foreign Currency												
	3. Other Financial Ins.	314.21	129.44				0.10			0.16	10.42	0.87	
	4. In Foreign Banks												
	c. Money at Call			610.45	1218.86	808.43	151.88	30.05	2107.35				816.87
	Domestic Currency			610.45	1218.86	808.43	151.88	30.05	2107.35				816.87
	Foreign Currency												
2	<b>INVESTMENT IN SECURITIES</b>	250.00	15.00		260.50	158.30							124.88
	a. Govt. Securities	250.00	15.00		260.50	158.30							124.88
	b. NRB Bond												
	c. Govt. Non-Fin. Ins.												
	d. Other Non-Fin. Ins.												
	e. Non Residents												
3	<b>SHARE &amp; OTHER INVESTMENT</b>	37.92	2.39	0.35	55.24	147.96	0.10	0.19	123.01	0.21	0.03	3.23	270.19
	a. Interbank Lending												
	b. Non Residents												
	c. Others	37.92	2.39	0.35	55.24	147.96	0.10	0.19	123.01	0.21	0.03	3.23	270.19
4	<b>LOANS &amp; ADVANCES</b>	2050.50	621.88	1889.82	4416.68	2818.63	346.03	214.70	3967.00	177.98	1695.54	320.62	2736.88
	a. Private Sector	2050.50	586.63	1889.82	4416.68	2818.63	346.03	214.70	3967.00	177.98	1695.54	320.62	2539.17
	b. Financial Institutions		35.24										180.00
	c. Government Organizations												17.71
5	<b>BILL PURCHASED</b>												
	a. Domestic Bills Purchased												
	b. Foreign Bills Purchased												
	c. Import Bills & Imports												
6	<b>LOANS AGAINST COLLECTED BILLS</b>												
	a. Against Domestic Bills												
	b. Against Foreign Bills												
7	<b>FIXED ASSETS</b>	80.85	12.56	14.67	180.84	54.94	5.27	6.68	129.34	13.80	83.52	196.36	142.49
8	<b>OTHER ASSETS</b>	569.17	29.63	27.30	273.49	197.45	43.15	43.48	194.39	263.28	2221.81	574.96	180.10
	a. Accrued Interest:	418.51	9.80	26.08	137.05	54.65	8.24	8.77	43.78	256.74	2182.35	535.87	34.15
	Financial										2182.35		7.01
	Government Enterprise	2.99			1.22								1.33
	Private Sector	415.52	9.80	26.08	135.83	54.65	8.24	8.77	43.78	256.74		535.87	25.81
	b. Staff Loans / Adv.	7.96	2.64		6.90	19.87		3.76	44.51	2.55	0.20		51.53
	c. Sundry Debtors	26.55	9.36	0.96	13.36	5.33	4.66	1.01	19.00		4.46	0.18	43.41
	d. Cash In Transit					0.44							
	e. Others	116.14	7.82	0.25	116.19	117.15	30.24	29.94	87.10	3.99	34.81	38.91	51.01
9	<b>Expenses not Written off</b>							0.19					
10	<b>Non Banking Assets</b>	38.35		1.73		6.31	35.51	0.66		58.80	20.34	1.31	
11	<b>Reconciliation Account</b>	1.44					102.51						
12	<b>Profit &amp; Loss A/c</b>	9.22			7.14				3.74		3.09	0.86	2.71
	<b>TOTAL ASSETS</b>	3886.51	1087.97	2623.16	6705.63	4399.41	714.58	316.12	6981.19	639.02	4171.17	1105.31	4463.67

S.N.	BFI Name	ICFC	Kuber	Manjushree	Jeebils	Reliance
<b>Liabilities</b>						
<b>1</b>	<b>CAPITAL FUND</b>	<b>1094.61</b>	<b>127.52</b>	<b>961.88</b>	<b>804.92</b>	<b>960.04</b>
	a. Paid-up Capital	882.17	326.39	804.06	709.31	724.34
	b. Calls in Advance		2.14			
	c. Proposed Bonus Share				28.90	
	d. General Reserves	181.75	67.72	37.32	36.69	67.64
	e. Share Premium		0.62	0.66	1.25	1.14
	f. Retained Earning	22.31	-270.08	119.84	13.95	160.86
	g. Others Reserves Fund	8.37	0.72		14.83	6.05
<b>2</b>	<b>BORROWINGS</b>	<b>1702.00</b>		<b>24.25</b>	<b>6.40</b>	
	a. NRB	2.00		24.25	6.40	
	b. Interbank Borrowing	1700.00				
	c. Foreign Banks and Fin. Ins.					
	d. Other Financial Ins.					
	e. Bonds and Securities					
<b>3</b>	<b>DEPOSITS</b>	<b>8761.15</b>	<b>78.71</b>	<b>6459.42</b>	<b>1065.94</b>	<b>3637.09</b>
	a. Current		11.17		1.38	
	Domestic		11.17		1.38	
	Foreign					
	b. Savings	2784.97	27.72	938.52	195.26	1120.17
	Domestic	2784.97	27.72	938.52	195.26	1120.17
	Foreign					
	c. Fixed	4811.22	15.52	3505.86	800.30	1784.19
	Domestic	4811.22	15.52	3505.86	800.30	1784.19
	Foreign					
	d. Call Deposits	1161.31	9.16		14.22	
	Domestic	1161.31	9.16		14.22	
	Foreign					
	e. Others	3.65	15.15	2015.04	54.78	732.73
	Domestic	3.65	15.15	2015.04	54.78	732.73
	Foreign					
<b>4</b>	<b>Bills Payable</b>	<b>4.42</b>				
<b>5</b>	<b>Other Liabilities</b>	<b>349.62</b>	<b>284.66</b>	<b>540.73</b>	<b>193.70</b>	<b>348.91</b>
	1. Sundry Creditors	25.68	17.12	25.77	5.79	50.60
	2. Loan Loss Provision	80.35	39.44	154.72	47.44	95.28
	3. Interest Suspense a/c	19.70	108.01	200.04	48.56	55.43
	4. Others	223.89	120.08	160.20	91.91	147.61
<b>6</b>	<b>Reconciliation A/c</b>					
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>34.67</b>		<b>4.36</b>	<b>1.14</b>	<b>2.87</b>
	<b>TOTAL Liabilities</b>	<b>11946.46</b>	<b>490.89</b>	<b>7990.65</b>	<b>2072.09</b>	<b>4948.92</b>
<b>Assets</b>						
<b>1</b>	<b>LIQUID FUNDS</b>	<b>3662.77</b>	<b>116.86</b>	<b>1857.65</b>	<b>425.49</b>	<b>1174.84</b>
	a. Cash Balance	237.22	2.73	90.99	9.27	46.35
	Nepalese Notes & Coins	237.22	2.73	90.99	9.27	46.35
	Foreign Currency					
	b. Bank Balance	3425.55	6.79	1766.66	38.87	158.61
	1. In Nepal Rastra Bank	341.51	2.92	283.00	38.87	158.61
	Domestic Currency	341.51	2.92	283.00	38.87	158.61
	Foreign Currency					
	2. "A" Class Licensed Institution	1561.82	3.87	740.92		
	Domestic Currency	1561.82	3.87	740.92		
	Foreign Currency					
	3. Other Financial Ins.	1522.23		742.74		
	4. In Foreign Banks					
	c. Money at Call		107.33		377.34	969.88
	Domestic Currency		107.33		377.34	969.88
	Foreign Currency					
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>476.91</b>		<b>105.51</b>	<b>71.05</b>	<b>68.44</b>
	a. Govt. Securities	476.91		105.51	71.05	68.44
	b. NRB Bond					
	c. Govt. Non-Fin. Ins.					
	d. Other Non-Fin Ins.					
	e. Non Residents					
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>282.33</b>			<b>118.70</b>	<b>228.00</b>
	a. Interbank Lending					
	b. Non Residents				3.28	
	c. Others	282.33			115.42	228.00
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>7053.42</b>	<b>84.82</b>	<b>5494.83</b>	<b>1312.01</b>	<b>3296.85</b>
	a. Private Sector	6564.66	84.82	5334.83	1250.51	3156.85
	b. Financial Institutions	488.76		160.00	61.50	140.00
	c. Government Organizations					
<b>5</b>	<b>BILL PURCHASED</b>					
	a. Domestic Bills Purchased					
	b. Foreign Bills Purchased					
	c. Import Bills & Imports					
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>					
	a. Against Domestic Bills					
	b. Against Foreign Bills					
<b>7</b>	<b>FIXED ASSETS</b>	<b>259.54</b>	<b>32.22</b>	<b>77.52</b>	<b>3.29</b>	<b>20.32</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>207.32</b>	<b>165.08</b>	<b>413.79</b>	<b>139.75</b>	<b>132.63</b>
	a. Accrued Interest:	78.28	108.01	200.04	50.60	61.76
	Financial	76.96		148.97	7.48	2.64
	Government Enterprise	0.66			0.49	0.97
	Private Sector	0.66	108.01	51.07	42.63	58.15
	b. Staff Loans / Adv.	73.29	0.53	91.98	20.65	11.40
	c. Sundry Debtors	19.79	21.20	14.26	0.42	0.50
	d. Cash In Transit					
	e. Others	35.95	35.33	107.51	68.07	58.97
<b>9</b>	<b>Expenses not Written off</b>		<b>0.76</b>			
<b>10</b>	<b>Non Banking Assets</b>	<b>4.18</b>	<b>79.06</b>	<b>41.35</b>		<b>13.06</b>
<b>11</b>	<b>Reconciliation Account</b>					<b>-0.15</b>
<b>12</b>	<b>Profit &amp; Loss A/c</b>		<b>12.08</b>		<b>1.81</b>	<b>14.93</b>
	<b>TOTAL ASSETS</b>	<b>11946.46</b>	<b>490.89</b>	<b>7990.65</b>	<b>2072.09</b>	<b>4948.92</b>

BFI Name	NBL	RBB	NABL	INBL	SCENL	HBL	NSBI	NBB	EBL	BOK	NCC
<b>Expenses</b>											
<b>1. Interest Expense</b>	<b>1214.17</b>	<b>1497.37</b>	<b>2400.61</b>	<b>2860.34</b>	<b>901.13</b>	<b>2008.43</b>	<b>2110.30</b>	<b>1193.79</b>	<b>2322.26</b>	<b>1996.89</b>	<b>1621.08</b>
1.1 On Deposit Liabilities	978.93	1492.77	2399.71	2818.23	901.13	1987.00	2054.34	1192.86	2315.13	1962.36	1613.08
1.1.1 Saving Account	331.71	778.29	507.32	467.45	202.97	462.04	260.53	229.75	457.36	266.93	427.33
1.1.2 Fixed Account	618.05	648.40	1661.10	2185.29	672.43	1478.72	1782.62	889.25	1770.25	1638.83	930.07
1.1.2.1 Up to 3 months Fixed Account		3.16	249.16	124.75	24.76	1478.72	63.87		402.22		3.31
1.1.2.2 3 to 6 months Fixed Account		20.40	332.22		115.02		50.90		381.66		166.52
1.1.2.3 6 months to 1 year Fixed Account		415.62	830.55		496.43		139.71		399.19	1638.83	658.69
1.1.2.4 Above 1 year Fixed Account	618.05	209.22	249.16	2060.54	36.22		1528.14	889.25	587.18		101.54
1.1.3 Call Deposit	29.17	66.08	231.30	165.48	25.73	46.24	11.18	73.86	87.53	56.60	255.68
1.1.4 Certificate of Deposit											
1.2 On Borrowing	235.24	4.60	0.90	42.11		21.43	55.96	0.93	7.13	34.53	8.00
<b>2. Commission Expense</b>		<b>11.66</b>	<b>95.10</b>	<b>83.19</b>				<b>9.67</b>	<b>30.10</b>		<b>6.39</b>
<b>3. Staff Expense</b>	<b>793.93</b>	<b>656.79</b>	<b>417.15</b>	<b>311.95</b>	<b>203.66</b>	<b>338.71</b>	<b>425.88</b>	<b>206.86</b>	<b>382.84</b>	<b>263.06</b>	<b>275.48</b>
<b>4. Office Operating Expenses</b>	<b>214.53</b>	<b>315.92</b>	<b>290.73</b>	<b>301.15</b>	<b>213.70</b>	<b>294.02</b>	<b>314.20</b>	<b>161.02</b>	<b>213.43</b>	<b>213.09</b>	<b>162.34</b>
<b>5. Foreign Exchange Loss</b>								<b>2.74</b>	<b>0.57</b>		<b>2.62</b>
5.1 Due to Change in Exchange Rates								2.74	0.57		2.62
5.2 Due to Foreign Currency Transaction							0.00				
<b>6. Non Operating Expense</b>		<b>0.13</b>		<b>0.00</b>				<b>4.28</b>	<b>0.24</b>		<b>1.23</b>
<b>7. Provision for Risk</b>	<b>139.28</b>	<b>830.47</b>	<b>205.74</b>	<b>360.04</b>	<b>77.47</b>	<b>386.48</b>	<b>136.21</b>	<b>393.23</b>	<b>120.00</b>	<b>169.45</b>	<b>238.49</b>
7.1 Loan loss Provision	132.81	823.11	196.56	360.04	77.47	386.48	135.19	393.23	120.00	169.45	235.02
7.1.1 General Loan loss Provision	132.81	69.51	164.91	115.10	54.71		111.80	194.37	120.00	50.40	131.25
7.1.1.1 Pass Loan Loss Provision	132.81	69.51	164.91	49.04	38.36		111.80	118.65	120.00	57.72	86.37
7.1.1.2 Watch List Provision				66.06	16.35			75.72		-7.32	44.88
7.1.2 Special Loan Loss Provision		753.60	31.65	244.94	22.76		23.40	198.87		119.05	103.77
7.1.3 Additional Loan Loss Provision						386.48					
7.2. Provision for Non-Banking Assets		2.78									3.46
7.3. Provision for Loss on Investment		4.29	8.83				1.02				
7.5. Provision for Loss of Other Assets	6.47	0.29	0.34								
<b>8. Loan Written Off</b>			<b>0.49</b>		<b>0.48</b>			<b>0.00</b>			
<b>9. Provision for Staff Bonus</b>	<b>51.29</b>		<b>202.93</b>	<b>227.51</b>	<b>109.73</b>	<b>88.45</b>	<b>25.51</b>		<b>145.28</b>	<b>79.15</b>	<b>24.45</b>
<b>10. Provision for Income Tax</b>	<b>315.25</b>	<b>3.49</b>	<b>608.79</b>	<b>614.28</b>	<b>329.19</b>	<b>265.23</b>	<b>68.88</b>		<b>392.25</b>	<b>237.44</b>	<b>73.36</b>
<b>11. Others</b>											
<b>12. Net Profit</b>	<b>745.75</b>	<b>2240.46</b>	<b>1420.51</b>	<b>1528.05</b>	<b>768.10</b>	<b>619.27</b>	<b>160.73</b>	<b>173.83</b>	<b>915.25</b>	<b>442.85</b>	<b>171.18</b>
<b>Total Expenses</b>	<b>3474.20</b>	<b>5556.29</b>	<b>5642.05</b>	<b>6286.51</b>	<b>2603.46</b>	<b>4000.58</b>	<b>3241.70</b>	<b>2145.43</b>	<b>4522.22</b>	<b>3401.93</b>	<b>2576.61</b>
<b>Income</b>											
<b>1. Interest Income</b>	<b>2683.44</b>	<b>4774.78</b>	<b>4824.70</b>	<b>5051.03</b>	<b>1980.79</b>	<b>3438.83</b>	<b>2784.98</b>	<b>1576.46</b>	<b>4109.37</b>	<b>3093.28</b>	<b>2018.97</b>
1.1 On Loans and Advances	2493.83	4222.88	4428.37	4733.57	1739.16	3200.20	2550.05	1451.29	3790.50	2909.13	1882.52
1.2 On Investment	130.90	455.45	246.25	206.61	80.37	175.48	188.93	51.80	311.43	163.11	113.79
1.2.1 Government Bonds	130.90	358.98	246.25	206.61	77.86	175.48	188.93	4.55	263.62	163.11	113.79
1.2.2 Foreign Bonds									47.81		
1.2.3 NRB Bonds								47.25			
1.2.4 Debenture & Bonds		96.47			2.51						
1.3 On Agency Balance	21.20	5.98	7.72	105.00	1.70	63.16	5.43	1.00			7.42
1.4 On Call Deposit		18.64	99.89	1.48	66.48			62.60		2.12	0.04
1.5 On Others	37.51	71.83	42.47	4.37	93.09		40.58	9.77	7.44	18.92	15.21
<b>2. Commission and Discount</b>	<b>444.40</b>	<b>177.97</b>	<b>324.21</b>	<b>329.90</b>	<b>285.22</b>	<b>238.36</b>	<b>318.04</b>	<b>194.27</b>	<b>330.08</b>	<b>116.36</b>	<b>57.81</b>
2.1 Bills Purchase and Discount		0.58	0.03	1.90	4.14	0.74	0.38	11.87	0.72	1.24	0.16
2.2 Commission	444.40	171.88	322.14	328.01	231.01	190.53	248.19	178.73	329.36	112.74	56.88
2.3 Others		5.51	2.04		50.07	47.09	69.48	3.67		2.37	0.77
<b>3. Exchange Fluctuation Income</b>	<b>86.90</b>	<b>7.30</b>	<b>283.85</b>	<b>292.83</b>	<b>271.96</b>	<b>266.72</b>	<b>101.12</b>	<b>96.06</b>	<b>80.10</b>	<b>103.43</b>	<b>36.17</b>
3.1 Due to Change in Exchange Rate	-8.41	-9.52	151.69	13.79	215.57		5.30				
3.2 Due to Foreign Currency Transaction	95.31	16.82	132.16	279.04	56.39	266.72	95.82	96.06	80.10	103.43	36.17
<b>4. Other Operating Income</b>	<b>133.27</b>	<b>269.75</b>	<b>194.15</b>	<b>142.74</b>	<b>31.98</b>	<b>49.91</b>		<b>84.84</b>		<b>52.25</b>	<b>103.99</b>
<b>5. Non Operating Income</b>	<b>16.62</b>	<b>-5.91</b>	<b>2.60</b>	<b>65.73</b>		<b>4.80</b>	<b>3.23</b>		<b>2.67</b>	<b>5.08</b>	<b>2.03</b>
<b>6. Write Back from Provisions for loss</b>	<b>100.62</b>	<b>315.44</b>	<b>10.67</b>	<b>286.51</b>	<b>21.70</b>		<b>33.13</b>	<b>193.07</b>		<b>26.67</b>	<b>357.65</b>
<b>7. Recovery of written-off Loan</b>	<b>8.96</b>	<b>16.96</b>	<b>1.86</b>	<b>23.03</b>	<b>11.81</b>		<b>1.20</b>	<b>0.73</b>		<b>4.86</b>	
<b>8. Income from Extra Ordinary transactions</b>				<b>94.74</b>		<b>1.95</b>					
<b>9. Net Loss</b>											
<b>Total Income</b>	<b>3474.20</b>	<b>5556.29</b>	<b>5642.05</b>	<b>6286.51</b>	<b>2603.46</b>	<b>4000.58</b>	<b>3241.70</b>	<b>2145.43</b>	<b>4522.22</b>	<b>3401.93</b>	<b>2576.61</b>

BFI Name	NIC	NBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMVB	PRABHU
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>3977.27</b>	<b>2029.01</b>	<b>1896.52</b>	<b>1813.20</b>	<b>2462.75</b>	<b>2432.97</b>	<b>2668.63</b>	<b>1874.09</b>	<b>2008.19</b>	<b>1845.63</b>	<b>2176.72</b>	<b>2046.08</b>
1.1 On Deposit Liabilities	3828.64	2011.98	1882.08	1790.67	2411.55	2425.69	2635.85	1838.86	1993.30	1839.69	2120.02	2030.65
1.1.1 Saving Account	902.03	402.37	343.45	354.95	522.87	387.51	936.76	253.07	338.91	297.75	332.40	473.48
1.1.2 Fixed Account	2534.55	1507.04	1235.76	1272.57	1538.26	2038.18	1626.92	1533.12	1155.97	1472.26	1598.02	1347.65
1.1.2.1 Up to 3 months Fixed Account				22.62	397.87		1.61	73.07		2.20	34.81	53.22
1.1.2.2 3 to 6 months Fixed Account				60.84	391.56		5.43	296.49	30.23	428.23	67.13	192.21
1.1.2.3 6 months to 1 year Fixed Account	2352.78	1108.35		594.00	398.53	866.56	1296.98	661.55	883.95	464.33	599.74	917.74
1.1.2.4 Above 1 year Fixed Account	181.77	398.69	1235.76	595.12	350.30	1171.62	322.90	502.01	241.79	577.51	896.34	184.49
1.1.3 Call Deposit	392.06	102.57	302.86	163.15	350.42		72.17	52.66	498.43	69.68	101.17	209.53
1.1.4 Certificate of Deposit											88.44	
1.2 On Borrowing	148.63	17.02	14.44	22.53	51.20		7.28	32.78	35.24	14.89	5.94	15.43
<b>2. Commission Expense</b>						<b>0.45</b>	<b>22.52</b>	<b>3.96</b>				
<b>3. Staff Expense</b>	<b>534.39</b>	<b>327.99</b>	<b>219.52</b>	<b>221.26</b>	<b>336.05</b>	<b>1008.23</b>	<b>424.43</b>	<b>194.61</b>	<b>142.37</b>	<b>256.96</b>	<b>327.22</b>	<b>381.50</b>
<b>4. Office Operating Expenses</b>	<b>447.71</b>	<b>231.67</b>	<b>163.38</b>	<b>231.84</b>	<b>284.25</b>	<b>262.44</b>	<b>364.81</b>	<b>199.11</b>	<b>588.11</b>	<b>238.07</b>	<b>295.39</b>	<b>246.94</b>
<b>5. Foreign Exchange Loss</b>								<b>45.42</b>				
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction								45.42				
<b>6. Non Operating Expense</b>			<b>0.58</b>									<b>11.09</b>
<b>7. Provision for Risk</b>	<b>9.83</b>	<b>126.19</b>	<b>310.85</b>	<b>176.35</b>	<b>300.24</b>	<b>791.44</b>	<b>272.34</b>	<b>71.73</b>	<b>208.21</b>	<b>282.31</b>	<b>134.73</b>	<b>144.21</b>
7.1 Loan loss Provision		126.19	310.85	176.35	300.24	759.65	272.34	61.27	207.30	261.12	134.73	144.21
7.1.1 General Loan loss Provision		85.96	230.52	55.79	300.24	222.61	272.34	25.11	-1.18	96.02	94.92	137.07
7.1.1.1 Pass Loan Loss Provision		66.93	201.37	21.20	300.24	5.76	272.34	20.46	-36.17	54.52	71.13	100.63
7.1.1.2 Watch List Provision		19.04	29.15	34.59		216.86		4.65	34.99	41.50	23.80	36.44
7.1.2 Special Loan Loss Provision		40.23	80.34	120.56		537.04		36.15	208.48	165.10	39.80	17.40
7.1.3 Additional Loan Loss Provision												-10.26
7.2. Provision for Non-Banking Assets	9.83					31.79		10.46		21.18		
7.3. Provision for Loss on Investment									0.91			
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>		<b>13.88</b>		<b>41.70</b>		<b>0.00</b>						<b>78.49</b>
<b>9. Provision for Staff Bonus</b>	<b>192.40</b>	<b>76.14</b>	<b>14.73</b>	<b>12.99</b>	<b>83.29</b>	<b>38.86</b>	<b>104.51</b>	<b>23.18</b>	<b>46.28</b>	<b>29.10</b>	<b>103.16</b>	<b>85.05</b>
<b>10. Provision for Income Tax</b>	<b>519.48</b>	<b>205.59</b>	<b>44.20</b>	<b>38.98</b>	<b>224.89</b>	<b>191.98</b>	<b>303.94</b>	<b>62.57</b>	<b>138.68</b>	<b>89.69</b>	<b>308.89</b>	<b>218.83</b>
<b>11. Others</b>												
<b>12. Net Profit</b>	<b>1212.13</b>	<b>479.71</b>	<b>103.14</b>	<b>90.95</b>	<b>524.73</b>	<b>546.40</b>	<b>741.18</b>	<b>146.01</b>	<b>324.16</b>	<b>201.35</b>	<b>722.72</b>	<b>481.25</b>
<b>Total Expenses</b>	<b>6893.22</b>	<b>3490.18</b>	<b>2752.93</b>	<b>2627.28</b>	<b>4216.20</b>	<b>5272.77</b>	<b>4902.35</b>	<b>2620.67</b>	<b>3456.01</b>	<b>2943.12</b>	<b>4068.82</b>	<b>3693.45</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>6196.72</b>	<b>3110.40</b>	<b>2339.76</b>	<b>2284.50</b>	<b>3789.27</b>	<b>4472.55</b>	<b>4252.67</b>	<b>2252.89</b>	<b>2514.60</b>	<b>2444.50</b>	<b>3477.90</b>	<b>3069.16</b>
1.1 On Loans and Advances	5940.75	2939.97	2181.14	2150.79	3538.32	4357.87	4016.63	2103.50	2352.94	2256.66	3262.80	2769.46
1.2 On Investment	46.66	130.00	79.84	105.63	147.46	112.10	206.68	136.78	127.90	140.11	173.34	198.21
1.2.1 Government Bonds	46.66	130.00	79.84	103.74	147.46	112.10	206.68	93.29	127.90	106.58	163.32	198.21
1.2.2 Foreign Bonds				1.21						2.31	10.02	
1.2.3 NRB Bonds				0.68				43.50		31.22		
1.2.4 Debenture & Bonds												
1.3 On Agency Balance	12.62				1.36			11.37	2.98			24.49
1.4 On Call Deposit	183.46				84.18		24.66	1.23		39.76	4.69	8.25
1.5 On Others	13.23	40.43	78.79	28.08	17.95	2.58	4.70		30.78	7.97	37.07	68.77
<b>2. Commission and Discount</b>	<b>68.27</b>	<b>157.79</b>	<b>101.17</b>	<b>98.42</b>	<b>295.81</b>	<b>88.16</b>	<b>345.74</b>	<b>57.15</b>	<b>322.94</b>	<b>115.00</b>	<b>171.96</b>	<b>121.80</b>
2.1 Bills Purchase and Discount		0.03		10.97				0.22		13.12		1.44
2.2 Commission	40.88	157.76	39.60	87.45	88.44	80.91	337.81	44.97	318.91	90.85	168.37	115.19
2.3 Others	27.39		61.57		207.37	7.25	7.93	11.96	4.04	11.03	3.59	5.16
<b>3. Exchange Fluctuation Income</b>	<b>124.38</b>	<b>111.22</b>	<b>93.22</b>	<b>94.43</b>	<b>129.44</b>	<b>124.52</b>	<b>173.17</b>	<b>95.99</b>	<b>84.26</b>	<b>104.02</b>	<b>132.77</b>	<b>105.93</b>
3.1 Due to Change in Exchange Rate	-38.23	8.94	18.64	0.66	-315.76	55.71	136.14		0.55	1.21	519.94	0.06
3.2 Due to Foreign Currency Transaction	162.60	102.28	74.57	93.77	445.20	68.81	37.03	95.99	83.71	102.81	-387.17	105.87
<b>4. Other Operating Income</b>	<b>450.62</b>	<b>72.88</b>	<b>42.32</b>	<b>91.36</b>	<b>1.68</b>	<b>224.22</b>	<b>25.59</b>	<b>127.46</b>	<b>531.39</b>	<b>141.19</b>	<b>183.12</b>	<b>186.24</b>
<b>5. Non Operating Income</b>	<b>34.55</b>	<b>4.03</b>	<b>3.92</b>	<b>46.25</b>		<b>4.77</b>	<b>31.15</b>	<b>-3.18</b>	<b>2.82</b>	<b>2.25</b>	<b>6.69</b>	<b>14.31</b>
<b>6. Write Back from Provisions for loss</b>		<b>33.82</b>	<b>172.55</b>	<b>12.31</b>		<b>334.11</b>	<b>73.85</b>	<b>89.64</b>		<b>136.16</b>	<b>92.85</b>	<b>196.00</b>
<b>7. Recovery of written-off Loan</b>	<b>18.68</b>	<b>0.06</b>				<b>24.44</b>	<b>0.18</b>	<b>0.72</b>				<b>3.44</b>
<b>8. Income from Extra Ordinary transactions</b>				<b>0.01</b>		<b>0.00</b>					<b>0.08</b>	<b>0.00</b>
<b>9. Net Loss</b>												
<b>Total Income</b>	<b>6893.22</b>	<b>3490.18</b>	<b>2752.93</b>	<b>2627.28</b>	<b>4216.20</b>	<b>5272.77</b>	<b>4902.35</b>	<b>2620.67</b>	<b>3456.01</b>	<b>2943.12</b>	<b>4068.82</b>	<b>3693.45</b>

BFI Name	Janata	Mega	Civil	Century	Sanima	MahilaSamDB	Narayani	Sahayogi	Kannali	Shangrila	Excel	Western
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>1608.00</b>	<b>1722.22</b>	<b>1083.46</b>	<b>1712.72</b>	<b>2075.18</b>	<b>717.73</b>	<b>0.32</b>	<b>102.90</b>	<b>75.90</b>	<b>472.98</b>	<b>102.98</b>	<b>77.41</b>
1.1 On Deposit Liabilities	1598.23	1704.22	1054.19	1705.69	2055.50	715.24	0.32	102.90	75.90	472.51	102.43	77.41
1.1.1 Saving Account	342.91	353.36	197.71	291.70	575.80	211.50	0.32	68.25	29.55	146.91	30.33	46.14
1.1.2 Fixed Account	1162.20	1121.58	687.23	1110.87	1351.37	455.31	0.00	32.52	46.35	282.84	64.51	31.27
1.1.2.1 Up to 3 months Fixed Account	275.74				52.26	12.22		0.05		29.27	3.23	
1.1.2.2 3 to 6 months Fixed Account	59.79				144.97	19.65		0.98		46.29	6.06	4.51
1.1.2.3 6 months to 1 year Fixed Account	594.91	1121.58	687.23	1110.87	5.18	355.80		20.63		157.29	47.25	6.59
1.1.2.4 Above 1 year Fixed Account	231.76				1148.96	67.65	0.00	10.85	46.35	50.00	7.97	20.17
1.1.3 Call Deposit	93.12	229.28	169.25	303.11	128.33	48.43		2.13		42.76	7.59	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	9.76	18.00	29.26	7.04	19.68	2.49				0.47	0.55	
<b>2. Commission Expense</b>												
<b>3. Staff Expense</b>	<b>260.34</b>	<b>240.93</b>	<b>150.65</b>	<b>208.59</b>	<b>271.91</b>	<b>132.50</b>	<b>0.91</b>	<b>14.11</b>	<b>15.74</b>	<b>78.25</b>	<b>24.12</b>	<b>21.20</b>
<b>4. Office Operating Expenses</b>	<b>217.63</b>	<b>223.46</b>	<b>151.13</b>	<b>194.22</b>	<b>212.22</b>	<b>81.48</b>	<b>1.84</b>	<b>9.22</b>	<b>11.55</b>	<b>67.97</b>	<b>13.87</b>	<b>9.66</b>
<b>5. Foreign Exchange Loss</b>						<b>0.00</b>						
5.1 Due to Change in Exchange Rates						0.00						
5.2 Due to Foreign Currency Transaction												
<b>6. Non Operating Expense</b>				<b>0.38</b>						<b>0.02</b>		
<b>7. Provision for Risk</b>	<b>120.59</b>	<b>163.78</b>	<b>172.66</b>	<b>101.22</b>	<b>129.76</b>	<b>100.25</b>	<b>7.96</b>	<b>25.93</b>	<b>4.28</b>	<b>90.76</b>	<b>15.19</b>	<b>8.47</b>
7.1 Loan loss Provision	115.84	149.37	171.16	94.19	129.76	97.14		25.93	4.28	90.76	14.31	8.47
7.1.1 General Loan loss Provision	69.07	74.25	31.77	49.38	105.80	68.94		13.99	4.28	28.24	9.27	
7.1.1.1 Pass Loan Loss Provision	31.59	40.93	19.56	23.70	57.26			2.90	4.28	-4.22	3.79	
7.1.1.2 Watch List Provision	37.48	33.32	12.21	25.68	48.53	68.94		11.09		32.46	5.48	
7.1.2 Special Loan Loss Provision	46.76	75.12	139.40	44.81	23.96	28.20		11.94		62.51	5.04	
7.1.3 Additional Loan Loss Provision												8.47
7.2. Provision for Non-Banking Assets	4.76					3.11	7.96					
7.3. Provision for Loss on Investment		14.41	1.50	7.03							0.88	
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>			<b>5.75</b>			<b>0.03</b>						
<b>9. Provision for Staff Bonus</b>	<b>19.31</b>	<b>74.54</b>	<b>3.56</b>	<b>6.33</b>	<b>63.68</b>	<b>11.80</b>		<b>1.95</b>		<b>1.98</b>	<b>5.72</b>	<b>1.49</b>
<b>10. Provision for Income Tax</b>	<b>57.92</b>	<b>223.61</b>	<b>10.69</b>	<b>18.98</b>	<b>171.94</b>	<b>35.40</b>		<b>5.85</b>		<b>5.94</b>	<b>17.15</b>	<b>4.48</b>
<b>11. Others</b>						<b>2.20</b>						
<b>12. Net Profit</b>	<b>135.16</b>	<b>521.75</b>	<b>24.95</b>	<b>44.29</b>	<b>401.18</b>	<b>82.61</b>		<b>13.65</b>		<b>13.86</b>	<b>40.02</b>	<b>10.45</b>
<b>Total Expenses</b>	<b>2418.95</b>	<b>3170.29</b>	<b>1602.86</b>	<b>2286.73</b>	<b>3325.87</b>	<b>1164.00</b>	<b>11.03</b>	<b>173.61</b>	<b>107.46</b>	<b>731.75</b>	<b>219.04</b>	<b>133.17</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>2138.83</b>	<b>2916.75</b>	<b>1441.78</b>	<b>2100.15</b>	<b>2876.74</b>	<b>953.00</b>	<b>1.03</b>	<b>152.50</b>	<b>80.98</b>	<b>683.74</b>	<b>194.53</b>	<b>112.77</b>
1.1 On Loans and Advances	2022.26	2735.96	1335.36	1999.80	2668.23	832.55	1.02	133.77	80.78	620.30	183.11	112.77
1.2 On Investment	83.08	135.32	94.35	71.62	186.00	20.67				4.33		
1.2.1 Government Bonds	83.08	14.89	94.35	71.62	186.00					4.33		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds		97.42				20.67						
1.2.4 Debenture & Bonds		23.02										
1.3 On Agency Balance	1.80	0.38	1.57	22.48		97.88	0.01					
1.4 On Call Deposit		20.93	10.50					18.70	0.21	54.99	11.42	
1.5 On Others	31.69	24.15		6.25	22.50	1.90		0.02		4.11		
<b>2. Commission and Discount</b>	<b>149.72</b>	<b>65.82</b>	<b>32.12</b>	<b>32.06</b>	<b>86.65</b>	<b>3.59</b>		<b>2.57</b>	<b>15.79</b>	<b>4.17</b>	<b>5.71</b>	<b>7.58</b>
2.1 Bills Purchase and Discount		0.94	0.28									
2.2 Commission	149.72	64.88	31.84	32.06	86.65	3.59		2.57	0.49	4.16	5.10	7.58
2.3 Others									15.30	0.01	0.62	
<b>3. Exchange Fluctuation Income</b>	<b>80.46</b>	<b>71.52</b>	<b>77.76</b>	<b>47.06</b>	<b>132.33</b>							
3.1 Due to Change in Exchange Rate	243.09		8.43	-10.37	4.63							
3.2 Due to Foreign Currency Transaction	-162.63	71.52	69.34	57.43	127.70							
<b>4. Other Operating Income</b>	<b>36.80</b>	<b>111.84</b>	<b>47.42</b>	<b>89.03</b>	<b>206.58</b>	<b>57.75</b>	<b>0.01</b>	<b>15.58</b>		<b>43.85</b>	<b>14.74</b>	<b>12.82</b>
<b>5. Non Operating Income</b>	<b>5.33</b>	<b>1.86</b>	<b>1.23</b>	<b>10.51</b>	<b>21.13</b>	<b>8.98</b>				<b>0.00</b>	<b>0.13</b>	
<b>6. Write Back from Provisions for loss</b>	<b>7.81</b>	<b>2.51</b>	<b>0.31</b>	<b>7.18</b>	<b>2.44</b>	<b>140.67</b>	<b>0.62</b>	<b>2.96</b>				<b>3.92</b>
<b>7. Recovery of written-off Loan</b>												
<b>8. Income from Extra Ordinary transactions</b>			<b>2.23</b>	<b>0.74</b>								
<b>9. Net Loss</b>							<b>9.38</b>		<b>10.69</b>			
<b>Total Income</b>	<b>2418.95</b>	<b>3170.29</b>	<b>1602.86</b>	<b>2286.73</b>	<b>3325.87</b>	<b>1164.00</b>	<b>11.03</b>	<b>173.61</b>	<b>107.46</b>	<b>731.75</b>	<b>219.04</b>	<b>133.17</b>

BFI Name	Deva	Mitteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	Gandaki/DB	Kabelli	Kamana	Corporate
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>476.17</b>	<b>116.77</b>	<b>150.69</b>	<b>874.85</b>	<b>46.10</b>	<b>90.85</b>	<b>612.79</b>	<b>622.21</b>	<b>678.54</b>	<b>16.79</b>	<b>472.02</b>	<b>1.94</b>
1.1 On Deposit Liabilities	474.48	116.77	150.69	867.55	46.10	90.85	610.12	622.21	678.54	16.79	472.02	1.94
1.1.1 Saving Account	137.43	29.47	50.56	235.75	15.43	35.04	180.70	150.17	176.05	8.39	140.99	1.13
1.1.2 Fixed Account	292.32	78.48	91.72	537.24	23.19	47.74	356.37	412.03	447.01	7.39	284.24	0.41
1.1.2.1 Up to 3 months Fixed Account		3.14		13.54	0.14	0.27	22.30	44.24	36.17	0.11	19.47	
1.1.2.2 3 to 6 months Fixed Account		3.92	0.14	14.98	0.18	8.34	3.88	31.71	32.91	0.15	43.99	
1.1.2.3 6 months to 1 year Fixed Account		27.47	79.39	435.98	17.79	21.73	305.53	308.46	343.51	5.82	178.89	0.41
1.1.2.4 Above 1 year Fixed Account	292.32	43.95	12.18	72.74	5.09	17.40	24.66	27.61	34.42	1.32	41.89	0.00
1.1.3 Call Deposit	44.74	8.82	8.41	94.56	7.48	8.08	73.05	60.00	55.48	1.00	46.79	0.40
1.1.4 Certificate of Deposit												
1.2 On Borrowing	1.69			7.31			2.67					
<b>2. Commission Expense</b>												
<b>3. Staff Expense</b>	<b>62.92</b>	<b>19.62</b>	<b>22.13</b>	<b>173.14</b>	<b>15.03</b>	<b>14.34</b>	<b>101.19</b>	<b>78.48</b>	<b>104.28</b>	<b>8.00</b>	<b>76.34</b>	<b>5.31</b>
<b>4. Office Operating Expenses</b>	<b>56.69</b>	<b>10.35</b>	<b>12.89</b>	<b>123.89</b>	<b>12.15</b>	<b>9.14</b>	<b>78.57</b>	<b>55.35</b>	<b>56.89</b>	<b>4.10</b>	<b>49.99</b>	<b>3.35</b>
<b>5. Foreign Exchange Loss</b>	<b>1.61</b>											
5.1 Due to Change in Exchange Rates	1.61											
5.2 Due to Foreign Currency Transaction												
<b>6. Non Operating Expense</b>			<b>0.07</b>									
<b>7. Provision for Risk</b>	<b>92.50</b>	<b>7.25</b>	<b>6.99</b>	<b>55.55</b>	<b>12.13</b>	<b>2.59</b>	<b>88.86</b>	<b>101.08</b>	<b>25.12</b>	<b>4.32</b>	<b>76.87</b>	
7.1 Loan loss Provision	92.50	7.25	6.99	55.55	12.13	2.59	88.86	101.08	25.12	4.32	76.87	
7.1.1 General Loan loss Provision	48.38	5.77	3.13	52.62	5.34	2.59	49.98	101.08	17.75	0.91	48.62	
7.1.1.1 Pass Loan Loss Provision	44.77	0.59	2.63	38.06	0.86	2.59	9.76	101.08	10.08	-0.50	-4.69	
7.1.1.2 Watch List Provision	3.60	5.18	0.50	14.56	4.48		40.23		7.67	1.40	53.31	
7.1.2 Special Loan Loss Provision	44.12	1.47	3.86	2.94	6.79		38.88		7.38	3.42	28.18	
7.1.3 Additional Loan Loss Provision											0.07	
7.2. Provision for Non-Banking Assets												
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>												
<b>9. Provision for Staff Bonus</b>	<b>9.15</b>	<b>4.25</b>	<b>1.34</b>	<b>30.95</b>	<b>0.70</b>		<b>13.53</b>	<b>6.12</b>	<b>10.73</b>	<b>0.59</b>		
<b>10. Provision for Income Tax</b>	<b>27.44</b>	<b>12.76</b>	<b>4.03</b>	<b>92.85</b>	<b>2.09</b>		<b>40.58</b>	<b>18.35</b>	<b>32.18</b>	<b>1.76</b>		
<b>11. Others</b>					<b>0.01</b>							
<b>12. Net Profit</b>	<b>64.02</b>	<b>29.77</b>	<b>9.40</b>	<b>216.64</b>	<b>4.88</b>	<b>14.41</b>	<b>94.69</b>	<b>42.81</b>	<b>75.08</b>	<b>4.10</b>	<b>-2.21</b>	<b>50.65</b>
<b>Total Expenses</b>	<b>790.50</b>	<b>200.78</b>	<b>207.55</b>	<b>1567.88</b>	<b>93.08</b>	<b>131.33</b>	<b>1030.20</b>	<b>924.40</b>	<b>982.81</b>	<b>39.65</b>	<b>673.00</b>	<b>61.25</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>693.65</b>	<b>183.51</b>	<b>186.60</b>	<b>1371.06</b>	<b>84.05</b>	<b>120.74</b>	<b>942.08</b>	<b>861.66</b>	<b>887.14</b>	<b>36.31</b>	<b>622.53</b>	<b>43.19</b>
1.1 On Loans and Advances	624.63	167.70	171.59	1289.65	77.26	102.50	885.79	804.04	826.59	32.44	560.43	37.39
1.2 On Investment	7.82		0.97	5.73		0.04	2.39	5.94	6.10			
1.2.1 Government Bonds	7.82			3.47		0.04	2.39	5.94	6.10			
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds			0.97	2.26								
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	60.59	15.81	14.04	74.39	6.77	8.70	52.24	51.68	54.44	3.87	62.10	
1.5 On Others	0.61			1.30	0.02	9.50	1.66					5.80
<b>2. Commission and Discount</b>	<b>46.68</b>	<b>1.26</b>	<b>1.69</b>	<b>23.63</b>	<b>0.81</b>	<b>10.59</b>	<b>5.41</b>	<b>8.74</b>	<b>2.70</b>	<b>0.49</b>	<b>5.19</b>	<b>0.14</b>
2.1 Bills Purchase and Discount												
2.2 Commission	4.71	0.90	1.69	23.53	0.81	0.36	5.23	8.74	2.70	0.49	5.19	0.08
2.3 Others	41.97	0.36		0.10		10.23	0.18					0.06
<b>3. Exchange Fluctuation Income</b>	<b>2.16</b>			<b>0.17</b>				<b>0.17</b>				
3.1 Due to Change in Exchange Rate	2.04			0.12								
3.2 Due to Foreign Currency Transaction	0.13			0.05				0.17				
<b>4. Other Operating Income</b>	<b>0.33</b>	<b>15.96</b>	<b>14.82</b>	<b>168.73</b>	<b>6.21</b>		<b>82.65</b>	<b>53.82</b>	<b>73.39</b>	<b>1.56</b>	<b>44.83</b>	<b>1.02</b>
<b>5. Non Operating Income</b>		<b>0.06</b>	<b>0.96</b>	<b>2.09</b>			<b>0.07</b>	<b>0.00</b>	<b>1.24</b>		<b>0.46</b>	
<b>6. Write Back from Provisions for loss</b>	<b>47.54</b>		<b>3.47</b>	<b>2.20</b>	<b>2.01</b>				<b>18.35</b>	<b>1.29</b>		<b>16.90</b>
<b>7. Recovery of written-off Loan</b>	<b>0.13</b>											
<b>8. Income from Extra Ordinary transactions</b>												
<b>9. Net Loss</b>												
<b>Total Income</b>	<b>790.50</b>	<b>200.78</b>	<b>207.55</b>	<b>1567.88</b>	<b>93.08</b>	<b>131.33</b>	<b>1030.20</b>	<b>924.40</b>	<b>982.81</b>	<b>39.65</b>	<b>673.00</b>	<b>61.25</b>

BFI Name	Purnima	Jyoti	Hamro	Shine	Kanchan	Lumbini/DB	Mission	Sindhu	Sahara	N.Community	Kailash	Salpa
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>86.71</b>	<b>604.59</b>	<b>53.94</b>	<b>391.08</b>	<b>105.29</b>	<b>651.99</b>	<b>130.15</b>	<b>66.57</b>	<b>16.81</b>	<b>79.31</b>	<b>642.18</b>	<b>7.57</b>
1.1 On Deposit Liabilities	86.71	597.28	53.94	391.08	105.29	651.76	130.15	45.62	16.81	79.31	637.70	7.57
1.1.1 Saving Account	38.59	140.14	19.35	161.82	50.04	143.75	42.29	24.50	13.07	22.71	143.13	6.28
1.1.2 Fixed Account	42.38	345.32	25.23	219.18	40.00	413.89	72.99	11.71	1.52	42.96	383.45	1.04
1.1.2.1 Up to 3 months Fixed Account	6.02	13.27	0.39	4.45	0.98	1.80	0.30	0.32		0.43	23.89	0.07
1.1.2.2 3 to 6 months Fixed Account	2.33	28.53	0.03	6.16	2.63	0.45	0.76	1.05		0.31	88.14	0.25
1.1.2.3 6 months to 1 year Fixed Account	26.81	239.82	18.60	6.23	19.45	54.32	63.94	6.44		35.45	233.01	0.29
1.1.2.4 Above 1 year Fixed Account	7.23	63.70	6.21	202.34	16.93	357.32	8.00	3.90	1.52	6.77	38.41	0.44
1.1.3 Call Deposit	5.73	111.83	9.36	10.08	15.26	94.13	14.86	9.41	2.22	13.65	111.12	0.25
1.1.4 Certificate of Deposit												
1.2 On Borrowing		7.31				0.23		20.95			4.48	
<b>2. Commission Expense</b>												
<b>3. Staff Expense</b>	<b>14.10</b>	<b>91.80</b>	<b>7.99</b>	<b>46.61</b>	<b>21.37</b>	<b>82.00</b>	<b>29.40</b>	<b>15.55</b>	<b>4.62</b>	<b>15.94</b>	<b>97.48</b>	<b>5.14</b>
<b>4. Office Operating Expenses</b>	<b>9.01</b>	<b>71.62</b>	<b>9.40</b>	<b>39.86</b>	<b>15.91</b>	<b>64.95</b>	<b>14.08</b>	<b>10.72</b>	<b>6.54</b>	<b>12.50</b>	<b>62.06</b>	<b>0.80</b>
<b>5. Foreign Exchange Loss</b>						<b>0.01</b>					<b>0.01</b>	
5.1 Due to Change in Exchange Rates						0.01						
5.2 Due to Foreign Currency Transaction											0.01	
<b>6. Non Operating Expense</b>											<b>0.12</b>	
<b>7. Provision for Risk</b>	<b>9.30</b>	<b>37.45</b>	<b>4.85</b>	<b>15.58</b>	<b>31.83</b>	<b>120.69</b>	<b>9.58</b>	<b>41.24</b>	<b>0.10</b>	<b>11.39</b>	<b>20.19</b>	<b>3.10</b>
7.1 Loan loss Provision	9.30	35.87	4.85	15.58	31.13	116.15	9.58	4.87	0.10	11.28	11.73	3.10
7.1.1 General Loan loss Provision	5.36	35.87	3.66	13.78		48.58	2.79	2.45	0.10	11.26	11.14	0.97
7.1.1.1 Pass Loan Loss Provision	3.46	35.87	0.40	11.19		30.22	1.79		0.10	5.72	7.26	0.40
7.1.1.2 Watch List Provision	1.90		3.26	2.59		18.36	1.00	2.45		5.55	3.88	0.57
7.1.2 Special Loan Loss Provision	3.94		1.19	1.80		65.35	6.80	2.42		0.02	0.59	2.13
7.1.3 Additional Loan Loss Provision					31.13	2.22						
7.2. Provision for Non-Banking Assets		1.57						36.16				
7.3. Provision for Loss on Investment					0.69	4.54		0.21		0.11	8.46	
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>		<b>0.01</b>										
<b>9. Provision for Staff Bonus</b>	<b>1.60</b>	<b>5.74</b>	<b>1.17</b>	<b>7.05</b>		<b>4.07</b>	<b>1.09</b>			<b>0.76</b>	<b>14.24</b>	
<b>10. Provision for Income Tax</b>	<b>4.81</b>	<b>17.22</b>	<b>3.52</b>	<b>21.15</b>		<b>12.20</b>	<b>3.26</b>			<b>2.27</b>	<b>43.00</b>	
<b>11. Others</b>		<b>0.02</b>										
<b>12. Net Profit</b>	<b>11.23</b>	<b>40.19</b>	<b>8.21</b>	<b>49.35</b>		<b>28.47</b>	<b>7.61</b>	<b>15.22</b>		<b>5.30</b>	<b>99.40</b>	
<b>Total Expenses</b>	<b>136.76</b>	<b>868.63</b>	<b>89.08</b>	<b>570.69</b>	<b>174.39</b>	<b>964.38</b>	<b>195.17</b>	<b>149.29</b>	<b>28.07</b>	<b>127.48</b>	<b>978.68</b>	<b>16.60</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>122.60</b>	<b>789.69</b>	<b>82.32</b>	<b>531.50</b>	<b>155.67</b>	<b>793.86</b>	<b>170.42</b>	<b>99.21</b>	<b>22.48</b>	<b>112.98</b>	<b>908.73</b>	<b>12.00</b>
1.1 On Loans and Advances	109.45	698.05	74.29	497.66	140.67	722.99	156.55	66.43	19.23	102.42	839.62	10.64
1.2 On Investment		7.82		16.00	0.35	17.98					9.20	
1.2.1 Government Bonds		7.82		16.00	0.35	17.89					9.20	
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds						0.09						
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	13.15	83.81	8.03	17.84	12.97	50.87	13.86	11.83	3.26	10.57	59.90	1.36
1.5 On Others		0.00			1.68	2.01		20.95				
<b>2. Commission and Discount</b>	<b>0.45</b>	<b>3.65</b>	<b>0.49</b>	<b>37.30</b>	<b>4.17</b>	<b>2.69</b>	<b>1.42</b>	<b>0.82</b>		<b>0.71</b>	<b>2.42</b>	<b>0.19</b>
2.1 Bills Purchase and Discount												
2.2 Commission	0.45	3.65	0.49	4.38	1.55	2.69	1.42	0.82		0.71	2.42	0.19
2.3 Others				32.91	2.62							
<b>3. Exchange Fluctuation Income</b>		<b>22.10</b>				<b>0.16</b>					<b>0.12</b>	
3.1 Due to Change in Exchange Rate		13.75				0.13						
3.2 Due to Foreign Currency Transaction		8.35				0.02					0.12	
<b>4. Other Operating Income</b>	<b>13.09</b>	<b>53.01</b>	<b>5.27</b>		<b>8.85</b>	<b>43.81</b>	<b>23.33</b>	<b>3.67</b>	<b>4.54</b>	<b>12.77</b>	<b>56.05</b>	<b>1.50</b>
<b>5. Non Operating Income</b>	<b>0.62</b>	<b>0.19</b>		<b>1.80</b>		<b>3.96</b>					<b>9.90</b>	
6. Write Back from Provisions for loss			1.00	0.08	0.69	109.01		45.60		1.02	1.46	0.26
7. Recovery of written-off Loan						10.90						
8. Income from Extra Ordinary transactions					0.10							
9. Net Loss					4.91				1.04			2.65
<b>Total Income</b>	<b>136.76</b>	<b>868.63</b>	<b>89.08</b>	<b>570.69</b>	<b>174.39</b>	<b>964.38</b>	<b>195.17</b>	<b>149.29</b>	<b>28.07</b>	<b>127.48</b>	<b>978.68</b>	<b>16.60</b>

BFI Name	Sapraikoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>45.03</b>	<b>17.79</b>	<b>1.08</b>	<b>0.79</b>	<b>199.92</b>	<b>194.80</b>	<b>128.21</b>	<b>10.88</b>	<b>180.99</b>	<b>74.41</b>	<b>24.96</b>	<b>60.21</b>
1.1 On Deposit Liabilities	45.03	17.79	1.08	0.79	197.92	191.72	126.99	10.88	180.28	74.41	24.96	60.21
1.1.1 Saving Account	10.42	1.81	0.99	0.68	72.01	35.93	17.69	5.06	29.19	19.95	23.05	16.60
1.1.2 Fixed Account	24.38	10.92	0.09		125.91	155.79	109.30	5.81	122.40	54.29	1.91	43.59
1.1.2.1 Up to 3 months Fixed Account		1.89				4.02	1.12	0.20	0.36		0.04	0.17
1.1.2.2 3 to 6 months Fixed Account	8.24	1.36				0.68	1.90	0.27	5.78		0.04	0.08
1.1.2.3 6 months to 1 year Fixed Account	6.17	6.64	0.01			92.35	98.04	0.68	104.49		0.27	38.86
1.1.2.4 Above 1 year Fixed Account	9.97	1.03	0.08		125.91	58.74	8.24	4.67	11.77	54.29	1.56	4.47
1.1.3 Call Deposit	10.23	5.07		0.10					28.69	0.17		0.03
1.1.4 Certificate of Deposit												
1.2 On Borrowing					2.00	3.08	1.22		0.71			
<b>2. Commission Expense</b>												
<b>3. Staff Expense</b>	<b>15.36</b>	<b>5.39</b>	<b>1.33</b>	<b>1.31</b>	<b>29.27</b>	<b>22.18</b>	<b>13.37</b>	<b>5.72</b>	<b>28.32</b>	<b>22.94</b>	<b>3.61</b>	<b>4.20</b>
<b>4. Office Operating Expenses</b>	<b>10.93</b>	<b>2.48</b>	<b>1.97</b>	<b>4.11</b>	<b>24.38</b>	<b>23.62</b>	<b>9.85</b>	<b>3.59</b>	<b>22.88</b>	<b>18.95</b>	<b>8.11</b>	<b>3.30</b>
<b>5. Foreign Exchange Loss</b>												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
<b>6. Non Operating Expense</b>												
<b>7. Provision for Risk</b>	<b>21.00</b>	<b>3.91</b>				<b>80.20</b>	<b>5.36</b>	<b>13.58</b>	<b>30.78</b>	<b>42.16</b>	<b>5.92</b>	<b>27.03</b>
7.1 Loan loss Provision	20.85	3.91					5.36	13.58	30.78	42.16	5.92	27.03
7.1.1 General Loan loss Provision	10.08	1.65					5.36		-0.73	1.84		12.08
7.1.1.1 Pass Loan Loss Provision	1.68	0.15					5.36		-1.36	0.44		
7.1.1.2 Watch List Provision	8.40	1.50							0.64	1.40		12.08
7.1.2 Special Loan Loss Provision	10.77	2.27							31.51	40.32		14.95
7.1.3 Additional Loan Loss Provision								13.58			5.92	
7.2. Provision for Non-Banking Assets						80.20						
7.3. Provision for Loss on Investment	0.15											
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>									<b>0.00</b>	<b>2.32</b>		
<b>9. Provision for Staff Bonus</b>					<b>3.32</b>	<b>1.86</b>	<b>0.93</b>					<b>1.89</b>
<b>10. Provision for Income Tax</b>					<b>20.83</b>	<b>4.90</b>	<b>2.51</b>					<b>5.68</b>
<b>11. Others</b>										<b>0.07</b>		
<b>12. Net Profit</b>		<b>3.08</b>	<b>3.02</b>	<b>3.16</b>	<b>-1.40</b>	<b>11.83</b>	<b>5.85</b>			<b>-5.18</b>	<b>20.28</b>	<b>13.24</b>
<b>Total Expenses</b>	<b>92.33</b>	<b>32.66</b>	<b>7.40</b>	<b>9.36</b>	<b>276.33</b>	<b>339.38</b>	<b>166.08</b>	<b>33.77</b>	<b>262.97</b>	<b>155.65</b>	<b>62.88</b>	<b>115.56</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>73.91</b>	<b>30.69</b>	<b>7.23</b>	<b>3.96</b>	<b>202.58</b>	<b>258.41</b>	<b>154.35</b>	<b>12.54</b>	<b>243.53</b>	<b>96.33</b>	<b>28.91</b>	<b>92.96</b>
1.1 On Loans and Advances	65.34	25.03	5.76		158.45	230.04	136.72	8.98	228.33	83.27	21.06	82.41
1.2 On Investment				0.26	3.02	5.31	2.36		4.05	3.41	0.18	
1.2.1 Government Bonds				0.26	3.02	5.31	2.36		4.05	3.41		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds											0.18	
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	8.57	5.65	1.46	3.70	41.10	23.06	15.28	3.56	9.60	9.65	7.68	10.55
1.5 On Others									1.56			
<b>2. Commission and Discount</b>	<b>0.25</b>	<b>0.06</b>			<b>0.73</b>	<b>0.80</b>	<b>0.34</b>		<b>0.58</b>	<b>0.25</b>	<b>0.03</b>	<b>0.01</b>
2.1 Bills Purchase and Discount												
2.2 Commission	0.25	0.06			0.73	0.80	0.34		0.34	0.25	0.03	0.01
2.3 Others									0.24		0.00	
<b>3. Exchange Fluctuation Income</b>												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
<b>4. Other Operating Income</b>	<b>6.09</b>	<b>1.91</b>	<b>0.00</b>	<b>0.00</b>	<b>7.70</b>	<b>30.61</b>	<b>11.38</b>	<b>0.58</b>	<b>11.76</b>	<b>4.31</b>	<b>2.62</b>	<b>6.29</b>
<b>5. Non Operating Income</b>				<b>5.41</b>	<b>5.00</b>		<b>0.01</b>	<b>0.01</b>				<b>0.13</b>
<b>6. Write Back from Provisions for loss</b>	<b>10.48</b>		<b>0.17</b>		<b>60.31</b>	<b>49.57</b>		<b>0.90</b>		<b>54.76</b>		<b>12.66</b>
<b>7. Recovery of written-off Loan</b>											<b>4.62</b>	<b>3.51</b>
<b>8. Income from Extra Ordinary transactions</b>											<b>26.70</b>	
<b>9. Net Loss</b>	<b>1.59</b>							<b>19.73</b>	<b>7.09</b>			
<b>Total Income</b>	<b>92.33</b>	<b>32.66</b>	<b>7.40</b>	<b>9.36</b>	<b>276.33</b>	<b>339.38</b>	<b>166.08</b>	<b>33.77</b>	<b>262.97</b>	<b>155.65</b>	<b>62.88</b>	<b>115.56</b>

BFI Name	Pokhara	Central	Arun	Multipurpose	Srijana	WMBFL	CMBFCL	Crystal	Ganeshwari	ICFC	Kuber	Manjushree
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>138.81</b>	<b>104.44</b>	<b>9.91</b>	<b>4.34</b>	<b>177.84</b>	<b>0.28</b>	<b>1.62</b>	<b>0.22</b>	<b>106.74</b>	<b>270.90</b>	<b>0.96</b>	<b>223.99</b>
1.1 On Deposit Liabilities	137.90	104.44	9.91	4.34	177.53	0.28	1.33	0.22	106.43	262.43	0.96	223.31
1.1.1 Saving Account	33.85	36.61	3.60	0.00	70.13	0.28	0.07	0.22	30.98	62.02	0.56	72.47
1.1.2 Fixed Account	95.27	67.83	6.31	4.34	83.11				75.45	184.74	0.33	150.84
1.1.2.1 Up to 3 months Fixed Account	1.86	0.78			7.46				1.65	14.45		6.89
1.1.2.2 3 to 6 months Fixed Account	17.31	0.82			8.32				1.88	3.71	0.00	22.38
1.1.2.3 6 months to 1 year Fixed Account	70.22	55.30	0.15		58.91				55.52	148.51	0.31	90.29
1.1.2.4 Above 1 year Fixed Account	5.87	10.93	6.16	4.34	8.42				16.40	18.07	0.01	31.27
1.1.3 Call Deposit	8.79				24.29		1.25			15.67	0.07	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	0.91				0.31		0.30		0.31	8.47		0.69
<b>2. Commission Expense</b>					<b>0.61</b>							
<b>3. Staff Expense</b>	<b>23.36</b>	<b>13.47</b>	<b>4.41</b>	<b>1.21</b>	<b>24.22</b>	<b>1.61</b>	<b>1.70</b>	<b>0.30</b>	<b>7.54</b>	<b>43.36</b>	<b>4.77</b>	<b>21.93</b>
<b>4. Office Operating Expenses</b>	<b>17.57</b>	<b>6.44</b>	<b>4.86</b>	<b>1.42</b>	<b>13.40</b>	<b>1.95</b>	<b>0.94</b>	<b>0.35</b>	<b>6.95</b>	<b>29.94</b>	<b>4.83</b>	<b>17.33</b>
<b>5. Foreign Exchange Loss</b>												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
<b>6. Non Operating Expense</b>												
<b>7. Provision for Risk</b>	<b>9.76</b>	<b>2.34</b>	<b>40.87</b>	<b>2.11</b>	<b>37.94</b>				<b>15.28</b>	<b>5.37</b>	<b>6.37</b>	
7.1 Loan loss Provision	9.76	2.34	40.73	2.11	37.94				6.71	5.37	0.32	
7.1.1 General Loan loss Provision	6.37	2.34	3.07	1.36	17.93				6.71	3.87	0.32	
7.1.1.1 Pass Loan Loss Provision	3.38	2.34	3.07		1.52				6.71		0.32	
7.1.1.2 Watch List Provision	3.00			1.36	16.42					3.87		
7.1.2 Special Loan Loss Provision	3.38		37.66	0.75	20.00					1.49		
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets			0.14									
7.3. Provision for Loss on Investment									8.58			
7.5. Provision for Loss of Other Assets											6.05	
<b>8. Loan Written Off</b>							<b>28.61</b>					
<b>9. Provision for Staff Bonus</b>	<b>1.67</b>	<b>0.49</b>								<b>4.95</b>		<b>0.62</b>
<b>10. Provision for Income Tax</b>	<b>5.02</b>	<b>1.48</b>								<b>14.86</b>		<b>1.87</b>
<b>11. Others</b>												
<b>12. Net Profit</b>	<b>11.72</b>	<b>3.46</b>	<b>3.79</b>	<b>2.96</b>	<b>3.65</b>	<b>6.95</b>			<b>15.44</b>	<b>34.67</b>		<b>4.36</b>
<b>Total Expenses</b>	<b>207.92</b>	<b>132.12</b>	<b>63.84</b>	<b>12.05</b>	<b>257.64</b>	<b>39.41</b>	<b>4.26</b>	<b>0.87</b>	<b>151.95</b>	<b>404.05</b>	<b>16.93</b>	<b>270.10</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>191.01</b>	<b>121.37</b>	<b>14.36</b>	<b>10.53</b>	<b>227.19</b>	<b>1.59</b>		<b>0.01</b>	<b>137.77</b>	<b>361.08</b>	<b>2.49</b>	<b>258.25</b>
1.1 On Loans and Advances	173.16	103.73	14.36	10.53	196.26	0.57			118.85	322.79	1.22	230.47
1.2 On Investment	2.60	2.22							1.74	9.40		1.56
1.2.1 Government Bonds	2.60									9.40		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds		2.22										1.56
1.2.4 Debenture & Bonds									1.74			
1.3 On Agency Balance										28.90		
1.4 On Call Deposit	15.26	15.43			30.92	1.02			16.30		1.27	
1.5 On Others								0.01	0.89			26.21
<b>2. Commission and Discount</b>	<b>0.20</b>	<b>0.34</b>	<b>2.04</b>	<b>0.91</b>					<b>0.71</b>	<b>5.09</b>	<b>0.01</b>	<b>11.85</b>
2.1 Bills Purchase and Discount												
2.2 Commission	0.20	0.34	0.09	0.91					0.63	5.09	0.01	1.56
2.3 Others			1.95						0.08			10.29
<b>3. Exchange Fluctuation Income</b>												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
<b>4. Other Operating Income</b>	<b>12.53</b>	<b>9.80</b>	<b>6.70</b>		<b>21.28</b>	<b>0.00</b>	<b>0.03</b>		<b>10.09</b>	<b>19.41</b>	<b>0.48</b>	
<b>5. Non Operating Income</b>	<b>0.24</b>								<b>0.22</b>	<b>7.60</b>	<b>0.00</b>	
<b>6. Write Back from Provisions for loss</b>	<b>3.94</b>	<b>0.60</b>	<b>40.73</b>	<b>0.60</b>	<b>9.17</b>	<b>37.81</b>	<b>0.54</b>		<b>3.16</b>	<b>10.82</b>	<b>1.87</b>	
<b>7. Recovery of written-off Loan</b>										<b>0.04</b>		
<b>8. Income from Extra Ordinary transactions</b>												
<b>9. Net Loss</b>							<b>3.09</b>	<b>0.86</b>			<b>12.08</b>	
<b>Total Income</b>	<b>207.92</b>	<b>132.12</b>	<b>63.84</b>	<b>12.05</b>	<b>257.64</b>	<b>39.41</b>	<b>4.26</b>	<b>0.87</b>	<b>151.95</b>	<b>404.05</b>	<b>16.93</b>	<b>270.10</b>

BFI Name	Jebils	Reliance
<b>Expenses</b>		
<b>1. Interest Expense</b>	<b>38.07</b>	<b>121.08</b>
1.1 On Deposit Liabilities	38.07	121.08
1.1.1 Saving Account	4.15	43.47
1.1.2 Fixed Account	32.45	77.60
1.1.2.1 Up to 3 months Fixed Account	1.76	0.75
1.1.2.2 3 to 6 months Fixed Account	0.85	9.86
1.1.2.3 6 months to 1 year Fixed Account	16.60	37.66
1.1.2.4 Above 1 year Fixed Account	13.24	29.33
1.1.3 Call Deposit	1.47	
1.1.4 Certificate of Deposit		
1.2 On Borrowing		
<b>2. Commission Expense</b>		
<b>3. Staff Expense</b>	<b>5.93</b>	<b>14.02</b>
<b>4. Office Operating Expenses</b>	<b>4.46</b>	<b>12.19</b>
<b>5. Foreign Exchange Loss</b>		
5.1 Due to Change in Exchange Rates		
5.2 Due to Foreign Currency Transaction		
<b>6. Non Operating Expense</b>		
<b>7. Provision for Risk</b>	<b>6.51</b>	<b>27.73</b>
7.1 Loan loss Provision	1.87	27.73
7.1.1 General Loan loss Provision	0.04	15.14
7.1.1.1 Pass Loan Loss Provision	0.04	
7.1.1.2 Watch List Provision		15.14
7.1.2 Special Loan Loss Provision	1.83	12.59
7.1.3 Additional Loan Loss Provision		
7.2. Provision for Non-Banking Assets		
7.3. Provision for Loss on Investment	4.65	
7.5. Provision for Loss of Other Assets	0.00	
<b>8. Loan Written Off</b>		
<b>9. Provision for Staff Bonus</b>		
<b>10. Provision for Income Tax</b>	<b>-1.44</b>	
<b>11. Others</b>		
<b>12. Net Profit</b>		
<b>Total Expenses</b>	<b>53.53</b>	<b>175.01</b>
<b>Income</b>		
<b>1. Interest Income</b>	<b>47.28</b>	<b>151.19</b>
1.1 On Loans and Advances	40.16	129.40
1.2 On Investment	0.95	0.91
1.2.1 Government Bonds	0.95	0.91
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	5.72	20.88
1.5 On Others	0.45	
<b>2. Commission and Discount</b>	<b>0.03</b>	<b>0.14</b>
2.1 Bills Purchase and Discount		
2.2 Commission	0.03	0.12
2.3 Others		0.01
<b>3. Exchange Fluctuation Income</b>		
3.1 Due to Change in Exchange Rate		
3.2 Due to Foreign Currency Transaction		
<b>4. Other Operating Income</b>	<b>3.32</b>	<b>8.96</b>
<b>5. Non Operating Income</b>	<b>0.44</b>	<b>0.70</b>
<b>6. Write Back from Provisions for loss</b>	<b>1.78</b>	<b>1.96</b>
<b>7. Recovery of written-off Loan</b>		
<b>8. Income from Extra Ordinary transactions</b>	<b>0.01</b>	
<b>9. Net Loss</b>	<b>0.67</b>	<b>12.06</b>
<b>Total Income</b>	<b>53.53</b>	<b>175.01</b>

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC
<b>Sector Wise</b>												
Agricultural and Forest Related	5090.99	9070.70	4261.20	4877.55	2421.56	5049.67	2398.34	1050.24	4328.53	3696.29	2920.99	8337.73
Fishery Related	268.73	553.59	28.51	38.26		1.54		28.96	10.67	50.21	85.39	135.61
Mining Related	733.00	80.02	187.08	463.68				516.30		12.28	371.78	
Manufacturing (Producing) Related	14209.96	12503.56	38010.59	40116.65	9629.60	35217.54	26402.45	7953.79	14348.34	15001.45	11397.12	14888.59
Construction	9537.48	15499.92	1541.01	7933.19	11550.34	4359.25	2746.55	4783.89	15153.58	4233.66	7679.44	23668.41
Electricity, Gas and Water	5627.54	4373.12	7026.36	9538.51	38.50	1180.86	2203.75	1576.44	3955.66	2580.75	2367.31	1166.44
Metal Products, Mach. & Ele. Eqp.	1520.99	1419.24	895.59	403.52	1937.59	3049.49	2953.74	659.36	2062.05	1047.14	1419.77	326.38
Tras., Com. and Public Utilities	1800.79	2445.97	1176.29	4547.41	95.50	3198.68	2072.50	956.88	3530.10	1737.47	3025.60	316.84
Wholesaler & Retailer	15671.25	38490.49	34577.20	27963.96	14223.97	17069.47	20804.36	8697.12	27768.38	20159.24	10091.13	36218.36
Finance, Insurance and Real Estate	6601.77	11160.54	7373.43	6782.94	2248.52	11137.13	5098.03	4432.18	11373.52	7337.78	2640.23	15742.05
Hotel or Restaurant	2581.31	5921.60	3145.67	8397.90	184.83	4810.10	2621.02	1627.46	3252.26	2703.56	1687.07	5699.89
Other Services	2329.87	3259.31	2694.99	9660.91	304.35	4079.14	1449.89	10883.91	2420.02	5007.99	2275.57	4430.44
Consumption Loans	10566.34	14259.84	5041.21	2662.75	5077.41	3253.20	1150.89	1834.67	4631.89	7534.74	1917.14	12156.49
Local Government		216.60		383.43	138.81	255.20						
Others	5222.02	2706.61	19726.40	5126.57	1793.65	3260.16	16984.25	3120.05	10096.32	2246.49	9066.95	20125.99
<b>TOTAL sectorwise</b>	<b>81762.04</b>	<b>121961.11</b>	<b>125685.52</b>	<b>128897.23</b>	<b>49644.63</b>	<b>95921.42</b>	<b>86885.77</b>	<b>48121.25</b>	<b>102931.32</b>	<b>73349.04</b>	<b>56945.48</b>	<b>143213.21</b>

**Product Wise**

Term Loan	18141.34	15145.01	21295.25	35361.34	2193.97	14989.88	10843.07	7315.52	16951.98	11579.41	8607.19	22155.23
Overdraft	14010.39	19545.33	14840.47	17861.47	2803.83	8772.28	774.30	7612.33	18862.89	23106.16	14471.03	32843.51
Trust Receipt Loan / Import Loan	1689.61	761.73	11784.38	18470.85	6438.16	15751.96	8140.49	2694.53	5004.94	2773.16	2217.19	1015.01
Demand & Other Working Capital Loan	12129.49	44264.90	39246.56	37017.31	12536.27	32386.20	38793.77	9713.23	16974.40	11078.22	8407.81	22607.43
Res. Per. H. Loan (Up to Rs. 15 mil.)	5341.61	11078.50	8359.08	2049.17	8239.11	4332.97	2293.17	3954.88	15153.58	3756.86	4086.30	19022.16
Real Estate Loan	2869.12	5746.71	4976.01	5094.72	3094.93	3759.57	4536.06	2411.91	4864.38	3948.75	635.93	11482.15
Margin Nature Loan	2150.03	1866.79	1606.42	844.39		1118.55		373.09	885.67	666.78	832.82	1400.09
Hire Purchase Loan	2711.15	5564.30	2728.48	3490.68	4897.19	6836.91	1814.92	6770.33	6776.54	7287.63	5725.04	10161.53
Deprived Sector Loan	7306.73	6548.59	5827.97	6049.03	2399.30	4267.30	4705.92	2367.02	7473.09	3073.87	2822.08	12042.08
Bills Purchased	2.80	57.76	228.73	854.27	100.24	37.96	1.42	404.68	123.57	883.71	20.98	
Other Product	15409.78	11381.49	14792.15	1804.01	6941.64	3667.84	14982.64	4503.73	9860.28	5194.50	9119.11	10484.02
<b>Total Product wise Loan</b>	<b>81762.04</b>	<b>121961.11</b>	<b>125685.52</b>	<b>128897.23</b>	<b>49644.63</b>	<b>95921.42</b>	<b>86885.77</b>	<b>48121.25</b>	<b>102931.32</b>	<b>73349.04</b>	<b>56945.48</b>	<b>143213.21</b>

**Collateral Wise**

Gold and Silver	8423.73	10170.29	511.20	827.77				395.24		75.71	71.26	510.11
Government Securities	107.26	236.74	3.66	1.43					0.41	121.14		8.91
Non Governmental Securities	107.79	1717.75	3429.77	844.39		1090.77		629.06	936.26	354.56	832.82	1400.09
Fixed Deposit Receipts	299.18	447.50	741.77	415.66	385.61	973.23	798.11	290.44	1178.14	477.31	361.69	364.82
Own	294.75	447.50	361.08	415.66	141.39	973.23	798.11	288.92	1178.14	477.31	361.69	364.82
Other Licences Institutions	4.43		380.69		244.22			1.52				
Collateral of Properties	68070.17	105438.45	108094.25	105311.51	43938.61	89966.18	75890.44	44576.30	89461.19	67267.97	51928.28	131913.63
Fixed Assets	65970.68	105407.40	55626.68	83890.45	32294.70	88834.85	68960.94	43106.99	54134.57	62293.55	49173.48	90249.81
Current Assets	2099.49	31.05	52467.57	21421.06	11643.91	1131.33	6929.49	1469.31	35326.62	4974.43	2754.80	41663.82
Against security of Bill	2.50	52.02	6957.29	330.60		37.96	782.11	441.73	3510.26	517.73	918.51	
Domestic Bills	2.50	19.22	8.10	8.62		18.57		333.21				
Foreign Bills		32.80	6949.19	321.98		19.39	782.11	108.52	3510.26	517.73	918.51	
Against Guarantee	1018.92	3809.07	1766.19	6125.26	1108.55	3796.67	4628.37	1605.98	6541.87	4522.55	1919.72	8685.92
Government Guarantee	33.83	1.20	0.81	383.43	138.81		156.12	91.30	198.74	2.17	74.74	216.53
Institutional Guarantee	939.69	3793.04	1709.42	3789.11	969.74		4472.25	1422.69	5137.57	2740.35	1844.33	8469.38
Personal Guarantee	3.62	12.16	55.96	975.04				91.99	1205.56		0.65	
Collective Guarantee	0.01	2.67										
Int. Rtd. Foreign Bank's Guarantee	41.78		0.00	977.69		153.95				843.78		
Other Guarantee						3642.72				936.25		
Credit Card			262.77	37.56	196.39	56.62			12.05	12.09		96.71
Others	3732.49	89.29	3918.60	15003.06	4015.47		4786.75	182.50	1291.15		913.20	233.02
<b>Total</b>	<b>81762.04</b>	<b>121961.11</b>	<b>125685.52</b>	<b>128897.23</b>	<b>49644.63</b>	<b>95921.42</b>	<b>86885.77</b>	<b>48121.25</b>	<b>102931.32</b>	<b>73349.04</b>	<b>56945.48</b>	<b>143213.21</b>

BFI Name	MBL	Kumari	Laxmi	SBL	AoBNL	Global	Citizens	Prime	Sunrise	NMB	PRA BHU	Janata
<b>Sector Wise</b>												
Agricultural and Forest Related	2339.83	1136.26	2722.22	1917.80	24450.64	2833.04	1640.89	1741.26	4610.51	1465.32	4785.98	3416.42
Fishery Related	122.16	87.24	74.09	19.48	737.76	24.12	76.10	17.60	121.94	38.92		76.39
Mining Related	32.44	811.14	90.80	563.01	151.80	131.75	520.00	153.32	39.33	68.48		10.01
Manufacturing (Producing) Related	13739.35	17803.62	12672.54	17176.17	8907.79	18590.04	8524.53	11219.55	8803.93	19169.71	12369.32	13639.56
Construction	5761.71	8108.16	13244.14	4060.36	5831.89	13386.10	3097.71	8533.44	12172.70	10835.01	13228.68	5354.67
Electricity, Gas and Water	2503.99	2685.96	2788.86	3717.01	396.80	6144.93	3582.73	4868.92	2053.89	5019.94	3402.44	2791.00
Metal Products, Mach. & Ele. Eqp.	528.36	1448.65	3857.12	1260.79	179.13	1422.79	163.59	448.86	802.45	1082.33	410.67	350.67
Tras., Com. and Public Utilities	2192.61	2995.29	5540.90	6997.54	772.51	983.27	1644.43	2116.17	326.15	2088.29	3084.68	792.34
Wholesaler & Retailer	17853.19	10690.73	11127.60	19005.03	24243.28	26527.09	11567.21	9824.24	14138.46	23027.23	15311.51	14172.21
Finance, Insurance and Real Estate	8582.93	3985.55	3910.34	7075.34	110.23	5250.86	4959.00	11588.25	5730.71	6537.95	9835.33	2417.21
Hotel or Restaurant	1881.38	2388.19	2732.87	3404.38	3517.10	4159.76	1087.53	2375.16	3345.99	3797.48	5050.43	1975.64
Other Services	5525.39	2717.47	2843.15	3136.95	2982.98	5061.95	3691.04	2403.38	3911.24	2520.37	7022.03	2941.87
Consumption Loans	3665.87	3510.24	3490.59	3113.02	994.72	5595.26	5731.89	7984.64	4383.70	3619.43	6592.27	3472.64
Local Government	129.84	1.14	136.67	140.57	0.20	97.39						
Others	6663.74	9339.58	755.53	20924.73	29229.40	12193.01	13654.48	6039.14	6733.21	4136.88	5814.84	8502.38
<b>TOTAL sectorwise</b>	<b>71522.80</b>	<b>67709.23</b>	<b>65987.43</b>	<b>92512.17</b>	<b>102506.24</b>	<b>102401.34</b>	<b>59941.14</b>	<b>69313.93</b>	<b>67174.21</b>	<b>83407.34</b>	<b>86908.18</b>	<b>59913.01</b>

**Product Wise**

Term Loan	10548.71	14611.03	15448.43	23172.79	10533.69	14371.27	11509.38	8450.82	9782.36	17524.73	24539.71	11558.57
Overdraft	5831.82	13993.67	4862.37	21155.42	9647.77	23141.24	9038.96	13834.51	12791.72	3454.94	10453.32	13913.51
Trust Receipt Loan / Import Loan	3309.60	3743.20	5211.59	5091.81	34.63	6984.64	1386.98	1505.39	2680.49	5465.02	3373.91	3474.14
Demand & Other Working Capital Loan	9306.38	14419.66	15601.73	14841.58	67933.99	24946.79	8071.29	9962.10	10801.02	16482.68	14458.40	8474.61
Res. Per. H. Loan (Up to Rs. 15 mil.)	5756.61	5275.85	3162.42	3894.72	5628.17	9495.51	4040.90	4255.80	8576.66	8771.67	9957.46	3114.07
Real Estate Loan	4555.38	2209.99	1802.47	7130.78	533.25	3853.28	6732.23	6521.68	3751.80	3441.56	5337.27	2398.35
Margin Nature Loan	315.17	692.33	1490.37	2202.71		1731.38	2487.49	1993.38	1768.00	548.99	2627.90	591.25
Hire Purchase Loan	6633.06	3205.18	3343.15	8296.72	804.05	7397.19	5329.04	4642.94	4987.52	4583.98	7195.39	3900.62
Deprived Sector Loan	3350.45	838.00	3485.68	4774.30	7235.43	4694.83	2940.42	3542.59	3141.46	3981.41	4678.86	2562.48
Bills Purchased		19.79		29.70			124.79	368.24	360.48		0.24	
Other Product	21915.62	8700.53	11579.23	1921.63	155.25	5785.22	8279.67	14236.48	8532.70	19152.36	4285.73	9925.41
<b>Total Product wise Loan</b>	<b>71522.80</b>	<b>67709.23</b>	<b>65987.43</b>	<b>92512.17</b>	<b>102506.24</b>	<b>102401.34</b>	<b>59941.14</b>	<b>69313.93</b>	<b>67174.21</b>	<b>83407.34</b>	<b>86908.18</b>	<b>59913.01</b>

**Collateral Wise**

Gold and Silver	8.42	10.50	507.60		69.83	0.33	2083.59	4492.83	0.29		81.63	144.30
Government Securities		0.77		4.34			2.45	3.32		0.90	11.10	
Non Governmental Securities		2285.84		2209.80		169.41	2489.58	2081.75	1863.02	594.17	2636.91	689.60
Fixed Deposit Receipts	343.37	160.56	543.40	547.16	754.72	459.86	391.08	394.13	424.87	364.25	571.31	239.68
Own	343.37	143.02	543.40	544.18	754.72	459.86	388.82	394.13	424.87	364.25	571.31	239.68
Other Licences Institutions		17.55		2.99			2.26					
Collateral of Properties	67837.22	60773.18	61298.28	83224.11	101681.69	86820.22	50264.40	55884.06	63229.99	81423.95	76084.05	57529.43
Fixed Assets	33636.93	58405.55	45066.17	50636.46	101681.69	44414.59	34128.12	55601.77	59114.45	67548.81	73252.70	46679.62
Current Assets	34200.29	2367.63	16232.11	32587.65		42405.63	16136.28	282.29	4115.54	13875.15	2831.35	10849.82
Against security of Bill		65.40		2524.93			1453.07				1685.19	
Domestic Bills		0.62		313.74			26.10				51.46	
Foreign Bills		64.78		2211.20			1426.97				1633.73	
Against Guarantee	306.25	1884.94	136.67	2389.98		430.50	84.00	5008.01	986.20	784.64	4852.38	1001.92
Government Guarantee	133.23	151.19	136.67	135.05				140.92		83.00	124.97	16.00
Institutional Guarantee		1474.91		2220.49			3.49	4294.19	940.31	267.82	3806.30	968.79
Personal Guarantee	173.03	218.04		25.67		428.02	80.51	566.21	41.98	371.43	634.05	17.13
Collective Guarantee						2.48				62.39	287.06	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		40.80		8.77				6.68	3.91			
Credit Card	47.66	17.44	45.81	135.04		214.57	42.21	90.14	29.37	13.99		
Others	2979.87	2510.60	3455.67	1476.80		14306.45	3130.76	1359.69	640.46	225.45	985.61	308.07
<b>Total</b>	<b>71522.80</b>	<b>67709.23</b>	<b>65987.43</b>	<b>92512.17</b>	<b>102506.24</b>	<b>102401.34</b>	<b>59941.14</b>	<b>69313.93</b>	<b>67174.21</b>	<b>83407.34</b>	<b>86908.18</b>	<b>59913.01</b>

BFI Name	Mega	Civil	Century	Sanima	MahalaxmiDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva
<b>Sector Wise</b>												
Agricultural and Forest Related	1784.69	1844.44	1784.77	1449.85	376.22	0.88	336.38	242.10	590.32	252.87	280.58	934.11
Fishery Related	32.91	10.73	33.99	23.18	24.62		11.74		11.93	2.35		36.52
Mining Related	132.23	29.45	449.07	206.93	177.22				43.57			
Manufacturing (Producing) Related	11490.05	10642.85	14332.72	11011.81	1544.61		214.90	88.45	668.89	573.47	166.19	778.39
Construction	3158.11	2865.40	5611.95	7231.72	1563.87	2.20	79.78	58.51	2092.36	847.25	183.18	2466.64
Electricity, Gas and Water	1709.63	2370.32	2085.22	3435.48	548.97		2.06		189.02			668.68
Metal Products, Mach. & Ele. Eqp.	522.70	438.21	907.28	1298.87	116.32				179.43	15.04		119.84
Tras., Com. and Public Utilities	1105.56	1469.70	591.52	4639.60	1234.23	3.95	66.98	223.05	1113.27	91.44	99.65	1112.01
Wholesaler & Retailer	16001.44	9486.83	10580.48	15981.98	2677.62	1.17	1306.74	331.09	2357.99	1334.20	687.79	1810.03
Finance, Insurance and Real Estate	8762.81	4630.77	6052.00	2978.46	2304.61		118.37		1359.33	581.98		931.71
Hotel or Restaurant	3855.24	1174.12	2568.95	2637.83	1744.86	3.66	21.21		546.54	184.67	121.05	302.19
Other Services	1473.96	1739.39	1932.29	2576.95	240.47		64.99	649.10	780.40	304.92	95.64	577.79
Consumption Loans	3766.83	3048.68	4286.16	2484.07	4558.61		36.34	36.75	826.28	198.49	39.22	1447.74
Local Government					924.79				3.34			10.33
Others	9847.32	2851.89	6062.82	19742.57	5765.59	3.06	1246.25		5052.63	600.54	1027.80	3647.33
<b>TOTAL sectorwise</b>	<b>63643.46</b>	<b>42602.78</b>	<b>57279.25</b>	<b>75699.30</b>	<b>23802.61</b>	<b>14.91</b>	<b>3505.75</b>	<b>1629.05</b>	<b>15815.28</b>	<b>4987.23</b>	<b>2701.11</b>	<b>14843.32</b>

**Product Wise**

Term Loan	11484.39	8453.49	15554.53	12510.93	5225.75	0.90		419.54	5622.24	1263.96	888.08	1409.54
Overdraft	15523.76	7013.30	12570.40	8380.25	7897.62	3.06		661.40	4163.92	871.17	1246.71	947.57
Trust Receipt Loan / Import Loan	3136.31	5026.52	2046.92	1184.79								
Demand & Other Working Capital Loan	12041.78	9497.60	11244.63	14744.77		1.17	1503.30			1140.89	100.32	282.25
Res. Per. H. Loan (Up to Rs. 15 mil.)	3360.38	1949.51	3658.49	5334.07	2549.45	2.20	44.34	58.51	1484.89	653.42	183.18	1777.32
Real Estate Loan	5344.71	2304.74	4224.07	6154.47	2260.29		152.96		1283.96	468.30		1222.48
Margin Nature Loan	452.24	1107.09	1187.89	392.00	953.57				299.30	51.11		803.57
Hire Purchase Loan	4953.76	2621.79	2779.55	5155.24	2650.90	3.95	31.94	223.05	1773.95	118.71	99.65	1564.26
Deprived Sector Loan	4048.73	2362.47	1931.38	3505.65	1289.13	3.63	154.87	87.16	839.06	213.38	137.06	614.68
Bills Purchased		44.49	3.80	126.05								
Other Product	3297.40	2221.78	2077.59	18211.10	975.90		1618.34	179.38	347.97	206.29	46.09	6221.63
<b>Total Product wise Loan</b>	<b>63643.46</b>	<b>42602.78</b>	<b>57279.25</b>	<b>75699.30</b>	<b>23802.61</b>	<b>14.91</b>	<b>3505.75</b>	<b>1629.05</b>	<b>15815.28</b>	<b>4987.23</b>	<b>2701.11</b>	<b>14843.32</b>

**Collateral Wise**

Gold and Silver	45.91	238.87	68.60	115.25	621.14				14.34	132.90		333.95
Government Securities	3.25		2.21	1.16	0.15							9.00
Non Governmental Securities	679.55	1107.09	1280.75	5.00	934.20				274.20	28.29		797.47
Fixed Deposit Receipts	269.63	145.52	327.69	691.37	333.00		36.34	36.75	167.86	14.93	39.22	146.57
Own	269.18	145.52	327.69	691.37	333.00		36.34	36.75	167.86	14.93	39.22	146.57
Other Licences Institutions	0.45											
Collateral of Properties	58911.84	39379.68	54204.07	71811.06	20953.62	12.19	3467.41	1592.31	15001.08	4811.09	2661.89	12732.02
Fixed Assets	55613.33	39136.32	39143.28	63575.88	20953.62	12.19	3467.41	1592.31	15001.08	4811.09	2661.89	12732.02
Current Assets	3298.51	243.36	15060.80	8235.18								
Against security of Bill	1.60	28.48	14.12	717.73								
Domestic Bills			14.12									
Foreign Bills	1.60	28.48		717.73								
Against Guarantee	3280.87	1450.94	1280.10	31.80	953.57	2.72			331.73			640.95
Government Guarantee		16.73				2.72			3.34			10.33
Institutional Guarantee	3018.85	1222.77	1259.95		953.57				127.99			466.55
Personal Guarantee	125.67		19.84	1.53					80.68			89.92
Collective Guarantee	136.35	176.10	0.31						119.71			74.15
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		35.33		30.27								
Credit Card	49.56		40.34	32.48								
Others	401.26	252.20	61.37	2293.46	6.92		2.01		26.08	0.01		183.36
<b>Total</b>	<b>63643.46</b>	<b>42602.78</b>	<b>57279.25</b>	<b>75699.30</b>	<b>23802.61</b>	<b>14.91</b>	<b>3505.75</b>	<b>1629.05</b>	<b>15815.28</b>	<b>4987.23</b>	<b>2701.11</b>	<b>14843.32</b>

BFI Name	Miteri	Tinau	Muktnath	Kankai	Bhargav	Garima	OmDB	GandakDB	Kabeli	Kamana	Corporate	Purnima	Jyoti
<b>Sector Wise</b>													
Agricultural and Forest Related	258.24	436.23	4181.68	210.73	206.26	878.65	607.31	690.11	133.33	724.57	5.90	233.40	887.54
Fishery Related	3.28	5.00	49.76	0.60	3.73	19.44	9.39	40.80		51.24	1.05		
Mining Related	2.45		1.95			17.57	8.28						223.75
Manufacturing (Producing) Related	305.84	167.31	1208.17	54.97	182.75	901.80	1190.50	1087.83	0.74	1113.88	116.64	147.72	1248.64
Construction	538.55	467.46	5347.48	264.10	353.91	3121.33	4287.46	3365.14	133.70	1739.48	80.13	299.41	2191.61
Electricity,Gas and Water	1.26		115.93	4.19	8.78	63.09	347.27	29.79		0.76			526.34
Metal Products, Mach. & Ele. Eqp.	32.53	30.01	166.70	19.54		204.04	170.43	260.79	0.39	472.36	5.93		208.37
Tras., Com. and Public Utilities	179.94	360.22	3451.95	20.99	193.45	2486.13	2248.29	1565.90	37.35	932.52	12.60	193.23	2176.17
Wholesaler & Retailer	421.27	1078.33	5528.28	372.74	830.87	1960.12	2381.02	3043.61	169.19	2696.82	11.33	696.05	2765.39
Finance, Insurance and Real Estate	116.14	436.47	1671.20	64.78		634.30	1409.31	1238.60	10.00	992.01	3.18	137.80	935.41
Hotel or Restaurant	71.05	170.93	1260.50	37.13	49.97	793.35	1007.93	1125.97	22.21	479.20	0.47	173.66	384.70
Other Services	58.43	298.68	216.40	26.31	106.45	277.24	535.99	480.79	33.03	636.37		64.84	383.81
Consumption Loans	169.99	160.19	1484.74	125.55	59.45	1634.23	1550.49	1208.68	123.02	800.56	14.30	154.06	1945.61
Local Government	1.50			0.46		0.03							4.60
Others	1158.37	611.43	4806.68	575.36	708.09	8394.32	4427.17	7460.33	96.71	3844.31	31.77	852.80	4245.26
<b>TOTAL sectorwise</b>	<b>3318.82</b>	<b>4222.26</b>	<b>29491.42</b>	<b>1777.43</b>	<b>2703.70</b>	<b>21385.66</b>	<b>20180.84</b>	<b>21598.32</b>	<b>759.67</b>	<b>14484.08</b>	<b>283.29</b>	<b>2952.97</b>	<b>18127.20</b>

**Product Wise**

Term Loan	41.02	637.01	5455.94	608.97	908.28	6594.25	2994.45	1419.84	258.37	5067.49	19.22		3610.13
Overdraft	437.09	1446.79	5255.39	525.86	941.13	5512.34	1855.63	8432.04		3996.00	81.34	266.82	5376.30
Trust Receipt Loan / Import Loan						5.00							
Demand & Other Working Capital Loan			36.50			14.36	290.43		201.88	13.66	68.49	968.82	
Res. Per. H. Loan (Up to Rs. 15 mil.)	458.14	489.99	4157.64	198.79	325.51	2348.38	3084.92	2591.63	74.17	1346.67	66.86	299.41	1719.40
Real Estate Loan	119.03	282.26	1585.68	93.15		963.41	2253.17	1880.82		966.58	3.18	137.80	1721.81
Margin Nature Loan		7.37	522.26			131.47	225.23	60.16		21.51		0.25	941.14
Hire Purchase Loan	260.29	248.56	3457.21	78.39	192.53	3422.64	2657.19	2153.33	37.36	1694.42	31.68	312.57	1680.92
Deprived Sector Loan	172.42	248.26	8026.20	82.83	211.54	1260.38	912.43	1031.94	42.61	939.70	8.18	143.53	938.64
Bills Purchased											1.08		
Other Product	1830.83	862.00	994.62	189.45	124.71	1133.44	5907.39	4028.56	145.27	438.05	3.26	823.77	2138.86
<b>Total Product wise Loan</b>	<b>3318.82</b>	<b>4222.26</b>	<b>29491.42</b>	<b>1777.43</b>	<b>2703.70</b>	<b>21385.66</b>	<b>20180.84</b>	<b>21598.32</b>	<b>759.67</b>	<b>14484.08</b>	<b>283.29</b>	<b>2952.97</b>	<b>18127.20</b>

**Collateral Wise**

Gold and Silver	60.42	86.97	153.71			796.12	803.78	586.24	110.10	294.83		19.77	256.97
Government Securities			9.00										
Non Governmental Securities		7.37	522.26			124.41	225.23			22.51		0.25	941.14
Fixed Deposit Receipts	39.81	44.60	357.54	26.77	39.31	227.65	210.44	208.92	5.02	104.74	2.30	14.71	127.21
Own	39.81	44.60	357.54	26.77	39.31	227.65	210.44	208.92	5.02	104.74	2.30	14.71	127.21
Other Licences Institutions													
Collateral of Properties	3217.10	4007.37	22694.61	1750.20	2644.25	19740.80	18498.99	20164.49	644.55	13354.32	280.91	2918.25	15996.59
Fixed Assets	3217.10	4007.37	22679.03	1750.20	2644.25	19740.80	18498.99	20164.49	644.55	13354.32	280.91	2918.25	15993.59
Current Assets			15.57										3.00
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		75.94	5678.38			496.68	442.41	578.50		352.54			798.13
Government Guarantee						0.30	4.07	2.69		1.73			4.60
Institutional Guarantee		75.94				80.00	310.00	332.93					455.22
Personal Guarantee			290.81			1.47	21.15	242.88		16.38			102.18
Collective Guarantee			5387.56			414.91	107.19			334.44			236.13
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	1.50		75.93	0.46	20.14			60.16		355.14	0.08		7.16
<b>Total</b>	<b>3318.82</b>	<b>4222.26</b>	<b>29491.42</b>	<b>1777.43</b>	<b>2703.70</b>	<b>21385.66</b>	<b>20180.84</b>	<b>21598.32</b>	<b>759.67</b>	<b>14484.08</b>	<b>283.29</b>	<b>2952.97</b>	<b>18127.20</b>

BFI Name	Hanno	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	N.Community	Kailash	Salpa	Saptakoshi	Green	NFL
<b>Sector Wise</b>													
Agricultural and Forest Related	261.84	1000.18	244.43	664.47	741.30	36.73	50.06	335.08	320.36	96.26	498.51	76.40	
Fishery Related	0.40	78.10	1.97	29.34	11.12		3.30		52.07	1.49			
Mining Related	2.19			67.28	95.09								
Manufacturing (Producing) Related	108.66	1989.13	319.31	989.96	56.12	32.94	31.98	477.82	1180.87	43.63		11.19	
Construction	306.61	1376.94	259.98	2450.75	142.23	427.66	8.22	381.56	2728.92		70.85	2.85	33.18
Electricity,Gas and Water			0.34	1843.29					883.24				
Metal Products, Mach. & Ele. Eqp.	46.06		30.30	52.98	15.27			38.16	292.41	3.97	2.12		
Tras., Com. and Public Utilities	237.83	809.87	258.27	1046.10	404.95	286.41	3.00	181.18	1772.55	1.50		90.83	0.36
Wholesaler & Retailer	134.93	3509.08	1528.73	3138.86	991.81	330.24	93.82	366.14	2771.04	54.16	427.86	74.61	40.87
Finance, Insurance and Real Estate	35.01	743.21	276.94	2853.66	76.00	93.86		283.53	2618.25		74.82	53.33	
Hotel or Restaurant	40.11	992.97	113.98	983.40	163.81	54.27	6.50	38.61	1011.31	34.89	5.87	30.10	
Other Services	8.79	935.36	274.69	1436.30	378.47	4.90	12.37	49.17	577.00	4.04	6.74	19.60	
Consumption Loans	40.60	586.79	48.93	1731.02	125.80	98.69	4.14	44.86	815.71	2.58	48.93	74.78	0.17
Local Government										0.08			
Others	563.48	1770.21	579.51	3154.82	735.23	157.67	223.27	497.14	6663.39	59.49	263.94	212.94	62.21
<b>TOTAL sectorwise</b>	<b>1786.50</b>	<b>13791.83</b>	<b>3937.39</b>	<b>20442.23</b>	<b>3937.19</b>	<b>1523.37</b>	<b>436.65</b>	<b>2693.24</b>	<b>21687.11</b>	<b>302.09</b>	<b>1399.64</b>	<b>646.61</b>	<b>136.79</b>

**Product Wise**

Term Loan	250.67	2878.96	366.68	3775.34	482.09	158.78		785.66	2971.33	100.36	669.06	163.33	
Overdraft	327.22	651.81	1465.98	5017.95	1355.28	219.77		997.03	5120.83	102.47	409.54	210.47	
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	0.99	4765.20	60.95	356.81		219.30	384.96	2.12	287.07				40.87
Res. Per. H. Loan (Up to Rs. 15 mil.)	249.37	1122.13	275.18	1731.02	63.72	427.66		304.63	2637.99		70.85	29.92	27.56
Real Estate Loan		998.02	10.40	2136.81	67.80			122.29	2611.81		74.82		22.72
Margin Nature Loan	9.94	10.77	17.99	709.09		11.02			860.15			19.89	0.17
Hire Purchase Loan	251.01	1216.34	291.69	1563.97	387.13	317.31	3.55	192.31	2458.33		13.79	99.44	0.36
Deprived Sector Loan	66.32	606.23	512.03	2074.90	775.99	108.97	45.12	248.22	959.72	28.16	122.19	75.58	
Bills Purchased													
Other Product	630.98	1542.38	936.49	3076.33	805.18	60.57	3.02	40.97	3779.90	71.10	39.37	47.99	45.11
<b>Total Product wise Loan</b>	<b>1786.50</b>	<b>13791.83</b>	<b>3937.39</b>	<b>20442.23</b>	<b>3937.19</b>	<b>1523.37</b>	<b>436.65</b>	<b>2693.24</b>	<b>21687.11</b>	<b>302.09</b>	<b>1399.64</b>	<b>646.61</b>	<b>136.79</b>

**Collateral Wise**

Gold and Silver	36.17			13.09	14.52	48.09		2.00	210.69				29.62
Government Securities													16.33
Non Governmental Securities	9.94			709.09		11.02			860.15				
Fixed Deposit Receipts	10.52	169.56	46.32	622.58	36.96	7.76	0.59	15.96	168.70	0.15	35.14	19.36	
Own	10.32	169.56	46.32	622.58	36.96	7.76	0.59	15.96	168.70	0.15	35.14	19.36	
Other Licences Institutions	0.20												
Collateral of Properties	1705.04	13385.18	3649.04	17970.09	3110.40	1456.49	212.79	2513.99	19710.57	301.94	1364.50	534.35	136.62
Fixed Assets	1705.04	13385.18	3649.04	17970.09	3110.40	1456.49	36.93	2513.99	19710.57	301.94	1364.50	534.35	136.62
Current Assets						175.86							
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	19.26	226.32	224.53	1126.36	775.30			161.28	736.48				
Government Guarantee				17.19					14.45				
Institutional Guarantee		215.08		1096.09				161.25	591.75				
Personal Guarantee	19.26			4.35					130.28				
Collective Guarantee		11.24	224.53	8.72	775.30			0.04					
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	5.57	10.77	17.50	1.02			223.27		0.52			46.96	0.17
<b>Total</b>	<b>1786.50</b>	<b>13791.83</b>	<b>3937.39</b>	<b>20442.23</b>	<b>3937.19</b>	<b>1523.37</b>	<b>436.65</b>	<b>2693.24</b>	<b>21687.11</b>	<b>302.09</b>	<b>1399.64</b>	<b>646.61</b>	<b>136.79</b>

BFI Name	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose
<b>Sector Wise</b>													
Agricultural and Forest Related	0.52	118.73	788.85	433.28	5.50	98.15	271.33	67.55	81.31	108.14	249.02	6.25	130.53
Fishery Related				15.15			4.14			4.55	5.69		
Mining Related				3.62	4.00		1.83				7.96		
Manufacturing (Producing) Related	61.10	109.52		122.41		390.35	117.49	16.09	107.55	141.60	118.68		1.05
Construction	20.02	528.05	1502.11	999.93	23.99	589.06	100.31	75.58	106.07	518.17	728.94	101.62	38.10
Electricity, Gas and Water							7.30						
Metal Products, Mach. & Ele. Eqp.	3.45		21.88	23.19		668.19	104.89	4.28			104.06		
Tras., Com. and Public Utilities		294.22	518.84	151.01		1325.29	489.23	72.83		483.52	227.30		
Wholesaler & Retailer	33.33	419.64	1613.56	565.03	108.75	257.66	230.84	65.87	814.33	981.73	193.61	36.59	13.47
Finance, Insurance and Real Estate	40.31	411.68		341.13	114.52	89.93	130.22	48.97	208.31	535.93	119.31		
Hotel or Restaurant	27.50	206.79	92.58	65.36			105.20	59.82	68.63	225.35	43.47		
Other Services		243.00	66.80	590.67	137.59		34.36	37.95	47.32	113.95	100.86		7.55
Consumption Loans	146.94	832.13	255.06	173.03	39.04	326.33	89.87	20.46	24.31	35.59	118.17	26.81	11.25
Local Government	33.18						4.02						
Others	1965.35	1270.40	176.05	439.98	80.99	1463.58	359.47	152.46	431.99	1268.15	801.57	174.76	12.74
<b>TOTAL sectorwise</b>	<b>2331.70</b>	<b>4434.18</b>	<b>5035.73</b>	<b>3923.79</b>	<b>514.37</b>	<b>5208.53</b>	<b>2050.50</b>	<b>621.88</b>	<b>1889.82</b>	<b>4416.68</b>	<b>2818.63</b>	<b>346.03</b>	<b>214.70</b>

**Product Wise**

Term Loan	125.37	92.28	2153.15	893.46	108.75	271.58	377.02	131.82	873.57	1089.12	191.72		
Overdraft							78.65			52.97			
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	227.18	669.00		467.36		224.79	181.76	77.34		1135.52	491.88	36.59	13.47
Res. Per. H. Loan (Up to Rs. 15 mil.)	20.02	528.05	1293.44	745.51	23.99	499.01	469.17		106.07	448.29	728.94		38.10
Real Estate Loan	1765.88	212.05	266.70	565.51	114.52	436.60	204.07	43.58	305.79	412.21	27.20	150.21	
Margin Nature Loan	26.19	243.75	176.05	97.58	22.58	216.45	21.40	52.35		12.67	9.69		
Hire Purchase Loan	124.30	376.00	535.64	162.27	14.59	2143.59	174.07	75.58	5.51	483.52	261.77	24.42	2.59
Deprived Sector Loan	33.18	208.62	199.96	161.72	7.94	267.30	92.74	41.03	74.94	222.96	118.48	6.42	12.74
Bills Purchased													
Other Product	9.57	2104.43	410.80	830.38	222.00	1149.21	451.63	200.17	523.94	559.42	988.96	128.39	147.79
<b>Total Product wise Loan</b>	<b>2331.70</b>	<b>4434.18</b>	<b>5035.73</b>	<b>3923.79</b>	<b>514.37</b>	<b>5208.53</b>	<b>2050.50</b>	<b>621.88</b>	<b>1889.82</b>	<b>4416.68</b>	<b>2818.63</b>	<b>346.03</b>	<b>214.70</b>

**Collateral Wise**

Gold and Silver		451.81	159.17			43.18					3.44		
Government Securities							3.70						
Non Governmental Securities	26.19	243.75		97.58	22.58		21.27	6.32			9.69		
Fixed Deposit Receipts	0.05	48.07	95.89	52.48	1.87	55.84	53.46	6.19	18.80	35.59	44.24	2.39	7.05
Own	0.05	48.07	95.89	52.48	1.87	55.84	53.46	6.19	18.80	35.59	44.24	2.39	7.05
Other Licences Institutions													
Collateral of Properties	484.02	3360.10	4582.74	3638.23	279.28	4798.23	1912.40	559.06	1871.02	4074.00	2678.87	168.88	207.65
Fixed Assets	484.02	3360.10	4582.74	3638.23	153.10	4798.23	1912.40	559.06	1871.02	4074.00	2678.87	168.88	207.65
Current Assets					126.18								
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	83.27	330.46	21.88	135.50		89.93	51.29	47.18		294.42	0.40		
Government Guarantee	33.18												
Institutional Guarantee		199.62		135.50		89.93	40.00	40.59		193.60	0.40		
Personal Guarantee	50.09	130.83					11.29	3.72		100.82			
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee			21.88					2.87					
Credit Card													
Others	1738.17		176.05		210.64	221.35	8.38	3.13		12.67	82.00	174.76	
<b>Total</b>	<b>2331.70</b>	<b>4434.18</b>	<b>5035.73</b>	<b>3923.79</b>	<b>514.37</b>	<b>5208.53</b>	<b>2050.50</b>	<b>621.88</b>	<b>1889.82</b>	<b>4416.68</b>	<b>2818.63</b>	<b>346.03</b>	<b>214.70</b>

BFI Name	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebbis	Reliance
<b>Sector Wise</b>										
Agricultural and Forest Related	884.86		323.47		53.96	235.56	1.00	112.05	29.98	49.69
Fishery Related					6.05	6.61		4.93		
Mining Related					0.22	2.99				1.02
Manufacturing (Producing) Related		2.29	585.38		96.82	430.85		145.10	5.77	236.32
Construction	79.77	39.47			698.72	171.53		1510.61	289.38	408.57
Electricity, Gas and Water					0.50	55.42		114.16		35.01
Metal Products, Mach. & Ele. Eqp.					6.05	24.26		128.21	12.41	106.31
Tras., Com. and Public Utilities		5.09	2.94		101.18	57.50		407.91	133.65	766.81
Wholesaler & Retailer	460.32	30.00	111.00		168.93	1044.17	9.37	523.77	39.62	183.25
Finance, Insurance and Real Estate	180.45	26.61			416.88	1542.13	27.75	474.71	61.07	340.69
Hotel or Restaurant	7.95		74.77		215.98	405.95	6.20	164.62	64.46	177.03
Other Services	5.67	0.13			43.66	254.07		155.39	9.41	97.42
Consumption Loans	141.02	4.44	1.82	9.44	302.41	329.71	4.97	572.65	294.14	148.75
Local Government										
Others	2206.96	69.96	596.16	311.19	625.54	2492.66	35.54	1180.72	372.12	745.99
<b>TOTAL sectorwise</b>	<b>3967.00</b>	<b>177.98</b>	<b>1695.54</b>	<b>320.62</b>	<b>2736.88</b>	<b>7053.42</b>	<b>84.82</b>	<b>5494.83</b>	<b>1312.01</b>	<b>3296.85</b>

**Product Wise**

Term Loan	460.32	41.19	964.99	201.27	298.60	1274.96	16.57	1489.56	43.03	
Overdraft	61.40					91.79				
Trust Receipt Loan / Import Loan										
Demand & Other Working Capital Loan		56.29	149.60	16.79	98.75	3256.51		641.99	50.34	46.92
Res. Per. H. Loan (Up to Rs. 15 mil.)	79.77				484.00	694.53	28.23	1489.97	229.98	404.75
Real Estate Loan	187.96	10.43	465.19	99.83	389.75	507.64		333.36	205.81	360.74
Margin Nature Loan	0.37	34.50		0.02	202.54	330.15		259.68	259.94	122.73
Hire Purchase Loan	61.51	9.60	2.54	2.72	102.52	309.45	4.97	401.97	188.37	775.52
Deprived Sector Loan	333.37	2.69			245.26	495.90		352.03	60.45	164.62
Bills Purchased							2.60			
Other Product	2782.30	23.27	113.22		915.47	92.49	32.46	526.28	274.09	1421.57
<b>Total Product wise Loan</b>	<b>3967.00</b>	<b>177.98</b>	<b>1695.54</b>	<b>320.62</b>	<b>2736.88</b>	<b>7053.42</b>	<b>84.82</b>	<b>5494.83</b>	<b>1312.01</b>	<b>3296.85</b>

**Collateral Wise**

Gold and Silver										
Government Securities										
Non Governmental Securities		14.50						259.68	259.94	
Fixed Deposit Receipts	79.50			6.70	34.56	92.49		42.34	30.05	18.81
Own	79.50			6.70	34.56	92.49		42.34	30.05	18.81
Other Licences Institutions										
Collateral of Properties	241.96	133.98	1695.54	313.90	2340.10	6165.63	82.22	4749.30	937.86	2870.64
Fixed Assets	241.96	133.98	1695.54	313.90	2340.10	6165.63	82.22	4749.30	937.86	2870.64
Current Assets										
Against security of Bill							2.60			
Domestic Bills							2.60			
Foreign Bills										
Against Guarantee		29.41			180.00	460.01		430.64	84.16	277.16
Government Guarantee										
Institutional Guarantee		22.63			180.00	444.25		160.00	52.50	153.00
Personal Guarantee		6.78				15.76		270.64	31.63	1.61
Collective Guarantee									0.04	
Int. Rtd. Foreign Bank's Guarantee										
Other Guarantee										122.55
Credit Card										
Others	3645.53	0.09		0.02	182.23	335.30		12.88		130.25
<b>Total</b>	<b>3967.00</b>	<b>177.98</b>	<b>1695.54</b>	<b>320.62</b>	<b>2736.88</b>	<b>7053.42</b>	<b>84.82</b>	<b>5494.83</b>	<b>1312.01</b>	<b>3296.85</b>

## Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% change		
	2016	2017	2018	2018	2018	2/1	3/2	5/4
	2	3	3	4	5			
<b>1 CAPITAL FUND</b>	8684.9	12592.8	17420.2	22266.5	22370.8	45.00	38.33	0.47
a. Paid-up Capital	5436.5	7721.3	11159.1	11810.9	12461.7	82.78	42.03	5.51
b. Statutory Reserves	1214.8	1747.6	2450.9	2841.2	2847.3	132.25	43.86	0.22
c. Retained Earning	363.6	1179.5	1379.0	4647.6	4429.0	64.85	224.37	-4.70
d. Others Reserves	1670.0	1944.5	2431.3	2966.7	2632.8	35.47	16.44	-11.26
<b>2 BORROWINGS</b>	52434.4	66772.7	87707.0	96368.3	96083.1	87.95	27.35	-0.30
a. NRB	91.1	554.8	2069.5	7069.6	6621.2	-82.69	508.74	-6.34
f. Others	52343.3	66217.9	85637.4	89298.7	89461.8	91.24	26.51	0.18
<b>3 DEPOSITS</b>	24095.3	34344.1	49548.6	53484.2	54921.5	119.02	42.53	2.69
<b>4 BILLS PAYABLE</b>	0.8	2.0	1.3	0.9	1.8	0.00	163.52	93.14
<b>5 OTHER LIABILITIES</b>	7205.0	10366.3	13551.5	14816.8	16217.0	90.74	43.88	9.45
a. Loan Loss Provision	1345.6	1716.1	2390.8	2680.6	2726.3	62.23	27.53	1.71
b. Interest Suspense a/c	652.7	938.5	1121.4	1128.5	1242.6	37.42	43.79	10.12
c. Others	5206.8	7711.8	10039.4	11007.8	12248.0	110.54	48.11	11.27
<b>6 RECONCILIATION A/c</b>	5031.9	5779.8	3480.3	2010.5	1955.3	362.41	14.86	-2.74
<b>7 PROFIT &amp; LOSS A/c</b>	3318.2	3907.2	4038.7	1155.2	1644.2	125.15	17.75	42.33
<b>Total</b>	<b>100770.6</b>	<b>133765.0</b>	<b>175747.6</b>	<b>190102.5</b>	<b>193193.6</b>	100.78	32.74	1.63
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	11096.2	12497.7	16314.2	17304.5	17909.0	54.05	12.63	3.49
a. Cash Balance	75.5	93.9	147.3	88.8	242.8	92.39	24.35	173.43
b. Bank Balance	6327.0	6243.3	9189.8	8956.7	11118.6	70.51	-1.32	24.14
c. Money at Call	4693.6	6160.5	6977.2	8259.0	6547.6	35.93	31.25	-20.72
<b>2 INVESTMENT IN SECURITIES EX</b>	38.7	42.7	42.7	42.7	42.7	-66.67	10.33	0.00
<b>3 SHARE &amp; OTHER INVESTMEN</b>	2809.8	2658.1	2564.7	5665.1	5896.3	-2.92	-5.40	4.08
<b>4 LOANS &amp; ADVANCES</b>	77232.9	106540.9	145943.8	157844.6	159987.3	116.40	37.95	1.36
Institutional	19194.3	24131.1	30596.9	30796.7	30807.0	94.60	25.72	0.03
Individual	58038.6	82409.8	115346.8	127047.9	129180.3	124.73	41.99	1.68
<b>5 FIXED ASSETS</b>	961.1	1219.2	1471.9	1567.1	1601.2	53.92	26.85	2.18
<b>6 OTHER ASSETS</b>	3598.2	4766.1	5735.3	5701.1	5812.5	44.77	32.46	1.96
<b>7 EXPENSES NOT WRITTEN OFF</b>	4.5	11.2	7.1	7.8	8.6	-52.58	149.58	10.47
<b>8 NON BANKING ASSETS</b>	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	5017.3	5959.5	3609.0	1924.8	1902.9	362.34	18.78	-1.14
<b>10 PROFIT &amp; LOSS A/c</b>	11.9	69.6	56.6	44.7	33.1	-85.45	484.89	-25.99
<b>Total</b>	<b>100770.6</b>	<b>133765.0</b>	<b>175745.2</b>	<b>190102.5</b>	<b>193193.6</b>	100.78	32.74	1.63
<b>Profit &amp; Loss A/c Expenses</b>								
<b>1 INTEREST EXPENSES</b>	3494.31	5937.76	11759.20	3622.41	4596.08	77.57	69.93	26.88
<b>2 COMMISSION/FEE EXPENSES</b>	0.01	0.21	3.12	0.01	0.02	-99.98	2474.30	51.61
<b>3 EMPLOYEE EXPENSES</b>	2671.95	3619.07	4735.39	1480.48	1908.94	82.46	35.45	28.94
<b>4 OFFICE OPERATING EXPENSES</b>	1505.00	1231.78	1594.42	397.64	525.44	206.23	-18.15	32.14
<b>5 NON OPERATING EXPENSES</b>	4.81	0.80	9.27	0.89	9.33	0.00	-83.33	948.98
<b>6 PROVISION FOR RISK</b>	560.23	641.44	1048.32	371.02	490.45	197.73	14.50	32.19
<b>7 LOAN WRITTEN OFF</b>	0.00	2.97	0.82	0.00	0.00	-100.00	0.00	0.00
<b>8 EXTRAORDINARY EXPENSES</b>	0.00	0.01	0.00	0.00	0.30	0.00	0.00	0.00
<b>9 PROVISION FOR STAFF BONUS</b>	314.96	518.61	546.76	148.91	220.00	207.19	64.66	47.74
<b>10 PROVISION FOR INCOME TAX</b>	946.11	1561.02	1663.47	446.52	664.60	212.89	64.99	48.84
<b>11 NET PROFIT</b>	3374.46	3901.54	4013.38	1097.10	1627.88	135.06	15.62	48.38
<b>TOTAL EXPENSES</b>	<b>12871.83</b>	<b>17415.23</b>	<b>25374.17</b>	<b>7564.98</b>	<b>10043.03</b>	114.55	35.30	32.76
<b>Income</b>								
<b>1. INTEREST INCOME</b>	11628.63	15659.24	22236.28	6597.22	8787.37	115.76	34.66	33.20
<b>2. COMMISSION &amp; DISCOUNT</b>	286.71	409.62	546.27	175.15	236.37	119.13	42.87	34.95
<b>3 OTHER OPERATING INCOME</b>	684.42	1000.22	2048.87	669.24	866.53	124.52	46.14	29.48
<b>4 NON OPERATING INCOME</b>	34.47	50.76	142.21	5.91	12.64	-14.15	47.24	114.03
<b>5 PROVISION FOR WRITTEN BACK</b>	222.11	241.31	364.35	94.40	113.55	151.48	8.65	20.29
<b>6 RECOVERY FOR WRITE BACK</b>	4.63	2.99	5.18	0.09	0.27	134.91	-35.39	190.79
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0.01	0.00	0.00	0.00	0.17	-88.62	-100.00	0.00
<b>8 NET LOSS</b>	10.85	51.08	31.00	23.79	26.15	-75.15	370.64	9.89
<b>TOTAL INCOME</b>	<b>12871.83</b>	<b>17415.23</b>	<b>25374.17</b>	<b>7565.79</b>	<b>10043.03</b>	114.55	35.30	32.74
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	7132	8903	11552	12807	13142	61.91	24.83	2.62
<b>No. of Total Branches</b>	1378	1895	2448	2651	2741	60.05	37.52	3.39
<b>No. of Total Centers</b>	100794	132355	172788	187684	192732	69.74	31.31	2.69
<b>No. of Total Groups</b>	366540	455206	562425	610687	625938	25.43	24.19	2.50
<b>No. of Total Passive Groups</b>	4601	4942	5762	5826	6001	-49.65	7.41	3.00
<b>No. of Total Members</b>	1898891	2338046	2856380	3034436	3099393	17.77	23.13	2.14
<b>No. of Total Passive Members</b>	32378	37050	51516	54671	62827	-51.27	14.43	14.92
<b>No. of Total Borrowers</b>	1296303	1576155	1853417	1984729	2023637	17.62	21.59	1.96
<b>No. of Total Overdue Borrowers</b>	44861	44281	56824	71668	79553	46.33	-1.29	11.00
<b>No. of Total Saving Members</b>	1873432	2368500	3010166	3020289	3118994	56.32	26.43	3.27
<b>Total Saving Amount (Rs million)</b>	24111.28	34583.36	49548.56	53484.86	54918.39	119.18	43.43	2.68

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	15	1	0	16	130213	8138
2	1	Panchthar	20	3	2	25	196176	7847
3	1	Ilam	30	10	2	42	307355	7318
4	1	Jhapa	103	49	9	161	901293	5598
5	1	Sankhuwasabha	22	0	0	22	156829	7129
6	1	Bhojpur	23	0	1	24	162370	6765
7	1	Terhathum	15	3	0	18	101126	5618
8	1	Dhankuta	19	6	2	27	169615	6282
9	1	Morang	115	44	11	170	1065566	6268
10	1	Sunsari	88	24	11	123	879907	7154
11	1	Solukhumbu	13	0	0	13	103339	7949
12	1	Khotang	14	6	0	20	181912	9096
13	1	Okhaldhunga	14	5	0	19	150962	7945
14	1	Udayapur	27	2	1	30	347842	11595
	<b>Total</b>		<b>518</b>	<b>153</b>	<b>39</b>	<b>710</b>	<b>4854506</b>	<b>6837</b>
15	2	Saptari	35	3	8	46	695329	15116
16	2	Siraha	57	9	1	67	689412	10290
17	2	Dhanusa	57	11	2	70	823110	11759
18	2	Mahottari	42	12	1	55	691715	12577
19	2	Sarlahi	46	9	0	55	867173	15767
20	2	Rautahat	40	6	0	46	808456	17575
21	2	Bara	53	8	2	63	797741	12663
22	2	Parsa	57	13	4	74	689852	9322
	<b>Total</b>		<b>387</b>	<b>71</b>	<b>18</b>	<b>476</b>	<b>6062788</b>	<b>12737</b>
23	3	Dolakha	22	3	0	25	187299	7492
24	3	Ramechhap	19	1	0	20	207691	10385
25	3	Sindhuli	23	3	0	26	308078	11849
26	3	Rasuwa	20	1	1	22	44719	2033
27	3	Dhading	34	20	0	54	350560	6492
28	3	Nuwakot	28	11	1	40	285627	7141
29	3	Sindhupalchok	28	12	1	41	293316	7154
30	3	Kavrepalanchok	58	17	5	80	398357	4979
31	3	Kathmandu	518	106	40	664	2127543	3204
32	3	Lalitpur	110	19	6	135	549519	4071
33	3	Bhaktapur	49	12	4	65	355104	5463
34	3	Makwanpur	49	16	3	68	453030	6662
35	3	Chitawan	107	64	12	183	671183	3668
	<b>Total</b>		<b>1065</b>	<b>285</b>	<b>73</b>	<b>1423</b>	<b>6232027</b>	<b>4379</b>
36	4	Gorkha	22	12	2	36	252888	7025
37	4	Manang	6	3	0	9	6380	709
38	4	Lamjung	28	8	2	38	171204	4505
39	4	Kaski	111	92	14	217	565455	2606
40	4	Tanahu	48	34	1	83	341516	4115
41	4	Syangja	31	27	2	60	260768	4346
42	4	Mustang	9	4	0	13	11982	922
43	4	Baglung	35	11	0	46	280597	6100
44	4	Parbat	18	13	0	31	148257	4782
45	4	Myagdi	19	7	1	27	111753	4139
46	4	Nawalparasi East	41	27	5	73	343620	4707
	<b>Total</b>		<b>368</b>	<b>238</b>	<b>27</b>	<b>633</b>	<b>2494421</b>	<b>3941</b>

47	5	Gulmi	24	15	0	39	262251	6724
48	5	Palpa	36	11	0	47	251714	5356
49	5	Rupandehi	138	101	14	253	1026124	4056
50	5	Kapilbastu	39	21	4	64	647707	10120
51	5	Arghakhanchi	19	7	0	26	201683	7757
52	5	Pyuthan	16	12	0	28	239450	8552
53	5	Rolpa	13	2	0	15	235109	15674
54	5	Rukum East	4	0	0	4	57237	14309
55	5	Dang	58	43	4	105	627774	5979
56	5	Banke	68	35	5	108	581546	5385
57	5	Bardiya	23	17	0	40	468462	11712
58	5	Nawalparasi West	33	25	2	60	366006	6100
<b>Total</b>			<b>471</b>	<b>289</b>	<b>29</b>	<b>789</b>	<b>4965063</b>	<b>6293</b>
59	6	Rukum West	16	1	1	18	167224	9290
60	6	Salyan	20	4	1	25	266009	10640
61	6	Surkhet	38	8	2	48	403384	8404
62	6	Dailekh	17	1	0	18	289889	16105
63	6	Jajarkot	7	1	0	8	192590	24074
64	6	Dolpa	7	0	0	7	41122	5875
65	6	Jumla	15	1	0	16	121660	7604
66	6	Kalikot	11	0	0	11	154533	14048
67	6	Mugu	5	0	0	5	62106	12421
68	6	Humla	8	0	0	8	57077	7135
<b>Total</b>			<b>144</b>	<b>16</b>	<b>4</b>	<b>164</b>	<b>1588371</b>	<b>9685</b>
69	7	Doti	17	2	0	19	213557	11240
70	7	Bajhang	15	1	0	16	216195	13512
71	7	Kailali	87	29	2	118	910991	7720
72	7	Bajura	7	1	0	8	151034	18879
73	7	Achham	13	3	0	16	281290	17581
74	7	Kanchanpur	38	18	0	56	512379	9150
75	7	Darchula	13	1	0	14	142132	10152
76	7	Baitadi	14	1	0	15	263182	17545
77	7	Dadeldhura	18	2	0	20	154958	7748
<b>Total</b>			<b>222</b>	<b>58</b>	<b>2</b>	<b>282</b>	<b>2845717</b>	
<b>Grand Total</b>			<b>3175</b>	<b>1110</b>	<b>192</b>	<b>4477</b>	<b>29042894</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D <sup>§</sup>	Total
No. of BFIs	28	33	24	69	154
No. of Branches	3175	1110	192	2741	7218
Population per Branch*					4024

Province	A	B	C	Total
1	518	153	39	710
2	387	71	18	476
3	1065	285	73	1423
4	368	238	27	633
5	471	289	29	789
6	144	16	4	164
7	222	58	2	282
<b>Total</b>	<b>3175</b>	<b>1110</b>	<b>192</b>	<b>4477</b>

\* Population 29,042,894 calculated on yearly basis based on five yearly population projection Source : <http://cbs.gov.np/image/data/Population/Population%20projection%202011-2031/PopulationProjection2011-2031.pdf>

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

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

Note: Erroneous data of Rukum West has been corrected.

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.01	689423.30	1.25	10.50	4.36	801284.37
2	Fixed:	0.50	21.91	10.08	835554.74	1.00	22.00	10.24	1036410.10
2.1	up to 1 month	2.00	13.75	9.13	16437.81	3.00	16.00	10.54	31931.42
2.2	1-3 months	1.75	14.00	8.92	39944.81	1.75	21.00	10.01	71592.92
2.3	3-6 months	2.00	17.55	9.57	57925.54	2.00	13.50	9.92	107135.83
2.4	6-12 months	0.50	17.55	10.39	471888.50	1.00	22.00	10.42	488484.55
2.5	1-2 yrs	2.50	14.00	10.23	190857.41	2.50	14.00	10.20	234054.89
2.6	2 yrs and above	1.00	21.91	8.71	58500.67	3.00	21.00	9.85	103210.49
3	Call	0.05	13.00	4.14	266107.50	0.05	12.00	4.67	293082.26
4	Certificate of Deposits	5.00	5.00	5.00	555.98	0.00	0.00	0.00	0.00
5	Other	3.25	6.75	3.96	250.25	3.25	10.00	7.80	3816.75
6	Non interest bearing deposits	0.00	0.00	0.00	206434.01	0.00	0.00	0.00	256392.46
6.1	Current	0.00	0.00	0.00	183465.21	0.00	0.00	0.00	232620.40
6.2	Margin	0.00	0.00	0.00	20602.83	0.00	0.00	0.00	22181.33
6.3	Other	0.00	0.00	0.00	2365.97	0.00	0.00	0.00	1590.73
	Aggregate	0.05	21.91	6.15	1998325.79	0.05	22.00	6.49	2390985.94

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.11	73310.67	2.25	21.66	12.46	95936.04
2	Fishery Related	4.50	18.00	11.36	1996.59	4.50	18.00	12.16	2307.10
3	Mining Related	8.00	20.00	11.26	3467.83	8.00	16.14	12.92	3835.44
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.85	108358.60	2.12	20.60	12.08	119749.96
5	Non Food Production Related	2.00	20.00	10.75	198529.21	3.40	20.00	12.14	237457.39
6	Construction	2.00	21.00	11.53	178777.17	2.00	21.60	12.64	212355.17
7	Electricity, Gas and Water	2.25	20.00	10.32	59344.92	1.62	18.00	11.43	81900.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.75	22.00	10.97	22346.92	4.50	20.00	12.35	28966.37
9	Transport, Communication and Public Utilities	4.50	20.00	11.83	51552.63	4.50	24.00	12.95	55573.00
10	Wholesaler & Retailer	2.50	21.50	11.37	396221.55	0.50	21.60	12.38	475857.16
11	Finance, Insurance and Real Estate	1.75	19.00	10.99	148589.16	1.75	20.51	12.06	179755.55
12	Hotel or Restaurant	0.75	21.00	10.74	55910.21	4.50	21.60	12.28	77924.68
13	Other Services	3.00	19.00	11.41	79016.31	4.50	21.60	12.42	92564.15
14	Consumption Loans	2.00	30.00	11.94	134320.38	1.50	30.00	12.83	141258.59
15	Local Government	3.00	11.50	4.14	1506.86	3.00	13.50	3.43	1499.92
16	Others	2.00	24.00	12.21	203818.47	2.00	21.00	13.52	246475.63
	Aggregate	0.75	30.00	11.33	1717067.47	0.50	30.00	12.47	2053416.72

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.06	277111.94	2.25	22.00	11.93	363153.74
2	Overdraft	2.00	24.00	11.93	310486.80	0.50	20.51	12.82	348911.76
3	Trust Receipt Loan / Import Loan	3.75	21.00	9.65	58642.73	3.40	21.39	10.21	63240.61
4	Demand & Other Working Capital Loan	2.00	21.00	11.09	385828.33	1.62	21.89	12.08	478751.51
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.33	140053.24	2.00	20.00	12.32	167178.62
6	Real Estate Loan	4.25	19.00	11.94	104245.22	2.00	20.51	12.83	114735.11
7	Margin Nature Loan	7.00	17.00	12.27	34419.83	7.00	18.00	12.59	33207.62
8	Hire Purchase Loan	2.00	19.00	12.03	120085.97	1.50	24.00	13.11	137279.04
9	Deprived Sector Loan	1.75	21.50	10.16	93428.55	1.75	21.00	11.28	114875.50
10	Bills Purchased	2.00	17.00	2.28	9438.91	10.00	16.78	7.53	1817.01
11	Other Product	2.00	30.00	12.38	183325.97	2.00	30.00	12.82	230266.22
	Aggregate	1.75	30.00	11.39	1717067.48	0.50	30.00	12.29	2053416.73

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jul, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.98	335598.81	2.25	22.00	11.93	363153.74
2	Overdraft	4.00	20.00	12.95	351682.85	0.50	20.51	12.82	348911.76
3	Trust Receipt Loan / Import Loan	2.75	21.39	10.31	80846.11	3.40	21.39	10.21	63240.61
4	Demand & Other Working Capital Loan	4.00	21.89	12.10	466948.92	1.62	21.89	12.08	478751.51
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	12.41	162744.54	2.00	20.00	12.32	167178.62
6	Real Estate Loan	2.00	20.00	12.93	113388.87	2.00	20.51	12.83	114735.11
7	Margin Nature Loan	7.00	18.14	12.74	33585.55	7.00	18.00	12.59	33207.62
8	Hire Purchase Loan	2.00	24.00	13.17	133537.06	1.50	24.00	13.11	137279.04
9	Deprived Sector Loan	1.75	21.00	11.29	106384.75	1.75	21.00	11.28	114875.50
10	Bills Purchased	9.00	16.78	6.09	2868.24	10.00	16.78	7.53	1817.01
11	Other Product	2.04	30.00	13.21	210257.81	2.00	30.00	12.82	230266.22
	Aggregate	1.75	30.00	12.38	1997843.51	0.50	30.00	12.29	2053416.73

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

Overall Summary of Interest Rate on LCY Deposit		Saun, 2075 (Mid Aug, 2018)				Bhadau, 2075 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.50	4.27	796558.23	1.25	10.00	4.06	803408.71
2	Fixed:	0.04	22.00	9.84	1071415.46	1.00	22.00	9.98	1085241.74
2.1	up to 1 month	3.25	16.00	10.24	30390.80	2.00	21.00	9.53	34008.81
2.2	1-3 months	0.10	21.00	9.37	84401.27	1.75	16.00	9.47	91558.14
2.3	3-6 months	0.10	13.50	10.57	118136.25	2.00	13.50	9.91	116334.22
2.4	6-12 months	0.06	22.00	9.90	472577.77	1.00	22.00	10.01	488374.18
2.5	1-2 yrs	0.04	14.00	9.49	260001.48	2.50	14.00	10.18	241481.36
2.6	2 yrs and above	0.10	21.00	9.92	105907.90	3.00	21.00	10.02	113485.04
3	Call	0.05	12.00	4.22	292097.36	0.05	15.00	3.63	307298.25
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.69	3998.06	3.25	10.00	7.70	4009.35
6	Non interest bearing deposits	0.00	0.00	0.00	212279.06	0.00	0.00	0.00	217963.34
6.1	Current	0.00	0.00	0.00	188942.02	0.00	0.00	0.00	193345.22
6.2	Margin	0.00	0.00	0.00	22090.57	0.00	0.00	0.00	23155.45
6.3	Other	0.00	0.00	0.00	1246.47	0.00	0.00	0.00	1462.66
	Aggregate	0.04	22.00	6.40	2376348.16	0.05	22.00	6.30	2417921.40

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2075 (Mid Aug, 2018)				Bhadau, 2075 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.66	12.43	99693.85	2.25	20.00	12.46	109057.00
2	Fishery Related	4.50	18.00	12.15	2480.96	4.50	18.00	12.05	2616.94
3	Mining Related	8.00	19.44	12.65	3795.07	8.00	19.44	12.54	4301.32
4	Agriculture, Forestry & Beverage Production Related	4.50	20.60	12.24	110543.65	4.05	20.60	12.08	121004.21
5	Non Food Production Related	3.00	20.00	11.93	232013.88	3.00	21.06	11.89	260713.42
6	Construction	2.00	21.60	12.65	217080.00	2.00	21.60	12.29	226767.66
7	Electricity, Gas and Water	2.25	18.00	11.52	77145.98	2.25	18.00	11.42	84848.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.16	12.26	27784.40	4.50	20.53	12.28	27845.52
9	Transport, Communication and Public Utilities	3.43	24.00	12.73	55579.36	3.43	24.00	12.73	58894.49
10	Wholesaler & Retailer	0.50	21.60	12.49	449358.81	0.50	22.38	12.36	493446.11
11	Finance, Insurance and Real Estate	1.75	19.50	12.25	169896.37	1.75	19.50	11.70	176984.66
12	Hotel or Restaurant	4.50	21.60	12.32	77703.83	4.50	21.60	12.24	82417.35
13	Other Services	3.00	21.60	12.57	90243.74	4.50	21.60	12.44	95950.81
14	Consumption Loans	1.50	30.00	12.92	132970.54	1.50	30.00	12.83	134334.76
15	Local Government	3.00	13.50	3.43	1499.92	3.00	13.50	3.43	1499.92
16	Others	2.00	22.00	12.84	332775.87	2.00	21.00	13.10	251328.84
	Aggregate	0.50	30.00	12.45	2080566.22	0.50	30.00	12.31	2132011.50

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2075 (Mid Aug, 2018)				Bhadau, 2075 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	12.03	371125.24	2.25	22.00	11.96	378505.37
2	Overdraft	0.50	22.00	12.93	344194.13	0.50	21.60	12.76	351228.00
3	Trust Receipt Loan / Import Loan	3.40	20.39	10.42	77780.99	3.40	20.39	10.52	81475.04
4	Demand & Other Working Capital Loan	1.15	21.60	12.26	491133.25	4.50	22.38	12.13	506505.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	12.60	168660.29	2.00	19.95	12.05	171269.18
6	Real Estate Loan	2.00	20.53	13.09	115915.71	2.00	20.53	12.99	116250.69
7	Margin Nature Loan	7.00	18.01	12.85	32400.66	7.00	18.01	12.72	33172.96
8	Hire Purchase Loan	1.50	24.00	13.24	139170.99	1.50	24.00	13.22	139944.21
9	Deprived Sector Loan	1.75	21.00	11.52	110907.42	1.75	21.00	11.22	114856.28
10	Bills Purchased	10.00	16.67	5.29	2829.25	10.00	16.67	4.70	3335.60
11	Other Product	2.00	30.00	13.35	226448.31	2.00	30.00	13.23	235468.89
	Aggregate	0.50	30.00	12.48	2080566.23	0.50	30.00	12.32	2132011.49

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

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

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

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

## 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.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Lumbini Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
<b>B. Development Banks</b>					
1	Mahalaxmi Bikas Bank Ltd.	MahalaxmiDB	2	Narayani Development Bank Ltd.	Narayani
3	Sahayogi Bikas Bank Ltd.	Sahayogi	4	Karnali Bikash Bank Ltd.	Karnali
5	Sangrila Development Bank Ltd.	Shangrila	6	Excel Development Bank Ltd.	Excel
7	Western Development Bank Ltd.	Western	8	Deva Development Bank Ltd.	Deva
9	Miteri Development Bank Ltd.	Miteri	10	Tinau Bikas Bank Ltd.	Tinau
11	Muktinath Bikas Bank Ltd.	Muktinath	12	Kankai Bikas Bank Ltd.	Kankai
13	Bhargab Bikas Bank Ltd.	Bhargav	14	Garima Bikas Bank Ltd.	Garima
15	Om Development Bank Ltd.	OmDB	16	Gandaki Development Bank Ltd.	GandakiDB
17	Kabeli Bikas Bank Ltd.	Kabeli	18	Kamana Bikas Bank Ltd.	Kamana
19	Corporate Development Bank Ltd.	Corporate	20	Purnima Bikas Bank Ltd.	Purnima
21	Jyoti Bikas Bank Ltd.	Jyoti	22	Hamro Bikas Bank Ltd.	Hamro
23	Shine Resunga Development Bank Ltd.	Shine	24	Kanchan Development Bank Ltd.	Kanchan
25	Lumbini Bikas Bank Ltd.	LumbiniDB	26	Mission Development Bank Ltd.	Mission
27	Sindhu Bikas Bank Ltd.	Sindhu	28	Sahara Bikas Bank Ltd.	Sahara
29	Nepal Community Development Bank Ltd.	N.Community	30	Kailash Bikash Bank Ltd.	Kailash
31	Salapa Bikash Bank Ltd.	Salpa	32	Saptakoshi Development Bank Ltd.	Saptakoshi
33	Green Development Bank Ltd.	Green			
<b>C. Finance Companies</b>					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSMFL
3	Gurkhas Finance Ltd.	Gurkhas	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	SIFCL	6	Lalitpur Finance Co. Ltd.	Lalitpur
7	United Finance Co. Ltd.	United FC	8	General Finance Ltd.	General
9	Progressive Finance Co. Ltd.	Progressive	10	Janaki Finance Co. Ltd.	PFCL
11	Pokhara Finance Ltd.	Pokhara	12	Central Finance Ltd.	Central
13	Arun Finance Ltd.	Arun	14	Multipurpose Finance Co. Ltd.	Multipurpose
15	Shrijana Finance Ltd.	Srijana	16	World Merchant Banking & Finance Ltd.	WMBFL
17	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL	18	Crystal Finance Ltd.	Crystal
19	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori	20	ICFC Finance Ltd.	ICFC
21	Kuber Merchant Finance Ltd.	Kuber	22	Manjushree Financial Institution Ltd.	Manjushree
23	Jebil's Finance Ltd.	Jebils	24	Reliance Finance Ltd.	Reliance

## Annex-I

D. Microfinance Financial Institutions					
1	Nepal Grameen Bikas Bank Ltd.	NepalGBB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	Swabalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban
7	Sana Kisan Bikas Bank Ltd.	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal	10	Summit Microfinance Development Bank Ltd.	Summit
11	Sworojagar Laghu Bitta Bikas Bank Ltd.	Sworojagar	12	First Microfinance Development Bank Ltd.	First
13	Nagbeli Microfinance Development Bank Ltd.	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	Civil Microfinance Bittiya Sanstha Ltd.	CivilMF
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	NMB Microfinance Bittiya Sanstha Ltd.	NMBMF
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanstha Ltd.	Mero	30	Samata Microfinance Bittiya Sanstha Ltd.	Samata
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Laghubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinance Bittiya Sanstha Ltd.	Support
39	Arambha Microfinance Bittiya Sanstha Ltd.	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Ltd.	JanaSewi
41	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	44	Nepal Agro Microfinance Bittiya Sanstha Ltd.	Agro
45	Creative Laghubitta Bittiya Sanstha Ltd.	Creative	46	Ramaroshan Laghubitta Bittiya Sanstha Ltd.	Ramaroshan
47	Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans	48	Ganapati Laghubitta Bittiya Sanstha Ltd.	Ganapati
49	Infinity Microfinance Bittiya Sanstha Ltd.	Infinity	50	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola
51	Swabhimani Microfinance Bittiya Sanstha Ltd.	Swabhimani	52	Sparsha Microfinance Bittiya Sanstha Ltd.	Sparsha
53	Sabaiko Microfinance Bittiya Sanstha Ltd.	Sabaiko	54	Aarthik Samridhhi Laghubitta Bittiya Sanstha Ltd.	Aarthik
55	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	56	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
57	Nagarik Laghubitta Bittiya Sanstha limited	Nagarik	58	Sahakarya Laghubitta Bittiya Sanstha limited	Sahakarya
59	Trilok Laghubitta Bittiya Sanstha Ltd.	Trilok	60	Sarathi Laghubitta Bittiya Sanstha limited	Sarathi
61	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana	62	Sajeelo Laghubitta Bittiya Sanstha Ltd.	Sajeelo
63	Satyawati Laghubitta Bittiya Sanstha limited	Satyawati	64	Buddha Jyoti Laghubitta Bittiya Sanstha Limited	BuddhaJyoti
65	Samaj Laghubitta Bittiya Sanstha Limited	SamajMF	66	Dibya Laghubitta Bittiya Sanstha Limited	Dibya
67	Cweda Laghubitta Bittiya Sanstha Limited	Cweda	68	Grameen Swayamsewak Laghubitta Bittiya Sanstha Limited	Grameen
69	Mahila Laghubitta Bittiya Sanstha Limited	Mahila			