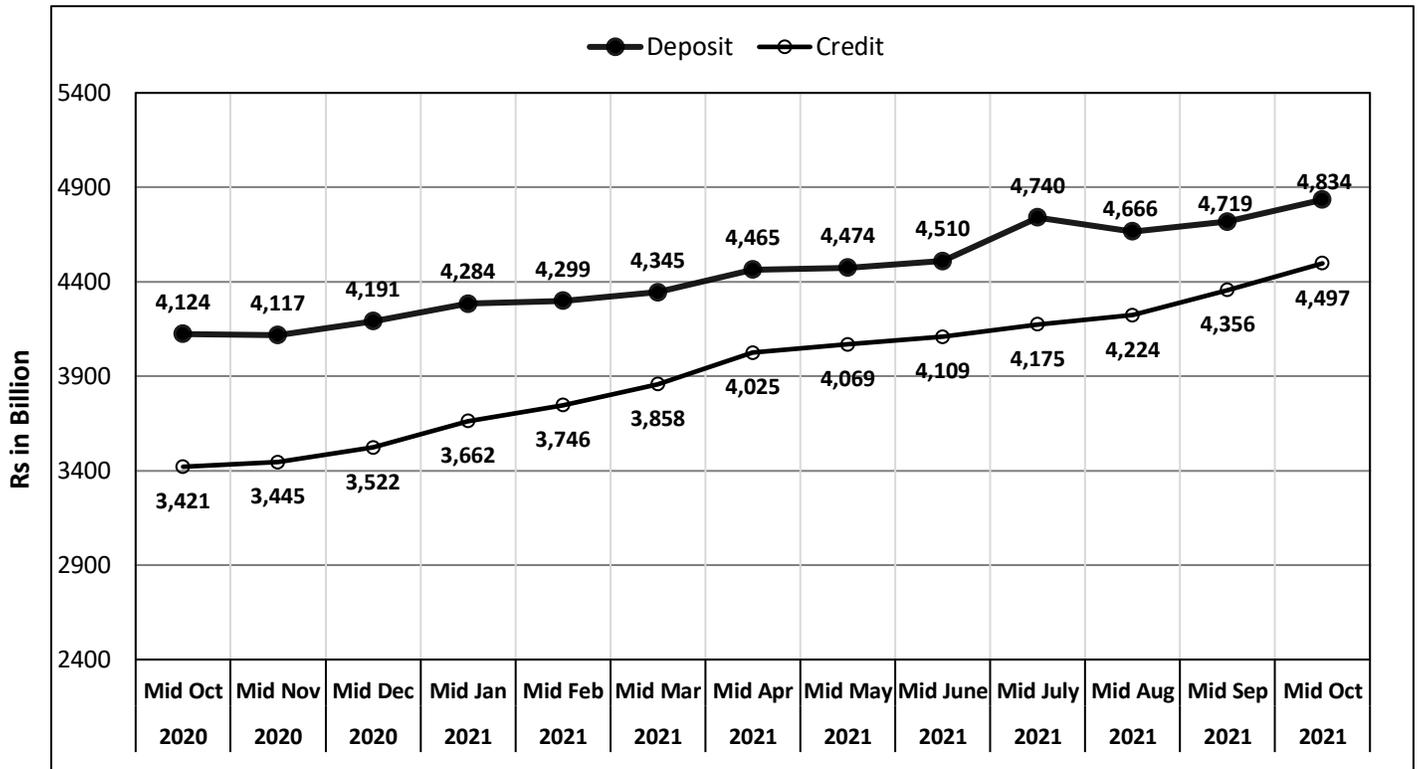


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2078 Asoj
Mid-Oct, 2021

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Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Credits	Total
Data available , out of total number	27	18	17	69	131
Total Number of Licensed BFIs*	27	18	17	69	131

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

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

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

Major Financial Indicators

as on Asoj End, 2078 (Mid-Oct, 2021)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	100.11	11.07	2.12	113.31
2	Total Credit/GDP	93.72	9.90	1.80	105.42
3	Total Credit/ Total Deposit	93.61	89.38	84.91	93.03
4	CD Ratio [#]	88.79	86.96	82.69	88.51
5	Fixed Deposit/Total Deposit	49.30	58.07	56.12	50.29
6	Saving Deposit/Total Deposit	34.01	30.17	32.60	33.61
7	Current Deposit/Total Deposit	8.33	2.19	1.24	7.60
8	Call Deposit/Total Deposit	7.23	9.52	8.31	7.47
9	NPL/ Total Loan	1.23	1.46	7.84	1.37
10	Total LLP /Total Loan	2.33	2.23	8.42	2.43
11	Deprived Sector Loan/Total Loan ^{\$}	7.80	14.36	6.91	8.39
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.95	6.87	11.89	7.92
2	Investment in Gov. Securities/Total Deposit	14.37	12.33	22.22	14.32
3	Total Liquid Assets/Total Deposit	22.53	25.20	40.70	23.13
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	10.41	10.98	16.63	10.56
2	Total Capital/RWA	13.42	13.61	18.80	13.53
D. Financial Access					
1	No. of institutions	27	18	17	62
2	No. of Branches	4,822	1,036	243	6,101
3	No. of Deposit Accounts	34,267,464	4,602,033	544,058	39,413,555
4	No. of Loan Accounts	1,416,257	311,089	37,112	1,764,458
5	No. of Branchless Banking Centers	1,752	-	-	1,752
6	No. of Branchless Banking Customers	235,481	-	-	235,481
7	No. of Mobile Banking Customers	13,453,739	1,636,068	63,656	15,153,463
8	No. of Internet Banking Customers	1,193,506	56,673	8,407	1,258,586
9	No. of ATMs	3,997	307	43	4,347
10	No. of Debit Cards	8,950,632	384,287	34,759	9,369,678
11	No. of Credit Cards	204,956	-	-	204,956
12	No. of Prepaid Cards	80,693	-	-	80,693
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	5.43			
	(a) Saving	4.13			
	(b) Fixed	7.96			
	(c) Call	1.11			
2	Wt. Avg Interest Rate on Credit	8.69			

Note:

Bank balance includes money at call

Nominal GDP for 2020/21(P) stands at Rs. 4,266,322 million(Preliminary)

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

^{\$} 6 months prior Total Loan is taken to calculate Deprived Sector Lending Ratio

[#] Month end (last day) CD ratio

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

Liabilities		Mid-July			Mid-Sept	Mid-Oct	% Change		
		2019	2020	2021	2021	2021	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	446,402	488,277	558,525	629,756	625,748	9.38	14.39	-0.64
	a. Paid-up Capital	305,885	330,876	365,820	365,947	366,045	8.17	10.56	0.03
	b. Statutory Reserves	76,174	94,150	105,951	109,339	113,401	23.60	12.53	3.72
	c. Retained Earning	4,538	4,312	12,331	74,486	62,451	-4.98	185.98	-16.16
	d. Others Reserves	59,805	58,939	74,422	79,984	83,851	-1.45	26.27	4.83
2	BORROWINGS	90,729	81,610	275,089	372,088	390,222	-10.05	237.08	4.87
	a. NRB	22,927	7,992	118,779	169,066	188,971	-65.14	1386.25	11.77
	b. "A"Class Licensed Institution	34,286	5,392	28,829	64,459	60,377	-84.27	434.65	-6.33
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	24,238	26,001	348.99	74.06	7.27
	d. Other Financial Ins.	3,283	1,737	1,267	1,267	1,628	-47.10	-27.05	28.52
	e. Bonds and Securities	26,935	51,679	100,435	113,059	113,245	91.87	94.34	0.16
3	DEPOSITS	3,354,428	3,933,738	4,740,066	4,718,952	4,834,218	17.27	20.50	2.44
	a. Current	311,505	401,130	490,765	360,580	367,329	28.77	22.35	1.87
	b. Savings	1,060,516	1,224,189	1,592,152	1,604,225	1,624,863	15.43	30.06	1.29
	c. Fixed	1,526,497	1,884,402	2,213,503	2,349,432	2,431,003	23.45	17.46	3.47
	d. Call Deposits	417,390	387,287	396,693	354,463	361,309	-7.21	2.43	1.93
	e. Others	38,519	36,729	46,953	50,252	49,714	-4.65	27.84	-1.07
4	Bills Payable	2,309	2,053	3,067	5,527	10,769	-11.11	49.42	94.83
5	Other Liabilities	303,249	385,596	418,432	440,135	405,699	27.15	8.52	-7.82
	1. Loan Loss Provision	54,893	78,604	89,594	85,807	92,976	43.19	13.98	8.35
	2. Interest Suspense a/c	20,271	27,582	20,035	22,922	21,049	36.06	-27.36	-8.17
	3. Others	228,085	279,410	308,804	331,405	291,675	22.50	10.52	-11.99
6	Reconciliation A/c	15,556	3,427	4,050	3,818	5,446	-77.97	18.18	42.65
7	Profit & Loss A/c	73,519	59,045	69,757	14,933	19,717	-19.69	18.14	32.04
TOTAL		4,286,193	4,953,745	6,068,987	6,185,209	6,291,818	15.57	22.51	1.72
Assets									
1	LIQUID FUNDS	466,279	563,630	519,340	403,356	425,920	20.88	-7.86	5.59
	a. Cash Balance	92,563	110,726	116,799	113,104	113,050	19.62	5.48	-0.05
	Nepalese Notes & Coins	84,640	98,161	99,422	96,668	95,395	15.97	1.28	-1.32
	Foreign Currency	7,923	12,565	17,377	16,436	17,656	58.59	38.29	7.42
	b. Bank Balance	295,862	369,615	334,152	248,197	269,611	24.93	-9.59	8.63
	1. In Nepal Rastra Bank	215,138	294,780	273,553	170,027	177,919	37.02	-7.20	4.64
	2. "A"Class Licensed Institution	29,036	27,141	17,905	14,048	19,143	-6.53	-34.03	36.26
	3. Other Financial Ins.	13,010	3,372	3,275	2,733	6,030	-74.08	-2.89	120.63
	4. In Foreign banks	38,678	44,322	39,419	61,388	66,518	14.59	-11.06	8.36
	c. Money at Call	77,853	83,288	68,389	42,056	43,259	6.98	-17.89	2.86
2	INVESTMENTS	375,402	534,611	732,619	713,875	694,612	42.41	37.04	-2.70
	a. Govt. Securities	374,262	533,827	721,612	710,918	692,111	42.63	35.18	-2.65
	b. Others	1,140	784	11,007	2,957	2,501	-31.24	1304.07	-15.43
3	SHARE & OTHER INVESTMENT	186,189	171,683	214,313	238,618	236,901	-7.79	24.83	-0.72
4	LOANS & ADVANCES								
	(Including Bills Purchased)	2,913,970	3,273,096	4,174,616	4,355,133	4,496,829	12.32	27.54	3.25
	4.1 LOANS & ADVANCES	2,910,511	3,270,133	4,170,584	4,351,044	4,492,051	12.36	27.54	3.24
	a. Private Sector	2,819,279	3,156,509	4,014,771	4,192,372	4,330,274	11.96	27.19	3.29
	b. Financial Institutions	86,056	110,945	152,818	155,545	159,117	28.92	37.74	2.30
	c. Government Organizations	5,176	2,679	2,995	3,127	2,660	-48.24	11.81	-14.95
	4.2 BILLS PURCHASED	3,459	2,963	4,032	4,089	4,778	-14.36	36.09	16.85
5	LOANS AGT. COLLECTED BILLS	-	-	412	676	558	0.00	0.00	-17.47
6	FIXED ASSETS	71,420	78,568	82,989	82,999	84,906	10.01	5.63	2.30
7	OTHER ASSETS	253,949	312,752	331,101	380,505	342,072	23.16	5.87	-10.10
	a. Accrued Interests	46,171	152,797	171,036	207,680	176,811	230.93	11.94	-14.86
	b. Others	207,777	159,955	160,065	172,825	165,261	-23.02	0.07	-4.38
8	Expenses not Written off	26	189	342	246	245	613.61	81.43	-0.67
9	Non Banking Assets	5,716	7,076	7,693	7,987	8,150	23.80	8.72	2.03
10	Reconciliation Account	13,167	11,715	5,154	1,670	1,487	-11.03	-56.01	-10.95
11	Profit & Loss A/c	75	426	407	144	140	464.35	-4.36	-2.57
TOTAL		4,286,193	4,953,745	6,068,987	6,185,209	6,291,818	15.57	22.51	1.72

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	385,245	433,941	500,573	563,917	560,064	12.64	15.35	-0.68
a. Paid-up Capital	252,260	284,811	320,629	320,629	320,629	12.90	12.58	0.00
b. Statutory Reserves	67,359	86,033	96,910	100,069	103,477	27.72	12.64	3.41
c. Retained Earning	8,249	8,248	15,897	70,224	59,589	-0.01	92.73	-15.14
d. Others Reserves	57,377	54,850	67,137	72,995	76,369	-4.40	22.40	4.62
2 BORROWINGS	82,024	78,942	261,004	354,312	355,351	-3.76	230.63	0.29
a. NRB	21,327	7,810	109,436	157,821	161,185	-63.38	1301.19	2.13
b. "A"Class Licensed Institution	27,181	3,356	26,034	63,373	58,732	-87.65	675.65	-7.32
c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	24,238	26,001	348.99	74.06	7.27
d. Other Financial Ins.	3,283	1,737	1,267	1,267	1,628	-47.10	-27.05	28.52
e. Bonds and Securities	26,935	51,229	98,488	107,613	107,805	90.20	92.25	0.18
3 DEPOSITS	2,880,092	3,490,101	4,204,913	4,173,560	4,271,175	21.18	20.48	2.34
a. Current	301,550	389,700	475,545	349,447	355,842	29.23	22.03	1.83
b. Savings	901,359	1,087,517	1,426,355	1,434,572	1,452,786	20.65	31.16	1.27
c. Fixed	1,308,269	1,646,630	1,919,565	2,035,292	2,105,801	25.86	16.58	3.46
d. Call Deposits	336,801	332,548	338,330	305,852	308,826	-1.26	1.74	0.97
e. Others	32,114	33,706	45,117	48,397	47,920	4.96	33.85	-0.99
4 Bills Payable	2,239	2,036	3,003	5,422	10,742	-9.06	47.47	98.11
5 Other Liabilities	264,670	350,780	383,438	401,601	370,646	32.54	9.31	-7.71
1. Loan Loss Provision	42,916	67,444	77,889	73,571	80,349	57.15	15.49	9.21
2. Interest Suspense a/c	10,597	16,882	11,631	12,736	12,186	59.30	-31.11	-4.32
3. Others	211,156	266,454	293,919	315,295	278,112	26.19	10.31	-11.79
6 Reconciliation A/c	8,608	3,286	3,962	3,812	5,447	-61.83	20.59	42.92
7 Profit & Loss A/c	64,456	54,484	63,462	13,663	18,097	-15.47	16.48	32.45
TOTAL	3,687,334	4,413,571	5,420,355	5,516,288	5,591,523	19.70	22.81	1.36
Assets								
1 LIQUID FUNDS	348,011	462,843	447,432	346,999	348,400	33.00	-3.33	0.40
a. Cash Balance	82,456	100,912	107,227	104,204	103,909	22.38	6.26	-0.28
Nepalese Notes & Coins	74,684	88,499	89,926	87,817	86,446	18.50	1.61	-1.56
Foreign Currency	7,772	12,412	17,301	16,386	17,463	59.72	39.38	6.57
b. Bank Balance	242,924	327,901	304,444	222,133	235,521	34.98	-7.15	6.03
1. In Nepal Rastra Bank	196,554	275,162	256,583	153,130	158,277	39.99	-6.75	3.36
2. "A"Class Licensed Institution	7,476	8,186	8,327	7,473	9,833	9.49	1.73	31.59
3. Other Financial Ins.	223	233	119	146	897	4.35	-48.76	513.12
4. In Foreign banks	38,671	44,320	39,414	61,383	66,513	14.61	-11.07	8.36
c. Money at Call	22,631	34,031	35,761	20,662	8,970	50.37	5.08	-56.59
2 INVESTMENTS	356,216	498,252	655,204	633,186	615,887	39.87	31.50	-2.73
a. Govt. Securities	355,159	497,643	644,196	630,295	613,703	40.12	29.45	-2.63
b. Others	1,057	609	11,007	2,891	2,184	-42.36	1707.57	-24.44
3 SHARE & OTHER INVESTMENT	179,087	164,516	202,553	221,115	225,649	-8.14	23.12	2.05
4 LOANS & ADVANCES (Including Bills Purchased)	2,500,066	2,910,231	3,719,600	3,876,852	3,997,634	16.41	27.81	3.12
4.1 LOANS & ADVANCES	2,496,607	2,907,269	3,715,568	3,872,763	3,992,856	16.45	27.80	3.10
a. Private Sector	2,414,260	2,801,001	3,579,832	3,728,957	3,850,352	16.02	27.81	3.26
b. Financial Institutions	77,175	103,588	132,741	140,679	139,845	34.23	28.14	-0.59
c. Government Organizations	5,172	2,679	2,995	3,127	2,660	-48.20	11.81	-14.95
4.2 BILLS PURCHASED	3,459	2,963	4,032	4,089	4,778	-14.36	36.09	16.85
5 LOANS AGT. COLLECTED BILLS	-	-	412	676	558	0.00	0.00	-17.47
6 FIXED ASSETS	62,650	69,840	75,298	75,203	76,990	11.48	7.82	2.38
7 OTHER ASSETS	230,511	290,073	307,472	353,320	317,753	25.84	6.00	-10.07
a. Accrued Interests	35,840	136,304	155,810	188,706	159,813	280.31	14.31	-15.31
b. Others	194,671	153,770	151,662	164,614	157,939	-21.01	-1.37	-4.05
8 Expenses not Written off	18	169	241	245	243	843.42	42.75	-0.68
9 Non Banking Assets	4,555	5,945	6,736	7,027	6,933	30.51	13.31	-1.35
10 Reconciliation Account	6,219	11,569	5,074	1,666	1,477	86.02	-56.14	-11.35
11 Profit & Loss A/c	-	133	332	-	-	0.00	150.03	0.00
TOTAL	3,687,334	4,413,571	5,420,355	5,516,288	5,591,523	19.70	22.81	1.36

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
		2019	2020	2021	2021	2021	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	47,933	39,284	41,688	48,745	48,195	-18.04	6.12	-1.13
	a. Paid-up Capital	40,039	31,964	32,232	32,242	32,340	-20.17	0.84	0.30
	b. Statutory Reserves	6,067	5,096	6,135	6,289	6,709	-16.01	20.38	6.68
	c. Retained Earning	427	(186)	505	7,483	6,118	-143.58	-371.49	-18.24
	d. Others Reserves	1,400	2,410	2,816	2,730	3,029	72.13	16.87	10.93
2	BORROWINGS	5,173	136	9,690	15,661	27,139	-97.37	7030.46	73.29
	a. NRB	1,406	136	7,590	10,311	21,196	-90.34	5485.23	105.56
	b. "A"Class Licensed Institution	3,767	-	1,100	850	1,450	-100.00	0.00	70.59
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	-	-	1,000	4,500	4,493	0.00	0.00	-0.16
3	DEPOSITS	398,341	354,778	445,827	453,136	472,434	-10.94	25.66	4.26
	a. Current	9,426	9,263	13,929	9,997	10,366	-1.73	50.38	3.69
	b. Savings	135,366	112,816	139,864	141,664	142,543	-16.66	23.97	0.62
	c. Fixed	178,880	188,006	243,409	261,273	274,355	5.10	29.47	5.01
	d. Call Deposits	74,358	44,048	48,417	39,957	44,958	-40.76	9.92	12.52
	e. Others	311	646	207	244	213	107.38	-67.87	-12.69
4	Bills Payable	59	15	41	104	24	-75.01	178.27	-77.01
5	Other Liabilities	20,723	15,497	19,406	20,900	18,773	-25.22	25.22	-10.18
	1. Loan Loss Provision	5,639	4,242	6,431	6,507	7,068	-24.79	51.62	8.62
	2. Interest Suspense a/c	2,069	1,470	1,138	2,072	1,321	-28.95	-22.63	-36.25
	3. Others	13,014	9,785	11,837	12,321	10,384	-24.81	20.97	-15.72
6	Reconciliation A/c	6,828	141	76	0	0	-97.93	-46.09	0.03
7	Profit & Loss A/c	7,258	3,577	5,224	1,123	1,444	-50.72	46.05	28.55
	TOTAL	486,316	413,428	521,953	539,670	568,010	-14.99	26.25	5.25
	Assets								
1	LIQUID FUNDS	94,564	76,518	55,300	43,337	60,779	-19.08	-27.73	40.25
	a. Cash Balance	8,673	7,918	8,134	7,548	7,689	-8.71	2.74	1.87
	Nepalese Notes & Coins	8,521	7,765	8,059	7,499	7,496	-8.88	3.78	-0.03
	Foreign Currency	151	153	76	49	193	0.90	-50.29	290.31
	b. Bank Balance	40,335	28,987	22,731	19,789	24,769	-28.13	-21.58	25.17
	1. In Nepal Rastra Bank	15,331	15,492	13,432	13,727	15,806	1.04	-13.30	15.14
	2. "A"Class Licensed Institution	16,437	12,441	7,619	4,835	4,698	-24.31	-38.76	-2.83
	3. Other Financial Ins.	8,560	1,052	1,676	1,222	4,261	-87.70	59.21	248.62
	4. In Foreign banks	7	3	5	5	5	-64.63	89.32	0.00
	c. Money at Call	45,556	39,613	24,435	16,000	28,321	-13.04	-38.32	77.00
2	INVESTMENTS	15,305	28,288	56,879	60,007	58,523	84.82	101.07	-2.47
	a. Govt. Securities	15,245	28,113	56,879	60,007	58,273	84.40	102.33	-2.89
	b. Others	60	175	-	-	250	191.67	-100.00	0.00
3	SHARE & OTHER INVESTMENT	4,745	4,484	8,062	9,693	7,749	-5.51	79.79	-20.06
4	LOANS & ADVANCES								
	(Including Bills Purchased)	345,165	287,580	383,480	406,137	422,259	-16.68	33.35	3.97
	4.1 LOANS & ADVANCES	345,165	287,580	383,480	406,137	422,259	-16.68	33.35	3.97
	a. Private Sector	338,885	284,009	369,145	393,489	406,677	-16.19	29.98	3.35
	b. Financial Institutions	6,276	3,571	14,335	12,648	15,582	-43.10	301.39	23.19
	c. Government Organizations	4	-	-	-	-	-100.00	0.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	6,744	6,094	5,673	5,697	5,776	-9.64	-6.92	1.40
7	OTHER ASSETS	12,326	9,692	11,972	14,191	12,149	-21.36	23.52	-14.39
	a. Accrued Interests	2,609	5,555	6,166	8,337	7,026	112.90	10.99	-15.73
	b. Others	9,716	4,137	5,806	5,853	5,124	-57.42	40.34	-12.47
8	Expenses not Written off	6	17	0	0	0	169.91	-97.19	0.00
9	Non Banking Assets	624	599	489	489	630	-3.99	-18.33	28.85
10	Reconciliation Account	6,827	141	78	2	11	-97.93	-45.12	356.10
11	Profit & Loss A/c	9	15	21	116	132	59.13	41.19	13.73
	TOTAL	486,316	413,428	521,953	539,670	568,010	-14.99	26.25	5.25

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2019	2020	2021	2021	2021*	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	13,224	15,051	16,264	17,094	17,489	13.82	8.05	2.31
a. Paid-up Capital	13,585	14,101	12,959	13,076	13,076	3.80	-8.10	0.00
b. Statutory Reserves	2,748	3,021	2,907	2,981	3,216	9.95	-3.79	7.89
c. Retained Earning	(4,138)	(3,750)	(4,071)	(3,222)	(3,256)	-9.37	8.54	1.08
d. Others Reserves	1,029	1,680	4,469	4,259	4,453	63.25	166.09	4.56
2 BORROWINGS	3,532	2,531	4,395	2,115	7,731	-28.33	73.60	265.54
a. NRB	194	46	1,753	933	6,590	-76.43	3729.83	606.08
b. "A"Class Licensed Institution	3,338	2,036	1,695	235	195	-39.01	-16.73	-17.01
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	-	450	947	947	947	0.00	110.38	0.00
3 DEPOSITS	75,995	88,858	89,326	92,256	90,608	16.93	0.53	-1.79
a. Current	530	2,167	1,290	1,136	1,120	309.33	-40.48	-1.42
b. Savings	23,791	23,856	25,932	27,988	29,534	0.28	8.70	5.52
c. Fixed	39,349	49,766	50,529	52,867	50,847	26.47	1.53	-3.82
d. Call Deposits	6,231	10,691	9,945	8,654	7,526	71.57	-6.98	-13.04
e. Others	6,094	2,377	1,629	1,610	1,582	-60.99	-31.47	-1.79
4 Bills Payable	11	2	23	1	2	-84.01	1240.71	339.93
5 Other Liabilities	17,857	19,319	15,588	17,633	16,280	8.19	-19.31	-7.67
1. Loan Loss Provision	6,338	6,918	5,274	5,730	5,559	9.16	-23.77	-2.98
2. Interest Suspense a/c	7,604	9,230	7,267	8,114	7,542	21.37	-21.27	-7.05
3. Others	3,915	3,171	3,048	3,789	3,179	-19.00	-3.89	-16.09
6 Reconciliation A/c	120	0	12	6	(1)	-99.96	21673.05	-119.67
7 Profit & Loss A/c	1,805	984	1,071	146	176	-45.45	8.84	20.41
TOTAL	112,543	126,746	126,679	129,251	132,286	12.62	-0.05	2.35
Assets								
1 LIQUID FUNDS	23,704	24,269	16,607	13,021	16,741	2.38	-31.57	28.57
a. Cash Balance	1,435	1,897	1,438	1,352	1,452	32.21	-24.21	7.41
Nepalese Notes & Coins	1,435	1,897	1,438	1,352	1,452	32.22	-24.21	7.41
Foreign Currency	0	0	0	0	0	-16.14	-37.48	20.87
b. Bank Balance	12,603	12,727	6,977	6,275	9,321	0.99	-45.18	48.54
1. In Nepal Rastra Bank	3,253	4,126	3,538	3,170	3,837	26.84	-14.25	21.05
2. "A"Class Licensed Institution	5,123	6,514	1,959	1,741	4,611	27.16	-69.93	164.91
3. Other Financial Ins.	4,227	2,087	1,480	1,365	873	-50.62	-29.09	-36.07
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	9,666	9,644	8,193	5,394	5,968	-0.23	-15.05	10.65
2 INVESTMENTS	3,881	8,072	20,536	20,682	20,201	107.97	154.42	-2.32
a. Govt. Securities	3,858	8,072	20,536	20,615	20,135	109.23	154.42	-2.33
b. Others	24	-	-	67	67	-100.00	0.00	0.39
3 SHARE & OTHER INVESTMENT	2,357	2,683	3,698	7,810	3,504	13.86	37.79	-55.13
4 LOANS & ADVANCES (Including Bills Purchased)	68,738	75,284	71,536	72,144	76,935	9.52	-4.98	6.64
4.1 LOANS & ADVANCES	68,738	75,284	71,536	72,144	76,935	9.52	-4.98	6.64
a. Private Sector	66,133	71,499	65,795	69,927	73,245	8.11	-7.98	4.75
b. Financial Institutions	2,605	3,785	5,742	2,217	3,690	45.31	51.69	66.41
c. Government Organizations	-	-	-	-	-	0.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	2,026	2,634	2,019	2,099	2,140	30.01	-23.36	1.93
7 OTHER ASSETS	11,111	12,986	11,657	12,995	12,170	16.88	-10.23	-6.35
a. Accrued Interests	7,722	10,938	9,061	10,636	9,972	41.65	-17.16	-6.24
b. Others	3,389	2,048	2,597	2,358	2,198	-39.56	26.78	-6.81
8 Expenses not Written off	2	3	100	1	1	13.23	3834.00	0.00
9 Non Banking Assets	537	533	468	471	587	-0.80	-12.08	24.65
10 Reconciliation Account	121	4	2	1	(1)	-96.44	-56.22	-178.43
11 Profit & Loss A/c	66	279	55	27	8	320.12	-80.35	-71.63
TOTAL	112,543	126,746	126,679	129,251	132,286	12.62	-0.05	2.35

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

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2019	2020	2021	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	212,129	232,951	224,341	41,962	65,718	9.82	-3.70	56.61
1.1 Deposit Liabilities	208,274	227,205	215,183	39,450	61,592	9.09	-5.29	56.13
1.1.1 Saving A/c	48,102	53,627	43,601	8,517	14,245	11.49	-18.70	67.24
1.1.2 Fixed A/c	143,530	157,021	166,935	30,213	46,240	9.40	6.31	53.05
1.1.2.1 Upto 3 Months Fixed A/c	8,211	7,335	6,631	1,083	1,719	-10.68	-9.59	58.80
1.1.2.2 3 to 6 Months fixed A/c	10,806	18,168	18,574	3,092	5,236	68.14	2.23	69.33
1.1.2.3 6 Months to 1 Year Fixed A/c	72,244	74,620	69,135	13,196	19,911	3.29	-7.35	50.88
1.1.2.4 Above 1 Year	52,269	56,898	72,595	12,842	19,374	8.86	27.59	50.86
1.1.3 Call Deposit	16,374	16,291	4,443	679	1,047	-0.51	-72.73	54.29
1.1.4 Certificate of Deposits	268	266	204	41	61	-0.75	-23.26	47.63
1.2 Others	3,855	5,746	9,158	2,512	4,126	49.04	59.39	64.22
2 Commission/Fee Expense	1,668	1,695	1,735	341	556	1.59	2.36	63.22
3 Employees Expenses	39,312	42,145	48,174	7,962	14,136	7.21	14.30	77.54
4 Office Operating Expenses	29,456	32,395	33,544	5,231	8,515	9.98	3.55	62.80
5 Exchange Fluctuation Loss	35	6	1	296	1	-83.89	-74.82	-99.73
5.1 Due to Change in Exchange Rates	26	5	1	296	1	-81.86	-74.17	-99.73
5.2 Due to Foreign Currency Transactions	9	1	0	0	-	-89.93	-78.28	-100.00
6 Non-Operating Expenses	164	463	89	5	13	182.54	-80.71	148.24
7. Provision for Risk	19,852	33,869	39,014	679	9,307	70.61	15.19	1271.27
7.1 Loan loss Provision	19,032	33,522	38,874	663	9,276	76.13	15.96	1298.78
7.1.1 General Loan loss Provision	8,358	17,257	25,113	377	6,006	106.46	45.52	1493.75
7.1.1.1 Pass Loan Loss Provision	6,457	10,921	21,235	356	4,144	69.12	94.45	1064.74
7.1.1.2 Watch List Provision	1,901	6,336	3,878	21	1,862	233.29	-38.80	8741.86
7.1.2 Special Loan Loss Provision	9,623	15,094	13,440	96	2,738	56.86	-10.96	2746.35
7.1.3 Additional Loan Loss Provision	1,051	1,171	321	190	532	11.40	-72.60	180.06
7.2. Provision for Non-Banking Assets	481	124	48	-	-	-74.23	-60.90	0.00
7.3. Provision for Loss on Investment	147	92	3	16	32	-37.32	-96.39	102.77
7.4. Provision for Loss of Other Assets	191	131	88	0	0	0.00	0.00	-0.01
8 Loan Written Off	917	411	814	8	45	-55.19	97.97	463.62
9 Provision for Staff Bonus	8,857	7,499	9,238	1,951	2,567	-15.33	23.20	31.57
10 Provision for Income Tax	30,505	24,783	30,913	6,378	8,212	-18.76	24.73	28.75
11 Others	21	36	248	0	1	74.69	593.60	503.90
12 Net Profit	74,230	58,924	71,306	15,184	20,176	-20.62	21.01	32.88
TOTAL EXPENSES	417,146	435,177	459,417	79,997	129,247	4.32	5.57	61.56
Income								
1. Interest Income	359,820	378,136	372,972	68,635	107,035	5.09	-1.37	55.95
1.1. On Loans and Advance	335,598	350,654	342,440	62,392	96,900	4.49	-2.34	55.31
1.2. On Investment	13,247	19,023	25,974	5,604	8,620	43.60	36.54	53.83
1.2.1 Government Bonds	11,868	17,635	23,335	4,965	7,646	48.59	32.33	53.98
1.2.2 Foreign Bonds	195	109	215	91	120	-44.25	97.64	30.78
1.2.3 NRB Bonds	620	1,038	589	123	220	67.49	-43.27	77.90
1.2.4 Deventure & Bonds	565	242	1,835	424	636	-57.16	658.86	50.00
1.3 Agency Balance	1,064	640	169	18	51	-39.84	-73.59	179.71
1.4 On Call Deposit	6,394	4,459	1,193	144	321	-30.26	-73.23	122.80
1.5 Others	3,517	3,360	3,196	477	1,143	-4.46	-4.90	139.60
2. Comission & Discount	18,694	19,439	24,942	4,954	7,594	3.99	28.31	53.29
2.1 Bills Purchase & Discount	218	194	228	35	56	-11.04	17.68	59.62
2.2 Comission	15,685	15,925	20,920	4,078	6,256	1.53	31.37	53.42
2.3 Others	2,791	3,321	3,794	841	1,282	18.98	14.24	52.36
3 Income From Exchange Fluctuation	10,506	10,780	10,913	1,681	2,540	2.61	1.23	51.07
3.1 Due to Change in Exchange Rate	1,182	1,320	1,343	93	234	11.70	1.77	150.13
3.2 Due to Foreign Currency Trans.	9,324	9,461	9,569	1,588	2,306	1.46	1.15	45.24
4 Other Operating Income	15,376	11,434	16,789	3,162	4,778	-25.64	46.84	51.11
5 Non Operating Income	792	2,353	8,176	928	1,646	196.94	247.49	77.41
6 Provision Written Back	10,302	12,606	24,835	269	5,239	22.36	97.02	1845.68
7 Recovery from Written off Loan	995	449	760	221	280	-54.88	69.26	26.95
8 Income from Extra Ordinary Expenses	635	(98)	12	3	3	-115.50	-111.72	0.00
9 Net Loss	26	79	19	144	132	203.28	-75.98	-8.45
TOTAL INCOME	417,146	435,177	459,417	79,997	129,247	4.32	5.57	61.56

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2019	2020	2021	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	177,011	199,997	194,409	36,145	56,682	12.99	-2.79	56.82
1.1 Deposit Liabilities	173,492	194,436	185,438	33,727	52,746	12.07	-4.63	56.39
1.1.1 Saving A/c	38,239	45,353	37,545	7,458	12,470	18.60	-17.22	67.21
1.1.2 Fixed A/c	122,507	135,903	143,928	25,662	39,348	10.93	5.91	53.33
1.1.2.1 Upto 3 Months Fixed A/c	6,916	4,900	4,762	664	1,055	-29.14	-2.82	59.05
1.1.2.2 3 to 6 Months fixed A/c	9,377	15,244	14,410	2,357	4,088	62.57	-5.47	73.45
1.1.2.3 6 Months to 1 Year Fixed A/c	59,650	65,454	58,342	10,646	16,101	9.73	-10.87	51.24
1.1.2.4 Above 1 Year	46,565	50,304	66,414	11,996	18,103	8.03	32.02	50.91
1.1.3 Call Deposit	12,478	12,915	3,760	566	867	3.50	-70.89	53.20
1.1.4 Certificate of Deposits	268	266	204	41	61	-0.75	-23.26	47.63
1.2 Others	3,519	5,561	8,971	2,418	3,937	58.00	61.33	62.83
2 Commission/Fee Expense	1,663	1,678	1,693	335	544	0.92	0.90	62.54
3 Employees Expenses	33,900	36,655	42,824	7,049	12,515	8.13	16.83	77.54
4 Office Operating Expenses	24,478	27,815	29,235	4,552	7,400	13.64	5.10	62.57
5 Exchange Fluctuation Loss	22	-	0	295	0	-100.00	0.00	-99.85
5.1 Due to Change in Exchange Rates	14	-	0	295	0	-100.00	0.00	-99.85
5.2 Due to Foreign Currency Transactions	9	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	156	458	78	5	8	194.30	-83.03	53.50
7. Provision for Risk	16,833	28,699	32,424	526	7,605	70.49	12.98	1344.53
7.1 Loan loss Provision	16,382	28,485	32,326	511	7,586	73.89	13.48	1384.92
7.1.1 General Loan loss Provision	6,774	14,922	21,420	343	5,017	120.28	43.54	1362.30
7.1.1.1 Pass Loan Loss Provision	5,223	10,150	18,516	329	3,564	94.34	82.43	984.37
7.1.1.2 Watch List Provision	1,552	4,772	2,904	14	1,453	207.60	-39.15	9975.23
7.1.2 Special Loan Loss Provision	8,592	12,531	10,732	(22)	2,053	45.85	-14.36	-9281.45
7.1.3 Additional Loan Loss Provision	1,015	1,032	174	190	515	1.65	-83.14	170.98
7.2. Provision for Non-Banking Assets	263	-	7	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	4	91	3	16	19	2060.20	-96.73	21.85
7.4. Provision for Loss of Other Assets	185	122	88	-	-	0.00	0.00	0.00
8 Loan Written Off	868	385	708	7	9	-55.67	83.94	20.16
9 Provision for Staff Bonus	7,625	6,917	8,146	1,768	2,314	-9.29	17.77	30.90
10 Provision for Income Tax	26,928	22,858	27,592	5,800	7,407	-15.11	20.71	27.72
11 Others	15	33	248	0	1	127.43	649.25	503.90
12 Net Profit	65,216	54,351	63,374	13,663	18,117	-16.66	16.60	32.60
TOTAL EXPENSES	354,715	379,846	400,732	70,145	112,604	7.08	5.50	60.53
Income								
1. Interest Income	304,367	328,666	326,157	59,891	92,917	7.98	-0.76	55.14
1.1. On Loans and Advance	285,281	305,723	298,351	54,168	83,895	7.17	-2.41	54.88
1.2. On Investment	12,684	17,963	23,895	5,179	7,725	41.62	33.02	49.17
1.2.1 Government Bonds	11,439	16,712	21,509	4,603	6,880	46.09	28.71	49.45
1.2.2 Foreign Bonds	195	109	215	91	120	-44.25	97.64	30.78
1.2.3 NRB Bonds	491	930	398	73	108	89.33	-57.24	48.63
1.2.4 Deventure & Bonds	559	213	1,774	411	618	-61.95	733.94	50.16
1.3 Agency Balance	878	639	169	16	48	-27.26	-73.54	192.60
1.4 On Call Deposit	2,190	1,127	691	122	220	-48.52	-38.75	79.79
1.5 Others	3,334	3,214	3,051	406	1,030	-3.58	-5.08	153.91
2. Comission & Discount	18,058	18,463	23,473	4,692	7,187	2.24	27.14	53.19
2.1 Bills Purchase & Discount	218	194	228	35	56	-11.04	17.68	59.62
2.2 Comission	15,267	15,407	20,103	4,006	6,071	0.92	30.48	51.56
2.3 Others	2,573	2,862	3,142	650	1,060	11.23	9.78	62.90
3 Income From Exchange Fluctuation	10,475	10,720	10,900	1,681	2,507	2.34	1.68	49.20
3.1 Due to Change in Exchange Rate	1,172	1,293	1,344	94	205	10.36	3.93	117.94
3.2 Due to Foreign Currency Trans.	9,303	9,427	9,556	1,586	2,302	1.33	1.37	45.12
4 Other Operating Income	11,744	9,346	12,990	2,649	3,889	-20.42	38.99	46.85
5 Non Operating Income	509	1,859	5,901	769	1,350	264.92	217.41	75.60
6 Provision Written Back	8,057	10,461	20,596	242	4,477	29.84	96.88	1753.42
7 Recovery from Written off Loan	847	431	706	220	274	-49.15	64.00	24.13
8 Income from Extra Ordinary Expenses	658	(100)	8	3	3	-115.25	-108.46	0.00
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	354,715	379,846	400,732	70,145	112,604	7.08	5.50	60.53

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2019	2020	2021	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	28,665	25,608	24,027	4,750	7,410	-10.66	-6.18	56.00
1.1 Deposit Liabilities	28,433	25,519	23,915	4,672	7,253	-10.25	-6.29	55.24
1.1.1 Saving A/c	8,006	6,462	4,871	847	1,386	-19.29	-24.63	63.53
1.1.2 Fixed A/c	16,780	16,342	18,531	3,732	5,718	-2.61	13.39	53.21
1.1.2.1 Upto 3 Months Fixed A/c	1,159	2,121	1,531	343	557	83.05	-27.80	62.67
1.1.2.2 3 to 6 Months fixed A/c	1,210	2,524	3,583	643	1,010	108.68	41.94	57.13
1.1.2.3 6 Months to 1 Year Fixed A/c	9,967	6,517	8,890	2,189	3,314	-34.62	36.41	51.39
1.1.2.4 Above 1 Year	4,445	5,180	4,527	557	836	16.54	-12.61	50.06
1.1.3 Call Deposit	3,646	2,715	513	93	150	-25.54	-81.10	60.82
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	232	89	112	78	157	-61.55	25.95	102.12
2 Commission/Fee Expense	-	16	42	6	12	0.00	162.17	101.82
3 Employees Expenses	4,474	4,354	4,341	737	1,292	-2.67	-0.30	75.26
4 Office Operating Expenses	4,070	3,590	3,441	534	876	-11.80	-4.15	64.24
5 Exchange Fluctuation Loss	13	6	1	1	0	-55.51	-75.47	-73.99
5.1 Due to Change in Exchange Rates	13	5	1	1	0	-62.20	-74.95	-69.33
5.2 Due to Foreign Currency Transactions	0	1	0	0	-	681.16	-78.28	-100.00
6 Non-Operatiing Expenses	7	3	11	0	0	-56.01	256.13	-38.56
7. Provision for Risk	2,088	3,878	5,678	145	1,456	85.77	46.42	906.09
7.1 Loan loss Provision	1,906	3,807	5,636	145	1,443	99.79	48.05	897.37
7.1.1 General Loan loss Provision	1,332	1,863	3,312	20	898	39.86	77.76	4491.75
7.1.1.1 Pass Loan Loss Provision	1,057	716	2,468	17	523	-32.22	244.62	3017.31
7.1.1.2 Watch List Provision	276	1,147	845	3	375	315.98	-26.39	13373.94
7.1.2 Special Loan Loss Provision	565	1,868	2,314	125	546	230.83	23.83	335.91
7.1.3 Additional Loan Loss Provision	9	75	10	-	(0)	786.22	-86.38	0.00
7.2. Provision for Non-Banking Assets	120	66	42	-	-	-45.27	-36.73	0.00
7.3. Provision for Loss on Investment	62	0	0	-	13	-99.26	-27.24	0.00
7.4. Provision for Loss of Other Assets	0	5	-	-	-	0.00	0.00	0.00
8 Loan Written Off	4	4	14	-	18	10.39	272.70	0.00
9 Provision for Staff Bonus	1,052	473	828	156	225	-55.05	75.10	44.05
10 Provision for Income Tax	3,075	1,627	2,486	490	673	-47.09	52.83	37.23
11 Others	0	0	-	-	-	-98.52	-100.00	0.00
12 Net Profit	7,258	3,804	5,935	1,278	1,623	-47.59	56.04	26.96
TOTAL EXPENSES	50,705	43,362	46,806	8,098	13,586	-14.48	7.94	67.77
Income								
1. Interest Income	45,718	39,332	38,436	7,265	11,709	-13.97	-2.28	61.18
1.1. On Loans and Advance	41,784	36,071	36,443	6,937	10,904	-13.67	1.03	57.19
1.2. On Investment	434	781	1,525	267	639	79.87	95.21	139.42
1.2.1 Government Bonds	330	739	1,399	231	548	124.14	89.36	136.89
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	105	41	122	35	90	-60.45	195.11	158.15
1.2.4 Deventure & Bonds	-	1	4	1	1	0.00	286.52	48.67
1.3 Agency Balance	35	1	-	-	-	-96.39	-100.00	0.00
1.4 On Call Deposit	3,387	2,413	348	10	71	-28.76	-85.58	582.42
1.5 Others	79	67	119	50	95	-15.07	78.91	88.80
2. Comission & Discount	554	915	1,273	221	351	65.23	39.02	58.96
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00
2.2 Comission	383	496	677	44	151	29.77	36.36	242.43
2.3 Others	171	419	596	177	200	144.36	42.17	13.06
3 Income From Exchange Fluctuation	31	60	13	1	33	91.57	-79.13	4404.54
3.1 Due to Change in Exchange Rate	10	26	(1)	(1)	29	164.75	-102.03	-4640.50
3.2 Due to Foreign Currency Trans.	21	34	13	1	4	57.48	-61.19	182.79
4 Other Operating Income	2,995	1,504	2,257	400	683	-49.80	50.12	70.72
5 Non Operating Income	163	180	1,556	67	104	10.47	764.21	55.94
6 Provision Written Back	1,242	1,353	3,211	28	574	8.94	137.39	1970.72
7 Recovery from Written off Loan	34	3	49	0	1	-90.09	1364.12	485.50
8 Income from Extra Ordinary Expenses	(42)	-	-	-	-	-100.00	0.00	0.00
9 Net Loss	9	15	11	116	129	59.13	-25.97	11.08
TOTAL INCOME	50,705	43,362	46,806	8,098	13,586	-14.48	7.94	67.77

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2019	2020	2021	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	6,453	7,345	5,905	1,068	1,625	13.83	-19.61	52.23
1.1 Deposit Liabilities	6,349	7,250	5,830	1,051	1,593	14.18	-19.58	51.64
1.1.1 Saving A/c	1,856	1,811	1,185	212	389	-2.41	-34.58	83.41
1.1.2 Fixed A/c	4,243	4,777	4,476	819	1,174	12.58	-6.30	43.35
1.1.2.1 Upto 3 Months Fixed A/c	137	314	338	76	107	128.24	7.68	39.30
1.1.2.2 3 to 6 Months fixed A/c	219	400	581	92	138	82.44	45.37	49.06
1.1.2.3 6 Months to 1 Year Fixed A/c	2,627	2,650	1,903	361	495	0.85	-28.19	37.20
1.1.2.4 Above 1 Year	1,259	1,414	1,654	289	435	12.30	17.02	50.27
1.1.3 Call Deposit	250	662	170	20	31	164.27	-74.38	54.59
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	104	96	75	17	32	-7.87	-21.92	88.39
2 Commission/Fee Expense	5	1	-	-	-	-85.02	-100.00	0.00
3 Employees Expenses	938	1,136	1,009	176	329	21.07	-11.23	86.88
4 Office Operating Expenses	909	990	868	145	239	8.96	-12.36	64.82
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	1	2	0	0	5	71.02	-85.43	20655.49
7. Provision for Risk	931	1,293	911	8	246	38.84	-29.52	3161.46
7.1 Loan loss Provision	745	1,229	911	8	246	64.98	-25.88	3166.65
7.1.1 General Loan loss Provision	252	471	381	14	90	87.08	-19.23	538.89
7.1.1.1 Pass Loan Loss Provision	178	55	252	10	57	-69.22	358.80	450.96
7.1.1.2 Watch List Provision	74	416	129	4	34	464.72	-69.01	774.25
7.1.2 Special Loan Loss Provision	466	694	394	(7)	138	49.06	-43.28	-2191.78
7.1.3 Additional Loan Loss Provision	27	64	137	-	17	132.79	114.82	0.00
7.2. Provision for Non-Banking Assets	98	58	-	-	-	-40.78	-100.00	0.00
7.3. Provision for Loss on Investment	81	0	-	-	-	-99.76	-100.00	0.00
7.4. Provision for Loss of Other Assets	7	5	-	0	0	0.00	0.00	-0.01
8 Loan Written Off	46	22	92	1	18	-51.09	308.77	2195.30
9 Provision for Staff Bonus	180	109	264	27	27	-39.31	142.33	2.64
10 Provision for Income Tax	502	298	834	88	131	-40.59	179.80	49.26
11 Others	6	3	-	-	-	-52.71	-100.00	0.00
12 Net Profit	1,755	770	1,996	242	435	-56.14	159.33	79.88
TOTAL EXPENSES	11,726	11,969	11,879	1,754	3,058	2.07	-0.75	74.32
Income								
1. Interest Income	9,734	10,138	8,379	1,479	2,409	4.14	-17.34	62.86
1.1. On Loans and Advance	8,533	8,861	7,645	1,287	2,101	3.84	-13.72	63.33
1.2. On Investment	129	279	554	158	256	116.63	98.59	62.10
1.2.1 Government Bonds	99	184	427	130	217	85.24	131.97	66.79
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	24	67	69	16	22	179.14	3.64	36.66
1.2.4 Deventure & Bonds	5	28	58	12	17	413.40	104.85	44.41
1.3 Agency Balance	151	-	-	2	3	-100.00	0.00	67.12
1.4 On Call Deposit	817	919	155	11	30	12.48	-83.13	162.51
1.5 Others	105	79	25	21	19	-24.70	-67.95	-12.36
2. Comission & Discount	82	61	196	41	56	-25.70	221.90	33.95
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	35	21	140	28	33	-40.04	559.38	21.15
2.3 Others	47	40	56	14	22	-14.80	41.30	59.49
3 Income From Exchange Fluctuation	-	0	-	-	-	0.00	-100.00	0.00
3.1 Due to Change in Exchange Rate	-	0	-	-	-	0.00	-100.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	636	584	1,542	113	205	-8.27	164.08	81.29
5 Non Operating Income	120	314	719	92	192	161.61	129.12	108.12
6 Provision Written Back	1,003	792	1,027	-	188	-21.12	29.81	0.00
7 Recovery from Written off Loan	114	15	4	0	5	-86.91	-70.13	9240.31
8 Income from Extra Ordinary Expenses	19	2	3	1	1	-89.16	51.06	0.00
9 Net Loss	17	64	8	27	2	282.36	-87.39	-91.22
TOTAL INCOME	11,726	11,969	11,879	1,754	3,058	2.07	-0.75	74.32

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

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	157,905	189,981	273,901	289,577	301,631	20.31	44.17	4.16
Fishery Related	4,216	5,490	8,956	10,343	10,944	30.24	63.13	5.81
Mining Related	7,313	6,454	8,685	8,742	9,232	-11.75	34.58	5.60
Agriculture, Forestry & Beverage Production Related	510,038	563,969	686,582	710,013	730,194	10.57	21.74	2.84
Construction	309,417	347,420	414,030	421,491	261,217	12.28	19.17	-38.03
Electricity, Gas and Water	126,594	161,972	207,797	214,298	219,284	27.95	28.29	2.33
Metal Products, Machinery & Electronic Equipment & Assemblage	37,076	46,073	62,562	68,088	71,725	24.27	35.79	5.34
Transport, Communication and Public Utilities	93,129	97,603	97,505	96,754	99,337	4.80	-0.10	2.67
Wholesaler & Retailer	615,309	662,828	837,582	876,214	899,398	7.72	26.36	2.65
Finance, Insurance and Real Estate	233,847	252,638	337,170	347,995	365,233	8.04	33.46	4.95
Hotel or Restaurant	122,122	148,657	183,908	190,536	193,458	21.73	23.71	1.53
Other Services	122,900	150,620	177,036	183,725	186,493	22.55	17.54	1.51
Consumption Loans	163,819	158,624	233,767	234,324	636,415	-3.17	47.37	171.60
Local Government	1,569	1,583	1,539	1,409	1,410	0.89	-2.79	0.09
Others	406,642	472,099	641,727	691,292	506,553	16.10	35.93	-26.72
TOTAL	2,911,897	3,266,012	4,172,747	4,344,801	4,492,524	12.16	27.76	3.40
Productwise								
Term Loan	562,527	718,480	932,079	979,854	998,157	27.72	29.73	1.87
Overdraft	455,716	488,596	634,300	675,913	719,405	7.22	29.82	6.43
Trust Receipt Loan / Import Loan	127,216	138,316	205,638	207,190	215,255	8.73	48.67	3.89
Demand & Other Working Capital Loan	615,755	702,115	880,234	906,593	934,226	14.03	25.37	3.05
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	237,959	252,542	298,258	304,081	310,444	6.13	18.10	2.09
Real Estate Loan	146,991	163,480	183,538	192,479	199,640	11.22	12.27	3.72
Margin Nature Loan	45,417	50,410	106,282	104,494	103,914	10.99	110.84	-0.55
Hire Purchase Loan	180,957	174,058	160,657	166,561	166,422	-3.81	-7.70	-0.08
Deprived Sector Loan	177,390	201,610	293,414	311,827	333,528	13.65	45.54	6.96
Bills Purchased	3,342	3,304	4,403	5,243	5,441	-1.14	33.28	3.78
Other Product	358,628	373,101	473,944	490,567	506,091	4.04	27.03	3.16
Total	2,911,897	3,266,012	4,172,747	4,344,801	4,492,524	12.16	27.76	3.40
Collateral wise								
Gold and Silver	38,246	38,427	43,111	43,939	42,472	0.47	12.19	-3.34
Government Securities	336	465	678	1,928	4,332	38.25	45.85	124.70
Non Governmental Securities	35,873	39,776	87,213	86,522	85,731	10.88	119.26	-0.91
Fixed Deposit Receipts	24,099	20,041	29,313	31,110	41,319	-16.84	46.27	32.82
Own	23,569	19,704	29,081	30,882	41,171	-16.40	47.59	33.32
Other Licences Institutions	530	336	232	228	148	-36.49	-31.05	-34.81
Collateral of Properties	2,600,225	2,913,947	3,647,609	3,822,098	3,918,919	12.07	25.18	2.53
Fixed Assets	2,206,624	2,489,020	3,118,968	3,269,735	3,367,791	12.80	25.31	3.00
Current Assets	393,601	424,927	528,641	552,362	551,128	7.96	24.41	-0.22
Against security of Bill	23,281	33,694	47,628	48,323	49,310	44.73	41.35	2.04
Domestic Bills	2,382	720	556	581	475	-69.78	-22.76	-18.26
Foreign Bills	20,899	32,974	47,072	47,742	48,835	57.78	42.75	2.29
Against Guarantee	100,601	110,038	181,603	178,268	186,205	9.38	65.04	4.45
Government Guarantee	2,365	2,666	2,597	2,854	2,866	12.73	-2.61	0.44
Institutional Guarantee	77,217	80,995	135,679	124,912	130,582	4.89	67.52	4.54
Personal Guarantee	5,846	9,330	26,424	32,799	36,836	59.59	183.23	12.31
Collective Guarantee	7,398	8,340	8,130	8,764	9,109	12.72	-2.51	3.93
International Rated Foreign Bank's Guarantee	1,662	1,901	1,783	1,736	1,644	14.39	-6.20	-5.33
Other Guarantee	6,112	6,806	6,990	7,203	5,168	11.35	2.70	-28.25
Credit Card	1,670	1,748	2,152	2,469	2,593	4.62	23.15	5.03
Others	87,565	107,877	133,439	130,144	161,642	23.20	23.70	24.20
Total	2,911,897	3,266,012	4,172,747	4,344,801	4,492,524	12.16	27.76	3.40

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	131,517	166,856	242,235	254,463	264,563	26.87	45.18	3.97
Fishery Related	3,427	4,751	7,816	9,052	9,560	38.66	64.51	5.62
Mining Related	6,887	6,218	8,258	8,246	8,747	-9.71	32.81	6.08
Agriculture, Forestry & Beverage Production Related	483,686	540,111	661,515	683,237	702,471	11.67	22.48	2.82
Construction	251,365	295,117	355,404	360,235	223,847	17.41	20.43	-37.86
Electricity, Gas and Water	119,658	156,730	202,483	208,711	213,470	30.98	29.19	2.28
Metal Products, Machinery & Electronic Equipment & Assemblage	32,235	42,906	59,823	65,469	68,863	33.10	39.43	5.18
Transport, Communication and Public Utilities	63,602	75,379	78,828	77,588	79,905	18.52	4.58	2.99
Wholesaler & Retailer	550,845	605,155	763,650	796,997	816,792	9.86	26.19	2.48
Finance, Insurance and Real Estate	200,565	222,515	287,621	300,848	313,819	10.94	29.26	4.31
Hotel or Restaurant	105,954	133,795	164,941	170,187	172,200	26.28	23.28	1.18
Other Services	109,323	137,370	163,684	169,313	172,748	25.65	19.16	2.03
Consumption Loans	137,464	137,969	205,358	204,322	544,503	0.37	48.84	166.49
Local Government	1,513	1,539	1,492	1,362	1,364	1.72	-3.04	0.09
Others	299,952	377,177	513,833	557,431	400,659	25.75	36.23	-28.12
TOTAL	2,497,993	2,903,588	3,716,941	3,867,461	3,993,510	16.24	28.01	3.26
Productwise								
Term Loan	477,035	623,349	800,512	841,413	855,041	30.67	28.42	1.62
Overdraft	374,792	421,257	548,651	586,791	625,619	12.40	30.24	6.62
Trust Receipt Loan / Import Loan	127,214	138,308	205,627	207,179	215,254	8.72	48.67	3.90
Demand & Other Working Capital Loan	598,418	684,538	856,327	886,682	913,255	14.39	25.10	3.00
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	186,651	208,419	248,988	252,102	257,027	11.66	19.47	1.95
Real Estate Loan	118,860	141,435	159,139	165,641	171,419	18.99	12.52	3.49
Margin Nature Loan	35,571	41,345	90,921	88,437	88,206	16.23	119.91	-0.26
Hire Purchase Loan	141,826	144,991	134,893	139,719	139,202	2.23	-6.96	-0.37
Deprived Sector Loan	142,088	169,090	239,728	257,437	275,798	0.00	0.00	7.13
Bills Purchased	3,339	3,304	4,403	5,242	5,441	-1.05	33.28	3.80
Other Product	292,199	327,553	427,751	436,817	447,247	12.10	30.59	2.39
Total	2,497,993	2,903,588	3,716,941	3,867,461	3,993,510	16.24	28.01	3.26
Collateral wise								
Gold and Silver	31,871	34,208	38,492	38,933	38,165	7.33	12.52	-1.97
Government Securities	298	445	670	1,892	4,174	49.12	50.59	120.64
Non Governmental Securities	27,631	31,998	73,593	72,421	71,770	15.80	130.00	-0.90
Fixed Deposit Receipts	18,896	16,803	24,777	26,316	34,246	-11.07	47.45	30.13
Own	18,366	16,467	24,545	26,089	34,098	-10.34	49.06	30.70
Other Licences Institutions	530	336	232	228	148	-36.49	-31.05	-34.81
Collateral of Properties	2,236,454	2,598,788	3,269,848	3,421,135	3,504,586	16.20	25.82	2.44
Fixed Assets	1,843,001	2,174,097	2,741,246	2,868,826	2,953,512	17.97	26.09	2.95
Current Assets	393,453	424,691	528,603	552,309	551,074	7.94	24.47	-0.22
Against security of Bill	23,279	33,694	47,626	48,322	49,309	44.74	41.35	2.04
Domestic Bills	2,380	720	555	580	474	-69.77	-22.94	-18.30
Foreign Bills	20,899	32,974	47,072	47,742	48,835	57.78	42.75	2.29
Against Guarantee	80,168	87,681	130,550	130,195	133,075	9.37	48.89	2.21
Government Guarantee	2,267	2,196	2,523	2,780	2,793	-3.14	14.91	0.46
Institutional Guarantee	65,753	69,941	105,184	100,299	102,206	6.37	50.39	1.90
Personal Guarantee	4,146	6,704	12,905	16,930	20,078	61.71	92.49	18.59
Collective Guarantee	474	398	1,299	1,447	1,483	-16.21	226.82	2.47
International Rated Foreign Bank's Guarantee	1,662	1,698	1,783	1,736	1,644	2.14	5.05	-5.33
Other Guarantee	5,865	6,744	6,855	7,003	4,870	14.98	1.65	-30.45
Credit Card	1,670	1,748	2,152	2,469	2,593	4.62	23.15	5.03
Others	77,725	98,224	129,231	125,777	155,591	26.37	31.57	23.70
Total	2,497,993	2,903,588	3,716,941	3,867,461	3,993,510	16.24	28.01	3.26

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	21,662	18,518	26,987	29,873	31,539	-14.51	45.74	5.58
Fishery Related	723	677	1,008	1,132	1,216	-6.37	48.90	7.43
Mining Related	361	178	364	432	419	-50.63	104.18	-2.87
Agriculture, Forestry & Beverage Production Related	23,263	20,325	21,688	23,198	23,991	-12.63	6.71	3.42
Construction	48,633	42,472	49,017	51,274	30,571	-12.67	15.41	-40.38
Electricity, Gas and Water	6,597	4,891	5,116	5,253	5,452	-25.86	4.60	3.79
Metal Products, Machinery & Electronic Equipment & Assemblage	3,610	2,150	2,141	2,064	2,161	-40.43	-0.42	4.70
Transport, Communication and Public Utilities	24,873	17,516	15,054	15,353	15,561	-29.58	-14.06	1.35
Wholesaler & Retailer	55,398	46,826	61,627	65,818	68,222	-15.47	31.61	3.65
Finance, Insurance and Real Estate	25,994	21,802	39,227	39,907	43,628	-16.13	79.93	9.32
Hotel or Restaurant	13,522	11,734	15,863	16,909	17,731	-13.22	35.19	4.86
Other Services	11,457	11,219	11,586	12,872	12,317	-2.08	3.27	-4.31
Consumption Loans	21,569	15,664	23,284	24,738	73,505	-27.38	48.65	197.13
Local Government	23	11	11	11	11	-52.43	-0.30	0.00
Others	87,479	73,157	110,457	115,866	95,180	-16.37	50.99	-17.85
TOTAL	345,165	287,140	383,430	404,700	421,503	-16.81	33.53	4.15
Productwise								
Term Loan	72,328	80,772	115,573	121,333	124,984	11.67	43.09	3.01
Overdraft	76,191	60,457	78,746	81,300	85,585	-20.65	30.25	5.27
Trust Receipt Loan / Import Loan	-	8	10	10	1	0.00	23.61	-91.17
Demand & Other Working Capital Loan	11,710	11,989	17,949	14,971	14,966	2.38	49.71	-0.04
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	42,448	35,073	41,221	43,447	44,482	-17.37	17.53	2.38
Real Estate Loan	20,965	14,628	17,446	19,354	20,812	-30.23	19.26	7.54
Margin Nature Loan	7,600	6,446	12,528	13,107	12,584	-15.19	94.36	-3.99
Hire Purchase Loan	33,002	23,215	21,804	22,691	22,928	-29.66	-6.08	1.05
Deprived Sector Loan	30,550	26,851	47,111	50,385	52,779	0.00	0.00	4.75
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	50,368	27,699	31,041	38,101	42,382	-45.01	12.07	11.24
Total	345,165	287,140	383,430	404,700	421,503	-16.81	33.53	4.15
Collateral wise								
Gold and Silver	5,442	3,254	3,721	4,124	3,462	-40.20	14.35	-16.06
Government Securities	18	-	3	4	4	-100.00	0.00	0.65
Non Governmental Securities	7,484	6,341	11,972	12,448	12,183	-15.27	88.79	-2.13
Fixed Deposit Receipts	4,083	2,395	3,688	3,898	5,992	-41.33	53.95	53.74
Own	4,083	2,395	3,688	3,898	5,992	-41.33	53.95	53.74
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	310,078	257,303	319,268	338,744	349,409	-17.02	24.08	3.15
Fixed Assets	310,036	257,300	319,252	338,727	349,394	-17.01	24.08	3.15
Current Assets	42	3	16	17	15	-92.48	401.57	-11.15
Against security of Bill	1	-	1	1	1	-100.00	0.00	-0.52
Domestic Bills	1	-	1	1	1	-100.00	0.00	-0.52
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	16,412	17,425	43,691	44,300	47,598	6.17	150.74	7.44
Government Guarantee	61	31	34	34	33	-49.31	9.04	-0.76
Institutional Guarantee	8,352	7,455	24,143	22,003	24,181	-10.74	223.86	9.90
Personal Guarantee	1,073	1,995	12,644	14,883	15,703	85.84	533.92	5.51
Collective Guarantee	6,924	7,942	6,831	7,317	7,626	14.71	-13.99	4.22
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	2	40	64	55	73.27	1650.11	-14.05
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	1,648	421	1,086	1,179	2,854	-74.46	158.10	141.98
Total	345,165	287,140	383,430	404,700	421,503	-16.81	33.53	4.15

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,726	4,608	4,679	5,241	5,530	-2.51	1.55	5.51
Fishery Related	66	62	132	159	167	-5.88	113.16	5.13
Mining Related	65	58	64	65	65	-11.86	10.30	0.45
Agriculture, Forestry & Beverage Production Related	3,088	3,533	3,379	3,579	3,732	14.41	-4.37	4.27
Construction	9,419	9,830	9,609	9,982	6,799	4.37	-2.25	-31.89
Electricity, Gas and Water	339	352	198	334	363	3.75	-43.78	8.52
Metal Products, Machinery & Electronic Equipment & Assemblage	1,230	1,016	598	555	701	-17.38	-41.17	26.40
Transport, Communication and Public Utilities	4,654	4,708	3,623	3,813	3,871	1.16	-23.05	1.53
Wholesaler & Retailer	9,067	10,847	12,305	13,399	14,384	19.63	13.45	7.35
Finance, Insurance and Real Estate	7,288	8,322	10,322	7,240	7,787	14.18	24.03	7.55
Hotel or Restaurant	2,647	3,128	3,104	3,440	3,527	18.18	-0.76	2.54
Other Services	2,119	2,032	1,766	1,540	1,428	-4.15	-13.07	-7.27
Consumption Loans	4,786	4,991	5,125	5,264	18,407	4.29	2.68	249.67
Local Government	33	33	36	36	36	0.00	7.85	0.00
Others	19,210	21,765	17,438	17,994	10,714	13.30	-19.88	-40.46
TOTAL	68,738	75,284	72,376	72,640	77,511	9.52	-3.86	6.71
Productwise								
Term Loan	13,163	14,359	15,994	17,108	18,132	9.08	11.39	5.98
Overdraft	4,733	6,881	6,903	7,821	8,201	45.39	0.31	4.86
Trust Receipt Loan / Import Loan	1	-	-	-	-	-100.00	0.00	0.00
Demand & Other Working Capital Loan	5,628	5,588	5,957	4,940	6,005	-0.71	6.61	21.57
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,861	9,051	8,048	8,531	8,935	2.15	-11.07	4.73
Real Estate Loan	7,165	7,418	6,953	7,484	7,409	3.52	-6.26	-1.00
Margin Nature Loan	2,246	2,619	2,833	2,950	3,125	16.62	8.15	5.93
Hire Purchase Loan	6,128	5,851	3,960	4,151	4,291	-4.52	-32.32	3.37
Deprived Sector Loan	4,752	5,669	6,575	4,005	4,951	0.00	0.00	23.62
Bills Purchased	-	-	-	1	-	0.00	0.00	-100.00
Other Product	16,061	17,849	15,153	15,648	16,462	11.13	-15.11	5.20
Total	68,738	75,284	72,376	72,640	77,511	9.52	-3.86	6.71
Collateral wise								
Gold and Silver	934	965	898	882	845	3.38	-6.90	-4.21
Government Securities	20	20	5	31	153	-0.04	-76.37	386.22
Non Governmental Securities	758	1,437	1,648	1,653	1,779	89.60	14.70	7.63
Fixed Deposit Receipts	1,120	842	849	895	1,080	-24.86	0.84	20.67
Own	1,120	842	849	895	1,080	-24.86	0.84	20.67
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	53,693	57,856	58,493	62,219	64,924	7.75	1.10	4.35
Fixed Assets	53,587	57,624	58,471	62,182	64,885	7.53	1.47	4.35
Current Assets	106	233	22	37	39	119.37	-90.53	7.52
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	4,021	4,933	7,362	3,773	5,533	22.65	49.25	46.65
Government Guarantee	37	440	40	40	40	1081.98	-90.95	0.00
Institutional Guarantee	3,112	3,599	6,352	2,610	4,195	15.64	76.50	60.71
Personal Guarantee	627	631	875	986	1,055	0.63	38.68	7.03
Collective Guarantee	-	-	0	0	0	0.00	0.00	-2.58
International Rated Foreign Bank's Guarantee	-	204	-	-	-	0.00	-100.00	0.00
Other Guarantee	245	60	95	137	243	-75.73	59.30	77.53
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	8,192	9,232	3,122	3,187	3,197	12.69	-66.19	0.32
Total	68,738	75,284	72,376	72,640	77,511	9.52	-3.86	6.71

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	FBL	BOK	NCC	NIC	MBL
Liabilities														
1	CAPITAL FUND	34,174.56	30,181.89	34,238.34	31,569.50	16,262.05	20,105.52	15,458.50	15,521.50	20,337.18	16,503.91	14,520.48	23,996.10	12,864.13
	a. Paid-up Capital	12,636.76	9,184.89	13,844.45	16,257.33	8,572.23	10,684.40	9,493.58	9,004.82	8,933.72	9,658.18	10,314.52	11,564.01	9,053.09
	b. Calls in Advance	-	1,000.00	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	5,633.32	10,023.59	8,462.91	6,760.06	4,504.24	4,254.23	3,058.87	3,298.02	4,726.45	3,237.46	2,132.06	3,049.52	2,028.07
	e. Share Premium	431.88	-	158.76	4.80	-	-	-	0.10	238.47	-	-	-	30.88
	f. Retained Earning	3,880.32	4,328.98	4,608.93	1,836.62	1,968.20	3,757.27	937.13	1,529.60	1,117.30	1,357.82	752.82	6,749.37	1,271.64
	g. Others Reserves Fund	11,592.28	5,644.43	7,163.30	6,710.70	1,217.37	1,409.61	1,968.92	1,688.96	5,321.24	2,250.46	1,321.09	2,633.20	480.45
2	BORROWINGS	9,130.20	9,086.87	14,090.26	20,672.84	5,763.30	14,072.92	14,207.06	5,647.40	2,694.53	14,364.21	6,020.95	31,228.33	19,324.59
	a. NRB	5,630.20	4,476.87	5,384.47	9,039.63	4,363.30	3,928.39	5,215.96	3,647.40	2,225.68	9,766.02	2,453.75	3,476.08	10,878.05
	b. Interbank Borrowing	-	2,050.00	4,498.28	5,633.21	1,400.00	7,580.00	5,962.31	-	-	-	500.00	17,000.00	1,879.03
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	2,401.00	-	-	1,204.00
	d. Other Financial Ins.	3,500.00	2,500.00	4,207.11	6,000.00	-	2,564.53	3,028.79	2,000.00	468.85	2,197.19	3,067.20	10,752.26	5,363.52
	e. Bonds and Securities	173,609.70	242,513.47	231,140.91	172,720.23	94,021.15	150,898.35	108,728.25	80,142.27	164,480.85	104,354.76	122,256.44	311,436.92	134,652.10
	a. Current	30,477.51	48,286.40	22,431.47	18,507.79	19,606.03	13,515.52	6,930.45	6,591.62	13,549.19	6,398.22	5,955.30	22,563.46	6,928.37
	Domestic	30,347.39	48,123.70	18,742.97	15,728.94	15,017.57	10,676.31	6,592.67	6,169.20	12,827.52	5,973.66	5,851.80	21,455.04	6,809.27
	Foreign	130.12	162.70	3,688.51	2,778.85	4,588.47	2,839.20	337.79	422.42	721.68	424.56	103.50	1,108.41	119.10
	b. Savings	81,908.63	132,927.04	77,402.08	58,886.81	40,880.44	51,480.68	41,451.45	20,542.86	59,396.88	32,786.99	30,973.83	90,381.36	47,961.90
	Domestic	81,850.05	132,922.38	74,543.42	57,537.66	37,003.47	50,069.42	41,228.98	20,487.99	59,297.74	32,574.04	30,949.34	90,312.50	47,909.76
	Foreign	58.58	4.66	2,858.66	1,349.15	3,876.98	1,411.25	222.47	54.87	99.14	212.96	24.49	68.86	52.14
	c. Fixed	49,324.96	47,765.94	103,330.50	72,508.66	26,232.16	74,215.96	53,902.85	48,344.89	74,839.92	53,597.99	76,125.53	168,907.29	68,968.09
	Domestic	49,306.95	47,739.11	98,229.77	72,479.95	18,287.04	65,281.99	53,872.74	48,284.69	72,402.14	52,321.35	72,768.76	152,847.58	61,838.03
	Foreign	18.02	26.83	5,100.73	28.70	7,945.11	8,933.97	30.11	60.20	2,437.79	1,276.65	3,356.77	16,059.71	7,130.05
	d. Call Deposits	10,872.62	12,210.27	25,583.88	19,163.55	6,044.36	7,473.78	3,765.74	3,464.76	14,707.14	9,732.62	8,474.80	29,203.14	9,779.90
	Domestic	10,853.01	12,141.46	22,835.94	14,803.72	3,964.56	4,897.21	3,536.69	3,404.15	12,828.44	9,043.47	8,084.76	29,149.05	9,703.91
	Foreign	19.61	68.81	2,747.94	4,359.84	2,079.80	2,576.57	229.05	60.61	1,878.70	689.15	390.04	54.09	76.00
	e. Others	1,025.98	1,323.82	2,392.97	3,653.42	1,258.16	4,212.42	2,677.76	1,198.15	1,987.71	1,838.94	726.98	381.68	1,013.83
	Domestic	701.00	1,323.82	2,360.08	2,667.75	947.62	2,791.22	1,454.57	1,197.88	1,987.17	951.95	725.84	317.58	980.18
	Foreign	324.98	-	32.89	985.67	310.54	1,421.20	1,223.19	0.27	0.54	886.99	1.14	64.09	33.65
4	Bills Payable	19.75	8,650.60	186.12	-	163.84	164.68	266.94	68.77	136.71	49.90	28.31	91.99	48.81
5	Other Liabilities	14,840.37	22,804.61	19,875.05	31,591.68	4,286.55	6,503.58	8,024.50	13,200.53	13,935.45	6,394.33	6,725.14	37,701.45	10,422.27
	1. Sundry Creditors	735.66	985.32	182.64	4,528.69	210.69	31.70	2,214.03	645.43	778.61	1,255.93	498.50	25,500.29	781.18
	2. Loan Loss Provision	-	6,913.08	4,227.92	6,895.71	1,604.78	2,698.06	1,818.15	1,924.58	2,221.31	3,087.71	3,164.65	4,615.76	2,108.05
	3. Interest Suspense a/c	-	7,616.12	957.98	1,440.29	12.80	-	272.06	-	-	-	-	-	118.94
	4. Others	14,104.71	7,290.09	14,506.51	18,726.99	2,458.27	3,773.81	3,720.25	10,630.52	10,935.53	2,050.69	3,061.98	7,585.41	7,414.10
6	Reconciliation A/c	-	409.31	-	-	-	141.99	32.47	2,844.88	8.31	-	-	-	-
7	Profit & Loss A/c	754.86	1,050.61	1,091.35	923.80	481.85	452.85	372.91	411.65	578.87	253.48	518.06	1,180.69	561.54
	TOTAL Liabilities	232,529.44	314,697.37	300,622.04	257,478.05	120,978.73	192,339.90	147,090.63	117,837.00	202,171.90	141,920.59	150,069.38	405,635.49	177,873.44
Assets														
1	LIQUID FUNDS	13,057.53	23,378.30	14,881.16	14,301.82	7,248.60	12,839.32	6,905.58	6,174.64	12,164.53	10,028.14	10,150.36	44,267.00	11,229.18
	a. Cash Balance	5,849.15	5,413.73	3,605.38	3,409.13	986.06	2,300.29	1,735.12	2,061.86	2,313.79	2,524.21	3,257.19	7,908.67	3,546.13
	Nepalese Notes & Coins	5,795.21	5,136.89	3,353.33	3,118.55	873.97	2,180.88	1,721.22	1,982.75	2,279.92	2,486.24	3,235.30	6,999.62	3,478.09
	Foreign Currency	53.94	276.84	252.05	290.58	112.08	119.41	13.90	79.11	33.88	37.97	21.89	209.05	68.04
	b. Bank Balance	7,208.38	16,504.70	10,938.52	9,631.64	5,769.29	10,506.52	5,170.46	4,112.78	9,850.74	7,496.42	6,893.17	36,358.33	7,683.05
	1. In Nepal Rastra Bank	6,423.57	13,912.85	7,171.28	5,412.87	2,132.15	5,643.82	3,472.20	3,302.47	6,512.43	4,099.53	4,959.38	17,868.62	3,978.34
	Domestic Currency	5,749.05	13,788.35	6,536.88	5,138.62	1,947.25	5,302.61	3,404.31	3,199.63	5,039.38	3,035.84	4,920.98	16,544.27	3,664.23
	Foreign Currency	674.52	1,245.50	634.39	274.25	184.89	341.21	67.89	102.85	1,473.05	1,063.69	38.39	1,324.35	314.12
	2. "A" Class Licensed Institution	784.81	640.77	629.80	690.26	25.68	-	342.78	203.33	297.19	194.13	289.23	943.58	50.00
	Domestic Currency	236.09	638.25	629.80	678.52	25.68	-	342.78	200.96	176.70	123.09	282.13	943.08	50.00
	Foreign Currency	548.72	2.52	-	11.74	-	-	-	2.37	120.48	71.04	7.11	0.50	-
	3. Other Financial Ins.	-	-	-	-	-	135.06	-	-	-	-	30.15	-	699.97
	4. In Foreign Banks	-	1,951.08	3,137.44	3,528.51	3,611.46	4,727.65	1,355.47	606.98	3,041.12	3,202.76	1,614.41	17,546.13	2,954.75
	c. Money at Call	-	1,459.87	337.26	1,261.05	493.26	32.50	-	-	-	7.50	-	-	-
	Domestic Currency	-	170.00	337.26	-	-	32.50	-	-	-	7.50	-	-	-
	Foreign Currency	-	1,289.87	-	1,261.05	493.26	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	24,735.74	50,669.45	33,702.73	28,320.06	12,170.01	18,963.24	20,510.74	13,404.21	31,327.51	17,780.11	13,378.88	31,254.95	18,845.49
	a. Govt. Securities	24,735.74	50,669.45	32,120.67	28,320.06	12,170.01	18,963.24	20,510.74	13,404.21	31,327.51	17,780.11	13,378.88	31,254.95	18,845.49
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	377.56	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	1,204.50	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	3,959.19	7,964.04	18,002.63	13,709.63	14,539.08	6,855.47	495.72	6,031.66	7,656.51	4,888.37	6,010.59	8,105.90	5,915.53
	a. Interbank Lending	-	-	-	-	-	-	-	1,300.00	-	-	5,376.22	-	-
	b. Non Residents	-	-	6,518.57	8,407.24	11,583.86	4,352.46	-	2,592.94	5,586.56	2,798.04	-	-	2,094.96
	c. Others	3,959.19	7,964.04	11,484.06	5,302.39	2,955.22	2,503.01	495.72	2,138.72	2,069.95	2,090.32	634.37	8,105.90	3,820.57
4	LOANS & ADVANCES (Including Bills Purchased)	154,874.55												

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL
Liabilities													
1	CAPITAL FUND	18,249.82	16,211.38	19,674.48	31,806.68	32,645.78	18,768.67	23,973.15	14,720.50	23,939.92	17,343.59	20,333.28	10,649.12
	a. Paid-up Capital	13,878.47	10,695.69	10,962.30	16,422.64	21,632.50	12,576.92	16,083.04	9,487.94	16,325.96	11,347.06	14,654.96	8,643.66
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,752.16	2,091.55	3,187.91	8,324.16	4,407.86	2,766.29	4,008.29	2,355.35	3,647.76	2,513.33	2,843.46	982.15
	e. Share Premium	88.80	-	-	-	-	-	-	-	-	-	306.37	-
	f. Retained Earning	2,001.15	1,218.59	1,269.06	3,628.67	4,283.28	962.52	2,782.25	511.32	2,538.74	1,281.20	1,680.06	572.72
	g. Others Reserves Fund	529.24	2,205.55	4,255.21	3,431.21	2,322.14	2,462.94	1,099.56	2,365.90	1,427.46	2,202.00	848.42	450.58
2	BORROWINGS	13,664.73	11,487.49	24,316.07	38,385.90	22,802.19	6,885.23	5,191.99	8,371.78	13,677.71	11,420.90	16,730.33	3,321.09
	a. NRB	7,020.72	3,576.61	14,152.65	17,641.36	13,121.84	3,908.68	2,389.67	2,877.41	3,152.47	5,784.20	8,243.38	3,321.09
	b. Interbank Borrowing	3,644.01	200.00	1,037.26	2,302.00	2,282.60	500.00	-	301.00	-	-	1,261.94	-
	c. Foreign Banks and Fin. Ins.	-	3,612.00	963.60	-	2,408.00	-	-	1,204.00	5,177.20	-	7,225.02	-
	d. Other Financial Ins.	-	-	-	539.65	497.77	-	361.35	-	169.56	-	-	-
	e. Bonds and Securities	3,000.00	4,098.88	8,162.56	17,902.88	4,491.99	2,476.55	2,440.97	3,989.37	5,178.49	5,636.70	-	-
3	DEPOSITS	166,343.94	121,313.08	192,200.92	153,412.16	277,046.93	145,609.70	164,667.35	132,093.58	175,666.03	168,344.69	148,283.70	94,586.70
	a. Current	10,490.83	6,859.85	11,719.57	19,415.55	18,330.08	5,811.67	7,036.43	8,443.00	8,254.32	12,674.47	8,561.76	3,264.20
	Domestic	9,842.60	6,651.18	11,433.58	18,565.37	17,883.17	5,532.50	6,516.87	8,132.29	7,785.94	12,520.96	8,059.72	3,234.81
	Foreign	648.23	208.67	285.99	850.18	446.91	279.16	519.56	310.71	468.39	153.51	502.04	29.38
	b. Savings	39,935.28	42,448.33	65,285.37	55,449.91	103,606.91	46,800.60	36,824.53	39,448.88	54,721.58	66,570.40	44,890.49	19,874.00
	Domestic	39,756.51	41,876.80	65,140.77	55,449.85	103,446.00	46,631.44	36,805.45	39,348.53	54,446.46	66,545.17	44,782.88	19,818.75
	Foreign	178.78	571.53	144.61	0.06	160.91	169.16	19.08	100.35	275.11	25.23	107.60	55.24
	c. Fixed	98,888.27	61,367.83	98,741.17	72,907.33	134,622.64	81,033.19	108,320.49	76,252.01	93,728.91	77,015.49	81,667.64	62,664.95
	Domestic	94,815.20	57,701.25	92,649.99	72,907.33	132,463.62	78,922.82	107,477.34	74,833.07	91,302.05	75,433.43	77,636.62	59,303.90
	Foreign	4,073.07	3,666.58	6,091.17	-	2,159.02	2,110.37	843.15	1,418.94	2,426.87	1,582.06	4,031.02	3,361.05
	d. Call Deposits	15,650.95	8,374.04	14,449.22	4,993.02	17,964.58	11,099.75	10,397.00	6,446.95	13,299.14	10,247.22	12,122.99	8,025.42
	Domestic	15,216.10	7,807.12	13,417.96	4,993.02	17,447.74	10,854.55	10,078.44	6,083.96	12,009.39	10,155.81	12,048.69	7,931.92
	Foreign	434.85	566.91	1,031.26	-	516.84	245.21	318.55	362.98	1,289.75	91.41	74.30	93.50
	e. Others	1,378.62	2,263.04	2,005.58	646.35	2,522.72	864.48	2,088.91	1,502.75	5,662.08	1,837.11	1,040.82	758.14
	Domestic	1,378.62	1,972.92	2,005.12	646.35	2,516.84	864.48	1,915.06	1,502.57	4,657.81	1,837.11	1,040.82	758.10
	Foreign	-	290.12	0.46	-	5.89	-	173.85	0.18	1,004.27	-	-	0.04
4	Bills Payable	32.51	38.14	-	-	-	207.88	112.10	54.76	56.11	16.49	246.54	25.23
5	Other Liabilities	12,614.98	7,457.24	17,585.47	28,416.57	20,692.10	8,415.05	11,912.84	7,326.28	25,757.61	15,295.20	2,426.49	7,687.72
	1. Sundry Creditors	7,493.92	1,311.39	4,591.54	10,283.26	2,820.04	48.48	44.42	1.54	40.26	6,711.45	414.28	9.08
	2. Loan Loss Provision	3,246.03	-	3,383.59	4,798.58	6,632.93	3,122.27	3,155.04	2,547.91	4,549.05	3,497.82	-	1,822.70
	3. Interest Suspense a/c	-	-	-	638.59	-	-	261.52	810.97	-	56.63	-	-
	4. Others	1,875.03	6,145.85	9,610.33	12,696.14	11,239.13	5,244.31	8,451.85	3,965.87	21,168.29	5,029.30	2,012.21	5,855.94
6	Reconciliation A/c	-	-	0.14	2,008.79	-	-	-	-	-	1.52	-	-
7	Profit & Loss A/c	541.12	552.87	948.73	485.38	1,112.22	687.40	977.93	430.72	1,044.44	636.32	914.69	291.85
	TOTAL Liabilities	211,447.11	157,060.20	254,725.80	254,515.48	354,299.23	180,573.92	206,835.36	162,997.62	240,141.82	213,058.70	188,935.04	116,561.71
Assets													
1	LIQUID FUNDS	11,906.22	8,651.61	10,723.12	10,385.94	17,557.90	9,952.34	9,810.99	9,402.78	14,176.92	14,442.82	21,635.93	7,680.85
	a. Cash Balance	3,772.38	2,625.81	3,608.24	3,605.24	5,399.07	4,140.02	2,976.91	2,380.27	3,338.56	3,989.44	17,483.59	1,435.32
	Nepalese Notes & Coins	3,623.04	2,589.34	3,425.79	3,591.60	5,212.73	4,051.26	2,950.07	2,341.65	3,245.14	3,865.36	2,654.84	1,401.65
	Foreign Currency	149.34	36.48	182.45	13.64	186.34	88.76	21.84	38.62	93.41	124.09	14,828.75	33.67
	b. Bank Balance	8,133.84	6,025.79	7,114.88	6,780.70	12,158.83	5,779.14	6,834.08	4,572.50	10,394.15	10,453.37	4,152.34	3,794.37
	1. In Nepal Rastra Bank	6,582.19	3,390.90	5,284.80	5,173.83	8,776.46	4,252.98	6,582.42	3,467.71	8,202.97	7,950.46	4,152.34	3,039.29
	Domestic Currency	6,540.04	3,328.10	5,194.47	5,139.23	8,538.16	4,212.12	6,540.89	3,406.40	5,379.69	7,856.55	4,152.34	2,942.08
	Foreign Currency	42.15	62.81	90.34	34.60	238.30	40.87	41.53	61.31	2,823.28	93.91	-	97.20
	2. "A" Class Licensed Institution	395.39	458.56	431.34	721.98	550.02	333.76	149.49	145.13	403.34	842.24	-	91.48
	Domestic Currency	361.67	327.94	348.52	373.61	540.61	327.79	145.35	144.96	403.18	813.49	-	87.32
	Foreign Currency	33.72	130.62	82.82	348.36	9.41	5.98	4.13	0.18	0.16	28.75	-	4.16
	3. Other Financial Ins.	-	-	-	-	-	-	-	1.34	2.76	20.79	-	-
	4. In Foreign Banks	1,156.26	2,176.32	1,398.74	884.90	2,832.35	1,192.39	102.18	958.32	1,785.09	1,639.88	-	663.60
	c. Money at Call	-	-	-	-	-	33.18	-	2,450.00	444.21	-	-	2,451.16
	Domestic Currency	-	-	-	-	-	33.18	-	2,450.00	-	-	-	1,500.00
	Foreign Currency	-	-	-	-	-	0.00	-	-	444.21	-	-	951.16
2	INVESTMENT IN SECURITIES	20,801.21	8,754.17	32,081.26	28,495.34	42,845.51	20,323.71	19,729.23	21,527.51	18,494.77	27,049.09	16,503.57	12,198.35
	a. Govt. Securities	20,801.21	8,754.17	32,081.26	28,495.34	42,845.51	20,323.71	19,729.23	21,527.51	18,494.77	27,049.09	16,503.57	12,198.35
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	8,296.50	13,904.08	14,165.13	12,680.16	8,794.95	7,762.25	14,720.86	6,542.84	8,894.87	9,412.07	1,248.19	2,845.47
	a. Interbank Lending	1,359.56	1,685.60	-	662.20	2,548.41	4,168.56	7,552.16	-	3,612.00	-	-	-
	b. Non Residents	4,830.13	5,793.55	5,091.20	1,538.71	1,846.09	5,182.10	3,753.90	3,106.32	719.40	-	-	2,147.94
	c. Others	2,106.81	6,424.93	9,073.94	12,017.96	4,707.83	1,747.61	1,986.60	2,788.94	2,176.55	8,692.67	1,248.19	697.54
4	LOANS & ADVANCES (Including Bills Purchased)	161,256.33	118,235.15	180,858.84	165,526.30	265,712.61	132,754.79	150,809.45	118,653.33	172,818.80	145,922.47	144,502.71	86,101.43
	4.1 LOANS & ADVANCES	161,256.33	118,235.15	180,845.23	165,526.30	265,712.61	132,728.89	150,514.26	116,757.74	172,818.80	145,922.47	144,502.71	86,101.43
	a. Private Sector	155,856.42	118,235.15	173,923.86	165,523.33	254,379.47	129,905.02	143,146.52	112,454.70	166,748.69	145,922.47	140,842.55	81,159.36
	b. Financial Institutions												

S.N.	BFI Name	Century	Saimitra	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
Liabilities												
1	CAPITAL FUND	11,093.04	14,920.69	5,506.54	80.72	614.06	3,712.47	1,307.18	1,160.91	7,480.44	5,303.00	4,026.41
	a. Paid-up Capital	9,034.43	9,681.52	3,342.40	131.23	502.83	2,736.97	908.46	797.38	4,811.55	3,675.91	2,651.96
	b. Calls in Advance	-	-	-	50.11	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	984.98	2,442.48	1,137.57	108.17	18.77	505.12	218.93	203.96	723.97	754.68	869.40
	e. Share Premium	-	-	-	2.96	1.25	-	-	-	-	0.10	-
	f. Retained Earning	1,026.61	1,737.20	577.01	(218.48)	56.85	315.92	102.16	127.01	1,853.21	584.36	505.04
	g. Others Reserves Fund	47.02	1,059.50	449.56	6.72	34.35	154.46	32.57	32.57	91.71	287.95	0.00
2	BORROWINGS	2,444.08	10,348.13	1,230.70	-	-	1,972.91	416.65	-	6,268.74	1,139.92	5,439.92
	a. NRB	1,944.08	3,565.02	1,230.70	-	-	1,222.91	416.65	-	4,618.74	1,139.92	4,446.93
	b. Interbank Borrowing	500.00	200.00	-	-	-	-	-	-	400.00	-	-
	c. Foreign Banks and Fin. Ins.	-	1,806.00	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	4,777.12	-	-	-	750.00	-	-	1,250.00	-	992.98
3	DEPOSITS	96,707.70	143,943.52	42,328.10	115.99	4,562.26	46,903.19	11,129.63	5,698.16	101,176.81	68,014.33	47,092.15
	a. Current	4,545.38	8,693.47	1,066.40	5.82	59.30	806.44	517.54	154.33	1,930.00	1,534.91	667.18
	Domestic	4,482.88	8,156.69	1,064.57	5.82	59.30	806.44	517.54	154.33	1,930.00	1,534.91	667.18
	Foreign	62.50	536.78	1.83	-	-	-	-	-	-	-	-
	b. Savings	23,024.53	46,924.66	15,876.53	40.74	1,948.76	12,257.31	4,695.06	2,447.05	27,925.10	18,562.60	13,140.80
	Domestic	22,985.92	45,461.02	15,874.69	40.74	1,948.76	12,257.31	4,695.06	2,447.05	27,924.48	18,562.60	13,140.80
	Foreign	38.60	1,463.64	1.84	-	-	-	-	-	0.62	-	-
	c. Fixed	62,405.76	78,120.92	20,884.97	59.58	2,122.01	29,709.85	4,831.23	2,746.99	64,198.75	41,075.54	27,705.14
	Domestic	60,840.56	75,831.84	20,884.97	59.58	2,122.01	29,709.85	4,831.23	2,746.99	64,198.75	41,075.54	27,705.14
	Foreign	1,565.20	2,289.08	-	-	-	-	-	-	-	-	-
	d. Call Deposits	6,134.31	9,144.94	4,495.52	9.73	431.88	4,112.34	1,082.61	348.91	7,053.62	6,822.12	5,579.03
	Domestic	6,134.22	8,917.63	4,495.52	9.73	431.88	4,112.34	1,082.61	348.91	7,053.62	6,822.12	5,579.03
	Foreign	0.09	227.31	-	-	-	-	-	-	-	-	-
	e. Others	597.72	1,059.52	4.69	0.13	0.31	17.25	3.19	0.88	69.34	19.16	-
	Domestic	597.72	1,041.96	4.69	0.13	0.31	17.25	3.19	0.88	69.34	19.16	-
	Foreign	-	17.57	-	-	-	-	-	-	-	-	-
4	Bills Payable	76.13	-	4.69	-	-	9.51	-	-	1.05	2.25	-
5	Other Liabilities	1,858.23	6,894.72	3,468.14	166.21	39.12	1,405.92	603.35	187.45	3,265.65	1,289.46	659.85
	1. Sundry Creditors	224.25	23.43	27.32	18.42	5.83	173.15	22.50	-	-	2.77	4.50
	2. Loan Loss Provision	-	2,312.90	1,311.33	10.13	-	899.66	388.92	102.70	1,427.92	-	-
	3. Interest Suspense a/c	-	-	533.73	14.50	-	-	-	-	-	-	-
	4. Others	1,633.98	4,558.39	1,595.77	123.16	33.29	333.10	191.93	84.76	1,837.72	1,286.70	655.35
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	272.48	567.86	230.53	-	22.71	54.43	18.30	25.34	345.59	167.21	-
	TOTAL Liabilities	112,451.65	176,674.92	52,768.71	362.93	5,238.14	54,058.43	13,475.12	7,071.87	118,538.28	75,916.17	57,218.32
Assets												
1	LIQUID FUNDS	8,054.45	7,391.72	5,651.60	107.40	1,702.25	4,962.58	1,697.07	564.19	9,019.99	7,284.26	7,714.79
	a. Cash Balance	1,935.91	2,307.74	628.92	8.05	136.11	702.31	288.06	77.86	1,477.43	899.17	664.28
	Nepalese Notes & Coins	1,910.53	2,236.34	627.13	8.05	136.11	702.18	288.06	77.86	1,414.07	899.07	663.27
	Foreign Currency	25.38	71.40	1.79	-	-	0.13	-	-	63.36	0.10	1.01
	b. Bank Balance	6,118.54	5,083.98	1,172.64	19.83	161.54	1,513.61	641.77	347.38	2,832.22	1,785.51	7,050.50
	1. In Nepal Rastra Bank	2,848.91	3,682.26	1,172.64	19.83	161.54	1,401.78	122.21	197.43	2,828.84	1,785.51	3,233.78
	Domestic Currency	2,735.96	3,289.30	1,172.63	19.83	161.54	1,401.62	122.21	197.43	2,824.39	1,785.51	3,233.76
	Foreign Currency	112.95	392.96	0.00	-	-	0.17	-	-	4.45	-	0.02
	2. "A" Class Licensed Institution	171.40	47.57	-	-	-	106.93	519.56	150.00	3.37	-	1,410.25
	Domestic Currency	161.05	44.54	-	-	-	106.32	519.56	150.00	-	-	1,366.63
	Foreign Currency	10.35	3.03	-	-	-	0.61	-	-	3.37	-	43.62
	3. Other Financial Ins.	7.20	-	-	-	-	-	-	(0.05)	-	-	2,406.48
	4. In Foreign Banks	3,091.03	1,354.15	-	-	-	4.91	-	-	-	-	-
	c. Money at Call	-	-	3,850.04	79.51	1,404.60	2,746.65	767.23	138.95	4,710.34	4,599.58	-
	Domestic Currency	-	-	3,827.73	79.51	1,404.60	2,746.65	766.66	138.95	4,710.34	4,599.26	-
	Foreign Currency	-	-	22.31	-	-	-	0.57	-	-	-	0.32
2	INVESTMENT IN SECURITIES	13,470.31	18,550.12	4,957.20	4.00	-	5,725.53	640.00	1,077.20	17,383.67	8,560.93	5,513.50
	a. Govt. Securities	13,470.31	17,948.12	4,957.20	4.00	-	5,725.53	640.00	1,077.20	17,383.67	8,560.93	5,263.50
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	250.00
	e. Non Residents	-	602.00	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,737.60	10,509.27	962.22	0.47	-	518.12	208.93	231.67	482.95	794.45	411.06
	a. Interbank Lending	68.07	6,569.35	-	-	-	-	-	-	-	-	-
	b. Non Residents	963.20	2,261.34	-	-	-	-	-	-	-	-	-
	c. Others	706.33	1,678.57	962.22	0.47	-	518.12	208.93	231.67	482.95	794.45	411.06
4	LOANS & ADVANCES (Including Bills Purchased)	87,167.78	132,135.97	38,416.35	120.32	3,238.65	42,185.91	10,329.36	5,018.04	88,291.73	58,189.13	42,313.87
	4.1 LOANS & ADVANCES	87,151.25	132,135.97	38,416.35	120.32	3,238.65	42,185.91	10,329.36	5,018.04	88,291.73	58,189.13	42,313.87
	a. Private Sector	85,031.60	126,412.16	33,022.65	114.27	3,238.65	42,185.91	10,063.51	4,732.68	84,508.92	55,961.18	41,397.43
	b. Financial Institutions	2,119.65	5,548.81	5,393.70	6.06	-	-	265.85	285.36	3,782.81	2,227.95	916.44
	c. Government Organizations	-	175.00	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	16.53	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	16.53	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	664.77	1,324.40	585.41	15.65	124.43	379.90	256.48	37.62	938.94	450.46	701.13
7	OTHER ASSETS	1,333.48	6,763.45	1,887.32	108.59	172.81	286.39	343.27	143.14	2,412.04	636.93	538.79
	a. Accrued Interest:	155.91	1,604.87	591.34	14.50	-	44.55	95.55	38.73	719.58	-	-
	Financial Institutions	-	635.68	-	-	-	-	54.02	11.48	143.45	-	-
	Government Enterprises	149.07	376.10	52.74	-	-	44.55	-	8.96	195.29	-	-
	Private Sector	6.84	593.09	538.61	14.50	-	-	41.53	18.28	380.84	-	-
	b. Staff Loans / Adv.	31.89	3,009.59	98.87	0.49	63.29	-	145.94	47.62	922.39	-	33.23
	c. Sundry Debtors	557.21	223.05	204.20	71.61	74.15	137.96	70.94	7.18	63.90	154.	

S.N.	BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFC	Goodwill
Liabilities														
1	CAPITAL FUND	594.97	5,279.15	5,152.57	5,223.34	625.83	362.27	224.17	982.58	558.69	671.26	281.27	1,418.14	2,050.51
	a. Paid-up Capital	410.00	3,844.82	3,408.46	2,906.45	557.46	272.27	28.00	834.34	519.00	493.50	233.33	867.99	867.20
	b. Calls in Advance	-	-	-	-	-	-	177.49	-	-	74.14	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	70.10	475.78	609.03	807.09	41.05	83.34	3.99	64.65	13.33	205.53	242.96	417.67	167.13
	e. Share Premium	-	-	173.61	-	-	6.67	-	-	0.00	21.96	2.48	22.40	2.48
	f. Retained Earning	43.32	745.53	905.48	435.01	(51.82)	-	7.68	103.34	26.37	(297.31)	(2,023.18)	(259.54)	129.28
	g. Others Reserves Fund	71.55	213.01	55.99	1,074.79	79.15	(0.00)	7.01	(19.75)	-	173.44	1,825.68	369.62	884.42
2	BORROWINGS	-	7,136.36	1,179.16	2,031.52	300.00	-	-	23.10	-	-	-	124.23	897.45
	a. NRB	-	4,886.36	1,179.16	2,031.52	-	-	-	23.10	-	-	-	124.23	650.00
	b. Interbank Borrowing	-	750.00	-	-	300.00	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	1,500.00	-	-	-	-	-	-	-	-	-	-	247.45
3	DEPOSITS	558.91	53,044.91	40,482.16	38,696.93	4,155.93	1,146.63	705.36	4,473.82	2,149.19	956.82	476.93	7,733.81	10,296.58
	a. Current	26.84	1,251.94	582.22	1,196.54	264.87	79.35	10.76	152.31	59.71	33.36	-	115.96	3.06
	Domestic	26.84	1,251.94	582.22	1,196.53	264.87	79.35	10.76	152.31	59.71	33.36	-	115.96	3.06
	Foreign	-	0.04	-	0.01	-	-	-	-	-	-	-	-	-
	b. Savings	216.12	12,972.69	17,466.22	9,888.61	1,467.28	710.55	443.49	1,928.48	555.26	380.97	31.45	3,024.04	3,199.31
	Domestic	216.12	12,971.19	17,466.22	9,888.52	1,467.28	710.55	443.49	1,928.48	555.26	380.97	31.45	3,024.04	3,199.31
	Foreign	-	1.50	-	0.09	-	-	-	-	-	-	-	-	-
	c. Fixed	301.98	31,174.99	20,937.69	23,205.33	1,923.38	171.42	191.71	1,823.66	1,290.45	396.70	-	3,681.26	6,339.47
	Domestic	301.98	31,174.99	20,937.69	23,205.33	1,923.38	171.42	191.71	1,823.66	1,290.45	396.70	-	3,681.26	6,339.47
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	10.66	7,575.39	1,486.37	4,392.32	499.28	185.31	59.40	569.37	243.78	145.79	210.00	912.55	744.10
	Domestic	10.66	7,575.39	1,486.37	4,392.32	499.28	185.31	59.40	569.37	243.78	145.79	210.00	912.55	744.10
	Foreign	-	-	-	-	-	-	-	-	-	0.00	-	-	-
	e. Others	3.31	69.89	9.66	14.14	1.13	-	-	-	-	-	235.48	-	10.63
	Domestic	3.31	69.89	9.66	14.14	1.13	-	-	-	-	-	235.48	-	10.63
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	6.49	-	-	-	-	-	-	-	-	-
5	Other Liabilities	67.34	2,296.46	1,166.45	3,282.86	64.94	80.28	251.64	382.62	94.91	125.78	6,773.01	1,209.22	627.47
	1. Sundry Creditors	4.36	13.23	141.03	107.45	-	0.66	185.65	17.09	12.60	22.22	149.57	1.48	519.88
	2. Loan Loss Provision	25.50	901.32	654.85	992.28	-	27.65	39.64	233.47	52.49	-	2,214.72	556.91	-
	3. Interest Suspense a/c	34.93	-	50.45	602.78	-	18.23	-	47.81	18.34	-	4,330.60	203.74	-
	4. Others	2.56	1,381.91	320.11	1,580.34	64.94	33.75	26.36	84.26	11.47	103.56	78.12	447.09	107.59
6	Reconciliation A/c	-	0.00	-	-	-	-	-	-	-	-	0.05	-	-
7	Profit & Loss A/c	1.16	217.86	147.36	213.16	-	-	-	-	0.62	-	1.60	9.74	-
	TOTAL Liabilities	1,222.38	67,974.73	48,127.70	49,454.30	5,146.69	1,589.19	1,181.17	5,862.11	2,803.41	1,753.86	7,532.86	10,495.14	13,872.00
Assets														
1	LIQUID FUNDS	485.59	8,778.65	4,471.16	5,121.37	1,005.42	496.88	443.61	790.65	481.81	618.13	293.71	1,515.73	1,160.28
	a. Cash Balance	7.28	1,299.50	654.21	559.63	72.07	17.04	39.14	112.92	45.14	20.90	0.13	221.89	207.06
	Nepalese Notes & Coins	7.28	1,174.42	654.21	558.21	72.07	17.04	39.14	112.92	45.14	20.90	0.13	221.89	207.06
	Foreign Currency	-	125.08	-	1.42	-	-	-	-	-	-	-	-	-
	b. Bank Balance	478.31	1,782.58	1,613.13	4,561.74	145.67	45.43	38.22	142.63	436.67	597.23	293.58	247.06	346.13
	1. In Nepal Rastra Bank	18.17	1,583.89	1,577.14	1,304.37	120.65	45.43	-	142.31	90.12	329.94	107.72	247.06	346.13
	Domestic Currency	18.17	1,578.89	1,577.14	1,304.37	120.65	45.43	-	142.31	90.12	329.94	106.60	247.06	346.13
	Foreign Currency	-	5.00	-	-	-	-	-	-	-	-	97.12	-	-
	2. "A" Class Licensed Institution	459.62	198.70	34.96	1,695.22	25.02	-	32.82	0.32	61.41	181.78	171.79	-	-
	Domestic Currency	459.62	198.26	24.31	1,681.35	25.02	-	32.82	0.32	61.41	181.78	0.34	-	-
	Foreign Currency	-	0.44	10.65	13.87	-	-	-	-	-	-	171.45	-	-
	3. Other Financial Ins.	0.51	-	1.03	1,562.16	-	-	5.41	-	285.15	85.51	14.07	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	5,696.56	2,203.83	-	787.68	434.40	366.24	535.10	-	-	-	1,046.78	607.09
	Domestic Currency	-	5,681.67	2,203.83	-	787.68	434.40	366.24	535.10	-	-	-	1,046.78	607.09
	Foreign Currency	-	14.89	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	-	5,666.64	4,042.05	4,682.32	-	-	-	189.84	80.00	-	2.01	1,369.37	2,741.08
	a. Govt. Securities	-	5,666.64	4,042.05	4,682.32	-	-	-	189.84	80.00	-	2.01	1,369.37	2,741.08
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	-	1,655.19	703.20	1,664.63	93.40	-	-	5.01	17.50	117.49	80.63	275.85	830.89
	a. Interbank Lending	-	300.00	500.00	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	-	1,355.19	203.20	1,664.63	93.40	-	-	5.01	17.50	117.49	80.63	275.85	830.89
4	LOANS & ADVANCES (Including Bills Purchased)	544.19	49,384.33	37,133.61	35,411.79	3,564.51	1,013.42	647.75	4,324.94	2,131.51	704.47	2,247.57	6,193.63	8,130.05
	4.1 LOANS & ADVANCES	544.19	49,384.33	37,133.61	35,411.79	3,564.51	1,013.42	647.75	4,324.94	2,131.51	704.47	2,247.57	6,193.63	8,130.05
	a. Private Sector	544.19	49,384.33	37,133.61	33,110.51	3,194.96	1,013.42	647.75	4,324.94	2,098.24	603.47	2,247.57	5,769.08	7,710.05
	b. Financial Institutions	-	-	-	2,301.27	369.56	-	-	-	33.26	101.00	-	424.55	420.00
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	39.57	759.55	550.56	575.27	196.86	20.13	24.64	89.76	29.96	40.36	32.18	141.71	394.49
7	OTHER ASSETS	87.62	1,722.39	1,227.12	1,932.85	131.10	53.36	53.59	349.31	62.63	163.28	4,876.76	939.70	563.65
	a. Accrued Interest:	36.36	546.84	225.05	661.06	-	18.23	12.43	74.69	18.34	112.16	4,325.96	329.33	-
	Financial Institutions	4.10	-	-	414.75	-	-	1.06	-	-	112.16	-	117.50	-
	Government Enterprises	-	48.79	26.99	51.71	-	-	-	-	-	-	-	9.49	-
	Private Sector	32.26	498.05	198.06	194.59	-	18.23	11.37	74.69	18.34	-	4,325.96	202.34	-
	b. Staff Loans / Adv.	0.17	556.65	274.96	56.86	-	1.18	13.20	44.29	-	-	-	69.91	7.07
	c. Sundry Debtors	2.24	1.											

S.N.	BFI Name	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samiddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Liabilities														
1	CAPITAL FUND	1,289.28	1,039.04	921.87	959.83	1,366.08	1,184.40	484.96	355.83	(657.50)	1,353.56	1,630.13	1,824.00	1,315.98
	a. Paid-up Capital	890.13	828.91	800.10	600.41	963.15	881.04	400.00	545.94	935.07	864.00	1,024.27	965.39	915.66
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	224.66	225.88	49.31	189.08	196.91	159.47	12.87	81.94	259.54	146.06	281.63	245.30	109.94
	e. Share Premium	-	3.03	7.12	-	-	0.44	21.34	11.25	2.61	-	-	-	1.14
	f. Retained Earning	108.61	(272.59)	36.82	170.04	131.29	80.33	49.94	(282.44)	(1,854.72)	157.26	150.13	503.30	216.48
	g. Others Reserves Fund	65.88	253.80	28.52	0.30	74.74	63.12	0.81	(0.86)	0.00	186.24	174.10	110.01	72.76
2	BORROWINGS	320.00	123.33	170.54	-	265.73	165.84	-	-	25.10	-	2,458.28	3,030.97	150.00
	a. NRB	150.00	123.33	170.54	-	265.73	165.84	-	-	25.10	-	2,259.00	2,530.97	150.00
	b. Interbank Borrowing	170.00	-	-	-	-	-	-	-	25.10	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	199.28	500.00	-
3	DEPOSITS	6,095.90	3,255.82	3,333.80	3,305.86	9,711.16	5,667.51	356.52	1,436.76	747.67	6,659.54	14,076.84	10,773.09	5,723.81
	a. Current	-	171.39	212.56	44.48	101.88	25.49	-	31.52	-	71.44	181.47	-	127.56
	Domestic	-	171.39	212.56	21.12	101.88	25.49	-	31.52	-	71.44	181.47	-	127.56
	Foreign	-	-	-	23.36	-	-	-	-	-	-	-	-	-
	b. Savings	1,535.73	1,185.35	1,047.52	1,110.29	2,981.42	1,558.66	125.01	456.11	21.63	1,869.43	4,948.26	3,802.45	2,256.55
	Domestic	1,535.73	1,185.35	1,047.52	1,110.29	2,981.42	1,558.66	125.01	456.11	21.63	1,869.43	4,948.26	3,802.45	2,256.55
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	4,014.07	1,692.06	1,696.45	2,093.56	5,802.82	3,489.09	231.51	756.90	-	4,146.18	7,866.54	6,037.04	2,603.23
	Domestic	4,014.07	1,692.06	1,696.45	2,093.56	5,802.82	3,489.09	231.51	756.90	-	4,146.18	7,866.54	6,037.04	2,603.23
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	546.11	207.02	377.27	57.53	825.05	-	-	192.23	-	562.48	1,076.28	933.55	735.60
	Domestic	546.11	207.02	377.27	57.53	825.05	-	-	192.23	-	562.48	1,076.28	933.55	735.60
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	-	-	-	-	594.26	-	-	726.04	10.00	4.29	0.05	0.87
	Domestic	-	-	-	-	-	594.26	-	-	726.04	10.00	4.29	0.05	0.87
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	2.05	-	-	-	-	-	0.26	-	-
5	Other Liabilities	204.47	180.93	110.41	146.77	424.84	55.98	38.49	216.76	4,280.01	191.89	469.31	956.73	268.22
	1. Sundry Creditors	4.10	25.61	5.53	37.56	7.54	2.08	1.59	20.27	71.40	27.97	47.61	17.90	5.57
	2. Loan Loss Provision	96.48	-	36.26	-	206.63	-	8.48	70.45	1,586.38	72.07	256.22	290.93	163.58
	3. Interest Suspense a/c	8.32	-	6.12	46.06	30.23	-	8.18	89.08	2,576.49	-	29.74	171.73	41.69
	4. Others	95.56	155.32	62.50	63.15	180.43	53.90	20.24	36.96	45.75	91.86	135.74	476.17	57.38
6	Reconciliation A/c	-	-	(1.26)	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	-	33.67	27.95	1.31	13.65	0.31	-	-	15.75	47.65	-	24.65
	TOTAL Liabilities	7,909.65	4,599.11	4,569.04	4,440.40	11,771.17	7,087.37	880.27	2,009.35	4,395.28	8,220.73	18,682.46	16,584.79	7,482.67
Assets														
1	LIQUID FUNDS	648.16	868.09	787.20	1,287.94	1,783.60	604.11	341.56	173.66	80.37	691.81	2,406.11	2,729.28	751.32
	a. Cash Balance	87.68	52.34	71.53	23.88	134.57	62.48	10.24	22.21	0.08	57.42	265.11	143.62	70.88
	Nepalese Notes & Coins	87.68	52.34	71.53	23.88	134.57	62.48	10.24	22.21	0.08	57.42	265.11	143.62	70.88
	Foreign Currency	-	-	-	-	-	-	-	-	-	0.09	-	-	-
	b. Bank Balance	560.48	765.74	178.32	109.21	315.06	541.64	15.27	151.45	80.28	182.71	2,140.99	2,585.66	209.88
	1. In Nepal Rastra Bank	203.58	117.79	161.83	103.89	297.68	262.49	-	67.44	3.11	181.08	901.71	295.49	209.88
	Domestic Currency	203.58	117.79	161.83	103.89	297.68	262.49	-	67.44	3.11	181.08	901.71	295.49	209.88
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	196.62	360.87	16.47	5.32	17.38	163.74	15.27	27.80	70.21	1.60	1,199.15	2,183.34	-
	Domestic Currency	196.62	360.87	16.47	5.32	17.38	163.74	15.27	27.80	70.21	1.60	1,199.15	2,183.34	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	160.28	287.08	0.02	0.01	-	115.40	-	56.21	6.97	0.02	40.13	106.83	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	50.00	537.35	1,154.84	1,333.97	-	316.05	-	-	451.68	-	-	470.56
	Domestic Currency	-	50.00	537.35	1,154.84	1,333.97	-	316.05	-	-	451.68	-	-	470.56
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	2,237.70	455.00	415.00	-	1,138.55	1,339.37	66.87	187.62	-	1,254.88	3,394.71	4,208.59	1,390.63
	a. Govt. Securities	2,237.70	455.00	415.00	-	1,138.55	1,339.37	66.87	187.62	-	1,254.88	3,394.71	4,208.59	1,390.63
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	66.87	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	163.25	238.22	106.55	40.54	385.96	290.38	-	70.16	0.03	500.64	235.35	-	168.16
	a. Interbank Lending	-	-	-	-	200.00	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	163.25	238.22	106.55	40.54	185.96	290.38	-	70.16	0.03	500.64	235.35	-	168.16
4	LOANS & ADVANCES (Including Bills Purchased)	4,632.05	2,529.90	2,995.69	2,953.03	7,917.84	4,651.44	431.55	1,362.61	1,586.38	5,353.08	11,844.66	8,580.43	4,820.76
	4.1 LOANS & ADVANCES	4,632.05	2,529.90	2,995.69	2,953.03	7,917.84	4,651.44	431.55	1,362.61	1,586.38	5,353.08	11,844.66	8,580.43	4,820.76
	a. Private Sector	4,406.55	2,373.87	2,880.65	2,926.14	7,917.84	4,555.41	431.55	1,344.99	1,586.38	5,079.15	11,639.12	7,092.98	4,680.46
	b. Financial Institutions	225.50	156.02	115.03	26.89	-	96.03	-	17.62	-	273.93	205.55	1,487.45	140.31
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	115.87	146.51	123.93	26.76	195.40	138.83	14.46	46.31	80.70	175.77	271.75	137.53	57.11
7	OTHER ASSETS	111.62	122.95	104.74	131.17</									

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	1,686.69	2,200.75	2,688.79	2,063.83	599.66	1,835.80	1,568.02
1.1 On Deposit Liabilities	1,559.82	2,090.87	2,521.25	1,826.70	588.66	1,736.22	1,444.93
1.1.1 Saving Account	689.15	1,156.88	588.78	406.91	289.17	435.65	325.26
1.1.2 Fixed Account	831.67	891.26	1,872.32	1,358.49	287.24	1,268.10	1,112.67
1.1.2.1 Up to 3 months Fixed Account	31.26	-	280.85	26.82	19.84	-	44.59
1.1.2.2 3 to 6 months Fixed Account	94.26	-	374.46	-	66.48	-	35.54
1.1.2.3 6 months to 1 year Fixed Account	540.72	-	936.16	-	164.34	1,268.10	97.53
1.1.2.4 Above 1 year Fixed Account	165.43	891.26	280.85	1,331.67	36.58	-	935.01
1.1.3 Call Deposit	39.00	42.73	60.14	61.30	12.26	32.47	7.00
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	126.87	109.88	167.54	237.12	11.00	99.58	123.09
2. Commission Expense	9.64	61.54	62.14	60.46	36.16	-	24.31
3. Staff Expense	700.77	692.87	705.05	428.12	210.47	311.91	337.14
4. Office Operating Expenses	255.08	377.83	306.08	273.82	165.83	281.66	215.95
5. Foreign Exchange Loss	-						
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-						
7. Provision for Risk	240.22	842.10	354.21	284.19	248.90	186.86	174.60
7.1 Loan loss Provision	240.22	842.10	354.21	284.19	248.90	186.86	155.59
7.1.1 General Loan loss Provision	240.22	214.02	157.38	216.93	158.50	-	109.44
7.1.1.1 Pass Loan Loss Provision	240.22	110.52	157.38	91.51	158.50	-	109.44
7.1.1.2 Watch List Provision	-	103.51	-	125.42	-	-	-
7.1.2 Special Loan Loss Provision	-	379.75	196.84	67.26	90.40	-	46.15
7.1.3 Additional Loan Loss Provision	-	248.33	-	-	-	186.86	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	19.01
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	0.20	-	0.34	-	-
9. Provision for Staff Bonus	50.43	78.99	176.54	-	76.48	71.88	59.19
10. Provision for Income Tax	203.37	449.82	476.65	395.91	206.51	194.08	159.82
11. Others	-	-	-	-	-	0.81	-
12. Net Profit	754.86	1,050.61	1,112.23	923.80	481.85	452.85	372.91
Total Expenses	3,901.06	5,754.52	5,881.90	4,430.12	2,026.19	3,335.87	2,911.95
Income							
1. Interest Income	3,345.70	4,548.26	4,930.32	3,342.89	1,470.99	2,917.25	2,413.47
1.1 On Loans and Advances	3,007.42	3,919.07	4,397.56	3,010.69	1,311.34	2,682.75	2,165.42
1.2 On Investment	79.83	618.88	423.09	321.43	120.82	211.75	205.63
1.2.1 Government Bonds	79.83	294.88	394.83	321.43	114.25	211.42	205.63
1.2.2 Foreign Bonds	-	-	28.26	-	-	0.33	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	324.00	-	-	6.57	-	-
1.3 On Agency Balance	12.64	-	0.21	5.06	0.10	-	0.97
1.4 On Call Deposit	-	9.62	61.27	-	4.70	-	-
1.5 On Others	245.81	0.70	48.18	5.71	34.03	22.75	41.46
2. Commission and Discount	282.34	49.55	231.05	293.49	245.04	205.75	320.68
2.1 Bills Purchase and Discount	-	-	0.00	0.18	6.41	0.12	0.46
2.2 Commission	282.34	49.55	233.37	293.31	181.45	153.66	112.10
2.3 Others	-	-	(2.32)	-	57.18	51.97	208.13
3. Exchange Fluctuation Income	92.93	14.44	201.82	216.71	173.40	166.32	69.79
3.1 Due to Change in Exchange Rate	6.67	(0.48)	163.97	6.54	21.43	-	0.90
3.2 Due to Foreign Currency Transaction	86.26	14.92	37.85	210.17	151.97	166.32	68.89
4. Other Operating Income	53.57	386.29	297.31	115.87	15.72	36.62	8.83
5. Non Operating Income	8.14	0.32	41.88	214.46	0.20	9.92	0.88
6. Write Back from Provisions for loss	118.38	540.70	178.53	246.72	120.84	-	98.29
7. Recovery of written-off Loan	-	214.96	1.00	-	-	-	-
8. Income from Extra Ordinary transactions	-						
9. Net Loss	-						
Total Income	3,901.06	5,754.52	5,881.90	4,430.12	2,026.19	3,335.87	2,911.95

Profit and Loss Statement of upto Asoj end, 2078(Mid-Oct, 2021)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	1,252.02	1,933.21	1,496.23	1,737.64	4,519.51	1,958.51	2,458.19
1.1 On Deposit Liabilities	1,169.08	1,893.57	1,372.93	1,659.70	4,091.09	1,753.18	2,371.80
1.1.1 Saving Account	172.05	492.85	283.26	339.51	859.49	359.51	316.30
1.1.2 Fixed Account	985.33	1,377.37	1,065.27	1,301.78	3,179.74	1,370.51	2,017.96
1.1.2.1 Up to 3 months Fixed Account	-	312.95	-	152.50	-	12.79	-
1.1.2.2 3 to 6 months Fixed Account	0.24	296.96	-	148.49	5.00	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	310.60	1,065.27	796.12	84.99	21.20	-
1.1.2.4 Above 1 year Fixed Account	985.09	456.87	-	204.67	3,089.75	1,336.52	2,017.96
1.1.3 Call Deposit	11.70	23.34	24.40	18.41	51.86	23.16	37.54
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	82.94	39.64	123.30	77.95	428.42	205.33	86.39
2. Commission Expense	7.79	28.01	21.57	8.99	-	13.02	18.73
3. Staff Expense	239.10	377.33	312.10	293.26	771.82	515.49	601.80
4. Office Operating Expenses	150.87	277.47	345.36	166.67	484.35	243.17	278.15
5. Foreign Exchange Loss	-	-	-	0.45	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	0.45	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	1.65	-
7. Provision for Risk	511.44	144.69	144.87	440.19	397.01	53.51	836.39
7.1 Loan loss Provision	511.44	144.69	144.87	440.19	397.01	53.51	836.39
7.1.1 General Loan loss Provision	89.18	144.69	102.37	375.92	305.93	53.51	740.83
7.1.1.1 Pass Loan Loss Provision	10.01	144.69	101.41	288.39	116.42	53.51	691.83
7.1.1.2 Watch List Provision	79.18	-	0.95	87.53	189.50	-	49.00
7.1.2 Special Loan Loss Provision	422.25	-	42.50	64.27	91.09	-	95.57
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	1.28	-
9. Provision for Staff Bonus	62.71	91.88	40.23	80.04	187.41	89.52	85.94
10. Provision for Income Tax	152.82	248.09	108.63	202.34	506.01	244.11	232.33
11. Others	-						
12. Net Profit	411.65	578.87	253.48	518.06	1,180.69	561.54	541.12
Total Expenses	2,788.39	3,679.55	2,722.48	3,447.65	8,046.82	3,681.80	5,052.65
Income							
1. Interest Income	1,928.60	3,025.11	2,290.66	2,674.44	7,302.00	3,227.25	3,745.12
1.1 On Loans and Advances	1,711.96	2,610.45	2,087.79	2,525.82	6,775.14	2,946.55	3,443.77
1.2 On Investment	190.39	392.79	199.02	134.36	517.13	249.74	239.79
1.2.1 Government Bonds	76.60	386.45	199.02	134.36	517.13	11.82	239.79
1.2.2 Foreign Bonds	-	6.34	-	-	-	18.08	-
1.2.3 NRB Bonds	107.46	-	-	-	-	-	-
1.2.4 Debenture & Bonds	6.33	-	-	-	-	219.84	-
1.3 On Agency Balance	0.02	-	-	14.09	1.32	-	-
1.4 On Call Deposit	15.30	-	2.74	0.17	7.81	-	-
1.5 On Others	10.93	21.87	1.11	0.00	0.60	30.96	61.56
2. Commission and Discount	246.60	289.91	198.09	205.41	460.44	379.24	261.56
2.1 Bills Purchase and Discount	2.61	-	1.24	0.00	1.06	-	-
2.2 Commission	241.94	289.91	196.85	205.41	459.38	363.11	76.55
2.3 Others	2.05	-	-	-	-	16.14	185.01
3. Exchange Flactuation Income	52.46	120.34	82.18	50.47	72.30	71.90	106.37
3.1 Due to Change in Exchange Rate	2.04	10.10	-	-	(5.79)	18.20	22.88
3.2 Due to Foreign Currency Transaction	50.42	110.25	82.18	50.47	78.09	53.70	83.50
4. Other Operating Income	207.04	244.18	40.89	27.98	201.10	-	232.01
5. Non Operating Income	24.03	-	-	-	10.97	3.41	3.96
6. Write Back from Provisions for loss	329.66	-	110.66	489.35	-	-	703.62
7. Recovery of written-off Loan	-						
8. Income from Extra Ordinary transactions	-						
9. Net Loss	-						
Total Income	2,788.39	3,679.55	2,722.48	3,447.65	8,046.82	3,681.80	5,052.65

Profit and Loss Statement of upto Asoj end, 2078(Mid-Oct, 2021)

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	1,666.82	2,743.77	2,307.33	3,721.33	2,333.90	2,493.05	1,730.95
1.1 On Deposit Liabilities	1,501.35	2,431.46	1,998.28	3,520.60	2,249.36	2,420.10	1,581.51
1.1.1 Saving Account	320.84	619.07	531.01	864.17	423.30	319.78	375.47
1.1.2 Fixed Account	1,131.46	1,779.75	1,452.89	2,600.51	1,769.12	2,069.94	1,186.52
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	172.29	-	-
1.1.2.2 3 to 6 months Fixed Account	161.93	146.32	-	670.30	173.82	455.02	579.33
1.1.2.3 6 months to 1 year Fixed Account	384.99	637.14	1,416.93	784.43	1,039.56	1,161.26	18.26
1.1.2.4 Above 1 year Fixed Account	584.54	996.28	35.96	1,145.78	383.45	453.66	588.93
1.1.3 Call Deposit	49.05	32.65	14.37	55.92	56.93	30.38	19.52
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	165.47	312.31	309.05	200.74	84.55	72.95	149.44
2. Commission Expense	-	-	3.77	91.23	20.77	-	1.20
3. Staff Expense	309.60	568.78	775.21	724.33	301.62	300.49	378.89
4. Office Operating Expenses	270.72	364.86	280.14	431.07	267.57	207.60	266.18
5. Foreign Exchange Loss	-						
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	5.80	-	-	-	-
7. Provision for Risk	164.61	208.51	616.55	501.58	242.70	(90.59)	351.15
7.1 Loan loss Provision	164.61	208.51	616.55	501.58	242.70	(90.59)	351.15
7.1.1 General Loan loss Provision	148.48	208.51	362.45	228.25	99.09	194.03	248.74
7.1.1.1 Pass Loan Loss Provision	108.24	208.51	101.75	-	0.85	89.30	169.78
7.1.1.2 Watch List Provision	40.24	-	260.70	228.25	98.24	104.72	78.96
7.1.2 Special Loan Loss Provision	16.13	-	254.10	273.33	143.60	(284.62)	102.41
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	1.08	-	-	-	-	5.37
9. Provision for Staff Bonus	85.95	150.59	27.05	172.85	109.11	156.56	64.75
10. Provision for Income Tax	220.69	406.60	142.73	443.41	294.60	431.08	152.02
11. Others	-	-	-	-	-	-	0.32
12. Net Profit	552.87	948.73	485.38	1,112.22	687.40	977.93	430.72
Total Expenses	3,271.27	5,392.93	4,643.96	7,198.04	4,257.66	4,476.11	3,381.55
Income							
1. Interest Income	2,558.54	4,494.01	4,050.85	6,060.31	3,535.95	3,895.16	2,660.08
1.1 On Loans and Advances	2,402.00	4,011.27	3,637.83	5,419.25	3,197.84	3,598.52	2,409.88
1.2 On Investment	137.92	442.09	412.99	599.56	250.78	268.35	210.18
1.2.1 Government Bonds	120.45	442.09	412.61	581.98	250.78	255.32	206.93
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	17.47	-	0.38	17.59	-	13.03	3.26
1.3 On Agency Balance	-	0.04	-	-	0.26	0.13	0.03
1.4 On Call Deposit	-	35.19	-	-	15.44	-	28.01
1.5 On Others	18.61	5.42	0.03	41.49	71.63	28.16	11.98
2. Commission and Discount	139.89	420.01	193.82	662.97	317.95	341.75	182.40
2.1 Bills Purchase and Discount	13.66	7.83	-	-	-	-	20.02
2.2 Commission	126.23	46.83	187.27	662.97	316.25	338.61	143.96
2.3 Others	-	365.35	6.55	-	1.70	3.13	18.42
3. Exchange Flactuation Income	68.66	135.96	96.58	206.93	7.94	77.17	68.73
3.1 Due to Change in Exchange Rate	0.30	2.50	-	2.14	(76.31)	1.61	(13.66)
3.2 Due to Foreign Currency Transaction	68.36	133.46	96.58	204.79	84.26	75.56	82.38
4. Other Operating Income	155.60	342.89	128.79	100.53	216.69	75.41	145.21
5. Non Operating Income	275.83	-	110.53	-	3.32	86.62	192.56
6. Write Back from Provisions for loss	72.42	-	63.40	167.29	124.89	-	124.13
7. Recovery of written-off Loan	0.33	0.06	-	-	50.91	-	5.95
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	2.50
9. Net Loss	-						
Total Income	3,271.27	5,392.93	4,643.96	7,198.04	4,257.66	4,476.11	3,381.55

Profit and Loss Statement of upto Asoj end, 2078(Mid-Oct, 2021)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	2,507.01	2,245.53	2,031.78	1,514.14	1,488.56	1,899.39	593.84
1.1 On Deposit Liabilities	2,314.36	2,056.25	1,908.50	1,488.88	1,468.05	1,727.23	593.84
1.1.1 Saving Account	516.89	552.64	378.10	214.85	200.63	438.52	155.88
1.1.2 Fixed Account	1,690.12	1,484.87	1,498.64	1,247.98	1,254.99	1,261.77	423.51
1.1.2.1 Up to 3 months Fixed Account	1.54	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	125.70	-	-	-	754.39	-	49.58
1.1.2.3 6 months to 1 year Fixed Account	925.41	-	1,498.64	1,247.98	439.79	1,261.77	314.06
1.1.2.4 Above 1 year Fixed Account	637.47	1,484.87	-	-	60.81	-	59.88
1.1.3 Call Deposit	46.60	18.74	31.77	26.04	12.43	26.95	14.45
1.1.4 Certificate of Deposit	60.75	-	-	-	-	-	-
1.2 On Borrowing	192.65	189.28	123.28	25.26	20.51	172.15	-
2. Commission Expense	46.07	-	28.80	-	-	-	2.55
3. Staff Expense	532.03	759.77	608.01	212.88	276.57	269.48	141.87
4. Office Operating Expenses	279.75	310.05	272.32	188.90	189.73	248.71	68.43
5. Foreign Exchange Loss	-						
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.46	-	0.01
7. Provision for Risk	244.57	(94.29)	211.40	59.46	88.49	241.76	236.10
7.1 Loan loss Provision	244.57	(94.29)	211.40	59.46	88.49	241.76	223.48
7.1.1 General Loan loss Provision	220.98	(13.09)	123.17	46.03	82.25	159.59	179.86
7.1.1.1 Pass Loan Loss Provision	220.98	93.65	123.17	39.36	67.56	67.27	108.93
7.1.1.2 Watch List Provision	-	(106.74)	-	6.67	14.69	92.32	70.93
7.1.2 Special Loan Loss Provision	23.60	(81.20)	88.23	13.43	6.23	2.17	43.62
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	80.00	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	12.63
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	0.32	-	-	-	17.78
9. Provision for Staff Bonus	163.34	98.09	-	47.38	-	87.31	36.59
10. Provision for Income Tax	425.63	246.50	394.44	134.54	116.78	217.92	98.80
11. Others	-						
12. Net Profit	1,044.44	636.32	914.69	291.85	272.48	567.86	230.53
Total Expenses	5,242.83	4,201.97	4,461.76	2,449.15	2,433.06	3,532.43	1,426.51
Income							
1. Interest Income	3,897.49	3,669.74	3,549.13	2,186.33	2,160.30	3,036.94	1,057.60
1.1 On Loans and Advances	3,620.15	3,027.34	3,286.42	2,019.51	1,960.30	2,708.46	988.64
1.2 On Investment	227.66	416.60	215.57	154.86	179.13	304.75	43.25
1.2.1 Government Bonds	219.24	416.60	215.57	154.86	141.20	274.59	43.25
1.2.2 Foreign Bonds	0.67	-	-	-	36.62	29.31	-
1.2.3 NRB Bonds	-	-	-	-	0.58	-	-
1.2.4 Debenture & Bonds	7.75	-	-	-	0.72	0.85	-
1.3 On Agency Balance	-	10.95	0.03	0.01	1.74	-	-
1.4 On Call Deposit	0.53	9.64	17.64	11.74	-	-	5.21
1.5 On Others	49.15	205.21	29.47	0.20	19.14	23.73	20.51
2. Commission and Discount	580.37	199.89	211.09	47.47	151.76	68.68	60.73
2.1 Bills Purchase and Discount	-	1.28	1.24	-	-	-	-
2.2 Commission	580.37	193.64	68.51	47.47	151.76	68.68	1.18
2.3 Others	-	4.98	141.34	-	-	-	59.54
3. Exchange Fluctuation Income	121.04	(33.34)	65.59	51.63	46.15	102.91	0.22
3.1 Due to Change in Exchange Rate	24.21	-	-	3.78	3.72	10.39	-
3.2 Due to Foreign Currency Transaction	96.84	(33.34)	65.59	47.86	42.43	92.53	0.22
4. Other Operating Income	203.43	203.25	129.08	126.90	16.16	178.13	98.49
5. Non Operating Income	5.00	162.12	2.34	-	57.70	135.49	-
6. Write Back from Provisions for loss	435.49	-	504.53	36.82	0.99	10.28	208.10
7. Recovery of written-off Loan	-	0.31	-	-	-	-	1.38
8. Income from Extra Ordinary transactions	-						
9. Net Loss	-						
Total Income	5,242.83	4,201.97	4,461.76	2,449.15	2,433.06	3,532.43	1,426.51

Profit and Loss Statement of upto Asoj end, 2078(Mid-Oct, 2021)

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	1.82	78.72	748.11	144.34	96.34	1,665.65	1,073.68
1.1 On Deposit Liabilities	1.82	78.72	727.56	144.34	96.33	1,628.99	1,069.83
1.1.1 Saving Account	0.82	21.67	120.85	41.03	32.78	282.28	165.32
1.1.2 Fixed Account	0.90	51.59	594.24	100.65	62.04	1,318.32	880.65
1.1.2.1 Up to 3 months Fixed Account	0.26	-	43.47	-	2.48	245.80	129.43
1.1.2.2 3 to 6 months Fixed Account	-	-	288.31	94.29	3.10	159.46	89.02
1.1.2.3 6 months to 1 year Fixed Account	0.64	-	191.29	0.06	21.71	707.29	607.01
1.1.2.4 Above 1 year Fixed Account	-	51.59	71.17	6.31	34.74	205.76	55.19
1.1.3 Call Deposit	0.10	5.45	12.48	2.66	1.52	28.38	23.86
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	20.55	-	0.01	36.66	3.85
2. Commission Expense	-	-	2.60	1.01	-	-	3.11
3. Staff Expense	3.62	16.43	130.83	37.66	16.86	214.31	170.41
4. Office Operating Expenses	2.75	12.49	98.03	23.55	9.65	156.25	122.66
5. Foreign Exchange Loss	-	-	-	-	-	0.30	0.05
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.30	0.05
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.01	-	-	-	-
7. Provision for Risk	0.72	-	132.20	86.32	25.34	280.49	150.29
7.1 Loan loss Provision	0.72	-	132.20	86.32	25.34	280.49	150.29
7.1.1 General Loan loss Provision	0.57	-	87.06	3.07	18.53	232.73	84.37
7.1.1.1 Pass Loan Loss Provision	0.53	-	44.73	3.07	(5.69)	118.27	45.77
7.1.1.2 Watch List Provision	0.04	-	42.33	-	24.22	114.46	38.60
7.1.2 Special Loan Loss Provision	0.15	-	45.14	83.25	6.81	47.76	65.92
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	8.64	2.90	3.62	54.86	26.54
10. Provision for Income Tax	-	-	23.33	7.84	10.86	148.11	71.66
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	22.71	54.43	18.30	25.34	345.59	167.21
Total Expenses	8.92	130.34	1,198.19	321.94	188.01	2,865.55	1,785.61
Income							
1. Interest Income	2.54	119.87	1,113.20	257.50	171.52	2,503.33	1,637.83
1.1 On Loans and Advances	2.54	119.83	1,051.05	243.63	153.82	2,309.25	1,522.26
1.2 On Investment	-	-	45.64	9.15	10.75	170.76	101.39
1.2.1 Government Bonds	-	-	45.64	9.15	10.75	117.52	101.39
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	53.24	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.04	7.43	4.04	1.20	5.50	7.13
1.5 On Others	-	-	9.08	0.67	5.76	17.83	7.05
2. Commission and Discount	-	9.97	75.06	24.24	0.59	10.12	29.11
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	9.97	71.59	1.50	0.36	9.93	24.21
2.3 Others	-	-	3.48	22.73	0.23	0.19	4.90
3. Exchange Flactuation Income	-	-	0.07	-	-	1.25	0.01
3.1 Due to Change in Exchange Rate	-	-	0.07	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	1.25	0.01
4. Other Operating Income	0.45	-	9.85	-	9.17	210.64	138.62
5. Non Operating Income	-	-	0.00	2.25	6.73	34.59	0.10
6. Write Back from Provisions for loss	5.01	0.50	-	37.95	-	105.62	(20.06)
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	0.91	-	-	-	-	-	-
Total Income	8.92	130.34	1,198.19	321.94	188.01	2,865.55	1,785.61

Profit and Loss Statement of upto Asoj end, 2078(Mid-Oct, 2021)

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Sahara
Expenses							
1. Interest Expense	777.77	9.60	838.57	571.91	625.99	59.56	15.19
1.1 On Deposit Liabilities	744.65	9.60	793.50	563.59	616.57	59.56	15.19
1.1.1 Saving Account	128.49	2.44	118.20	170.13	91.47	14.71	10.21
1.1.2 Fixed Account	600.59	7.14	653.93	389.30	512.73	42.44	3.89
1.1.2.1 Up to 3 months Fixed Account	75.55	-	40.22	-	19.62	-	-
1.1.2.2 3 to 6 months Fixed Account	142.95	-	61.83	57.83	30.22	8.99	0.00
1.1.2.3 6 months to 1 year Fixed Account	269.71	4.48	440.48	294.50	398.33	26.13	0.02
1.1.2.4 Above 1 year Fixed Account	112.37	2.66	111.39	36.98	64.56	7.32	3.86
1.1.3 Call Deposit	15.57	0.02	21.38	4.15	12.36	2.41	1.09
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	33.12	-	45.07	8.32	9.43	-	-
2. Commission Expense	2.61	-	-	-	-	0.03	-
3. Staff Expense	128.68	3.23	131.86	127.39	94.36	18.73	7.02
4. Office Operating Expenses	101.52	2.44	96.99	73.06	64.57	14.84	4.82
5. Foreign Exchange Loss	-	-	-	-	0.01	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	0.01	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.02	-	-
7. Provision for Risk	84.45	2.99	53.78	80.08	94.39	21.26	27.65
7.1 Loan loss Provision	84.45	2.99	53.78	80.08	94.39	21.26	27.65
7.1.1 General Loan loss Provision	48.48	2.29	58.94	68.14	64.77	10.26	9.54
7.1.1.1 Pass Loan Loss Provision	26.25	2.22	60.42	64.91	35.67	-	9.54
7.1.1.2 Watch List Provision	22.23	0.07	(1.48)	3.23	29.09	10.26	-
7.1.2 Special Loan Loss Provision	35.97	0.70	(5.04)	11.94	29.62	11.00	18.11
7.1.3 Additional Loan Loss Provision	-	-	(0.11)	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	27.90	0.17	31.12	-	32.53	-	-
10. Provision for Income Tax	75.32	0.50	93.37	63.23	79.63	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	175.75	1.16	217.86	147.36	213.16	-	3.08
Total Expenses	1,374.00	20.08	1,463.55	1,063.03	1,204.66	114.41	57.77
Income							
1. Interest Income	1,235.28	17.36	1,342.64	951.73	959.65	96.61	27.85
1.1 On Loans and Advances	1,144.88	13.80	1,251.54	876.89	897.03	93.62	27.85
1.2 On Investment	77.76	-	62.60	57.57	55.11	0.00	-
1.2.1 Government Bonds	54.37	-	62.60	57.57	42.07	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	23.39	-	-	-	13.03	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.13	-	6.09	17.27	6.57	2.58	-
1.5 On Others	6.51	3.56	22.41	-	0.95	0.42	-
2. Commission and Discount	108.56	0.32	5.59	9.00	1.90	6.90	0.15
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	0.03	5.59	9.00	1.90	6.90	0.15
2.3 Others	108.56	0.29	-	-	-	-	-
3. Exchange Flactuation Income	0.01	-	2.41	28.59	-	-	-
3.1 Due to Change in Exchange Rate	0.01	-	0.05	28.59	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	2.35	-	-	-	-
4. Other Operating Income	6.39	1.94	84.84	60.73	55.29	-	2.11
5. Non Operating Income	-	-	28.08	-	32.66	-	-
6. Write Back from Provisions for loss	23.76	0.45	-	12.98	155.16	4.23	27.65
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	6.67	-
Total Income	1,374.00	20.08	1,463.55	1,063.03	1,204.66	114.41	57.77

BFI Name	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill
Expenses							
1. Interest Expense	10.60	65.54	33.19	13.93	0.50	142.94	205.35
1.1 On Deposit Liabilities	10.60	65.54	33.19	13.93	0.50	142.14	203.62
1.1.1 Saving Account	5.41	18.56	5.68	4.93	0.50	47.09	65.29
1.1.2 Fixed Account	4.83	44.31	26.57	8.44	-	91.94	138.33
1.1.2.1 Up to 3 months Fixed Account	0.34	-	-	-	-	25.06	1.69
1.1.2.2 3 to 6 months Fixed Account	0.14	18.57	5.74	-	-	22.29	0.70
1.1.2.3 6 months to 1 year Fixed Account	3.60	14.78	20.38	-	-	22.54	26.93
1.1.2.4 Above 1 year Fixed Account	0.75	10.96	0.44	8.44	-	22.05	109.00
1.1.3 Call Deposit	0.36	2.67	0.95	0.56	0.00	3.12	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	0.79	1.73
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	8.76	28.34	11.40	11.93	1.01	26.74	32.84
4. Office Operating Expenses	2.49	15.84	5.98	8.10	3.81	24.27	24.10
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	3.91	-
7. Provision for Risk	14.32	143.78	21.81	4.79	-	38.78	17.38
7.1 Loan loss Provision	14.32	143.78	21.81	4.79	-	38.78	17.38
7.1.1 General Loan loss Provision	5.78	10.01	13.46	4.79	-	(0.86)	-
7.1.1.1 Pass Loan Loss Provision	2.38	-	5.76	4.79	-	1.28	-
7.1.1.2 Watch List Provision	3.40	10.01	7.70	-	-	(2.14)	-
7.1.2 Special Loan Loss Provision	8.54	133.77	8.35	-	-	39.64	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	17.38
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	0.44	-	-	2.63	-
10. Provision for Income Tax	-	-	0.26	-	-	7.10	29.83
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	0.62	3.52	1.60	16.57	71.19
Total Expenses	36.17	253.49	73.70	42.27	6.92	262.94	380.69
Income							
1. Interest Income	20.71	128.78	65.30	23.45	1.05	145.42	348.44
1.1 On Loans and Advances	19.38	124.73	63.36	23.45	-	123.92	311.05
1.2 On Investment	-	4.06	1.06	-	-	13.39	35.85
1.2.1 Government Bonds	-	4.06	-	-	-	13.39	35.85
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	1.06	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.33	0.00	0.88	-	1.05	4.81	1.54
1.5 On Others	-	-	-	-	-	3.30	-
2. Commission and Discount	0.00	8.99	0.19	-	-	0.22	13.46
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	8.99	0.19	-	-	0.22	13.46
2.3 Others	0.00	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	1.65	0.07	3.13	4.17	-	9.91	16.01
5. Non Operating Income	-	-	-	14.65	5.87	107.39	2.77
6. Write Back from Provisions for loss	2.24	5.53	5.08	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	11.57	110.12	-	-	-	-	-
Total Income	36.17	253.49	73.70	42.27	6.92	262.94	380.69

Profit and Loss Statement of upto Asoj end, 2078(Mid-Oct, 2021)

BFI Name	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Expenses							
1. Interest Expense	115.56	56.72	51.67	66.08	150.01	102.68	8.63
1.1 On Deposit Liabilities	114.10	56.72	50.34	66.08	150.01	102.20	8.63
1.1.1 Saving Account	20.07	14.66	12.01	15.96	24.76	22.47	1.28
1.1.2 Fixed Account	90.05	40.68	35.71	49.69	123.83	79.73	7.35
1.1.2.1 Up to 3 months Fixed Account	-	-	9.42	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	-	-	2.95	4.91	16.71	13.13	-
1.1.2.3 6 months to 1 year Fixed Account	56.87	40.68	17.02	36.55	22.83	49.64	-
1.1.2.4 Above 1 year Fixed Account	33.19	-	6.32	8.23	84.29	16.96	7.35
1.1.3 Call Deposit	3.99	1.38	2.62	0.43	1.42	-	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.46	-	1.33	-	-	0.48	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	15.07	31.82	13.32	4.19	34.62	19.63	4.98
4. Office Operating Expenses	11.88	11.92	10.71	11.16	17.63	13.13	1.18
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	0.02	-
7. Provision for Risk	10.90	10.16	18.67	-	54.14	14.17	1.50
7.1 Loan loss Provision	10.90	10.16	18.65	-	54.14	14.17	1.50
7.1.1 General Loan loss Provision	9.67	9.60	16.43	-	11.39	6.47	0.59
7.1.1.1 Pass Loan Loss Provision	0.00	5.50	6.29	-	11.39	4.64	(0.15)
7.1.1.2 Watch List Provision	9.67	4.10	10.14	-	-	1.83	0.74
7.1.2 Special Loan Loss Provision	1.23	0.56	2.23	-	42.75	7.71	0.91
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	0.01	-	-	-	-
8. Loan Written Off	-	17.83	0.40	-	-	-	-
9. Provision for Staff Bonus	4.41	-	-	3.99	0.21	2.17	-
10. Provision for Income Tax	11.92	-	14.43	11.98	0.56	5.85	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	27.80	121.16	33.67	27.95	1.31	13.65	0.31
Total Expenses	197.56	249.60	142.88	125.34	258.46	171.30	16.60
Income							
1. Interest Income	185.79	83.98	80.72	106.72	230.60	157.04	13.72
1.1 On Loans and Advances	148.68	74.22	71.93	101.48	207.03	140.01	13.72
1.2 On Investment	35.62	4.84	5.63	-	12.75	16.22	-
1.2.1 Government Bonds	35.62	4.84	-	-	12.75	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	5.63	-	-	16.22	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.50	4.47	1.20	5.23	3.09	0.81	-
1.5 On Others	-	0.45	1.97	-	7.73	-	-
2. Commission and Discount	0.20	0.30	0.10	0.31	0.03	10.67	2.55
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.20	0.30	0.10	0.31	0.03	10.67	2.55
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	10.24	7.68	22.67	12.30	21.67	3.45	-
5. Non Operating Income	1.33	19.97	8.12	6.02	0.13	0.14	0.27
6. Write Back from Provisions for loss	0.00	136.86	31.27	-	6.03	-	0.05
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	0.82	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	197.56	249.60	142.88	125.34	258.46	171.30	16.60

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses						
1. Interest Expense	22.38	1.26	121.10	250.61	219.09	96.51
1.1 On Deposit Liabilities	22.38	1.08	121.10	239.64	204.97	95.68
1.1.1 Saving Account	6.58	0.33	20.83	54.11	44.41	33.29
1.1.2 Fixed Account	15.06	-	96.27	181.36	152.96	62.39
1.1.2.1 Up to 3 months Fixed Account	6.05	-	2.18	16.48	45.61	-
1.1.2.2 3 to 6 months Fixed Account	2.57	-	19.96	5.14	44.28	4.92
1.1.2.3 6 months to 1 year Fixed Account	1.54	-	60.83	105.75	44.48	9.43
1.1.2.4 Above 1 year Fixed Account	4.89	-	13.29	53.99	18.59	48.04
1.1.3 Call Deposit	0.74	0.75	4.00	4.17	7.60	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	-	0.19	-	10.97	14.12	0.84
2. Commission Expense	-	-	-	-	-	-
3. Staff Expense	10.62	1.39	19.64	42.55	34.70	24.41
4. Office Operating Expenses	8.76	1.52	15.48	32.86	22.74	19.94
5. Foreign Exchange Loss	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.12	-	-	-
7. Provision for Risk	5.20	-	21.39	35.41	5.84	7.98
7.1 Loan loss Provision	5.20	-	21.39	35.41	5.84	7.98
7.1.1 General Loan loss Provision	5.20	-	13.77	11.57	1.85	-
7.1.1.1 Pass Loan Loss Provision	5.20	-	9.07	-	8.78	-
7.1.1.2 Watch List Provision	-	-	4.70	11.57	(6.93)	-
7.1.2 Special Loan Loss Provision	-	-	7.62	23.84	3.99	7.98
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-
8. Loan Written Off	0.21	-	-	-	-	-
9. Provision for Staff Bonus	-	-	2.89	7.56	-	3.48
10. Provision for Income Tax	-	-	7.79	20.42	12.06	9.40
11. Others	-	-	-	-	-	-
12. Net Profit	2.65	-	15.75	47.65	28.69	21.92
Total Expenses	49.81	4.17	205.16	437.05	323.13	183.65
Income						
1. Interest Income	32.92	0.33	171.40	360.94	301.18	165.40
1.1 On Loans and Advances	30.09	0.33	149.15	317.42	239.37	149.53
1.2 On Investment	1.95	-	16.73	38.22	60.62	14.24
1.2.1 Government Bonds	1.95	-	-	38.22	60.62	14.24
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	16.73	-	-	-
1.3 On Agency Balance	-	-	3.11	-	-	-
1.4 On Call Deposit	0.70	-	2.35	1.96	-	1.04
1.5 On Others	0.18	-	0.05	3.34	1.20	0.59
2. Commission and Discount	0.04	-	0.43	4.52	21.95	0.73
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	0.04	-	0.27	4.52	0.04	0.73
2.3 Others	0.01	-	0.16	-	21.91	-
3. Exchange Flactuation Income	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
4. Other Operating Income	5.27	0.00	22.66	58.36	-	10.38
5. Non Operating Income	3.42	-	4.17	12.46	-	4.80
6. Write Back from Provisions for loss	2.99	1.43	6.51	0.72	-	2.34
7. Recovery of written-off Loan	5.17	-	-	0.06	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-
9. Net Loss	-	2.41	-	-	-	-
Total Income	49.81	4.17	205.16	437.05	323.13	183.65

Statement of Credit as on Asoj end, 2078(Mid-Oct, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	6,834.22	14,037.68	7,648.09	7,117.56	3,134.66	8,482.98	4,472.49
Fishery Related	463.19	844.77	78.06	234.64	-	171.68	49.76
Mining Related	1,784.06	-	138.57	382.55	-	-	243.26
Manufacturing (Producing) Related	34,838.83	21,603.58	49,525.37	53,698.74	13,671.11	53,063.57	34,107.50
Construction	18,122.02	21,604.64	684.97	8,065.72	5,616.75	1,031.18	4,007.53
Electricity, Gas and Water	9,427.14	10,965.31	11,280.26	14,754.98	4,696.87	2,959.30	5,706.25
Metal Products, Mach. & Ele. Eqp.	5,008.88	2,711.27	1,669.11	1,325.19	2,981.06	9,500.01	2,427.65
Tras., Com. and Public Utilities	3,631.75	1,873.29	1,532.30	1,070.96	2,387.43	3,012.37	344.24
Wholesaler & Retailer	22,293.08	50,642.12	50,906.24	31,228.12	23,829.95	28,079.00	24,717.15
Finance, Insurance and Real Estate	6,683.36	30,914.60	9,331.69	13,268.27	9,116.32	12,645.32	5,864.42
Hotel or Restaurant	5,910.84	11,032.42	5,451.92	12,863.28	1,523.04	6,612.38	5,484.65
Other Services	6,300.19	6,256.56	10,448.90	17,135.10	883.82	4,227.13	2,014.01
Consumption Loans	30,148.94	25,741.64	3,193.94	5,572.53	15,592.71	10,790.27	1,010.05
Local Government	-	216.60	-	383.43	138.81	255.20	-
Others	6,144.95	8,204.18	62,279.83	6,514.07	201.90	4,992.12	19,348.16
TOTAL sectorwise	157,591.44	206,648.66	214,169.23	173,615.18	83,774.41	145,822.49	109,797.13

Product Wise

Term Loan	34,264.52	38,496.74	39,210.78	52,772.16	6,745.99	31,385.20	23,048.50
Overdraft	23,745.29	29,486.44	27,780.16	17,550.46	4,961.17	12,549.03	902.59
Trust Receipt Loan / Import Loan	5,370.73	1,589.81	19,156.55	24,359.65	9,933.48	21,789.64	14,304.85
Demand & Other Working Capital Loan	25,411.65	57,650.31	53,895.63	48,632.85	28,449.43	48,812.20	36,404.52
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,766.27	17,995.01	16,193.31	2,001.60	8,411.40	3,918.90	2,136.99
Real Estate Loan	7,771.13	13,887.77	14,349.35	5,163.80	5,794.14	6,577.22	4,838.05
Margin Nature Loan	5,048.54	5,941.07	7,190.18	3,083.35	-	1,504.53	-
Hire Purchase Loan	2,517.59	4,858.60	4,544.45	2,920.09	3,891.85	6,886.17	2,466.28
Deprived Sector Loan	11,088.56	16,010.68	11,992.12	12,553.46	4,961.73	7,526.26	6,937.21
Bills Purchased	2.80	30.13	17.90	477.15	758.06	22.63	0.08
Other Product	34,604.36	20,702.10	19,838.80	4,100.60	9,867.17	4,850.71	18,758.06
Total Product wise Loan	157,591.44	206,648.66	214,169.23	173,615.18	83,774.41	145,822.49	109,797.13

Collateral Wise

Gold and Silver	11,706.25	16,442.17	837.63	1,322.83	-	-	-
Government Securities	1.63	517.70	86.63	4.83	3,361.12	-	-
Non Governmental Securities	0.21	5,941.91	11,343.38	3,083.35	-	1,504.53	-
Fixed Deposit Receipts	490.39	533.86	949.79	662.91	8,326.49	844.01	790.53
Own	490.39	533.86	919.06	662.91	8,234.56	844.01	790.53
Other Licences Institutions	-	-	30.73	-	91.93	-	-
Collateral of Properties	139,920.93	167,019.65	176,752.96	151,608.80	64,492.89	140,195.71	80,730.84
Fixed Assets	124,156.61	166,866.21	99,555.55	127,280.10	44,759.34	140,127.21	52,845.67
Current Assets	15,764.33	153.44	77,197.41	24,328.70	19,733.55	68.50	27,885.17
Against security of Bill	5.02	19.06	8,181.71	-	-	22.63	14,304.85
Domestic Bills	-	13.17	16.93	-	-	9.47	-
Foreign Bills	5.02	5.89	8,164.78	-	-	13.16	14,304.85
Against Guarantee	4,786.62	16,123.64	4,879.70	6,894.50	1,480.34	3,175.78	6,427.73
Government Guarantee	31.31	-	-	383.58	138.81	-	156.08
Institutional Guarantee	3,611.31	7,530.43	3,303.28	6,207.95	1,341.54	-	5,658.33
Personal Guarantee	375.82	8,374.51	1,576.42	302.40	-	-	-
Collective Guarantee	7.03	218.70	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	144.71	613.32
Other Guarantee	719.37	-	-	0.58	-	3,031.07	-
Credit Card	-	0.43	312.17	33.89	361.15	79.83	-
Others	680.38	50.24	10,825.26	10,004.07	5,752.42	-	7,543.17
Total	157,591.44	206,648.66	214,169.23	173,615.18	83,774.41	145,822.49	109,797.13

Statement of Credit as on Asoj end, 2078(Mid-Oct, 2021)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Sector Wise							
Agricultural and Forest Related	6,000.41	9,227.71	5,035.94	5,056.28	21,162.79	6,688.37	7,903.85
Fishery Related	459.28	140.60	93.82	249.65	1,874.52	200.87	316.85
Mining Related	390.71	6.09	30.84	921.18	-	203.56	1,169.87
Manufacturing (Producing) Related	8,788.52	21,064.14	24,716.96	15,402.20	14,385.85	29,409.96	36,298.26
Construction	4,536.31	2,092.34	535.02	7,623.53	18,847.64	2,118.71	13,670.47
Electricity, Gas and Water	4,944.69	6,607.51	4,860.62	6,379.20	2,523.12	6,471.65	7,416.72
Metal Products, Mach. & Ele. Eqp.	2,358.85	2,500.97	2,595.61	2,035.59	353.69	1,351.05	6,639.13
Tras., Com. and Public Utilities	2,406.57	1,963.97	2,436.15	1,565.97	2,472.77	3,046.76	6,887.77
Wholesaler & Retailer	9,803.56	37,847.65	26,723.78	17,701.80	56,848.23	28,260.48	19,770.22
Finance, Insurance and Real Estate	5,774.00	15,889.81	8,871.18	5,320.19	18,855.09	9,791.09	9,011.80
Hotel or Restaurant	3,051.65	2,793.44	5,924.44	3,760.12	8,943.06	4,066.65	8,406.02
Other Services	12,932.05	4,912.94	6,344.80	3,599.18	5,547.61	6,882.19	7,316.36
Consumption Loans	10,806.92	31,421.13	14,011.14	9,109.13	85,257.14	27,009.59	7,680.75
Local Government	-	-	-	-	-	-	-
Others	2,274.03	7,473.80	2,468.51	35,576.03	40,775.00	2,917.49	25,128.97
TOTAL sectorwise	74,527.55	143,942.09	104,648.80	114,300.04	277,846.51	128,418.42	157,617.06

Product Wise

Term Loan	13,925.01	30,865.52	26,833.67	33,066.53	24,807.99	24,824.37	48,765.40
Overdraft	7,083.98	31,685.36	22,905.96	26,448.24	92,971.77	12,528.83	27,440.22
Trust Receipt Loan / Import Loan	2,405.29	8,607.77	5,389.60	3,861.47	157.87	6,970.58	9,333.61
Demand & Other Working Capital Loan	19,562.35	23,286.48	17,033.01	16,217.88	51,138.76	17,683.85	40,413.27
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,969.89	21,811.82	3,646.36	5,709.29	30,522.73	5,376.20	5,855.07
Real Estate Loan	1,696.81	3,640.90	4,856.39	1,299.18	15,593.25	5,586.48	1,491.98
Margin Nature Loan	2,132.34	2,125.89	2,234.68	2,118.22	3,575.61	1,139.97	4,937.82
Hire Purchase Loan	6,516.65	3,924.87	5,749.03	5,340.61	9,392.22	6,796.03	4,784.39
Deprived Sector Loan	6,300.73	8,861.94	5,208.68	6,564.32	12,990.96	7,340.64	8,335.87
Bills Purchased	240.45	-	1,097.25	1.84	-	155.95	1.12
Other Product	10,694.06	9,131.55	9,694.18	13,672.45	36,695.36	40,015.51	6,258.29
Total Product wise Loan	74,527.55	143,942.09	104,648.80	114,300.04	277,846.51	128,418.42	157,617.06

Collateral Wise

Gold and Silver	486.23	-	28.56	65.93	38.28	286.38	6.93
Government Securities	-	1.36	2.70	-	-	28.96	48.48
Non Governmental Securities	2,133.01	2,042.38	-	2,118.22	3,575.61	-	5,923.66
Fixed Deposit Receipts	511.64	2,239.78	330.03	377.63	668.52	633.40	661.58
Own	511.14	2,239.78	330.03	376.71	668.52	632.40	661.35
Other Licences Institutions	0.50	-	-	0.92	-	0.99	0.23
Collateral of Properties	67,927.10	119,149.91	96,800.98	106,402.29	258,736.73	118,225.00	143,245.06
Fixed Assets	66,944.90	67,576.33	93,759.27	103,494.76	250,171.42	65,841.20	136,988.93
Current Assets	982.20	51,573.58	3,041.71	2,907.53	8,565.31	52,383.80	6,256.13
Against security of Bill	259.88	7,398.08	568.30	857.04	-	172.34	9.82
Domestic Bills	149.17	76.50	-	-	-	-	-
Foreign Bills	110.70	7,321.58	568.30	857.04	-	172.34	9.82
Against Guarantee	2,949.10	11,247.60	4,625.74	3,590.09	13,295.26	3,239.57	5,965.73
Government Guarantee	102.53	199.10	210.83	74.74	216.53	331.10	165.06
Institutional Guarantee	2,703.35	10,075.55	3,396.72	3,515.36	12,327.20	948.50	4,892.98
Personal Guarantee	136.09	972.95	174.42	-	-	1,767.70	762.56
Collective Guarantee	7.14	-	-	-	-	2.41	140.09
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	-	-	-	-	751.52	189.87	5.03
Credit Card	117.20	1.40	22.10	29.51	127.27	245.92	79.58
Others	143.39	1,861.59	2,270.39	859.31	1,404.83	5,586.87	1,676.21
Total	74,527.55	143,942.09	104,648.80	114,300.04	277,846.51	128,418.42	157,617.06

Statement of Credit as on Asoj end, 2078(Mid-Oct, 2021)

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
Sector Wise							
Agricultural and Forest Related	4,876.19	12,537.91	51,269.89	11,996.06	9,695.65	12,007.19	9,007.66
Fishery Related	335.94	483.72	511.00	618.85	241.45	724.94	304.60
Mining Related	73.97	205.95	312.94	216.81	903.49	205.71	9.82
Manufacturing (Producing) Related	17,596.37	27,978.45	9,498.30	52,334.40	17,099.97	17,178.93	14,079.59
Construction	22,481.98	4,701.98	8,293.38	8,810.00	6,867.91	17,482.73	19,701.96
Electricity, Gas and Water	7,560.62	8,652.64	6,797.73	18,919.72	8,066.27	10,101.48	9,276.85
Metal Products, Mach. & Ele. Eqp.	4,704.96	3,478.53	504.67	1,404.65	500.94	1,255.95	1,669.76
Tras., Com. and Public Utilities	4,617.83	5,487.93	2,219.43	6,930.89	2,818.59	3,176.23	357.63
Wholesaler & Retailer	24,227.24	44,426.00	32,423.03	60,222.86	25,870.85	18,806.06	26,761.80
Finance, Insurance and Real Estate	8,536.84	10,149.49	5,422.37	16,107.46	8,284.15	20,054.59	10,781.64
Hotel or Restaurant	4,863.20	7,704.38	4,253.40	10,458.87	2,682.40	12,286.57	3,659.02
Other Services	4,524.06	7,125.02	3,880.85	9,934.81	5,945.83	7,454.28	4,035.67
Consumption Loans	11,761.05	24,733.10	23,706.07	46,466.81	8,641.74	11,212.16	4,696.97
Local Government	136.67	150.58	-	-	-	-	-
Others	1,054.08	23,043.15	16,433.24	21,290.44	35,135.56	18,862.62	14,310.37
TOTAL sectorwise	117,351.02	180,858.84	165,526.30	265,712.61	132,754.79	150,809.45	118,653.33

Product Wise

Term Loan	26,093.96	48,335.16	10,601.68	59,005.48	31,771.95	38,950.99	15,529.59
Overdraft	7,826.34	34,516.01	7,980.20	50,028.87	19,620.61	41,517.46	18,492.31
Trust Receipt Loan / Import Loan	7,502.11	10,278.72	161.24	20,589.41	4,072.66	2,175.07	5,811.48
Demand & Other Working Capital Loan	26,309.05	42,826.25	101,545.15	51,695.78	16,432.54	17,995.11	22,828.29
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,297.65	8,006.58	7,465.51	22,477.13	8,430.05	7,703.39	14,736.50
Real Estate Loan	5,345.73	6,850.27	1,307.02	4,561.59	5,057.01	12,343.64	4,899.78
Margin Nature Loan	2,788.71	5,111.33	613.92	7,915.44	5,706.98	4,038.22	2,618.12
Hire Purchase Loan	2,222.77	7,923.24	2,383.90	11,463.35	5,979.75	7,194.23	4,160.00
Deprived Sector Loan	7,488.32	13,083.19	31,676.79	16,071.56	13,137.65	10,297.89	8,154.40
Bills Purchased	292.93	13.61	-	-	25.90	295.19	1,895.59
Other Product	26,183.45	3,914.49	1,790.89	21,903.99	22,519.69	8,298.26	19,527.29
Total Product wise Loan	117,351.02	180,858.84	165,526.30	265,712.61	132,754.79	150,809.45	118,653.33

Collateral Wise

Gold and Silver	405.76	10.27	66.57	11.75	855.14	4,905.36	-
Government Securities	-	10.18	-	-	7.78	-	-
Non Governmental Securities	-	5,083.53	-	-	5,758.83	4,420.93	2,618.12
Fixed Deposit Receipts	655.98	1,845.33	639.12	2,156.51	922.21	990.18	970.01
Own	655.98	1,835.37	639.12	2,156.51	909.12	990.18	970.01
Other Licences Institutions	-	9.97	-	-	13.09	-	-
Collateral of Properties	106,419.59	158,557.53	164,820.61	198,920.78	100,987.20	131,507.43	108,710.62
Fixed Assets	75,157.36	87,907.32	164,820.61	127,520.75	76,638.71	130,117.26	105,504.85
Current Assets	31,262.23	70,650.21	-	71,400.02	24,348.49	1,390.16	3,205.78
Against security of Bill	-	6,533.02	-	-	4,420.56	4.10	1,909.37
Domestic Bills	-	23.17	-	-	146.41	4.10	-
Foreign Bills	-	6,509.85	-	-	4,274.15	-	1,909.37
Against Guarantee	136.67	8,074.87	-	1,573.20	4,435.37	6,634.75	4,265.37
Government Guarantee	136.67	145.02	-	115.86	2.27	153.80	-
Institutional Guarantee	-	7,718.78	-	946.29	605.33	6,383.24	4,104.75
Personal Guarantee	-	202.83	-	511.06	2,856.99	95.78	66.09
Collective Guarantee	-	-	-	-	948.34	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	8.24	-	-	22.44	1.93	94.53
Credit Card	59.53	337.20	-	236.56	73.91	81.70	130.08
Others	9,673.49	406.92	-	62,813.82	15,293.79	2,265.00	49.77
Total	117,351.02	180,858.84	165,526.30	265,712.61	132,754.79	150,809.45	118,653.33

Statement of Credit as on Asoj end, 2078(Mid-Oct, 2021)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani
Sector Wise								
Agricultural and Forest Related	9,741.97	7,018.55	6,846.61	5,986.75	4,002.30	6,773.56	2,161.92	11.58
Fishery Related	236.19	142.48	187.50	82.09	237.93	276.02	83.27	-
Mining Related	271.31	-	839.49	199.87	237.40	-	4.76	-
Manufacturing (Producing) Related	35,304.74	26,185.35	23,535.36	12,237.74	15,586.86	23,280.11	1,505.21	3.70
Construction	4,509.41	5,856.81	2,270.02	1,795.16	5,168.70	7,349.75	4,667.22	11.77
Electricity, Gas and Water	12,913.08	8,002.81	6,346.54	3,586.85	5,690.52	8,561.21	701.77	-
Metal Products, Mach. & Ele. Eqp.	3,551.50	2,945.51	1,117.78	1,304.85	1,625.90	1,339.78	159.31	2.54
Tras., Com. and Public Utilities	3,051.14	3,607.30	2,336.43	3,146.28	2,135.52	5,387.83	1,375.00	8.75
Wholesaler & Retailer	45,556.21	21,195.99	31,814.19	19,098.77	15,116.02	22,621.51	6,791.33	4.93
Finance, Insurance and Real Estate	9,124.30	14,227.55	19,966.45	10,320.22	9,560.22	9,946.66	5,745.59	-
Hotel or Restaurant	5,398.88	14,436.50	7,864.06	4,082.66	4,183.69	4,502.06	862.05	7.66
Other Services	3,463.29	14,688.78	4,930.02	2,917.84	4,025.60	5,021.02	726.78	-
Consumption Loans	37,124.14	18,212.31	34,453.73	15,747.66	18,673.10	11,727.85	3,096.76	7.92
Local Government	-	-	-	82.23	-	-	-	2.72
Others	2,572.65	9,402.52	2,426.02	5,512.47	967.79	25,348.62	10,222.90	57.11
TOTAL sectorwise	172,818.80	145,922.47	144,934.20	86,101.43	87,211.54	132,135.97	38,103.88	118.68

Product Wise

Term Loan	44,204.74	48,165.68	28,119.27	23,187.72	23,865.33	28,197.22	9,742.76	15.80
Overdraft	20,900.18	17,413.24	21,594.20	17,807.42	15,902.65	13,980.05	8,695.84	62.24
Trust Receipt Loan / Import Loan	8,206.10	6,395.42	4,709.77	4,531.29	1,541.41	6,048.65	-	-
Demand & Other Working Capital Loan	28,646.07	27,392.12	32,957.01	16,755.83	18,376.08	24,903.38	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,466.30	10,946.56	8,825.41	3,240.24	4,889.94	6,226.59	4,067.85	11.77
Real Estate Loan	5,083.95	2,670.38	11,705.84	5,656.73	7,539.82	5,850.79	1,855.30	-
Margin Nature Loan	3,419.53	2,381.36	3,889.10	3,703.93	2,901.47	2,085.76	1,763.40	-
Hire Purchase Loan	5,946.05	6,254.23	5,167.67	2,943.82	2,641.29	4,333.35	1,784.84	14.57
Deprived Sector Loan	9,177.08	10,664.90	9,523.49	6,828.02	4,108.83	8,912.89	5,959.49	11.58
Bills Purchased	-	-	-	-	20.55	92.26	-	-
Other Product	33,768.80	13,638.58	18,442.44	1,446.44	5,424.18	31,505.03	4,234.41	2.72
Total Product wise Loan	172,818.80	145,922.47	144,934.20	86,101.43	87,211.54	132,135.97	38,103.88	118.68

Collateral Wise

Gold and Silver	75.53	49.06	422.91	84.78	33.18	23.72	346.11	-
Government Securities	-	11.70	-	91.37	-	-	-	-
Non Governmental Securities	3,419.53	2,336.25	3,882.33	3,682.54	2,901.47	-	1,763.39	-
Fixed Deposit Receipts	761.32	4,269.06	761.64	617.83	574.00	1,062.60	389.24	-
Own	761.32	4,269.06	761.64	617.83	574.00	1,062.60	389.24	-
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	165,790.69	125,122.65	131,168.89	76,838.22	81,166.39	123,366.57	29,643.79	109.88
Fixed Assets	149,598.00	122,420.91	129,461.95	76,543.02	62,439.10	105,015.06	29,643.72	109.88
Current Assets	16,192.69	2,701.75	1,706.94	295.20	18,727.29	18,351.51	0.07	-
Against security of Bill	0.00	4,553.54	-	-	20.55	69.16	-	-
Domestic Bills	-	14.30	-	-	20.55	-	-	-
Foreign Bills	0.00	4,539.24	-	-	-	69.16	-	-
Against Guarantee	535.22	8,405.34	3,582.38	4,364.78	2,337.80	47.38	5,960.23	2.72
Government Guarantee	87.07	123.82	2.69	16.54	-	-	-	2.72
Institutional Guarantee	7.10	7,149.08	3,392.91	4,244.96	2,141.55	-	5,510.22	-
Personal Guarantee	386.35	1,039.05	175.07	58.24	196.24	47.38	352.13	-
Collective Guarantee	21.19	85.89	11.71	40.22	0.02	-	97.88	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	33.50	7.50	-	4.82	-	-	-	-
Credit Card	71.62	2.24	92.51	-	47.73	49.77	-	-
Others	2,164.88	1,172.62	5,023.54	421.93	130.42	7,516.77	1.12	6.08
Total	172,818.80	145,922.47	144,934.20	86,101.43	87,211.54	132,135.97	38,103.88	118.68

Statement of Credit as on Asoj end, 2078(Mid-Oct, 2021)

BFI Name	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	Corporate
Sector Wise								
Agricultural and Forest Related	569.93	1,261.37	490.15	319.90	9,453.24	3,067.60	3,248.01	28.72
Fishery Related	-	32.37	15.02	3.25	132.15	194.29	152.42	45.55
Mining Related	-	12.62	7.62	-	49.27	65.69	5.00	-
Manufacturing (Producing) Related	336.69	2,241.17	773.49	347.89	3,581.62	2,262.47	1,988.06	84.23
Construction	103.32	984.15	1,362.19	341.72	1,076.45	9,367.38	2,390.45	28.09
Electricity, Gas and Water	-	410.21	12.98	-	255.15	175.85	-	-
Metal Products, Mach. & Ele. Eqp.	-	144.83	178.16	21.43	295.67	298.56	247.94	21.34
Tras., Com. and Public Utilities	87.26	1,779.68	204.60	255.75	3,234.67	3,276.05	2,069.07	32.60
Wholesaler & Retailer	994.10	5,502.57	2,796.81	644.22	15,817.89	6,183.14	9,363.29	54.14
Finance, Insurance and Real Estate	200.00	5,929.28	1,251.39	354.30	10,136.91	3,318.20	2,308.78	-
Hotel or Restaurant	-	1,470.36	280.09	61.56	2,894.11	2,674.64	1,355.82	1.66
Other Services	873.65	1,569.38	576.23	37.74	1,707.26	983.82	757.16	1.79
Consumption Loans	32.59	19,104.98	428.49	1,934.04	18,797.43	3,056.32	2,789.68	145.06
Local Government	-	3.34	-	1.50	-	0.03	-	-
Others	-	791.38	1,952.17	694.76	20,859.92	23,763.59	15,922.66	101.00
TOTAL sectorwise	3,197.53	41,237.70	10,329.36	5,018.04	88,291.73	58,687.63	42,598.36	544.19

Product Wise

Term Loan	431.74	12,382.61	2,581.17	822.82	27,954.17	17,885.90	20,904.86	96.16
Overdraft	1,383.83	8,358.47	2,329.71	498.59	15,648.86	13,167.23	10,775.32	194.08
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	0.91	-
Demand & Other Working Capital Loan	-	910.37	1,442.49	-	780.40	198.65	703.09	44.78
Res. Per. H. Loan (Up to Rs. 15 mil.)	103.32	5,832.05	1,382.37	700.62	11,754.11	7,423.69	1,927.43	128.84
Real Estate Loan	200.00	2,253.28	674.85	68.49	7,367.09	2,371.33	92.79	-
Margin Nature Loan	-	1,399.05	253.18	-	2,271.14	1,084.88	1,249.24	-
Hire Purchase Loan	87.26	3,254.98	422.75	379.39	4,173.40	4,602.21	2,471.40	42.17
Deprived Sector Loan	159.79	5,793.30	665.17	613.30	14,143.06	7,435.90	3,442.73	28.34
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	831.59	1,053.59	577.67	1,934.84	4,199.50	4,517.84	1,030.58	9.81
Total Product wise Loan	3,197.53	41,237.70	10,329.36	5,018.04	88,291.73	58,687.63	42,598.36	544.19

Collateral Wise

Gold and Silver	-	160.57	58.02	-	390.21	1,080.66	701.51	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	1,399.05	253.18	-	2,274.58	513.38	1,304.15	-
Fixed Deposit Receipts	32.59	382.93	90.57	35.19	1,382.99	703.32	321.10	8.58
Own	32.59	382.93	90.57	35.19	1,382.99	703.32	321.10	8.58
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	3,164.94	33,266.78	9,522.46	4,981.35	67,418.17	50,996.98	38,177.25	535.61
Fixed Assets	3,164.94	33,266.78	9,522.46	4,981.35	67,418.17	50,996.98	38,177.25	535.61
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	6,028.37	308.08	-	16,488.55	4,833.95	2,092.50	-
Government Guarantee	-	-	-	-	-	9.39	0.60	-
Institutional Guarantee	-	3,650.67	245.91	-	3,070.73	2,239.98	928.51	-
Personal Guarantee	-	1,904.08	62.17	-	7,244.07	1,839.16	1,119.39	-
Collective Guarantee	-	473.62	-	-	6,173.75	693.98	44.00	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	51.44	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	97.05	1.50	337.23	559.34	1.84	-
Total	3,197.53	41,237.70	10,329.36	5,018.04	88,291.73	58,687.63	42,598.36	544.19

Statement of Credit as on Asoj end, 2078(Mid-Oct, 2021)

BFI Name	Jyoti	Shine	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi
Sector Wise							
Agricultural and Forest Related	3,772.10	2,601.99	2,433.48	43.78	387.89	304.19	985.98
Fishery Related	107.97	322.20	90.14	-	16.50	1.53	7.36
Mining Related	175.18	90.18	1.50	-	-	-	-
Manufacturing (Producing) Related	4,094.01	4,616.83	1,479.76	124.76	76.47	58.83	132.58
Construction	5,181.01	2,853.05	1,353.14	408.38	13.06	8.52	250.12
Electricity, Gas and Water	938.71	-	2,943.87	-	-	-	2.72
Metal Products, Mach. & Ele. Eqp.	629.87	51.48	59.52	14.23	2.66	2.91	-
Tras., Com. and Public Utilities	689.03	1,247.21	902.86	180.74	1.30	1.55	81.15
Wholesaler & Retailer	6,595.91	7,978.33	3,607.70	483.28	117.90	73.49	1,024.06
Finance, Insurance and Real Estate	3,072.02	4,962.58	5,526.09	342.33	37.28	7.40	393.24
Hotel or Restaurant	2,413.45	4,334.54	1,057.56	106.64	5.28	33.71	87.67
Other Services	1,104.42	1,788.35	1,879.34	1.93	26.00	2.64	218.27
Consumption Loans	4,919.90	4,616.78	13,060.09	333.58	4.24	19.29	1,075.33
Local Government	3.37	-	-	-	-	-	-
Others	15,687.39	1,670.10	733.51	1,572.57	324.83	133.71	66.46
TOTAL sectorwise	49,384.33	37,133.61	35,128.56	3,612.23	1,013.42	647.75	4,324.94

Product Wise

Term Loan	15,105.00	6,529.32	6,080.24	1,232.85	48.42	213.04	2,253.28
Overdraft	15,119.90	1,365.71	5,868.14	484.87	278.92	135.72	746.98
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	174.43	8,570.03	1,390.70	110.45	570.52	-	69.91
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,228.06	2,170.85	4,028.42	403.58	-	-	126.45
Real Estate Loan	976.67	1,342.76	3,204.79	27.72	-	-	362.67
Margin Nature Loan	1,985.28	764.71	1,554.66	246.99	-	-	8.10
Hire Purchase Loan	1,989.46	1,712.93	1,536.96	212.80	-	10.00	46.55
Deprived Sector Loan	4,487.60	5,226.20	3,439.13	335.97	59.56	161.09	330.50
Bills Purchased	-	-	-	-	-	-	-
Other Product	5,317.92	9,451.11	8,025.52	556.99	56.00	127.90	380.50
Total Product wise Loan	49,384.33	37,133.61	35,128.56	3,612.23	1,013.42	647.75	4,324.94

Collateral Wise

Gold and Silver	325.03	-	130.46	60.17	-	5.84	176.62
Government Securities	4.49	-	-	-	-	-	-
Non Governmental Securities	2,100.73	764.71	1,554.66	243.86	-	-	8.10
Fixed Deposit Receipts	1,560.32	292.49	706.44	8.57	8.31	6.25	28.14
Own	1,560.32	292.49	706.44	8.57	8.31	6.25	28.14
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	39,497.93	32,605.72	30,419.65	1,406.73	1,005.11	635.67	4,032.78
Fixed Assets	39,482.98	32,605.72	30,419.65	1,406.73	1,005.11	635.67	4,032.78
Current Assets	14.95	-	-	-	-	-	-
Against security of Bill	1.25	-	-	-	-	-	-
Domestic Bills	1.25	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	5,700.02	3,470.69	2,313.11	320.34	-	-	79.29
Government Guarantee	3.37	-	17.19	-	-	-	-
Institutional Guarantee	2,642.60	3,467.52	2,104.03	320.34	-	-	-
Personal Guarantee	2,916.99	0.74	185.12	-	-	-	79.29
Collective Guarantee	133.33	2.43	6.76	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	3.74	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	194.55	-	4.23	1,572.57	-	-	-
Total	49,384.33	37,133.61	35,128.56	3,612.23	1,013.42	647.75	4,324.94

Statement of Credit as on Asoj end, 2078(Mid-Oct, 2021)

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki
Sector Wise									
Agricultural and Forest Related	396.81	89.15	0.52	380.85	314.12	543.13	356.53	305.92	445.91
Fishery Related	11.94	-	-	3.35	-	28.46	3.28	24.17	-
Mining Related	7.68	-	-	-	-	-	11.87	-	-
Manufacturing (Producing) Related	283.73	-	60.00	394.47	63.00	226.89	111.37	256.57	160.70
Construction	170.99	93.23	18.38	-	1,637.93	1,004.34	28.57	445.79	45.05
Electricity, Gas and Water	10.53	-	-	-	97.99	-	-	7.36	-
Metal Products, Mach. & Ele. Eqp.	30.62	-	3.45	-	207.39	42.80	61.95	18.56	-
Tras., Com. and Public Utilities	133.36	33.76	-	170.77	925.25	96.96	115.73	60.29	-
Wholesaler & Retailer	189.05	226.94	33.33	693.23	3,965.04	501.46	176.71	293.51	1,235.73
Finance, Insurance and Real Estate	42.15	118.39	40.31	637.16	-	494.86	177.78	348.02	271.33
Hotel or Restaurant	83.99	10.92	27.50	150.93	347.40	38.16	104.69	99.49	137.64
Other Services	62.69	-	-	98.86	56.27	467.30	21.71	81.75	10.03
Consumption Loans	82.41	165.66	144.91	3,084.01	351.29	509.08	1,270.72	170.32	55.27
Local Government	-	-	33.18	-	-	-	-	-	-
Others	625.57	212.69	1,886.00	580.00	287.20	678.61	177.29	883.94	645.70
TOTAL sectorwise	2,131.51	950.74	2,247.57	6,193.63	8,252.89	4,632.05	2,618.20	2,995.69	3,007.36

Product Wise

Term Loan	704.14	324.63	124.27	467.65	4,225.16	397.13	105.72	525.21	1,169.55
Overdraft	470.23	90.62	-	581.08	-	153.40	241.56	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	147.82	983.44	63.00	545.78	49.18	73.07	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	192.92	60.25	18.38	588.36	859.56	770.10	261.48	154.04	38.44
Real Estate Loan	14.54	64.89	1,765.88	217.71	783.19	669.34	48.82	435.59	257.54
Margin Nature Loan	2.88	153.30	26.19	180.69	287.20	405.17	176.68	135.34	-
Hire Purchase Loan	186.65	47.84	122.28	247.25	1,132.64	77.82	205.95	108.10	1.50
Deprived Sector Loan	486.31	123.33	33.18	434.16	498.22	288.32	200.38	141.92	176.13
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	73.83	85.88	9.57	2,493.28	403.92	1,324.98	1,328.43	1,422.42	1,364.20
Total Product wise Loan	2,131.51	950.74	2,247.57	6,193.63	8,252.89	4,632.05	2,618.20	2,995.69	3,007.36

Collateral Wise

Gold and Silver	26.79	-	-	626.84	216.32	-	1.49	-	-
Government Securities	-	-	-	-	4.66	-	-	-	-
Non Governmental Securities	2.88	-	26.19	180.69	-	405.17	63.18	135.34	-
Fixed Deposit Receipts	35.29	1.95	0.05	76.17	130.31	92.64	68.90	4.43	53.77
Own	35.29	1.95	0.05	76.17	130.31	92.64	68.90	4.43	53.77
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	1,988.01	679.73	399.89	4,728.24	7,407.00	3,908.74	2,074.51	2,611.09	2,953.58
Fixed Assets	1,988.01	679.73	399.89	4,728.24	7,407.00	3,908.74	2,074.51	2,571.80	2,953.58
Current Assets	-	-	-	-	-	-	-	39.30	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	-	119.39	83.27	581.69	207.39	225.50	296.56	231.06	-
Government Guarantee	-	-	33.18	-	-	-	4.02	-	-
Institutional Guarantee	-	102.33	-	424.55	-	225.50	159.56	134.39	-
Personal Guarantee	-	17.06	50.09	157.14	-	-	130.68	96.67	-
Collective Guarantee	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	207.39	-	2.30	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	78.54	149.67	1,738.17	-	287.20	-	113.55	13.76	-
Total	2,131.51	950.74	2,247.57	6,193.63	8,252.89	4,632.05	2,618.20	2,995.69	3,007.36

Statement of Credit as on Asoj end, 2078(Mid-Oct, 2021)

BFI Name	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise									
Agricultural and Forest Related	672.64	374.45	311.28	203.81	287.76	251.68	391.04	405.86	194.88
Fishery Related	2.41	11.32	-	-	-	7.57	42.35	27.32	17.00
Mining Related	-	24.10	-	-	-	1.00	27.89	-	-
Manufacturing (Producing) Related	412.71	141.72	8.55	85.56	584.16	164.64	580.86	187.46	293.29
Construction	16.61	401.71	41.29	17.49	-	61.69	290.11	2,563.13	133.71
Electricity, Gas and Water	-	-	-	-	-	76.25	79.70	66.35	35.01
Metal Products, Mach. & Ele. Eqp.	-	100.47	-	8.71	-	7.27	11.00	162.20	77.32
Tras., Com. and Public Utilities	743.52	303.49	-	13.26	2.94	99.31	543.11	393.87	369.06
Wholesaler & Retailer	1,859.83	575.63	21.91	168.61	84.26	687.19	2,254.22	971.22	635.20
Finance, Insurance and Real Estate	1,574.79	332.64	-	118.01	-	488.22	1,126.06	1,692.73	366.54
Hotel or Restaurant	431.77	57.19	-	57.03	74.77	246.64	1,248.79	193.09	301.31
Other Services	66.26	52.37	1.00	0.46	-	18.01	373.43	125.52	54.68
Consumption Loans	2,035.71	616.09	25.47	511.89	1.55	1,613.55	4,775.99	895.31	2,180.56
Local Government	-	-	-	2.60	-	-	-	-	-
Others	101.59	1,709.61	22.04	175.16	550.93	1,644.96	100.12	896.38	162.18
TOTAL sectorwise	7,917.84	4,700.79	431.55	1,362.61	1,586.38	5,367.96	11,844.66	8,580.43	4,820.76

Product Wise

Term Loan	2,849.08	763.07	-	474.16	910.11	594.29	3,296.37	1,893.71	11.63
Overdraft	1,328.51	145.63	11.75	308.75	-	514.27	4,592.61	171.09	62.06
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	587.31	954.19	347.92	19.53	149.60	145.07	169.60	1,762.44	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	479.47	697.85	41.29	109.60	-	1,069.54	1,130.47	2,026.34	629.49
Real Estate Loan	524.36	165.69	-	82.78	419.96	369.43	921.98	311.06	370.74
Margin Nature Loan	91.66	3.23	-	138.26	-	291.63	337.77	503.55	394.03
Hire Purchase Loan	788.69	388.32	-	34.82	2.27	79.35	386.11	298.56	369.65
Deprived Sector Loan	1,074.65	186.29	22.04	180.48	-	293.89	618.18	433.61	246.18
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	194.11	1,396.52	8.55	14.21	104.44	2,010.49	391.56	1,180.07	2,729.48
Total Product wise Loan	7,917.84	4,700.79	431.55	1,362.61	1,586.38	5,367.96	11,844.66	8,580.43	4,820.76

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-	-
Government Securities	-	-	-	15.05	-	-	0.25	-	132.92
Non Governmental Securities	-	3.23	-	123.83	-	-	337.77	503.55	-
Fixed Deposit Receipts	45.96	106.03	25.47	11.74	-	119.62	200.35	76.12	66.96
Own	45.96	106.03	25.47	11.74	-	119.62	200.35	76.12	66.96
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	6,628.29	4,494.14	406.08	1,016.16	1,586.38	4,734.06	11,015.50	6,192.32	4,088.70
Fixed Assets	6,628.29	4,494.14	406.08	1,016.16	1,586.38	4,734.06	11,015.50	6,192.32	4,088.70
Current Assets	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	1,151.92	97.38	-	195.83	-	226.68	280.67	1,799.14	36.21
Government Guarantee	-	-	-	2.60	-	-	-	-	-
Institutional Guarantee	1,067.05	97.10	-	17.32	-	224.64	218.61	1,487.45	36.21
Personal Guarantee	84.87	-	-	143.02	-	2.04	62.06	311.69	-
Collective Guarantee	-	0.29	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	32.89	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	91.66	-	-	-	-	287.60	10.11	9.30	495.97
Total	7,917.84	4,700.79	431.55	1,362.61	1,586.38	5,367.96	11,844.66	8,580.43	4,820.76

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	25,503	33,424	39,092	53,346	52,161	31.06	16.96	-2.22
a. Paid-up Capital	17,078	21,495	24,740	24,862	25,092	25.87	15.09	0.92
b. Statutory Reserves	3,531	4,814	5,803	6,376	6,586	36.32	20.55	3.31
c. Retained Earning	1,750	2,790	3,434	15,618	13,747	59.44	23.08	-11.98
d. Others Reserves	3,144	4,324	5,115	6,491	6,736	37.53	18.29	3.78
2 BORROWINGS	126,378	142,095	207,349	211,053	227,937	12.44	45.92	8.00
a. NRB	1,701	8	8,220	11,080	11,266	-99.52	100236.37	1.68
b. Others	124,677	142,086	199,129	199,973	216,671	13.96	40.15	8.35
3 DEPOSITS	85,606	106,150	130,425	134,097	137,970	24.00	22.87	2.89
4 BILLS PAYABLE	75	41	11	17	20	-45.48	-73.99	18.26
5 OTHER LIABILITIES	23,664	29,558	37,483	39,761	38,144	24.90	26.81	-4.07
a. Loan Loss Provision	4,013	7,631	10,760	11,253	11,302	90.16	41.01	0.44
b. Interest Suspense a/c	1,800	4,003	4,176	5,000	5,011	122.36	4.32	0.22
c. Others	17,851	17,924	22,547	23,508	21,831	0.41	25.79	-7.13
6 RECONCILIATION A/c	5,192	8,482	19,298	19,853	20,911	63.36	127.52	5.33
7 PROFIT & LOSS A/c	6,608	5,419	11,839	1,829	3,071	-17.99	118.45	67.93
Total	273,028	325,169	445,497	459,956	480,216	19.10	37.00	4.40
Assets								
1 LIQUID FUNDS	19,246	30,382	28,288	24,739	25,700	57.86	-6.89	3.88
a. Cash Balance	214	379	521	401	460	76.94	37.33	14.92
b. Bank Balance	13,398	16,872	17,507	12,493	14,747	25.93	3.76	18.04
c. Money at Call	5,634	13,130	10,260	11,846	10,493	133.06	-21.86	-11.42
2 INVESTMENT IN SECURITIES EXCEPT SHARES	312	468	559	708	471	49.91	19.63	-33.55
3 SHARE & OTHER INVESTMENT	2,262	9,732	14,153	14,113	13,019	330.28	45.43	-7.75
4 LOANS & ADVANCES	235,101	262,732	365,554	382,626	402,735	11.75	39.14	5.26
Institutional	38,955	39,721	54,128	47,220	54,922	1.97	36.27	16.31
Individual	196,147	223,012	311,426	335,407	347,813	13.70	39.65	3.70
5 FIXED ASSETS	2,107	2,223	2,565	2,641	2,718	5.50	15.42	2.92
6 OTHER ASSETS	8,552	11,063	15,031	15,004	14,671	29.36	35.86	-2.22
7 EXPENSES NOT WRITTEN OFF	11	11	7	13	13	1.87	-34.99	-0.07
8 NON BANKING ASSETS	1	1	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,391	8,469	19,325	19,942	20,862	57.11	128.18	4.62
10 PROFIT & LOSS A/c	45	88	13	168	26	96.81	-85.79	-84.77
Total	273,028	325,169	445,497	459,956	480,216	19.10	37.00	4.40
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	17,022	21,965	18,279	3,975	6,068	29.04	-16.78	52.64
2 COMMISSION/FEE EXPENSES	7	38	16	1	3	472.63	-57.81	155.50
3 EMPLOYEE EXPENSES	6,299	8,757	9,379	1,673	3,076	39.02	7.09	83.86
4 OFFICE OPERATING EXPENSES	2,358	2,907	3,353	510	820	23.29	15.32	60.69
5 NON OPERATING EXPENSES	63	140	36	9	9	122.70	-74.52	4.77
6 PROVISION FOR RISK	1,921	6,648	17,303	1,654	2,329	246.15	160.26	40.79
7 LOAN WRITTEN OFF	5	5	31	-	-	14.51	485.19	0.00
8 EXTRAORDINARY EXPENSES	1	18	9	2	3	1279.00	-49.22	47.47
9 PROVISION FOR STAFF BONUS	861	836	1,848	272	474	-2.95	121.03	73.99
10 PROVISION FOR INCOME TAX	2,545	2,353	5,069	739	1,311	-7.52	115.41	77.35
11 NET PROFIT	6,249	5,394	11,829	1,773	3,031	-13.68	119.31	71.01
TOTAL EXPENSES	37,331	49,062	67,152	10,609	17,125	31.43	36.87	61.41
Income								
1. INTEREST INCOME	31,647	41,259	45,304	8,279	13,154	30.37	9.80	58.87
2. COMMISSION & DISCOUNT	805	718	1,420	240	396	-10.80	97.74	64.97
3 OTHER OPERATING INCOME	3,739	3,726	5,025	913	1,532	-0.33	34.86	67.78
4 NON OPERATING INCOME	176	153	270	7	332	-13.28	76.96	4873.95
5 PROVISION FOR WRITTEN BACK	936	3,134	15,072	1,008	1,669	234.88	380.95	65.64
6 RECOVERY FOR WRITE BACK	2	2	9	1	1	6.73	292.16	10.19
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	18	48	15	20	53203.70	166.79	38.95
8 NET LOSS	26	52	3	147	21	102.16	-94.57	-85.84
TOTAL INCOME	37,331	49,062	67,152	10,609	17,125	31.43	36.87	61.41
Miscellaneous Information								
No. of Total Staffs	17,361	19,017	20,872	21,803	22,381	9.54	9.75	2.65
No. of Total Branches	3,629	4,057	4,685	4,841	4,938	11.79	15.48	2.00
No. of Total Centers	274,186	310,895	362,982	376,490	383,892	13.39	16.75	1.97
No. of Total Groups	926,625	1,039,696	1,183,364	1,217,348	1,238,996	12.20	13.82	1.78
No. of Total Passive Groups	9,565	9,398	34,163	14,187	14,662	-1.75	263.51	3.35
No. of Total Members	4,327,991	4,686,659	5,191,363	5,325,034	5,403,269	8.29	10.77	1.47
No. of Total Passive Members	118,044	195,311	329,895	372,879	393,275	65.46	68.91	5.47
No. of Total Borrowers	2,679,016	2,783,222	2,992,068	3,036,207	3,076,531	3.89	7.50	1.33
No. of Total Overdue Borrowers	165,984	1,001,407	764,663	631,420	535,443	503.32	-23.64	-15.20
No. of Total Saving Members	4,323,957	4,679,987	5,193,582	5,338,332	5,391,425	8.23	10.97	0.99
Total Saving Amount (Rs million)	101,910	106,150	130,472	134,099	138,249	4.16	22.91	3.09

Districtwise List of Bank and Financial Institutions Branches (Asoj, 2078)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	23	-	-	23	130,992	5,695
2	1	Panchthar	27	3	2	32	197,440	6,170
3	1	Ilam	39	7	1	47	314,201	6,685
4	1	Jhapa	138	51	10	199	939,491	4,721
5	1	Sankhuwasabha	27	-	-	27	155,292	5,752
6	1	Bhojpur	25	-	1	26	152,216	5,854
7	1	Terhathum	18	3	-	21	100,495	4,785
8	1	Dhankuta	25	7	1	33	171,841	5,207
9	1	Morang	173	57	4	234	1,108,654	4,738
10	1	Sunsari	135	37	9	181	931,436	5,146
11	1	Solukhumbu	27	-	-	27	101,726	3,768
12	1	Khotang	18	6	-	24	169,630	7,068
13	1	Okhaldhunga	23	4	-	27	151,762	5,621
14	1	Udayapur	39	4	1	44	360,705	8,198
	Total		737	179	29	945	4,985,881	5,276
15	2	Saptari	54	7	1	62	719,000	11,597
16	2	Siraha	84	11	2	97	711,146	7,331
17	2	Dhanusa	81	8	8	97	852,097	8,785
18	2	Mahottari	58	7	4	69	719,181	10,423
19	2	Sarlahi	72	13	5	90	909,891	10,110
20	2	Rautahat	60	9	1	70	862,993	12,328
21	2	Bara	79	13	5	97	846,772	8,730
22	2	Parsa	67	13	3	83	729,291	8,787
	Total		555	81	29	665	6,350,371	9,549
23	3	Dolakha	28	3	-	31	186,871	6,028
24	3	Ramechhap	24	2	-	26	209,248	8,048
25	3	Sindhuli	33	2	2	37	312,448	8,445
26	3	Rasuwa	27	1	1	29	45,200	1,559
27	3	Dhading	62	17	-	79	355,975	4,506
28	3	Nuwakot	40	13	1	54	288,328	5,339
29	3	Sindhupalchok	39	11	-	50	294,736	5,895
30	3	Kavrepalanchok	72	14	8	94	404,549	4,304
31	3	Kathmandu	833	136	44	1,013	2,300,890	2,271
32	3	Lalitpur	207	28	15	250	585,982	2,344
33	3	Bhaktapur	112	16	5	133	377,660	2,840
34	3	Makwanpur	60	14	7	81	466,612	5,761
35	3	Chitawan	167	45	16	228	711,629	3,121
	Total		1,704	302	99	2,105	6,540,128	3,107
36	4	Gorkha	41	6	3	50	243,272	4,865
37	4	Manang	12	-	-	12	6,284	524
38	4	Lamjung	42	5	2	49	172,158	3,513
39	4	Kaski	194	74	19	287	597,988	2,084
40	4	Tanahu	79	22	1	102	348,724	3,419
41	4	Syangja	42	23	2	67	246,315	3,676
42	4	Mustang	16	1	-	17	11,240	661
43	4	Baglung	47	10	-	57	285,119	5,002
44	4	Parbat	25	10	-	35	148,448	4,241
45	4	Myagdi	22	9	-	31	110,419	3,562
46	4	Nawalparasi East	66	22	8	96	359,042	3,740
	Total		586	182	35	803	2,529,009	3,149

47	5	Gulmi	35	14	-	49	252,731	5,158
48	5	Palpa	48	11	-	59	246,206	4,173
49	5	Rupandehi	221	70	24	315	1,091,034	3,464
50	5	Kapilbastu	78	14	5	97	680,984	7,020
51	5	Arghakhanchi	21	7	-	28	202,756	7,241
52	5	Pyuthan	21	13	-	34	243,816	7,171
53	5	Rolpa	21	2	-	23	239,145	10,398
54	5	Rukum East	8	-	-	8	59,086	7,386
55	5	Dang	92	34	3	129	660,742	5,122
56	5	Banke	84	28	7	119	621,921	5,226
57	5	Bardiya	39	19	-	58	486,334	8,385
58	5	Nawalparasi West	60	17	3	80	378,926	4,737
Total			728	229	42	999	5,163,681	5,169
59	6	Rukum West	17	1	1	19	171,929	9,049
60	6	Salyan	24	4	1	29	276,060	9,519
61	6	Surkhet	51	8	1	60	426,673	7,111
62	6	Dailekh	24	1	-	25	302,085	12,083
63	6	Jajarkot	12	1	-	13	201,913	15,532
64	6	Dolpa	12	-	-	12	43,058	3,588
65	6	Jumla	21	1	-	22	127,214	5,782
66	6	Kalikot	14	-	-	14	162,277	11,591
67	6	Mugu	8	-	-	8	65,102	8,138
68	6	Humla	9	1	-	10	59,800	5,980
Total			192	17	3	212	1,836,111	8,661
69	7	Doti	20	1	-	21	213,465	10,165
70	7	Bajhang	18	1	-	19	225,304	11,858
71	7	Kailali	131	25	5	161	971,320	6,033
72	7	Bajura	13	1	-	14	158,078	11,291
73	7	Achham	18	3	-	21	291,468	13,879
74	7	Kanchanpur	60	10	1	71	539,119	7,593
75	7	Darchula	18	2	-	20	145,761	7,288
76	7	Baitadi	17	2	-	19	267,932	14,102
77	7	Dadeldhura	25	1	-	26	160,426	6,170
Total			320	46	6	372	2,972,873	7,992
Grand Total			4,822	1,036	243	6,101	30,378,054	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	18	17	69	1	132
No. of Branches [^]	4,822	1,036	243	4,938		11,039
Population per Branch [*] (Served by A, B and C class BFI's)						4,979
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,752

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	737	179	29	834	945	1,779
2	555	81	29	995	665	1,660
Bagmati	1,704	302	99	729	2,105	2,834
Gandaki	586	182	35	585	803	1,388
Lumbini	728	229	42	1,147	999	2,146
Karnali	192	17	3	216	212	428
Sudur Paschim	320	46	6	432	372	804
Total	4,822	1,036	243	4,938	6,101	11,039

* Population 30,378,054 for 2021 calculated on yearly basis based on yearly population projection 2011-2031 Source :

<https://cbs.gov.np/population-projection-2011-2031/> (Medium Variant)

Excluding Crystal Finance Limited, Samjhana Finance Ltd. and Himalaya Finance which are in the process of liquidation

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount						
1	Saving	3.19	400,747.32	2.91	548,126.69	2.24	677,491.77	2.12	692,634.89
2	Fixed:	6.67	327,493.28	6.45	394,658.43	5.57	491,833.03	5.61	503,034.68
2.1	up to 1 month	6.20	5,725.18	5.70	5,133.97	5.24	3,299.76	5.20	4,927.63
2.2	1-3 months	6.73	18,052.57	5.09	17,077.26	5.01	18,238.17	5.11	21,487.80
2.3	3-6 months	6.14	18,317.82	5.53	27,069.18	4.48	45,190.74	4.46	45,594.48
2.4	6-12 months	6.48	182,218.93	6.47	184,288.49	5.76	277,140.74	5.83	284,119.60
2.5	1-2 yrs	6.90	78,274.02	6.52	133,408.99	5.39	124,298.95	5.34	119,366.90
2.6	2 yrs and above	7.75	24,904.76	7.84	27,680.54	6.90	23,664.67	6.88	27,538.26
3	Call	4.24	213,449.60	4.57	266,676.00	3.81	279,169.40	3.95	291,844.55
4	Certificate of Deposits	10.00	6.70	5.00	1.47	5.00	672.41	5.00	671.52
5	Other	6.82	206.28	5.50	247.33	3.06	1,034.97	4.09	177.37
6	Non interest bearing deposits		106,464.64		149,231.23		174,483.91		166,473.18
6.1	Current		95,170.81		135,293.86		156,449.58		147,302.51
6.2	Margin		10,266.61		11,774.43		15,137.08		16,099.74
6.3	Other		1,027.22		2,162.93		2,897.26		3,070.92
	Aggregate	4.17	1,048,367.82	3.94	1,358,941.15	3.28	1,624,685.48	3.29	1,654,836.17

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.31	33,982.48	9.71	46,901.77	10.41	57,366.95	10.36	59,611.18
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73	9.86	1,525.19
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15	8.41	2,990.89
4	Agriculture, Forestry & Beverage Production Related	9.67	57,138.71	9.34	70,017.77	8.25	86,822.22	8.32	88,099.91
5	Non Food Production Related	9.55	123,830.72	9.04	146,439.44	8.15	160,559.01	8.29	164,379.08
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98	9.36	142,122.65
7	Electricity, Gas and Water	10.60	19,545.60	9.73	26,599.29	9.27	37,890.16	9.18	39,369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.10	9,997.13	9.87	11,318.76	8.68	15,660.47	8.56	15,865.42
9	Transport, Communication and Public Utilities	10.69	23,365.22	9.87	25,074.98	9.22	39,505.08	9.26	41,163.44
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06	8.75	312,227.08
11	Finance, Insurance and Real Estate	8.96	66,615.38	8.60	83,376.75	7.21	108,300.07	7.06	109,437.91
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14	8.70	41,797.35
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66	9.55	59,150.57
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15	9.91	100,167.31
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94	3.27	1,512.43
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19	9.30	211,643.06
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96	8.88	1,391,062.98

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.11	128,891.11	10.37	177,808.97	9.33	220,017.14	9.30	224,827.33
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00	9.32	242,714.87
3	Trust Receipt Loan / Import Loan	8.83	44,824.42	7.71	50,370.21	6.27	68,689.24	6.39	74,242.90
4	Demand & Other Working Capital Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73	8.55	336,527.18
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.33	61,158.02	10.15	87,168.51	9.29	108,177.85	9.24	111,697.05
6	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44
7	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10	8.43	28,475.15
8	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57	9.57	83,518.22
9	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30	5.72	62,152.96
10	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24	2.40	7,311.68
11	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91	10.21	136,329.19
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95	8.86	1,391,062.97

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.13	700,640.75	2.06	724,050.92	2.04	722,415.58	2.11	719,065.00	2.11	725,776.47
2	Fixed:	5.65	501,932.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52	6.72	596,250.43
2.1	up to 1 month	4.87	7,279.14	5.63	8,913.31	4.41	4,641.61	4.44	6,140.68	4.26	5,038.76
2.2	1-3 months	5.09	20,823.72	5.10	25,732.87	5.01	21,759.88	4.63	15,029.43	4.76	17,403.76
2.3	3-6 months	4.29	37,211.91	4.53	37,389.05	4.75	34,886.74	5.61	53,508.31	6.96	60,834.06
2.4	6-12 months	5.87	284,140.27	5.87	294,465.94	6.12	288,298.51	6.65	331,742.13	6.91	336,877.15
2.5	1-2 yrs	5.50	128,730.55	5.52	124,730.18	5.90	164,150.18	6.13	128,889.80	6.44	136,635.01
2.6	2 yrs and above	6.86	23,747.39	6.37	24,117.97	6.49	26,966.96	6.92	29,797.16	6.88	39,461.69
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81	5.55	306,544.56
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84	5.50	635.39
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73	3.45	666.27
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40	-	172,467.15
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50	-	152,187.18
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61	-	17,738.76
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29	-	2,541.21
	Aggregate	3.27	1,680,656.73	3.30	1,725,024.61	3.46	1,723,411.53	3.74	1,746,005.30	4.02	1,802,340.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.27	61,841.44	9.90	63,232.88	10.49	62,209.93	10.56	63,626.74	10.37	64,498.55
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89	10.03	1,736.06
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67	9.41	2,750.59
4	Agriculture, Forestry & Beverage Production Related	8.15	88,734.92	8.10	88,938.21	8.45	87,504.43	8.69	89,434.58	9.02	92,705.62
5	Non Food Production Related	8.08	169,478.55	7.90	173,831.19	8.23	178,083.33	8.51	179,181.11	8.80	184,764.96
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10	9.70	159,914.73
7	Electricity, Gas and Water	9.19	40,103.02	9.06	41,226.64	9.15	42,380.59	9.18	43,141.35	9.42	46,296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.52	16,267.57	8.20	17,317.94	8.45	17,635.57	8.84	17,995.19	9.18	18,648.81
9	Transport, Communication and Public Utilities	9.14	43,464.62	9.12	44,881.64	9.31	45,718.20	9.49	46,485.51	9.81	48,666.05
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91	9.27	347,534.10
11	Finance, Insurance and Real Estate	7.05	109,744.59	7.06	114,036.94	7.36	114,878.89	7.69	119,352.08	8.20	129,094.65
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09	8.91	47,805.43
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44	9.72	64,924.66
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50	10.15	122,254.55
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31	3.04	1,473.00
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45	9.45	248,305.54
	Aggregate	8.77	1,430,690.30	8.62	1,465,317.39	8.88	1,485,887.83	9.11	1,512,667.91	9.32	1,581,373.78

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.16	227,038.66	8.96	233,962.28	9.22	237,651.13	9.34	240,907.32	9.44	244,462.06
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79	9.74	285,840.27
3	Trust Receipt Loan / Import Loan	6.42	76,462.38	6.37	74,540.18	6.84	75,476.37	7.09	75,792.06	7.25	74,884.19
4	Demand & Other Working Capital Loan	8.45	349,882.39	8.31	357,245.74	8.65	359,727.17	8.83	354,020.05	9.00	372,455.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.16	114,413.22	9.07	117,325.25	9.24	119,545.74	9.37	122,180.52	9.42	127,759.81
6	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17	9.80	96,619.08
7	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70	9.15	32,288.12
8	Hire Purchase Loan	9.40	86,013.60	9.34	89,851.49	9.45	93,708.63	9.49	99,963.04	9.72	106,711.64
9	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90	7.09	78,528.62
10	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02	4.29	6,778.84
11	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33	10.48	155,046.08
	Aggregate	8.75	1,430,690.32	8.67	1,465,317.41	8.93	1,485,887.79	9.07	1,512,667.91	9.28	1,581,373.77

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.16	687,278.85	2.26	665,175.55	2.66	655,849.74	3.56	653,883.30	3.80	655,147.14
2	Fixed:	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26	8.92	770,273.56	9.61	790,886.02
2.1	up to 1 month	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27	7.33	13,809.77	7.72	17,486.93
2.2	1-3 months	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62	8.63	52,800.34	8.81	41,247.24
2.3	3-6 months	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44	8.67	52,060.59	8.90	54,974.83
2.4	6-12 months	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38	9.01	439,358.19	9.92	441,605.58
2.5	1-2 yrs	7.13	136,592.84	7.76	161,655.61	8.58	164,487.86	9.15	165,921.08	9.63	180,424.19
2.6	2 yrs and above	7.88	37,449.70	7.95	52,815.52	8.50	50,113.68	8.34	46,323.59	8.97	55,147.26
3	Call	7.24	328,447.20	7.28	305,530.13	4.50	269,886.15	3.92	253,426.90	4.01	253,914.87
4	Certificate of Deposits	5.00	617.56	-	5.03	5.00	2.49	5.00	0.26	-	-
5	Other	5.45	734.62	4.29	255.05	5.23	1,193.13	5.61	1,349.55	0.70	1,046.48
6	Non interest bearing deposits	-	172,535.45	-	171,340.38	-	166,753.36	-	171,435.75	-	178,169.15
6.1	Current	-	153,332.36	-	150,808.52	-	146,816.85	-	151,587.64	-	158,014.40
6.2	Margin	-	16,788.79	-	17,589.04	-	17,992.01	-	17,724.81	-	17,903.71
6.3	Other	-	2,414.30	-	2,942.82	-	1,944.51	-	2,123.30	-	2,251.04
	Aggregate	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13	5.51	1,850,369.32	5.91	1,879,163.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.31	66,089.90	10.96	66,333.18	11.14	68,608.21	11.13	68,960.55	11.65	70,716.61
2	Fishery Related	10.38	1,762.60	10.56	1,804.58	10.62	1,846.38	10.62	1,880.77	11.18	1,919.22
3	Mining Related	10.02	2,815.26	10.60	2,914.26	10.62	3,105.32	10.23	3,160.37	11.13	3,139.88
4	Agriculture, Forestry & Beverage Production Related	9.59	103,943.84	10.08	104,228.51	10.37	104,897.36	10.16	107,392.77	10.86	106,059.76
5	Non Food Production Related	9.49	205,180.67	9.92	204,171.79	10.24	201,334.02	10.06	200,345.07	10.63	197,846.92
6	Construction	10.42	171,413.88	10.87	173,374.93	11.02	174,812.99	11.14	176,395.80	11.59	179,038.03
7	Electricity, Gas and Water	9.75	51,027.33	9.96	51,354.74	9.94	54,227.13	9.64	54,896.12	10.14	55,971.55
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.76	19,736.00	10.24	19,996.14	10.49	20,434.10	10.42	20,883.42	10.94	21,260.37
9	Transport, Communication and Public Utilities	10.45	51,232.26	10.86	51,071.23	11.17	51,148.39	9.85	50,991.96	11.71	51,184.31
10	Wholesaler & Retailer	10.13	378,020.65	10.60	379,459.95	10.79	383,527.06	10.74	383,208.00	11.32	385,980.41
11	Finance, Insurance and Real Estate	9.08	136,948.36	9.61	135,387.71	9.77	140,609.81	9.96	139,112.22	10.74	139,177.32
12	Hotel or Restaurant	9.68	51,041.59	10.03	51,621.75	10.16	52,539.78	10.45	52,840.78	10.66	52,981.21
13	Other Services	10.24	67,521.48	10.68	68,379.87	10.88	69,405.27	10.72	69,826.03	11.25	70,392.86
14	Consumption Loans	10.91	129,858.98	11.11	119,378.38	11.24	123,171.61	11.47	124,523.92	11.87	125,697.74
15	Local Government	3.04	1,473.00	4.14	1,482.25	4.14	1,482.25	3.09	1,479.74	4.13	1,479.75
16	Others	11.21	174,212.61	11.95	185,987.21	11.93	188,855.59	11.64	189,643.65	12.28	191,662.56
	Aggregate	10.12	1,612,278.43	10.60	1,616,946.48	10.77	1,640,005.27	10.69	1,645,541.17	11.29	1,654,508.50

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28	10.17	253,060.53	10.94	257,682.55
2	Overdraft	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95	10.67	290,775.43	11.79	290,633.71
3	Trust Receipt Loan / Import Loan	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67	9.16	68,537.00	9.65	65,966.98
4	Demand & Other Working Capital Loan	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32	10.53	384,390.08	11.13	384,490.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.15	129,870.30	10.60	130,940.37	10.75	133,265.55	10.73	133,628.24	11.16	134,504.68
6	Real Estate Loan	10.59	98,968.33	11.13	100,204.02	11.42	101,058.02	10.79	101,613.50	11.82	102,695.97
7	Margin Nature Loan	10.43	33,801.57	11.01	31,943.37	11.40	31,298.75	11.16	31,213.79	12.02	31,743.32
8	Hire Purchase Loan	10.52	110,463.67	11.09	112,194.98	11.31	114,838.70	10.78	115,626.58	11.87	116,266.54
9	Deprived Sector Loan	8.07	79,293.96	8.47	80,613.60	8.95	86,470.72	8.80	86,523.05	9.49	86,968.87
10	Bills Purchased	4.20	6,120.65	3.90	6,840.14	2.49	7,826.28	2.23	8,553.30	2.43	9,718.04
11	Other Product	11.18	159,830.26	11.65	161,848.09	11.77	168,224.02	12.41	171,619.68	12.23	173,837.58
	Aggregate	10.05	1,612,278.43	10.51	1,616,946.48	10.78	1,640,005.26	10.57	1,645,541.18	11.25	1,654,508.50

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.94	746,763.28	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	10.27	860,980.71	10.20	890,069.53	10.19	916,969.51	10.17	927,359.78	10.38	959,007.09
2.1	up to 1 month	9.00	11,034.12	10.68	12,559.83	9.98	19,344.35	8.78	21,100.16	10.35	20,736.01
2.2	1-3 months	8.91	42,897.52	9.23	49,841.12	9.97	65,677.22	10.06	53,074.35	10.52	61,546.75
2.3	3-6 months	10.50	64,709.62	10.30	63,174.64	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.51	485,145.67	10.55	483,285.57	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.44	184,978.21	10.03	200,404.79	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	9.05	72,215.57	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	3.92	278,783.16	4.11	268,559.61	4.29	249,819.69	4.48	245,491.90	4.71	244,763.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	5.00	981.16	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	199,654.53	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	172,189.88	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	24,016.07	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	3,448.58	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	6.17	2,087,162.84	6.21	2,118,916.69	6.38	2,129,006.98	6.45	2,153,675.52	6.64	2,189,796.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.49	81,944.65	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.28	2,152.63	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.07	4,074.23	11.19	4,187.03	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	10.79	106,633.71	11.33	111,788.82	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	10.71	219,378.38	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	11.71	194,380.07	12.00	197,675.17	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.38	65,823.48	10.86	67,629.47	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.24	24,833.02	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	10.51	55,960.03	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.26	431,388.31	11.73	445,229.41	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	10.78	153,489.28	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.13	62,102.59	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.53	84,610.84	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	11.96	134,502.62	12.45	138,299.70	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.08	1,507.64	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	11.85	222,065.32	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.25	1,844,846.81	11.79	1,895,199.49	11.90	1,920,830.95	11.96	1,929,094.35	12.10	1,965,611.30

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.83	303,123.46	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	11.50	320,363.58	12.29	335,972.27	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Trust Receipt Loan / Import Loan	9.29	75,514.51	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
4	Demand & Other Working Capital Loan	11.27	427,441.43	11.56	439,239.76	11.68	444,053.21	11.77	434,029.17	11.85	447,396.69
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.46	154,017.66	11.85	156,701.42	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
6	Real Estate Loan	11.43	105,581.27	12.26	108,370.28	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
7	Margin Nature Loan	11.36	35,367.48	12.06	34,966.70	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
8	Hire Purchase Loan	11.54	125,676.79	12.51	127,792.44	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
9	Deprived Sector Loan	10.16	96,362.69	10.68	103,368.40	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
10	Bills Purchased	4.75	3,478.20	5.64	2,808.42	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
11	Other Product	12.58	197,919.72	12.59	204,275.83	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	11.27	1,844,846.80	11.79	1,895,199.48	11.92	1,920,830.94	12.01	1,929,094.34	12.12	1,965,611.29

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.39	761,775.71	4.42	767,724.28	4.36	801,284.37	4.27	796,558.23	4.06	803,408.71
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10	9.84	1,071,415.46	9.98	1,085,241.74
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42	10.24	30,390.80	9.53	34,008.81
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92	9.37	84,401.27	9.47	91,558.14
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83	10.57	118,136.25	9.91	116,334.22
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55	9.90	472,577.77	10.01	488,374.18
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89	9.49	260,001.48	10.18	241,481.36
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49	9.92	105,907.90	10.02	113,485.04
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36	3.63	307,298.25
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75	7.69	3,998.06	7.70	4,009.35
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06	-	217,963.34
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02	-	193,345.22
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57	-	23,155.45
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47	-	1,462.66
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94	6.40	2,376,348.16	6.30	2,417,921.40

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.32	93,149.57	12.45	93,080.97	12.46	95,936.04	12.43	99,693.85	12.46	109,057.00
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10	12.15	2,480.96	12.05	2,616.94
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44	12.65	3,795.07	12.54	4,301.32
4	Agriculture, Forestry & Beverage Production Related	11.96	115,181.65	12.12	104,852.11	12.08	119,749.96	12.24	110,543.65	12.08	121,004.21
5	Non Food Production Related	11.77	231,436.37	12.06	214,289.31	12.14	237,457.39	11.93	232,013.88	11.89	260,713.42
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17	12.65	217,080.00	12.29	226,767.66
7	Electricity, Gas and Water	11.24	75,625.66	11.46	72,720.98	11.43	81,900.60	11.52	77,145.98	11.42	84,848.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.19	27,790.94	12.34	27,370.59	12.35	28,966.37	12.26	27,784.40	12.28	27,845.52
9	Transport, Communication and Public Utilities	12.85	56,477.67	12.96	54,622.62	12.95	55,573.00	12.73	55,579.36	12.73	58,894.49
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16	12.49	449,358.81	12.36	493,446.11
11	Finance, Insurance and Real Estate	11.93	173,185.83	12.08	166,955.73	12.06	179,755.55	12.25	169,896.37	11.70	176,984.66
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68	12.32	77,703.83	12.24	82,417.35
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15	12.57	90,243.74	12.44	95,950.81
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59	12.92	132,970.54	12.83	134,334.76
15	Local Government	3.42	1,503.25	3.37	1,497.45	3.43	1,499.92	3.43	1,499.92	3.43	1,499.92
16	Others	13.22	249,222.28	12.59	334,625.27	13.52	246,475.63	12.84	332,775.87	13.10	251,328.84
	Aggregate	12.32	1,997,843.51	12.42	2,023,105.92	12.47	2,053,416.72	12.45	2,080,566.22	12.31	2,132,011.50

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.98	335,598.81	11.98	335,598.81	11.93	363,153.74	12.03	371,125.24	11.96	378,505.37
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13	12.76	351,228.00
3	Trust Receipt Loan / Import Loan	10.31	80,846.11	10.31	80,846.11	10.21	63,240.61	10.42	77,780.99	10.52	81,475.04
4	Demand & Other Working Capital Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51	12.26	491,133.25	12.13	506,505.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.41	162,744.54	12.41	162,744.54	12.32	167,178.62	12.60	168,660.29	12.05	171,269.18
6	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71	12.99	116,250.69
7	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66	12.72	33,172.96
8	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99	13.22	139,944.21
9	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42	11.22	114,856.28
10	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25	4.70	3,335.60
11	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31	13.23	235,468.89
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73	12.48	2,080,566.23	12.32	2,132,011.49

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)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.29	830,350.09	4.32	832,957.61	4.41	823,350.59	4.46	830,030.41	4.37	845,084.60
2	Fixed:	10.25	1,109,822.75	10.27	1,124,046.44	10.11	1,183,332.87	10.28	1,206,389.41	10.29	1,207,979.13
2.1	up to 1 month	9.37	43,896.17	9.61	43,052.02	10.31	45,029.08	9.70	46,070.10	10.75	31,911.69
2.2	1-3 months	9.90	84,687.72	9.97	88,043.28	10.05	91,471.21	10.08	88,503.07	10.12	91,243.17
2.3	3-6 months	10.27	131,019.89	10.07	143,593.90	9.96	131,819.62	10.11	128,871.86	10.30	122,145.68
2.4	6-12 months	10.34	483,516.18	10.43	469,502.65	9.93	518,048.19	10.25	490,257.72	10.13	529,704.96
2.5	1-2 yrs	10.43	249,645.94	10.47	254,210.20	10.48	245,925.84	10.58	295,174.69	10.59	271,285.12
2.6	2 yrs and above	10.02	117,056.85	9.94	125,644.39	10.25	151,038.92	10.25	157,511.96	10.33	161,688.50
3	Call	4.01	281,677.88	3.83	292,645.94	4.00	262,462.30	3.98	266,236.27	3.89	260,222.47
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.31	4,445.56	7.73	3,882.41	7.45	5,146.73	7.79	3,916.09	7.95	4,151.63
6	Non interest bearing deposits	-	223,341.45	-	213,630.70	-	247,984.89	-	251,329.64	-	255,742.18
6.1	Current	-	194,119.76	-	188,281.07	-	223,728.96	-	227,073.21	-	231,751.50
6.2	Margin	-	23,965.59	-	23,633.45	-	23,239.18	-	22,581.34	-	22,321.23
6.3	Other	-	5,256.11	-	1,716.18	-	1,016.75	-	1,675.09	-	1,669.46
	Aggregate	6.57	2,449,637.73	6.61	2,467,163.09	6.62	2,522,277.38	6.72	2,557,901.82	6.67	2,573,180.01

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.54	112,334.29	12.48	112,675.00	12.50	115,413.72	12.51	119,507.04	12.09	120,321.66
2	Fishery Related	12.07	2,701.11	11.95	2,697.13	11.94	2,763.30	11.83	2,698.40	11.53	2,922.51
3	Mining Related	12.20	4,440.02	12.20	4,435.21	12.39	4,697.78	12.37	4,383.38	11.98	4,850.82
4	Agriculture, Forestry & Beverage Production Related	12.31	123,968.83	12.20	123,942.30	12.28	127,319.98	12.22	130,259.08	11.92	132,429.05
5	Non Food Production Related	11.68	274,822.02	11.88	285,312.47	12.00	290,640.63	11.92	297,216.01	11.91	304,097.14
6	Construction	12.26	230,053.41	12.25	231,115.09	12.26	232,806.23	12.27	235,960.13	12.39	239,038.73
7	Electricity, Gas and Water	11.51	89,570.27	11.42	90,448.76	11.42	91,675.64	11.44	94,499.67	11.43	96,833.09
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.35	29,189.28	12.21	31,298.56	12.39	31,450.84	12.28	33,449.93	12.36	33,255.77
9	Transport, Communication and Public Utilities	12.75	60,731.05	12.65	60,715.09	12.67	60,771.97	12.34	61,082.50	12.36	61,475.42
10	Wholesaler & Retailer	12.13	514,785.14	12.20	518,487.26	12.32	521,293.29	12.21	532,376.45	12.42	528,546.50
11	Finance, Insurance and Real Estate	11.74	187,273.81	11.61	184,646.78	11.62	185,388.39	11.94	233,815.95	12.19	226,459.07
12	Hotel or Restaurant	12.29	86,291.73	12.15	85,492.55	12.15	86,466.28	12.20	88,192.62	12.06	91,258.10
13	Other Services	12.34	98,307.25	12.43	99,033.29	12.49	99,181.36	12.52	103,918.38	12.50	105,526.34
14	Consumption Loans	12.75	135,685.42	12.77	135,486.98	12.60	141,072.45	12.67	142,641.75	12.73	140,788.26
15	Local Government	3.43	1,499.88	3.43	1,499.85	3.43	1,499.85	4.01	1,500.49	4.92	1,499.89
16	Others	13.23	260,102.90	13.18	261,694.59	13.30	263,633.42	13.30	237,100.01	13.43	239,832.38
	Aggregate	12.26	2,211,756.41	12.26	2,228,980.91	12.32	2,256,075.12	12.29	2,318,601.78	12.34	2,329,134.74

Overall Summary of Interest Rate on LCY Productwise Credit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	389,289.85	11.91	392,989.58	11.89	399,715.90	11.93	409,391.10	11.96	420,621.83
2	Overdraft	12.81	362,044.83	12.60	361,144.73	12.59	365,472.99	12.60	378,395.46	12.85	379,082.21
3	Trust Receipt Loan / Import Loan	10.45	83,045.80	10.50	87,834.91	10.46	87,614.42	10.12	81,631.46	10.47	84,203.72
4	Demand & Other Working Capital Loan	11.93	538,446.71	12.09	545,895.60	12.17	550,786.74	12.20	575,433.44	12.13	570,359.86
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.02	174,043.75	12.02	174,332.63	12.03	175,927.46	12.04	177,062.15	12.19	179,092.06
6	Real Estate Loan	12.95	119,107.03	12.87	120,076.13	12.88	118,694.36	12.91	117,566.02	12.87	116,847.41
7	Margin Nature Loan	12.75	33,621.42	12.65	31,194.41	12.58	31,941.44	12.63	33,917.95	12.55	32,898.18
8	Hire Purchase Loan	12.98	140,529.79	13.11	141,429.63	13.08	144,053.00	13.11	145,368.12	13.16	146,166.02
9	Deprived Sector Loan	11.28	126,355.86	11.22	122,045.53	11.26	121,917.17	11.31	132,138.86	11.42	130,936.53
10	Bills Purchased	4.69	3,619.96	5.30	3,707.10	5.75	3,137.45	5.13	3,116.71	6.31	2,858.07
11	Other Product	13.08	241,651.40	13.20	248,330.67	13.23	256,814.19	13.14	264,580.52	13.26	266,068.84
	Aggregate	12.24	2,211,756.41	12.25	2,228,980.91	12.28	2,256,075.12	12.28	2,318,601.78	12.35	2,329,134.74

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.45	850,849.41	4.53	858,028.32	4.59	845,367.36	4.55	849,047.17	4.96	890,065.28
2	Fixed:	10.10	1,205,878.50	10.18	1,207,872.65	10.09	1,227,572.24	10.09	1,235,052.57	9.95	1,248,493.22
2.1	up to 1 month	10.77	40,604.85	10.38	35,313.93	10.42	33,586.32	10.76	27,598.17	10.19	28,224.43
2.2	1-3 months	9.91	99,512.06	9.97	95,340.83	9.90	102,620.56	9.83	94,567.73	9.88	93,613.04
2.3	3-6 months	10.04	135,668.93	10.11	114,472.17	9.93	112,898.62	9.75	142,599.67	9.75	154,415.31
2.4	6-12 months	9.79	505,951.40	10.04	544,362.05	9.98	532,928.55	10.01	513,259.27	9.83	487,870.57
2.5	1-2 yrs	10.53	261,773.10	10.44	260,607.85	10.28	283,175.40	10.27	294,393.97	10.06	317,520.04
2.6	2 yrs and above	10.36	162,368.16	10.34	157,775.84	10.32	162,362.79	10.38	162,633.76	10.31	166,849.84
3	Call	4.07	268,697.81	4.13	270,319.10	4.12	271,514.84	4.26	278,191.08	4.40	313,333.10
4	Certificate of Deposits	-	-	-	-	-	-	0.00	-	0.00	-
5	Other	7.88	3,218.02	8.08	4,204.61	8.07	4,044.92	8.04	3,962.44	7.57	4,081.60
6	Non interest bearing deposits	-	251,752.36	-	256,661.86	-	261,577.30	0.00	277,967.42	0.00	308,385.52
6.1	Current	-	225,357.33	-	232,013.26	-	236,797.46	0.00	252,657.73	0.00	283,757.48
6.2	Margin	-	24,643.90	-	22,814.17	-	23,028.76	0.00	23,926.53	0.00	23,251.67
6.3	Other	-	1,751.13	-	1,834.43	-	1,751.09	0.00	1,383.15	0.00	1,376.38
	Aggregate	6.62	2,580,396.09	6.67	2,597,086.55	6.67	2,610,076.66	6.64	2,644,220.68	6.60	2,764,358.71

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.09	122,591.17	12.17	125,182.68	12.10	127,785.84	12.01	125,371.03	11.47	130,561.65
2	Fishery Related	11.47	3,173.91	11.53	3,269.61	11.41	3,284.06	11.27	3,347.02	11.03	3,426.72
3	Mining Related	11.74	5,183.18	12.00	5,929.62	11.69	5,688.50	11.66	5,819.69	11.91	5,733.83
4	Agriculture, Forestry & Beverage Production Related	12.01	130,732.53	11.85	133,007.09	11.89	130,238.21	11.78	128,244.51	11.83	127,479.59
5	Non Food Production Related	11.84	300,630.46	11.77	306,243.39	11.74	306,251.33	11.72	306,666.85	11.75	304,479.99
6	Construction	12.32	242,857.02	12.53	242,721.21	12.47	246,645.12	12.43	249,097.54	12.43	251,365.48
7	Electricity, Gas and Water	11.26	98,737.87	11.21	102,175.60	11.19	104,026.13	11.31	113,348.92	11.32	117,636.98
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.30	33,680.73	12.21	32,939.20	12.25	32,068.22	12.21	32,009.23	12.16	31,525.83
9	Transport, Communication and Public Utilities	12.80	61,909.88	12.73	61,187.42	12.62	60,235.54	12.69	61,414.31	12.68	60,590.41
10	Wholesaler & Retailer	12.45	539,600.39	12.32	551,011.24	12.26	549,777.14	12.24	550,203.52	12.12	547,163.73
11	Finance, Insurance and Real Estate	11.97	188,401.46	11.98	194,653.63	11.94	191,791.90	11.94	192,940.35	11.92	200,565.03
12	Hotel or Restaurant	11.89	90,659.96	11.82	94,671.80	11.84	96,023.26	11.72	98,697.14	11.64	101,091.80
13	Other Services	12.52	106,039.26	12.43	106,841.99	12.35	108,124.67	12.33	107,832.71	12.25	109,117.71
14	Consumption Loans	12.62	140,421.78	12.53	139,632.01	12.52	137,454.47	12.45	135,939.80	12.42	137,348.35
15	Local Government	4.95	1,503.69	4.92	1,513.80	4.92	1,513.00	4.90	1,509.63	4.92	1,512.81
16	Others	13.44	271,175.65	13.29	278,591.56	13.21	285,619.92	13.17	291,764.29	13.10	299,780.92
	Aggregate	12.33	2,337,298.93	12.28	2,379,571.84	12.23	2,386,527.31	12.20	2,404,206.54	12.13	2,429,380.83

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.84	427,318.03	11.86	439,349.96	11.79	445,327.12	11.83	456,032.88	11.78	466,573.66
2	Overdraft	12.80	376,968.92	12.61	385,468.18	12.54	375,228.26	12.48	374,464.83	12.44	374,788.38
3	Trust Receipt Loan / Import Loan	10.66	82,954.88	10.30	78,537.98	10.70	78,548.70	10.22	75,119.20	10.72	70,190.95
4	Demand & Other Working Capital Loan	12.15	573,602.22	12.07	583,929.24	12.03	591,013.50	12.01	594,058.72	11.97	597,674.13
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.17	180,209.98	12.39	182,065.08	12.34	182,279.22	12.29	184,369.21	12.27	186,650.65
6	Real Estate Loan	12.85	116,723.38	12.71	117,291.93	12.63	118,075.45	12.54	119,436.75	12.45	118,860.34
7	Margin Nature Loan	12.40	32,548.71	12.39	33,297.75	12.29	33,774.07	12.24	33,565.13	12.21	35,571.39
8	Hire Purchase Loan	13.17	146,314.07	13.12	145,291.21	13.06	145,106.69	13.02	144,526.72	13.02	141,825.70
9	Deprived Sector Loan	11.48	130,683.27	11.61	139,084.40	11.56	138,993.87	11.50	140,548.01	11.57	142,087.74
10	Bills Purchased	5.64	3,035.34	5.56	3,015.62	5.92	3,061.98	6.03	3,212.39	5.15	3,147.19
11	Other Product	13.18	266,940.13	13.08	272,240.48	13.00	275,118.46	12.98	278,872.69	12.85	292,010.64
	Aggregate	12.32	2,337,298.94	12.27	2,379,571.84	12.22	2,386,527.33	12.18	2,404,206.53	12.16	2,429,380.77

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.02	890,431.60	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39
2	Fixed:	9.89	1,286,924.71	9.87	1,307,907.90	9.78	1,341,676.43	9.82	1,367,322.53	9.72	1,387,055.63
2.1	up to 1 month	10.23	28,877.81	10.36	26,020.65	9.81	28,695.86	10.14	34,230.66	10.17	29,708.83
2.2	1-3 months	9.62	102,638.13	9.64	120,033.15	9.65	144,745.13	9.63	140,842.50	9.47	145,364.64
2.3	3-6 months	9.71	170,209.58	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11	9.60	171,897.12
2.4	6-12 months	9.78	468,485.24	9.71	511,316.88	9.61	507,498.36	9.64	516,153.21	9.52	547,515.92
2.5	1-2 yrs	9.98	342,296.50	10.03	317,154.13	9.93	327,120.69	9.97	338,156.19	9.83	323,415.73
2.6	2 yrs and above	10.29	174,417.45	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86	10.40	169,153.41
3	Call	4.28	315,143.35	4.23	309,368.33	4.39	307,569.91	4.34	317,770.22	4.16	310,193.54
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.15	4,142.57	8.23	3,846.82	8.30	3,693.22	8.09	3,806.08	7.22	4,267.21
6	Non interest bearing deposits	0.00	249,433.30	0.00	248,713.57	0.00	266,194.52	0.00	251,567.67	0.00	264,008.08
6.1	Current	0.00	223,839.57	0.00	221,698.43	0.00	239,157.53	0.00	224,855.50	0.00	235,830.05
6.2	Margin	0.00	24,057.09	0.00	25,585.95	0.00	25,464.94	0.00	25,207.66	0.00	26,262.88
6.3	Other	0.00	1,536.65	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14
	Aggregate	6.77	2,746,075.53	6.80	2,761,176.02	6.75	2,851,863.51	6.81	2,859,961.02	6.80	2,881,719.85

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.67	130,972.12	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80
2	Fishery Related	10.77	3,538.33	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53
3	Mining Related	11.84	5,655.64	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01
4	Agriculture, Forestry & Beverage Production Related	11.75	127,019.25	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28
5	Non Food Production Related	11.66	308,819.44	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86
6	Construction	12.35	252,550.38	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41
7	Electricity, Gas and Water	11.30	120,532.24	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70	11.31	130,778.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.09	30,465.86	11.98	30,661.23	11.90	31,748.35	12.05	32,010.05	11.95	33,729.45
9	Transport, Communication and Public Utilities	12.67	60,283.65	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17
10	Wholesaler & Retailer	12.03	545,353.80	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24	12.04	577,485.58
11	Finance, Insurance and Real Estate	11.89	197,897.88	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94
12	Hotel or Restaurant	11.74	102,543.02	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36
13	Other Services	12.17	111,574.57	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80
14	Consumption Loans	12.42	134,827.92	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21	12.46	135,948.18
15	Local Government	4.92	1,512.81	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54
16	Others	13.02	301,672.18	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03
	Aggregate	12.08	2,435,219.08	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.69	479,430.00	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01	11.66	522,865.99
2	Overdraft	12.37	368,380.55	12.25	373,059.22	12.23	382,346.13	12.26	381,762.78	12.25	385,777.34
3	Trust Receipt Loan / Import Loan	10.61	73,302.39	10.01	77,981.38	9.88	77,104.26	10.02	76,486.40	9.76	77,437.44
4	Demand & Other Working Capital Loan	11.92	595,256.80	11.81	611,579.10	11.75	633,260.77	11.86	637,863.20	11.80	644,768.73
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.24	186,507.94	12.20	190,416.53	12.22	196,343.44	12.17	197,476.16	12.25	199,584.26
6	Real Estate Loan	12.43	118,203.13	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22	12.38	131,716.23
7	Margin Nature Loan	12.18	35,221.40	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23	12.06	34,945.14
8	Hire Purchase Loan	12.95	144,132.96	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14	12.92	146,089.21
9	Deprived Sector Loan	11.56	141,944.21	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48	11.53	153,015.42
10	Bills Purchased	5.18	3,168.56	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78	5.64	3,638.48
11	Other Product	12.76	289,671.14	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10	12.80	296,312.18
	Aggregate	12.09	2,435,219.08	11.97	2,484,355.03	11.97	2,556,060.64	12.02	2,565,665.49	11.93	2,596,150.41

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.97	931,381.23	4.78	925,536.22	4.78	941,325.69	4.72	977,540.63	4.27	1,005,289.92
2	Fixed:	9.71	1,411,223.84	9.69	1,434,481.39	9.74	1,473,964.91	9.73	1,480,060.41	9.45	1,480,155.55
2.1	up to 1 month	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
2.2	1-3 months	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
2.3	3-6 months	9.53	247,977.89	9.56	260,695.46	9.55	276,589.08	9.53	272,465.11	9.24	246,209.17
2.4	6-12 months	9.63	337,522.74	9.59	345,237.43	9.64	363,677.98	9.63	379,535.65	9.44	412,162.86
2.5	1-2 yrs	9.62	597,863.03	9.59	591,160.83	9.67	594,532.03	9.66	591,345.48	9.30	559,552.84
2.6	2 yrs and above	10.28	227,860.18	10.20	237,387.68	10.30	239,165.82	10.31	236,714.18	9.96	262,230.68
3	Call	4.19	301,796.34	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39	2.83	291,222.21
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.10	4,004.95	8.06	4,051.62	8.31	3,661.52	8.23	4,218.04	8.30	4,251.09
6	Non interest bearing deposits	0.00	284,374.86	0.00	272,686.18	0.00	285,238.70	0.00	293,698.61	0.00	301,738.10
6.1	Current	0.00	257,027.33	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26	0.00	276,093.76
6.2	Margin	0.00	25,307.32	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85	0.00	24,229.82
6.3	Other	0.00	2,040.21	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50	0.00	1,414.52
	Aggregate	6.79	2,932,781.22	6.78	2,934,410.56	6.77	3,007,136.34	6.74	3,051,866.09	6.44	3,082,656.87

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.38	150,535.17	11.23	152,056.13	11.26	156,286.39	11.29	157,719.10	10.95	156,832.56
2	Fishery Related	10.63	4,194.89	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61	10.35	4,552.63
3	Mining Related	11.69	5,945.81	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16	11.77	4,474.36
4	Agriculture, Forestry & Beverage Production Related	11.59	134,955.50	11.26	136,268.01	11.39	136,575.97	11.27	136,137.20	11.26	135,768.71
5	Non Food Production Related	11.51	338,212.92	11.41	340,538.56	11.38	344,786.48	11.31	349,982.31	11.25	347,544.28
6	Construction	12.34	277,496.95	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59	12.03	287,005.02
7	Electricity, Gas and Water	11.30	132,396.04	11.28	135,058.30	11.34	139,523.07	11.23	143,440.41	11.10	144,390.54
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.99	34,687.11	11.86	34,456.70	11.92	35,209.90	11.92	36,772.00	11.74	39,262.22
9	Transport, Communication and Public Utilities	12.47	67,528.04	12.46	66,127.07	12.50	64,400.60	12.32	69,535.97	12.10	69,528.61
10	Wholesaler & Retailer	12.00	586,184.07	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08	11.85	594,736.59
11	Finance, Insurance and Real Estate	11.94	216,315.60	11.81	213,132.51	11.82	218,379.64	11.71	222,004.74	11.63	216,349.18
12	Hotel or Restaurant	11.53	114,879.62	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17	11.35	121,346.03
13	Other Services	12.06	118,740.08	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61	11.66	132,474.43
14	Consumption Loans	12.39	138,651.98	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12	12.22	133,881.41
15	Local Government	4.90	1,508.41	4.88	1,508.41	4.88	1,508.41	4.88	1,510.99	4.31	1,510.99
16	Others	12.80	338,861.49	12.83	344,209.46	12.87	359,704.42	12.79	360,562.51	12.68	356,671.11
	Aggregate	11.94	2,661,093.66	11.94	2,675,824.80	11.80	2,723,458.78	11.77	2,761,344.57	10.99	2,746,328.68

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.70	542,609.88	11.57	552,770.76	11.59	569,825.14	11.55	587,558.33	11.32	589,816.01
2	Overdraft	12.22	397,789.11	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74	12.05	405,601.73
3	Trust Receipt Loan / Import Loan	9.47	73,745.92	9.49	76,535.04	9.32	78,893.52	9.30	80,193.72	9.23	84,425.63
4	Demand & Other Working Capital Loan	11.83	657,967.23	11.74	660,793.09	11.73	660,390.46	11.71	665,405.42	11.53	667,192.34
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.26	202,156.39	12.21	202,505.42	12.20	208,375.93	12.18	208,520.18	11.92	207,666.19
6	Real Estate Loan	12.32	133,995.68	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92	12.05	132,736.80
7	Margin Nature Loan	12.11	35,645.71	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10	11.79	37,982.82
8	Hire Purchase Loan	12.90	145,579.69	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58	12.53	145,901.92
9	Deprived Sector Loan	11.48	162,908.58	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95	11.23	162,435.81
10	Bills Purchased	5.57	3,287.74	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07	8.68	4,252.49
11	Other Product	12.60	305,407.73	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53	12.56	308,316.95
	Aggregate	11.94	2,661,093.66	11.94	2,675,843.71	11.80	2,723,458.78	11.77	2,761,324.55	10.99	2,746,328.68

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.19	1,014,852.74	4.16	1,075,115.88	3.64	1,081,490.38	3.33	1,106,298.32	3.22	1,161,478.97
2	Fixed:	9.26	1,487,316.21	9.02	1,604,791.08	8.79	1,664,836.95	8.68	1,689,310.20	8.46	1,717,266.57
2.1	up to 1 month	0.00	-	-	-	-	-	-	-	-	-
2.2	1-3 months	0.00	-	-	-	-	-	-	-	-	-
2.3	3-6 months	8.64	264,878.21	8.23	293,867.03	7.94	300,443.51	7.80	301,118.48	7.44	298,332.69
2.4	6-12 months	9.26	385,888.91	8.96	466,993.97	8.70	465,857.57	8.47	487,162.45	8.18	548,139.62
2.5	1-2 yrs	9.22	577,426.07	9.03	591,804.56	8.78	644,983.76	8.67	647,097.63	8.51	619,700.46
2.6	2 yrs and above	9.99	259,123.03	10.02	252,125.52	10.02	253,552.11	10.16	253,931.63	10.16	251,093.80
3	Call	2.76	324,611.99	2.37	294,411.03	1.73	322,925.01	1.36	307,026.87	1.22	308,505.24
4	Certificate of Deposits	0.00	-	-	-	-	-	-	-	-	-
5	Other	8.29	4,160.00	8.24	3,291.96	8.23	3,138.73	8.09	2,830.97	7.90	2,891.37
6	Non interest bearing deposits	0.00	314,390.78	-	387,608.35	-	295,411.77	-	293,922.36	-	355,420.23
6.1	Current	0.00	288,769.24	-	361,765.65	-	268,205.80	-	266,561.40	-	326,763.03
6.2	Margin	0.00	23,598.29	-	23,727.26	-	24,725.94	-	25,064.31	-	26,320.39
6.3	Other	0.00	2,023.25	-	2,115.45	-	2,480.03	-	2,296.65	-	2,336.80
	Aggregate	6.17	3,145,331.73	6.01	3,365,218.31	5.77	3,367,802.84	5.61	3,399,388.71	5.45	3,545,562.37

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.72	155,869.48	10.37	163,056.24	9.83	160,733.96	9.73	165,256.92	9.49	175,365.86
2	Fishery Related	10.28	4,559.01	9.95	4,751.44	9.37	4,634.65	9.20	4,641.47	8.97	4,818.26
3	Mining Related	11.23	4,413.39	10.87	5,180.14	11.10	5,199.44	10.49	5,372.95	10.15	5,758.34
4	Agriculture, Forestry & Beverage Production Related	11.07	135,873.85	10.89	142,758.63	10.01	138,786.45	9.74	142,120.99	9.59	143,788.58
5	Non Food Production Related	10.71	340,411.32	10.25	341,968.19	10.30	337,393.74	10.02	340,206.24	9.55	345,507.96
6	Construction	11.38	285,240.61	10.99	294,292.47	11.02	295,341.18	10.88	291,087.98	10.60	300,437.14
7	Electricity, Gas and Water	10.87	146,971.57	10.46	153,061.09	10.75	158,824.37	10.56	161,153.62	9.88	165,656.35
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.20	39,909.64	10.73	40,702.62	10.49	40,250.67	10.24	40,709.53	9.97	43,876.26
9	Transport, Communication and Public Utilities	11.66	68,585.80	11.22	70,513.19	11.21	67,008.68	11.08	66,162.53	10.65	66,107.08
10	Wholesaler & Retailer	11.36	593,035.52	10.98	600,807.81	10.41	590,531.41	10.28	603,781.83	9.95	631,372.38
11	Finance, Insurance and Real Estate	11.21	208,467.61	10.53	222,514.55	9.87	212,288.98	8.91	206,690.88	8.22	240,921.36
12	Hotel or Restaurant	11.03	122,031.59	10.61	127,550.63	10.60	130,153.50	10.36	131,310.78	9.90	135,232.24
13	Other Services	11.33	133,324.18	10.86	137,152.30	10.82	139,542.20	10.46	144,086.99	10.10	149,912.39
14	Consumption Loans	11.84	131,117.71	11.43	137,942.87	11.11	135,033.52	10.89	141,855.37	10.44	146,752.56
15	Local Government	4.31	1,527.36	4.32	1,538.89	4.23	1,538.97	5.10	1,423.11	5.78	1,167.52
16	Others	12.15	358,374.08	11.45	376,867.47	11.46	380,781.61	11.39	381,240.13	11.12	389,985.73
	Aggregate	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,101.33	9.83	2,946,660.01

Overall Summary of Interest Rate on LCY Productwise Credit		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.03	597,357.48	10.60	608,333.35	10.71	613,974.93	10.41	616,175.87	9.88	629,178.40
2	Overdraft	11.61	401,971.76	11.18	421,258.16	10.92	411,744.98	10.66	417,436.91	10.32	438,658.43
3	Trust Receipt Loan / Import Loan	8.78	86,531.83	8.52	71,861.49	8.87	60,468.16	8.49	62,021.15	8.06	61,371.84
4	Demand & Other Working Capital Loan	11.23	659,378.54	10.75	683,545.18	10.26	687,275.48	9.99	702,335.94	9.65	747,491.35
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.21	206,501.06	11.00	208,542.63	10.91	207,779.20	10.83	209,886.45	10.55	213,311.37
6	Real Estate Loan	11.56	132,012.80	11.16	140,543.75	10.91	142,081.95	10.67	138,324.10	10.41	137,972.23
7	Margin Nature Loan	11.45	38,162.39	10.85	41,345.03	10.42	41,355.84	10.09	43,165.98	9.47	48,564.23
8	Hire Purchase Loan	12.07	144,691.57	11.58	144,991.31	11.70	142,548.87	11.47	143,175.17	11.29	141,209.49
9	Deprived Sector Loan	10.96	155,803.19	10.28	169,089.66	9.38	161,310.25	8.35	158,920.15	7.63	172,808.59
10	Bills Purchased	9.43	3,689.82	7.26	3,253.77	6.98	3,290.92	6.80	3,279.53	4.82	4,024.55
11	Other Product	12.07	303,605.09	11.42	327,894.18	11.41	326,212.74	11.30	332,384.73	10.94	352,069.53
	Aggregate	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,105.99	9.83	2,946,660.02

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.11	1,180,322.40	2.85	1,187,308.52	2.78	1,235,473.03	2.76	1,255,745.18	2.64	1,286,585.15
2	Fixed:	8.37	1,740,061.30	8.20	1,762,732.52	8.01	1,767,231.28	8.04	1,762,706.27	7.75	1,764,956.95
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	7.43	277,580.34	7.27	267,486.65	7.03	258,806.95	6.94	254,627.30	6.69	266,949.78
2.4	6-12 months	8.05	549,955.19	7.93	527,100.93	7.75	593,982.59	8.07	625,783.84	7.48	591,279.85
2.5	1-2 yrs	8.39	652,965.05	8.09	695,564.58	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73
2.6	2 yrs and above	9.99	259,560.72	9.94	272,580.35	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59
3	Call	1.09	302,630.69	1.00	317,889.64	0.98	311,270.13	0.84	310,180.90	0.90	297,562.11
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.99	2,858.56	8.00	2,826.90	7.93	2,706.64	6.84	3,689.91	6.95	3,166.89
6	Non interest bearing deposits	-	312,341.37	-	333,733.74	-	364,310.03	-	354,492.03	-	363,040.42
6.1	Current	-	283,274.93	-	302,640.99	-	331,175.31	-	320,171.29	-	328,293.58
6.2	Margin	-	26,734.48	-	28,553.07	-	30,803.99	-	31,654.69	-	31,662.64
6.3	Other	-	2,331.95	-	2,539.68	-	2,330.74	-	2,666.05	-	3,084.20
	Aggregate	5.31	3,538,214.31	5.14	3,604,491.33	5.00	3,680,991.12	4.86	3,686,814.29	4.68	3,715,311.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.13	177,720.04	8.97	185,964.12	8.69	198,746.31	8.30	209,405.83	8.21	214,939.19
2	Fishery Related	8.82	5,003.87	8.59	5,136.45	8.15	5,495.79	8.03	5,707.37	7.86	6,069.94
3	Mining Related	9.94	5,884.51	9.83	5,585.74	9.11	5,991.24	8.72	6,347.34	8.71	6,348.69
4	Agriculture, Forestry & Beverage Production Related	9.10	143,706.12	9.24	145,597.93	8.94	150,508.56	8.61	153,645.38	8.50	156,955.87
5	Non Food Production Related	9.13	347,235.57	9.08	343,641.61	8.75	352,212.08	8.38	359,019.33	8.27	362,529.09
6	Construction	10.29	307,142.34	10.20	305,985.07	10.03	313,541.86	9.61	317,831.26	9.57	327,420.60
7	Electricity, Gas and Water	9.76	167,218.24	9.58	166,898.42	9.11	171,142.70	8.90	173,242.45	8.77	178,049.48
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.64	43,020.13	9.36	42,960.44	9.07	47,866.73	8.79	49,565.79	8.67	49,508.26
9	Transport, Communication and Public Utilities	10.33	67,982.33	10.14	68,483.83	9.78	69,160.57	9.41	69,143.14	9.35	68,786.85
10	Wholesaler & Retailer	9.62	630,225.85	9.48	638,175.93	9.34	658,686.32	8.95	668,435.22	8.83	689,172.24
11	Finance, Insurance and Real Estate	7.87	238,226.04	7.77	235,754.59	7.60	249,093.80	7.41	250,404.21	7.37	254,807.53
12	Hotel or Restaurant	9.51	137,586.81	9.41	139,548.55	8.86	141,091.51	8.57	144,248.76	8.43	147,160.52
13	Other Services	9.83	150,414.75	9.67	152,013.81	9.35	157,106.11	8.99	156,415.38	8.89	159,002.48
14	Consumption Loans	10.13	139,973.52	9.95	145,563.21	9.73	155,674.61	9.51	159,140.04	9.39	163,781.30
15	Local Government	5.30	1,422.72	4.34	1,422.72	3.98	1,425.43	3.93	1,426.86	3.81	1,421.35
16	Others	10.67	397,805.45	10.40	429,675.83	10.24	457,271.73	9.97	472,847.09	9.87	494,326.08
	Aggregate	9.52	2,960,568.29	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.45	8.73	3,280,279.47

Overall Summary of Interest Rate on LCY Productwise Credit		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.77	640,274.63	9.38	647,513.76	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22
2	Overdraft	9.99	440,590.36	9.83	451,030.92	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25
3	Trust Receipt Loan / Import Loan	7.72	63,173.40	8.22	58,736.72	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85
4	Demand & Other Working Capital Loan	9.38	733,979.65	9.25	748,221.77	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.25	213,937.46	10.10	213,022.19	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25
6	Real Estate Loan	10.03	139,673.51	9.91	145,572.06	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45
7	Margin Nature Loan	9.01	50,390.86	8.82	56,612.67	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65
8	Hire Purchase Loan	10.91	140,376.98	10.76	140,352.51	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77
9	Deprived Sector Loan	7.45	168,381.31	7.22	177,108.17	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53
10	Bills Purchased	4.44	3,988.77	4.21	4,156.64	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27
11	Other Product	10.52	365,801.36	10.50	370,080.82	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86
	Aggregate	9.52	2,960,568.29	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.93	1,347,094.03	2.84	1,328,409.02	2.72	1,342,407.98	3.01	1,411,828.28	2.92	1,397,613.40
2	Fixed:	7.66	1,800,243.64	7.63	1,847,735.10	7.66	1,823,370.65	7.72	1,864,001.81	7.77	1,924,529.07
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	6.70	293,182.85	6.79	303,577.82	6.98	293,128.78	7.12	316,776.14	7.23	328,292.80
2.4	6-12 months	7.38	587,889.17	7.29	690,769.19	7.26	661,335.28	7.34	688,829.24	7.48	762,195.01
2.5	1-2 yrs	7.50	668,433.91	7.53	605,496.18	7.54	618,713.69	7.61	603,109.39	7.69	604,045.33
2.6	2 yrs and above	9.86	250,737.70	9.83	247,891.91	9.79	250,192.91	9.79	255,287.03	9.71	229,995.93
3	Call	1.04	286,638.07	1.00	282,535.69	0.96	302,569.46	0.93	313,347.00	0.94	306,124.74
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.63	2,840.64	7.76	3,133.01	7.53	3,264.46	7.19	3,987.80	6.60	4,265.88
6	Non interest bearing deposits	-	378,508.06	-	368,714.36	-	388,642.93	-	489,137.21	-	361,513.57
6.1	Current	-	344,225.41	-	334,253.73	-	354,846.50	-	454,310.21	-	326,561.60
6.2	Margin	-	31,680.58	-	31,821.73	-	31,433.59	-	32,625.04	-	32,312.88
6.3	Other	-	2,602.07	-	2,638.90	-	2,362.83	-	2,201.96	-	2,639.08
	Aggregate	4.79	3,815,324.43	4.81	3,830,527.18	4.72	3,860,255.48	4.76	4,082,302.10	4.76	3,994,046.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.16	226,342.13	7.98	229,954.00	7.97	231,354.18	7.93	236,866.24	7.96	240,578.52
2	Fishery Related	7.89	6,731.08	7.55	7,179.51	7.54	7,341.57	7.42	7,816.97	7.47	8,296.01
3	Mining Related	8.73	6,769.49	8.54	6,694.64	8.46	6,642.44	8.43	6,683.00	8.44	7,011.68
4	Agriculture, Forestry & Beverage Production Related	8.44	162,138.42	8.29	162,865.79	8.19	166,381.29	8.19	166,896.63	8.17	170,869.28
5	Non Food Production Related	8.33	368,675.26	8.07	368,631.93	7.95	372,135.99	7.96	379,125.47	7.95	386,387.44
6	Construction	9.47	332,795.19	9.28	340,914.19	9.23	339,601.38	9.17	354,304.35	9.19	355,863.82
7	Electricity, Gas and Water	8.62	185,859.95	8.44	187,746.11	8.36	190,753.68	8.19	199,484.95	8.15	201,824.23
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.61	52,720.68	8.46	54,017.55	8.39	54,871.61	8.39	53,835.02	8.45	57,638.29
9	Transport, Communication and Public Utilities	9.11	70,063.31	9.02	71,555.42	8.92	71,164.07	8.83	71,745.94	8.91	71,319.35
10	Wholesaler & Retailer	8.72	726,009.00	8.49	735,654.04	8.44	753,952.41	8.39	756,362.68	8.42	760,442.86
11	Finance, Insurance and Real Estate	7.48	278,153.73	7.38	279,513.89	7.44	279,735.18	7.67	287,539.96	7.84	288,220.21
12	Hotel or Restaurant	8.27	151,440.44	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97	7.87	161,430.23
13	Other Services	8.67	160,770.32	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22	8.40	162,874.90
14	Consumption Loans	9.13	175,655.40	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29	9.24	206,049.37
15	Local Government	3.80	1,427.80	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48	3.10	1,975.67
16	Others	9.58	523,030.07	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68	9.50	530,464.43
	Aggregate	8.61	3,428,582.27	8.53	3,465,398.13	8.46	3,493,884.36	8.43	3,566,532.84	8.48	3,611,246.30

Overall Summary of Interest Rate on LCY Productwise Credit		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.52	736,281.09	8.29	752,394.66	8.24	752,139.49	8.15	785,336.79	8.19	801,190.62
2	Overdraft	8.96	541,190.63	8.79	542,892.94	8.82	544,430.41	8.79	548,473.71	8.79	558,358.75
3	Trust Receipt Loan / Import Loan	7.47	71,916.73	7.29	78,610.97	7.25	82,544.83	7.09	72,866.70	7.11	73,817.31
4	Demand & Other Working Capital Loan	8.50	817,337.11	8.39	823,476.72	8.36	846,292.83	8.33	854,298.77	8.33	861,961.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.47	230,945.29	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30	9.24	247,833.55
6	Real Estate Loan	9.19	162,722.08	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90
7	Margin Nature Loan	8.48	78,994.44	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02
8	Hire Purchase Loan	9.84	137,023.26	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93
9	Deprived Sector Loan	7.07	221,717.98	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97
10	Bills Purchased	3.93	3,695.07	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62
11	Other Product	9.59	426,758.57	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35
	Aggregate	8.61	3,428,582.26	8.53	3,465,398.12	8.46	3,493,884.35	8.43	3,566,532.83	8.48	3,611,246.30

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2078 (Mid September, 2021)		Ashwin, 2078 (Mid October, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.05	1,420,065.84	4.13	1,439,182.13
2	Fixed:	7.80	1,948,796.80	7.96	2,017,075.54
2.1	up to 1 month	-	-	-	-
2.2	1-3 months	-	-	-	-
2.3	3-6 months	7.23	373,287.57	7.60	375,319.08
2.4	6-12 months	7.46	739,917.30	7.73	736,550.15
2.5	1-2 yrs	7.77	594,856.53	7.82	653,270.14
2.6	2 yrs and above	9.83	240,735.41	9.59	251,936.16
3	Call	0.97	285,069.54	1.11	288,342.95
4	Certificate of Deposits	-	-	-	-
5	Other	6.01	4,714.26	7.55	3,499.83
6	Non interest bearing deposits	-	366,058.39	-	371,604.15
6.1	Current	-	329,884.66	-	333,964.67
6.2	Margin	-	33,595.00	-	34,853.02
6.3	Other	-	2,578.73	-	2,786.46
	Aggregate	4.92	4,024,704.83	5.43	4,119,704.60

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2078 (Mid September, 2021)		Ashwin, 2078 (Mid October, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.03	249,461.13	8.05	258,295.84
2	Fishery Related	7.55	9,051.92	7.53	9,560.40
3	Mining Related	8.54	6,937.25	8.58	7,503.98
4	Agriculture, Forestry & Beverage Production Related	8.27	174,968.73	8.26	175,620.86
5	Non Food Production Related	7.97	398,448.66	8.07	413,083.29
6	Construction	9.27	359,202.13	9.12	223,057.01
7	Electricity, Gas and Water	8.09	205,647.46	8.07	210,600.04
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.49	60,085.25	8.50	63,632.93
9	Transport, Communication and Public Utilities	9.02	70,725.81	9.01	72,890.17
10	Wholesaler & Retailer	8.50	790,626.79	8.54	811,305.20
11	Finance, Insurance and Real Estate	7.99	299,670.99	8.19	310,457.97
12	Hotel or Restaurant	7.89	164,621.84	7.94	166,554.55
13	Other Services	8.45	168,939.55	8.45	172,387.33
14	Consumption Loans	9.25	204,287.91	9.51	544,485.91
15	Local Government	4.14	1,362.29	4.15	1,363.52
16	Others	9.59	555,842.39	9.54	399,622.87
	Aggregate	8.57	3,719,880.10	8.69	3,840,421.88

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2078 (Mid September, 2021)		Ashwin, 2078 (Mid October, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.22	826,523.40	8.26	840,192.78
2	Overdraft	8.88	586,769.38	8.93	625,605.57
3	Trust Receipt Loan / Import Loan	7.17	78,500.70	7.23	82,138.19
4	Demand & Other Working Capital Loan	8.28	883,495.26	8.41	908,273.91
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.32	252,102.27	9.31	257,026.69
6	Real Estate Loan	9.12	165,641.33	9.14	171,418.99
7	Margin Nature Loan	8.26	88,437.07	8.36	88,206.07
8	Hire Purchase Loan	9.74	139,719.12	9.71	139,202.49
9	Deprived Sector Loan	7.45	257,437.46	7.60	275,798.17
10	Bills Purchased	4.71	4,538.04	4.51	5,399.22
11	Other Product	9.57	436,716.06	9.54	447,159.80
	Aggregate	8.57	3,719,880.08	8.69	3,840,421.88

Annex-I

**Name list of Bank and Financial Institutions
Mid-Oct, 2021**

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

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Ltd.	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd.	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Ltd.	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Ltd.	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Ltd.	Chhimek	6	Shawalamban Laghubitta Bittiya Sanstha Ltd.	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd.	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Ltd.	NERUDE
9	Sworojagar Laghubitta Bittiya Sanstha Ltd.	Sworojagar	10	First Microfinance Laghubitta Bittiya Sanstha Ltd.	First
11	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika	12	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire
13	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	14	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
15	Womi Laghubitta Bittiya Sanstha Ltd.	Womi	16	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
17	Civil Laghubitta Bittiya Sanstha Ltd.	CivilMF	18	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
19	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	20	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF
21	Global IME Laghubitta Bittiya Sanstha Ltd.	GIMEMF	22	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
23	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF	24	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF
25	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF	26	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF
27	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF	28	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF
29	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	SewaMF	30	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF
31	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	32	Support Microfinance Bittiya Sanstha Ltd.	Support
33	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	AChautari	34	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
35	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	36	Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans
37	Ganapati Laghubitta Bittiya Sanstha Ltd.	Ganapati	38	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity
39	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola	40	Swabhimani Laghubitta Bittiya Sanstha Ltd.	Swabhimani
41	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko	42	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
43	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	44	Naya Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi
45	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana	46	Summit Laghubitta Bittiya Sanstha Limited	Summit
47	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti	48	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
49	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila	50	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha
51	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique	52	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa
53	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi	54	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
55	WEAN Laghubitta Bittiya Sanstha Limited	WEAN	56	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
57	BPW Laghubitta Bittiya Sanstha Limited	BPW	58	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
59	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	60	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
61	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	62	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
63	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	64	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)
65	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	66	Super Laghubitta Bittiya Sanstha Limited	Super
67	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan	68	Deurali Laghubitta Bittiya Sanstha Limited	Deurali
69	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad			

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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