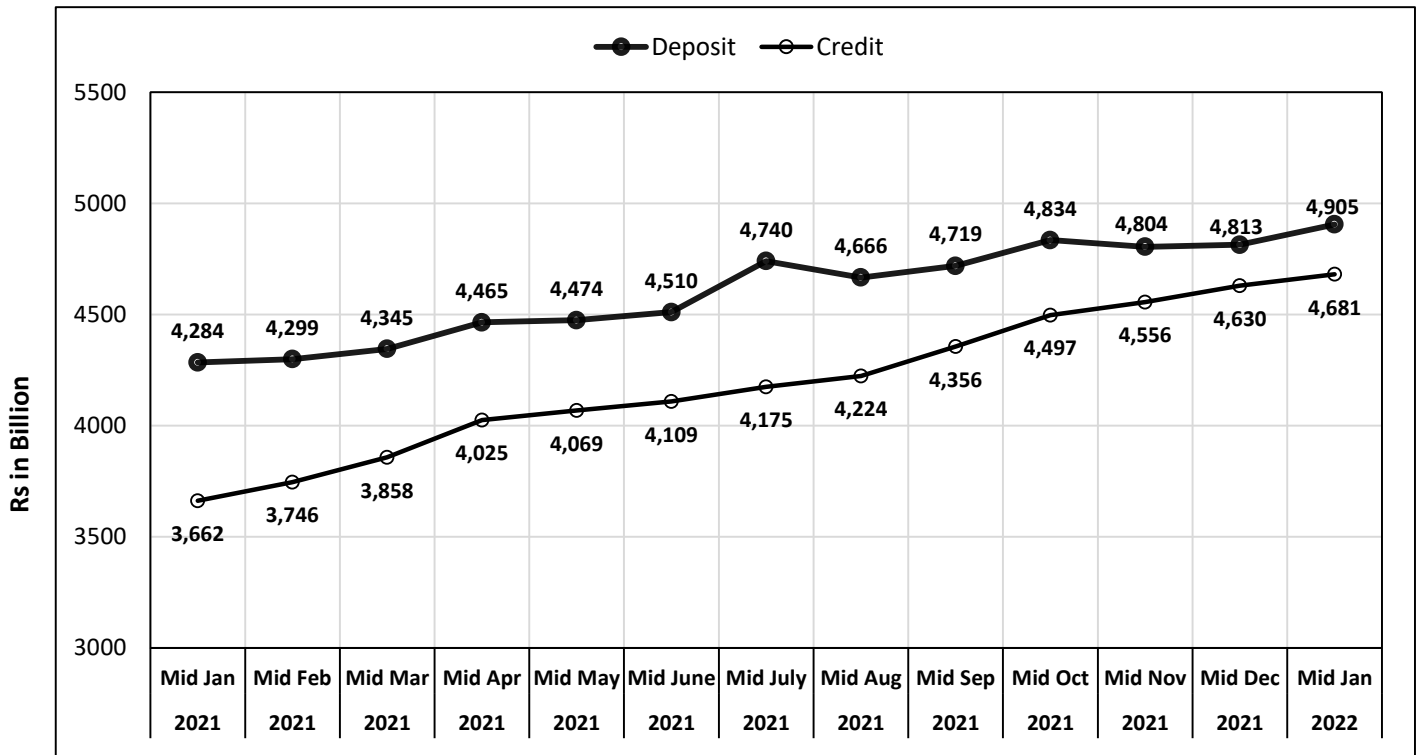


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2078 Pus  
(Mid-Jan, 2022)

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1. List of Bank and Financial Institutions with Short Name	Annex 1

## Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Finance	Total
Data available , out of total number	27	17	17	67	128
Total Number of Licensed BFIs*	27	17	17	67	128

\* Crystal Finance Limited, 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 Pus End, 2078 (Mid-Jan, 2022)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	101.39	11.33	2.24	114.96
2	Total Credit/GDP	97.40	10.28	2.04	109.71
3	Total Credit/ Total Deposit	96.06	90.66	91.07	95.43
4	CD Ratio	89.95	87.30	87.35	89.64
5	Fixed Deposit/Total Deposit	52.52	61.91	63.91	53.67
6	Saving Deposit/Total Deposit	30.46	26.25	24.41	29.93
7	Current Deposit/Total Deposit	9.55	1.92	1.17	8.63
8	Call Deposit/Total Deposit	6.42	9.76	9.03	6.80
9	NPL/ Total Loan	1.18	1.42	7.05	1.31
10	Total LLP /Total Loan	2.27	2.15	7.64	2.36
11	Deprived Sector Loan/Total Loan <sup>§</sup>	7.69	13.83	9.24	8.28
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	7.82	7.01	11.09	7.81
2	Investment in Gov. Securities/Total Deposit	14.29	10.96	15.41	13.99
3	Total Liquid Assets/Total Deposit	22.67	23.91	33.14	23.00
<b>C. Capital Adequacy Ratios (%)</b>					
1	Core Capital/RWA	10.36	11.01	15.44	10.50
2	Total Capital/RWA	13.31	13.87	17.61	13.43
<b>D. Financial Access</b>					
1	No. of institutions	27	17	17	61
2	No. of Branches	4,856	1,065	248	6,169
3	No. of Deposit Accounts	35,780,292	4,850,419	1,207,780	41,838,491
4	No. of Loan Accounts	1,453,733	308,596	39,225	1,801,554
5	No. of Branchless Banking Centers	1,626	-	-	1,626
6	No. of Branchless Banking Customers	262,325	-	-	262,325
7	No. of Mobile Banking Customers	14,363,165	1,777,696	71,607	16,212,468
8	No. of Internet Banking Customers	1,225,628	321,752	8,951	1,556,331
9	No. of ATMs	4,065	309	43	4,417
10	No. of Debit Cards	9,399,525	417,846	37,850	9,855,221
11	No. of Credit Cards	215,199	-	-	215,199
12	No. of Prepaid Cards	86,799	-	-	86,799
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>6.37</b>			
	(a) Saving	5.26			
	(b) Fixed	8.92			
	(c) Call	1.54			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>9.44</b>			

**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

**Statement of Assets and Liabilities of Banks & Financial Institutions (Aggregate of A,B and C Classes)**

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2019	2020	2021	2021	2022	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	446,402	488,277	558,525	619,571	614,787	9.38	14.39	-0.77
	a. Paid-up Capital	305,885	330,876	365,820	377,326	408,264	8.17	10.56	8.20
	b. Statutory Reserves	76,174	94,150	105,951	116,567	119,143	23.60	12.53	2.21
	c. Retained Earning	4,538	4,312	12,331	41,047	8,429	-4.98	185.98	-79.47
	d. Others Reserves	59,805	58,939	74,422	84,632	78,951	-1.45	26.27	-6.71
<b>2</b>	<b>BORROWINGS</b>	90,729	81,610	275,089	417,290	437,604	-10.05	237.08	4.87
	a. NRB	22,927	7,992	118,779	220,914	237,648	-65.14	1386.25	7.58
	b. "A"Class Licensed Institution	34,286	5,392	28,829	42,320	38,108	-84.27	434.65	-9.95
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	35,474	35,991	348.99	74.06	1.46
	d. Other Financial Ins.	3,283	1,737	1,267	5,233	8,703	-47.10	-27.05	66.32
	e. Bonds and Securities	26,935	51,679	100,435	113,350	117,154	91.87	94.34	3.36
<b>3</b>	<b>DEPOSITS</b>	3,354,428	3,933,738	4,740,066	4,813,321	4,904,726	17.27	20.50	1.90
	a. Current	311,505	401,130	490,765	347,096	423,437	28.77	22.35	21.99
	b. Savings	1,060,516	1,224,189	1,592,152	1,493,097	1,467,765	15.43	30.06	-1.70
	c. Fixed	1,526,497	1,884,402	2,213,503	2,591,337	2,632,161	23.45	17.46	1.58
	d. Call Deposits	417,390	387,287	396,693	336,089	333,659	-7.21	2.43	-0.72
	e. Others	38,519	36,729	46,953	45,702	47,704	-4.65	27.84	4.38
<b>4</b>	<b>Bills Payable</b>	2,309	2,053	3,067	4,943	7,997	-11.11	49.42	61.79
<b>5</b>	<b>Other Liabilities</b>	303,249	385,596	418,432	457,154	427,714	27.15	8.52	-6.44
	1. Loan Loss Provision	54,893	78,604	89,594	108,548	109,401	43.19	13.98	0.79
	2. Interest Suspense a/c	20,271	27,582	20,035	23,543	21,711	36.06	-27.36	-7.78
	3. Others	228,085	279,410	308,804	325,062	296,602	22.50	10.52	-8.76
<b>6</b>	<b>Reconciliation A/c</b>	15,556	3,427	4,050	4,004	4,845	-77.97	18.18	21.01
<b>7</b>	<b>Profit &amp; Loss A/c</b>	73,519	59,045	69,757	30,462	37,594	-19.69	18.14	23.41
	<b>TOTAL</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,346,744</b>	<b>6,435,267</b>	<b>15.57</b>	<b>22.51</b>	<b>1.39</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	466,279	563,630	519,340	373,978	441,910	20.88	-7.86	18.16
	a. Cash Balance	92,563	110,726	116,799	113,671	118,541	19.62	5.48	4.28
	Nepalese Notes & Coins	84,640	98,161	99,422	97,383	102,526	15.97	1.28	5.28
	Foreign Currency	7,923	12,565	17,377	16,288	16,014	58.59	38.29	-1.68
	b. Bank Balance	295,862	369,615	334,152	221,011	264,358	24.93	-9.59	19.61
	1. In Nepal Rastra Bank	215,138	294,780	273,553	158,056	176,085	37.02	-7.20	11.41
	2. "A"Class Licensed Institution	29,036	27,141	17,905	17,706	21,669	-6.53	-34.03	22.38
	3. Other Financial Ins.	13,010	3,372	3,275	7,712	9,306	-74.08	-2.89	20.66
	4. In Foreign banks	38,678	44,322	39,419	37,536	57,297	14.59	-11.06	52.65
	c. Money at Call	77,853	83,288	68,389	39,297	59,012	6.98	-17.89	50.17
<b>2</b>	<b>INVESTMENTS</b>	375,402	534,611	732,619	681,005	688,736	42.41	37.04	1.14
	a. Govt. Securities	374,262	533,827	721,612	678,538	686,069	42.63	35.18	1.11
	b. Others	1,140	784	11,007	2,467	2,667	-31.24	1304.07	8.13
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	186,189	171,683	214,313	211,035	181,976	-7.79	24.83	-13.77
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	2,913,970	3,273,096	4,174,616	4,629,556	4,680,672	12.32	27.54	1.10
	<b>4.1 LOANS &amp; ADVANCES</b>	2,910,511	3,270,133	4,170,584	4,625,395	4,675,817	12.36	27.54	1.09
	a. Private Sector	2,819,279	3,156,509	4,014,771	4,446,005	4,507,795	11.96	27.19	1.39
	b. Financial Institutions	86,056	110,945	152,818	177,104	165,718	28.92	37.74	-6.43
	c. Government Organizations	5,176	2,679	2,995	2,286	2,303	-48.24	11.81	0.75
	<b>4.2 BILLS PURCHASED</b>	3,459	2,963	4,032	4,161	4,855	-14.36	36.09	16.67
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	412	535	100	0.00	0.00	-81.30
<b>6</b>	<b>FIXED ASSETS</b>	71,420	78,568	82,989	85,586	86,760	10.01	5.63	1.37
<b>7</b>	<b>OTHER ASSETS</b>	253,949	312,752	331,101	352,099	347,146	23.16	5.87	-1.41
	a. Accrued Interests	46,171	152,797	171,036	200,970	178,259	230.93	11.94	-11.30
	b. Others	207,777	159,955	160,065	151,129	168,887	-23.02	0.07	11.75
<b>8</b>	<b>Expenses not Written off</b>	26	189	342	236	231	613.61	81.43	-2.35
<b>9</b>	<b>Non Banking Assets</b>	5,716	7,076	7,693	8,246	9,058	23.80	8.72	9.84
<b>10</b>	<b>Reconciliation Account</b>	13,167	11,715	5,154	3,833	(1,401)	-11.03	-56.01	-136.55
<b>11</b>	<b>Profit &amp; Loss A/c</b>	75	426	407	635	80	464.35	-4.36	-87.33
	<b>TOTAL</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,346,744</b>	<b>6,435,267</b>	<b>15.57</b>	<b>22.51</b>	<b>1.39</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2019	2020	2021	2021	2022	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	385,245	433,941	500,573	553,147	549,873	12.64	15.35	-0.59
	a. Paid-up Capital	252,260	284,811	320,629	331,910	359,080	12.90	12.58	8.19
	b. Statutory Reserves	67,359	86,033	96,910	106,561	108,749	27.72	12.64	2.05
	c. Retained Earning	8,249	8,248	15,897	38,515	10,789	-0.01	92.73	-71.99
	d. Others Reserves	57,377	54,850	67,137	76,160	71,255	-4.40	22.40	-6.44
<b>2</b>	<b>BORROWINGS</b>	82,024	78,942	261,004	389,617	404,744	-3.76	230.63	3.88
	a. NRB	21,327	7,810	109,436	199,576	213,173	-63.38	1301.19	6.81
	b. "A"Class Licensed Institution	27,181	3,356	26,034	41,525	36,163	-87.65	675.65	-12.91
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	35,474	35,991	348.99	74.06	1.46
	d. Other Financial Ins.	3,283	1,737	1,267	5,133	8,703	-47.10	-27.05	69.56
	e. Bonds and Securities	26,935	51,229	98,488	107,910	110,714	90.20	92.25	2.60
<b>3</b>	<b>DEPOSITS</b>	2,880,092	3,490,101	4,204,913	4,241,013	4,325,584	21.18	20.48	1.99
	a. Current	301,550	389,700	475,545	338,241	413,019	29.23	22.03	22.11
	b. Savings	901,359	1,087,517	1,426,355	1,339,943	1,317,510	20.65	31.16	-1.67
	c. Fixed	1,308,269	1,646,630	1,919,565	2,234,166	2,271,718	25.86	16.58	1.68
	d. Call Deposits	336,801	332,548	338,330	284,597	277,834	-1.26	1.74	-2.38
	e. Others	32,114	33,706	45,117	44,066	45,504	4.96	33.85	3.26
<b>4</b>	<b>Bills Payable</b>	2,239	2,036	3,003	4,913	7,965	-9.06	47.47	62.13
<b>5</b>	<b>Other Liabilities</b>	264,670	350,780	383,438	412,456	389,321	32.54	9.31	-5.61
	1. Loan Loss Provision	42,916	67,444	77,889	92,622	94,339	57.15	15.49	1.85
	2. Interest Suspense a/c	10,597	16,882	11,631	12,933	12,531	59.30	-31.11	-3.11
	3. Others	211,156	266,454	293,919	306,901	282,451	26.19	10.31	-7.97
<b>6</b>	<b>Reconciliation A/c</b>	8,608	3,286	3,962	3,996	4,833	-61.83	20.59	20.92
<b>7</b>	<b>Profit &amp; Loss A/c</b>	64,456	54,484	63,462	27,969	34,179	-15.47	16.48	22.20
	<b>TOTAL</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>5,633,112</b>	<b>5,716,499</b>	<b>19.70</b>	<b>22.81</b>	<b>1.48</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	348,011	462,843	447,432	306,641	362,365	33.00	-3.33	18.17
	a. Cash Balance	82,456	100,912	107,227	104,234	109,661	22.38	6.26	5.21
	Nepalese Notes & Coins	74,684	88,499	89,926	88,018	93,750	18.50	1.61	6.51
	Foreign Currency	7,772	12,412	17,301	16,216	15,911	59.72	39.38	-1.88
	b. Bank Balance	242,924	327,901	304,444	190,296	228,733	34.98	-7.15	20.20
	1. In Nepal Rastra Bank	196,554	275,162	256,583	139,271	157,473	39.99	-6.75	13.07
	2. "A"Class Licensed Institution	7,476	8,186	8,327	13,323	13,822	9.49	1.73	3.74
	3. Other Financial Ins.	223	233	119	168	143	4.35	-48.76	-14.87
	4. In Foreign banks	38,671	44,320	39,414	37,534	57,295	14.61	-11.07	52.65
	c. Money at Call	22,631	34,031	35,761	12,111	23,971	50.37	5.08	97.93
<b>2</b>	<b>INVESTMENTS</b>	356,216	498,252	655,204	610,015	620,994	39.87	31.50	1.80
	a. Govt. Securities	355,159	497,643	644,196	607,799	618,328	40.12	29.45	1.73
	b. Others	1,057	609	11,007	2,216	2,666	-42.36	1707.57	20.33
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	179,087	164,516	202,553	196,373	169,846	-8.14	23.12	-13.51
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	2,500,066	2,910,231	3,719,600	4,105,441	4,155,227	16.41	27.81	1.21
	<b>4.1 LOANS &amp; ADVANCES</b>	2,496,607	2,907,269	3,715,568	4,101,280	4,150,372	16.45	27.80	1.20
	a. Private Sector	2,414,260	2,801,001	3,579,832	3,954,692	4,008,861	16.02	27.81	1.37
	b. Financial Institutions	77,175	103,588	132,741	144,302	139,208	34.23	28.14	-3.53
	c. Government Organizations	5,172	2,679	2,995	2,286	2,303	-48.20	11.81	0.75
	<b>4.2 BILLS PURCHASED</b>	3,459	2,963	4,032	4,161	4,855	-14.36	36.09	16.67
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	412	535	100	0.00	0.00	-81.30
<b>6</b>	<b>FIXED ASSETS</b>	62,650	69,840	75,298	77,472	78,458	11.48	7.82	1.27
<b>7</b>	<b>OTHER ASSETS</b>	230,511	290,073	307,472	325,079	322,954	25.84	6.00	-0.65
	a. Accrued Interests	35,840	136,304	155,810	181,764	161,785	280.31	14.31	-10.99
	b. Others	194,671	153,770	151,662	143,316	161,169	-21.01	-1.37	12.46
<b>8</b>	<b>Expenses not Written off</b>	18	169	241	235	229	843.42	42.75	-2.36
<b>9</b>	<b>Non Banking Assets</b>	4,555	5,945	6,736	6,970	7,727	30.51	13.31	10.87
<b>10</b>	<b>Reconciliation Account</b>	6,219	11,569	5,074	3,832	(1,402)	86.02	-56.14	-136.58
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-	133	332	520	-	0.00	150.03	-100.00
	<b>TOTAL</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>5,633,112</b>	<b>5,716,499</b>	<b>19.70</b>	<b>22.81</b>	<b>1.48</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2019	2020	2021	2021	2022	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	47,933	39,284	41,688	48,824	47,583	-18.04	6.12	-2.54
	a. Paid-up Capital	40,039	31,964	32,232	32,340	35,472	-20.17	0.84	9.69
	b. Statutory Reserves	6,067	5,096	6,135	6,787	7,022	-16.01	20.38	3.46
	c. Retained Earning	427	(186)	505	5,971	1,865	-143.58	-371.49	-68.77
	d. Others Reserves	1,400	2,410	2,816	3,727	3,224	72.13	16.87	-13.48
<b>2</b>	<b>BORROWINGS</b>	5,173	136	9,690	21,780	25,075	-97.37	7030.46	15.12
	a. NRB	1,406	136	7,590	16,588	18,132	-90.34	5485.23	9.31
	b. "A"Class Licensed Institution	3,767	-	1,100	600	1,450	-100.00	0.00	141.67
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	100	-	0.00	0.00	-100.00
	e. Bonds and Securities	-	-	1,000	4,493	5,493	0.00	0.00	22.26
<b>3</b>	<b>DEPOSITS</b>	398,341	354,778	445,827	479,718	483,527	-10.94	25.66	0.79
	a. Current	9,426	9,263	13,929	8,086	9,298	-1.73	50.38	14.99
	b. Savings	135,366	112,816	139,864	129,128	126,916	-16.66	23.97	-1.71
	c. Fixed	178,880	188,006	243,409	298,350	299,334	5.10	29.47	0.33
	d. Call Deposits	74,358	44,048	48,417	43,940	47,195	-40.76	9.92	7.41
	e. Others	311	646	207	213	784	107.38	-67.87	267.00
<b>4</b>	<b>Bills Payable</b>	59	15	41	27	31	-75.01	178.27	14.12
<b>5</b>	<b>Other Liabilities</b>	20,723	15,497	19,406	26,128	20,796	-25.22	25.22	-20.41
	1. Loan Loss Provision	5,639	4,242	6,431	9,488	8,415	-24.79	51.62	-11.31
	2. Interest Suspense a/c	2,069	1,470	1,138	2,360	1,217	-28.95	-22.63	-48.43
	3. Others	13,014	9,785	11,837	14,280	11,165	-24.81	20.97	-21.82
<b>6</b>	<b>Reconciliation A/c</b>	6,828	141	76	0	0	-97.93	-46.09	NA
<b>7</b>	<b>Profit &amp; Loss A/c</b>	7,258	3,577	5,224	2,238	3,105	-50.72	46.05	38.79
	<b>TOTAL</b>	<b>486,316</b>	<b>413,428</b>	<b>521,953</b>	<b>578,716</b>	<b>580,117</b>	<b>-14.99</b>	<b>26.25</b>	<b>0.24</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	94,564	76,518	55,300	55,611	62,583	-19.08	-27.73	12.54
	a. Cash Balance	8,673	7,918	8,134	7,969	7,450	-8.71	2.74	-6.51
	Nepalese Notes & Coins	8,521	7,765	8,059	7,897	7,346	-8.88	3.78	-6.97
	Foreign Currency	151	153	76	72	103	0.90	-50.29	43.54
	b. Bank Balance	40,335	28,987	22,731	25,217	26,455	-28.13	-21.58	4.91
	1. In Nepal Rastra Bank	15,331	15,492	13,432	15,659	15,539	1.04	-13.30	-0.76
	2. "A"Class Licensed Institution	16,437	12,441	7,619	3,293	4,508	-24.31	-38.76	36.90
	3. Other Financial Ins.	8,560	1,052	1,676	6,264	6,406	-87.70	59.21	2.26
	4. In Foreign banks	7	3	5	2	2	-64.63	89.32	0.00
	c. Money at Call	45,556	39,613	24,435	22,425	28,678	-13.04	-38.32	27.89
<b>2</b>	<b>INVESTMENTS</b>	15,305	28,288	56,879	55,098	53,012	84.82	101.07	-3.79
	a. Govt. Securities	15,245	28,113	56,879	54,847	53,011	84.40	102.33	-3.35
	b. Others	60	175	-	251	1	191.67	-100.00	-99.60
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	4,745	4,484	8,062	8,097	7,380	-5.51	79.79	-8.86
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	345,165	287,580	383,480	438,977	438,372	-16.68	33.35	-0.14
	<b>4.1 LOANS &amp; ADVANCES</b>	345,165	287,580	383,480	438,977	438,372	-16.68	33.35	-0.14
	a. Private Sector	338,885	284,009	369,145	418,195	417,772	-16.19	29.98	-0.10
	b. Financial Institutions	6,276	3,571	14,335	20,782	20,600	-43.10	301.39	-0.88
	c. Government Organizations	4	-	-	-	-	-100.00	0.00	0.00
	<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	6,744	6,094	5,673	5,834	5,957	-9.64	-6.92	2.10
<b>7</b>	<b>OTHER ASSETS</b>	12,326	9,692	11,972	14,286	11,878	-21.36	23.52	-16.85
	a. Accrued Interests	2,609	5,555	6,166	8,393	6,497	112.90	10.99	-22.59
	b. Others	9,716	4,137	5,806	5,893	5,381	-57.42	40.34	-8.68
<b>8</b>	<b>Expenses not Written off</b>	6	17	0	-	-	169.91	-97.19	0.00
<b>9</b>	<b>Non Banking Assets</b>	624	599	489	703	859	-3.99	-18.33	22.12
<b>10</b>	<b>Reconciliation Account</b>	6,827	141	78	0	0	-97.93	-45.12	-1.09
<b>11</b>	<b>Profit &amp; Loss A/c</b>	9	15	21	108	76	59.13	41.19	-30.21
	<b>TOTAL</b>	<b>486,316</b>	<b>413,428</b>	<b>521,953</b>	<b>578,716</b>	<b>580,117</b>	<b>-14.99</b>	<b>26.25</b>	<b>0.24</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2019	2020	2021	2021	2022*	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	13,224	15,051	16,264	17,600	17,331	13.82	8.05	-1.53
	a. Paid-up Capital	13,585	14,101	12,959	13,076	13,713	3.80	-8.10	4.87
	b. Statutory Reserves	2,748	3,021	2,907	3,218	3,373	9.95	-3.79	4.79
	c. Retained Earning	(4,138)	(3,750)	(4,071)	(3,439)	(4,225)	-9.37	8.54	22.86
	d. Others Reserves	1,029	1,680	4,469	4,745	4,471	63.25	166.09	-5.77
<b>2</b>	<b>BORROWINGS</b>	3,532	2,531	4,395	5,892	7,786	-28.33	73.60	32.13
	a. NRB	194	46	1,753	4,750	6,344	-76.43	3729.83	33.54
	b. "A"Class Licensed Institution	3,338	2,036	1,695	195	495	-39.01	-16.73	153.77
	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
<b>3</b>	<b>DEPOSITS</b>	75,995	88,858	89,326	92,589	95,615	16.93	0.53	3.27
	a. Current	530	2,167	1,290	769	1,119	309.33	-40.48	45.62
	b. Savings	23,791	23,856	25,932	24,026	23,339	0.28	8.70	-2.86
	c. Fixed	39,349	49,766	50,529	58,821	61,110	26.47	1.53	3.89
	d. Call Deposits	6,231	10,691	9,945	7,551	8,630	71.57	-6.98	14.29
	e. Others	6,094	2,377	1,629	1,422	1,417	-60.99	-31.47	-0.33
<b>4</b>	<b>Bills Payable</b>	11	2	23	3	1	-84.01	1240.71	-74.97
<b>5</b>	<b>Other Liabilities</b>	17,857	19,319	15,588	18,570	17,597	8.19	-19.31	-5.24
	1. Loan Loss Provision	6,338	6,918	5,274	6,438	6,648	9.16	-23.77	3.26
	2. Interest Suspense a/c	7,604	9,230	7,267	8,250	7,964	21.37	-21.27	-3.47
	3. Others	3,915	3,171	3,048	3,881	2,986	-19.00	-3.89	-23.07
<b>6</b>	<b>Reconciliation A/c</b>	120	0	12	7	12	-99.96	21673.05	82.23
<b>7</b>	<b>Profit &amp; Loss A/c</b>	1,805	984	1,071	255	309	-45.45	8.84	21.08
	<b>TOTAL</b>	<b>112,543</b>	<b>126,746</b>	<b>126,679</b>	<b>134,916</b>	<b>138,651</b>	<b>12.62</b>	<b>-0.05</b>	<b>2.77</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	23,704	24,269	16,607	11,726	16,962	2.38	-31.57	44.65
	a. Cash Balance	1,435	1,897	1,438	1,468	1,430	32.21	-24.21	-2.59
	Nepalese Notes & Coins	1,435	1,897	1,438	1,468	1,430	32.22	-24.21	-2.59
	Foreign Currency	0	0	0	0	0	-16.14	-37.48	-0.01
	b. Bank Balance	12,603	12,727	6,977	5,497	9,169	0.99	-45.18	66.80
	1. In Nepal Rastra Bank	3,253	4,126	3,538	3,127	3,073	26.84	-14.25	-1.72
	2. "A"Class Licensed Institution	5,123	6,514	1,959	1,090	3,339	27.16	-69.93	206.25
	3. Other Financial Ins.	4,227	2,087	1,480	1,280	2,757	-50.62	-29.09	115.38
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,666	9,644	8,193	4,761	6,362	-0.23	-15.05	33.64
<b>2</b>	<b>INVESTMENTS</b>	3,881	8,072	20,536	15,892	14,730	107.97	154.42	-7.31
	a. Govt. Securities	3,858	8,072	20,536	15,892	14,730	109.23	154.42	-7.31
	b. Others	24	-	-	-	-	-100.00	0.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2,357	2,683	3,698	6,564	4,750	13.86	37.79	-27.64
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	68,738	75,284	71,536	85,138	87,073	9.52	-4.98	2.27
	<b>4.1 LOANS &amp; ADVANCES</b>	68,738	75,284	71,536	85,138	87,073	9.52	-4.98	2.27
	a. Private Sector	66,133	71,499	65,795	73,118	81,162	8.11	-7.98	11.00
	b. Financial Institutions	2,605	3,785	5,742	12,020	5,911	45.31	51.69	-50.82
	c. Government Organizations	-	-	-	-	-	0.00	0.00	0.00
	<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	2,026	2,634	2,019	2,280	2,345	30.01	-23.36	2.85
<b>7</b>	<b>OTHER ASSETS</b>	11,111	12,986	11,657	12,734	12,313	16.88	-10.23	-3.30
	a. Accrued Interests	7,722	10,938	9,061	10,813	9,977	41.65	-17.16	-7.74
	b. Others	3,389	2,048	2,597	1,921	2,337	-39.56	26.78	21.66
<b>8</b>	<b>Expenses not Written off</b>	2	3	100	1	1	13.23	3834.00	0.00
<b>9</b>	<b>Non Banking Assets</b>	537	533	468	574	472	-0.80	-12.08	-17.74
<b>10</b>	<b>Reconciliation Account</b>	121	4	2	0	0	-96.44	-56.22	18.46
<b>11</b>	<b>Profit &amp; Loss A/c</b>	66	279	55	7	5	320.12	-80.35	-28.81
	<b>TOTAL</b>	<b>112,543</b>	<b>126,746</b>	<b>126,679</b>	<b>134,916</b>	<b>138,651</b>	<b>12.62</b>	<b>-0.05</b>	<b>2.77</b>

**Profit and Loss Statement of Banks & Financial Institutions (Aggregate of A,B and C Classes)**

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2019	2020	2021	2021	2022			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	212,129	232,951	224,341	115,960	143,263	9.82	-3.70	23.54
1.1 Deposit Liabilities	208,274	227,205	215,183	108,379	133,791	9.09	-5.29	23.45
1.1.1 Saving A/c	48,102	53,627	43,601	26,480	32,938	11.49	-18.70	24.39
1.1.2 Fixed A/c	143,530	157,021	166,935	79,937	98,383	9.40	6.31	23.08
1.1.2.1 Upto 3 Months Fixed A/c	8,211	7,335	6,631	3,199	4,098	-10.68	-9.59	28.11
1.1.2.2 3 to 6 Months fixed A/c	10,806	18,168	18,574	9,341	11,897	68.14	2.23	27.36
1.1.2.3 6 Months to 1 Year Fixed A/c	72,244	74,620	69,135	34,603	42,742	3.29	-7.35	23.52
1.1.2.4 Above 1 Year	52,269	56,898	72,595	32,795	39,647	8.86	27.59	20.89
1.1.3 Call Deposit	16,374	16,291	4,443	1,895	2,400	-0.51	-72.73	26.65
1.1.4 Certificate of Deposits	268	266	204	67	69	-0.75	-23.26	3.73
1.2 Others	3,855	5,746	9,158	7,581	9,472	49.04	59.39	24.93
<b>2 Commission/Fee Expense</b>	1,668	1,695	1,735	945	1,169	1.59	2.36	23.78
<b>3 Employees Expenses</b>	39,312	42,145	48,174	21,495	26,327	7.21	14.30	22.48
<b>4 Office Operating Expenses</b>	29,456	32,395	33,544	14,349	17,538	9.98	3.55	22.22
<b>5 Exchange Fluctuation Loss</b>	35	6	1	177	25	-83.89	-74.82	-85.69
5.1 Due to Change in Exchange Rates	26	5	1	135	12	-81.86	-74.17	-91.03
5.2 Due to Foreign Currency Transactions	9	1	0	42	13	-89.93	-78.28	-68.34
<b>6 Non-Operating Expenses</b>	164	463	89	14	129	182.54	-80.71	811.14
<b>7. Provision for Risk</b>	19,852	33,869	39,014	9,490	14,560	70.61	15.19	53.42
7.1 Loan loss Provision	19,032	33,522	38,874	9,424	14,490	76.13	15.96	53.75
7.1.1 General Loan loss Provision	8,358	17,257	25,113	6,252	8,969	106.46	45.52	43.46
7.1.1.1 Pass Loan Loss Provision	6,457	10,921	21,235	4,474	7,519	69.12	94.45	68.05
7.1.1.2 Watch List Provision	1,901	6,336	3,878	1,777	1,450	233.29	-38.80	-18.43
7.1.2 Special Loan Loss Provision	9,623	15,094	13,440	2,632	4,741	56.86	-10.96	80.16
7.1.3 Additional Loan Loss Provision	1,051	1,171	321	541	780	11.40	-72.60	44.16
7.2. Provision for Non-Banking Assets	481	124	48	46	31	-74.23	-60.90	-32.91
7.3. Provision for Loss on Investment	147	92	3	20	15	-37.32	-96.39	-26.66
7.4. Provision for Loss of Other Assets	191	131	88	0	24	0.00	0.00	196860.34
<b>8 Loan Written Off</b>	917	411	814	98	220	-55.19	97.97	123.25
<b>9 Provision for Staff Bonus</b>	8,857	7,499	9,238	4,171	5,152	-15.33	23.20	23.52
<b>10 Provision for Income Tax</b>	30,505	24,783	30,913	13,003	15,810	-18.76	24.73	21.58
<b>11 Others</b>	21	36	248	1	1	74.69	593.60	0.00
<b>12 Net Profit</b>	74,230	58,924	71,306	31,299	38,336	-20.62	21.01	22.48
<b>TOTAL EXPENSES</b>	<b>417,146</b>	<b>435,177</b>	<b>459,417</b>	<b>211,003</b>	<b>262,530</b>	<b>4.32</b>	<b>5.57</b>	<b>24.42</b>
<b>Income</b>								
<b>1. Interest Income</b>	359,820	378,136	372,972	180,764	222,669	5.09	-1.37	23.18
1.1. On Loans and Advance	335,598	350,654	342,440	164,743	202,981	4.49	-2.34	23.21
1.2. On Investment	13,247	19,023	25,974	13,896	16,831	43.60	36.54	21.13
1.2.1 Government Bonds	11,868	17,635	23,335	12,378	14,883	48.59	32.33	20.23
1.2.2 Foreign Bonds	195	109	215	180	222	-44.25	97.64	23.13
1.2.3 NRB Bonds	620	1,038	589	328	520	67.49	-43.27	58.35
1.2.4 Deventure & Bonds	565	242	1,835	1,009	1,207	-57.16	658.86	19.60
1.3 Agency Balance	1,064	640	169	88	103	-39.84	-73.59	17.24
1.4 On Call Deposit	6,394	4,459	1,193	468	663	-30.26	-73.23	41.79
1.5 Others	3,517	3,360	3,196	1,570	2,089	-4.46	-4.90	33.13
<b>2. Comission &amp; Discount</b>	18,694	19,439	24,942	11,558	13,879	3.99	28.31	20.08
2.1 Bills Purchase & Discount	218	194	228	100	135	-11.04	17.68	35.05
2.2 Comission	15,685	15,925	20,920	9,550	11,593	1.53	31.37	21.39
2.3 Others	2,791	3,321	3,794	1,908	2,152	18.98	14.24	12.75
<b>3 Income From Exchange Fluctuation</b>	10,506	10,780	10,913	4,009	4,957	2.61	1.23	23.65
3.1 Due to Change in Exchange Rate	1,182	1,320	1,343	327	629	11.70	1.77	92.38
3.2 Due to Foreign Currency Trans.	9,324	9,461	9,569	3,682	4,328	1.46	1.15	17.55
<b>4 Other Operating Income</b>	15,376	11,434	16,789	6,285	8,039	-25.64	46.84	27.90
<b>5 Non Operating Income</b>	792	2,353	8,176	2,175	2,503	196.94	247.49	15.07
<b>6 Provision Written Back</b>	10,302	12,606	24,835	5,715	9,849	22.36	97.02	72.35
<b>7 Recovery from Written off Loan</b>	995	449	760	379	433	-54.88	69.26	14.17
<b>8 Income from Extra Ordinary Expenses</b>	635	(98)	12	5	141	-115.50	-111.72	2904.37
<b>9 Net Loss</b>	26	79	19	113	60	203.28	-75.98	-47.26
<b>TOTAL INCOME</b>	<b>417,146</b>	<b>435,177</b>	<b>459,417</b>	<b>211,003</b>	<b>262,530</b>	<b>4.32</b>	<b>5.57</b>	<b>24.42</b>

**Profit and Loss Statement of Commercial Banks**

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2019	2020	2021	2021	2022			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	177,011	199,997	194,409	100,208	123,864	12.99	-2.79	23.61
1.1 Deposit Liabilities	173,492	194,436	185,438	93,021	114,908	12.07	-4.63	23.53
1.1.1 Saving A/c	38,239	45,353	37,545	23,337	29,131	18.60	-17.22	24.83
1.1.2 Fixed A/c	122,507	135,903	143,928	68,057	83,736	10.93	5.91	23.04
1.1.2.1 Upto 3 Months Fixed A/c	6,916	4,900	4,762	1,855	2,333	-29.14	-2.82	25.74
1.1.2.2 3 to 6 Months fixed A/c	9,377	15,244	14,410	7,286	9,347	62.57	-5.47	28.29
1.1.2.3 6 Months to 1 Year Fixed A/c	59,650	65,454	58,342	28,642	35,097	9.73	-10.87	22.53
1.1.2.4 Above 1 Year	46,565	50,304	66,414	30,273	36,960	8.03	32.02	22.09
1.1.3 Call Deposit	12,478	12,915	3,760	1,560	1,972	3.50	-70.89	26.36
1.1.4 Certificate of Deposits	268	266	204	67	69	-0.75	-23.26	3.73
1.2 Others	3,519	5,561	8,971	7,188	8,956	58.00	61.33	24.60
<b>2 Commission/Fee Expense</b>	1,663	1,678	1,693	923	1,142	0.92	0.90	23.69
<b>3 Employees Expenses</b>	33,900	36,655	42,824	18,953	23,309	8.13	16.83	22.99
<b>4 Office Operating Expenses</b>	24,478	27,815	29,235	12,498	15,183	13.64	5.10	21.48
<b>5 Exchange Fluctuation Loss</b>	22	-	0	176	23	-100.00	0.00	-86.67
5.1 Due to Change in Exchange Rates	14	-	0	134	10	-100.00	0.00	-92.36
5.2 Due to Foreign Currency Transactions	9	-	-	42	13	-100.00	0.00	-68.34
<b>6 Non-Operatiing Expenses</b>	156	458	78	10	124	194.30	-83.03	1127.25
<b>7. Provision for Risk</b>	16,833	28,699	32,424	7,791	12,359	70.49	12.98	58.64
7.1 Loan loss Provision	16,382	28,485	32,326	7,757	12,343	73.89	13.48	59.12
7.1.1 General Loan loss Provision	6,774	14,922	21,420	5,268	7,670	120.28	43.54	45.60
7.1.1.1 Pass Loan Loss Provision	5,223	10,150	18,516	3,895	6,559	94.34	82.43	68.40
7.1.1.2 Watch List Provision	1,552	4,772	2,904	1,373	1,111	207.60	-39.15	-19.09
7.1.2 Special Loan Loss Provision	8,592	12,531	10,732	1,965	3,946	45.85	-14.36	100.80
7.1.3 Additional Loan Loss Provision	1,015	1,032	174	524	727	1.65	-83.14	38.78
7.2. Provision for Non-Banking Assets	263	-	7	14	-	-100.00	0.00	-100.00
7.3. Provision for Loss on Investment	4	91	3	20	14	2060.20	-96.73	-27.83
7.4. Provision for Loss of Other Assets	185	122	88	-	2	0.00	0.00	0.00
<b>8 Loan Written Off</b>	868	385	708	55	170	-55.67	83.94	211.98
<b>9 Provision for Staff Bonus</b>	7,625	6,917	8,146	3,778	4,610	-9.29	17.77	22.02
<b>10 Provision for Income Tax</b>	26,928	22,858	27,592	11,763	14,122	-15.11	20.71	20.06
<b>11 Others</b>	15	33	248	1	1	127.43	649.25	0.00
<b>12 Net Profit</b>	65,216	54,351	63,374	28,206	34,206	-16.66	16.60	21.27
<b>TOTAL EXPENSES</b>	<b>354,715</b>	<b>379,846</b>	<b>400,732</b>	<b>184,361</b>	<b>229,114</b>	<b>7.08</b>	<b>5.50</b>	<b>24.27</b>
<b>Income</b>								
<b>1. Interest Income</b>	304,367	328,666	326,157	157,082	193,217	7.98	-0.76	23.00
1.1. On Loans and Advance	285,281	305,723	298,351	142,662	175,736	7.17	-2.41	23.18
1.2. On Investment	12,684	17,963	23,895	12,626	15,167	41.62	33.02	20.12
1.2.1 Government Bonds	11,439	16,712	21,509	11,284	13,558	46.09	28.71	20.16
1.2.2 Foreign Bonds	195	109	215	180	222	-44.25	97.64	23.13
1.2.3 NRB Bonds	491	930	398	186	220	89.33	-57.24	18.45
1.2.4 Deventure & Bonds	559	213	1,774	976	1,166	-61.95	733.94	19.51
1.3 Agency Balance	878	639	169	85	100	-27.26	-73.54	17.90
1.4 On Call Deposit	2,190	1,127	691	325	389	-48.52	-38.75	19.55
1.5 Others	3,334	3,214	3,051	1,384	1,825	-3.58	-5.08	31.89
<b>2. Comission &amp; Discount</b>	18,058	18,463	23,473	10,955	13,171	2.24	27.14	20.23
2.1 Bills Purchase & Discount	218	194	228	100	135	-11.04	17.68	35.05
2.2 Comission	15,267	15,407	20,103	9,268	11,212	0.92	30.48	20.97
2.3 Others	2,573	2,862	3,142	1,587	1,825	11.23	9.78	14.96
<b>3 Income From Exchange Fluctuation</b>	10,475	10,720	10,900	3,999	4,947	2.34	1.68	23.70
3.1 Due to Change in Exchange Rate	1,172	1,293	1,344	327	630	10.36	3.93	93.02
3.2 Due to Foreign Currency Trans.	9,303	9,427	9,556	3,673	4,317	1.33	1.37	17.53
<b>4 Other Operating Income</b>	11,744	9,346	12,990	5,140	6,649	-20.42	38.99	29.35
<b>5 Non Operating Income</b>	509	1,859	5,901	1,819	2,129	264.92	217.41	17.02
<b>6 Provision Written Back</b>	8,057	10,461	20,596	4,989	8,435	29.84	96.88	69.08
<b>7 Recovery from Written off Loan</b>	847	431	706	372	425	-49.15	64.00	14.37
<b>8 Income from Extra Ordinary Expenses</b>	658	(100)	8	3	140	-115.25	-108.46	3968.23
<b>9 Net Loss</b>	-	-	-	-	-	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>354,715</b>	<b>379,846</b>	<b>400,732</b>	<b>184,361</b>	<b>229,114</b>	<b>7.08</b>	<b>5.50</b>	<b>24.27</b>

**Profit and Loss Statement of Development Banks**

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2019	2020	2021	2021	2022			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	28,665	25,608	24,027	12,961	15,973	-10.66	-6.18	23.25
1.1 Deposit Liabilities	28,433	25,519	23,915	12,650	15,559	-10.25	-6.29	23.00
1.1.1 Saving A/c	8,006	6,462	4,871	2,511	3,068	-19.29	-24.63	22.20
1.1.2 Fixed A/c	16,780	16,342	18,531	9,857	12,128	-2.61	13.39	23.03
1.1.2.1 Upto 3 Months Fixed A/c	1,159	2,121	1,531	1,161	1,526	83.05	-27.80	31.43
1.1.2.2 3 to 6 Months fixed A/c	1,210	2,524	3,583	1,808	2,247	108.68	41.94	24.28
1.1.2.3 6 Months to 1 Year Fixed A/c	9,967	6,517	8,890	5,151	6,665	-34.62	36.41	29.39
1.1.2.4 Above 1 Year	4,445	5,180	4,527	1,737	1,690	16.54	-12.61	-2.73
1.1.3 Call Deposit	3,646	2,715	513	282	363	-25.54	-81.10	28.83
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	232	89	112	311	414	-61.55	25.95	33.41
<b>2 Commission/Fee Expense</b>	-	16	42	22	28	0.00	162.17	28.88
<b>3 Employees Expenses</b>	4,474	4,354	4,341	2,029	2,409	-2.67	-0.30	18.72
<b>4 Office Operating Expenses</b>	4,070	3,590	3,441	1,456	1,845	-11.80	-4.15	26.78
<b>5 Exchange Fluctuation Loss</b>	13	6	1	1	2	-55.51	-75.47	72.16
5.1 Due to Change in Exchange Rates	13	5	1	1	2	-62.20	-74.95	72.16
5.2 Due to Foreign Currency Transactions	0	1	0	-	-	681.16	-78.28	0.00
<b>6 Non-Operating Expenses</b>	7	3	11	0	1	-56.01	256.13	816.44
<b>7. Provision for Risk</b>	2,088	3,878	5,678	1,429	1,723	85.77	46.42	20.57
7.1 Loan loss Provision	1,906	3,807	5,636	1,429	1,670	99.79	48.05	16.87
7.1.1 General Loan loss Provision	1,332	1,863	3,312	894	1,004	39.86	77.76	12.36
7.1.1.1 Pass Loan Loss Provision	1,057	716	2,468	524	684	-32.22	244.62	30.62
7.1.1.2 Watch List Provision	276	1,147	845	370	320	315.98	-26.39	-13.50
7.1.2 Special Loan Loss Provision	565	1,868	2,314	535	649	230.83	23.83	21.24
7.1.3 Additional Loan Loss Provision	9	75	10	-	17	786.22	-86.38	0.00
7.2. Provision for Non-Banking Assets	120	66	42	-	31	-45.27	-36.73	0.00
7.3. Provision for Loss on Investment	62	0	0	-	-	-99.26	-27.24	0.00
7.4. Provision for Loss of Other Assets	0	5	-	-	22	0.00	0.00	0.00
<b>8 Loan Written Off</b>	4	4	14	25	31	10.39	272.70	21.60
<b>9 Provision for Staff Bonus</b>	1,052	473	828	350	476	-55.05	75.10	36.19
<b>10 Provision for Income Tax</b>	3,075	1,627	2,486	1,087	1,481	-47.09	52.83	36.26
<b>11 Others</b>	0	0	-	-	-	-98.52	-100.00	0.00
<b>12 Net Profit</b>	7,258	3,804	5,935	2,542	3,447	-47.59	56.04	35.63
<b>TOTAL EXPENSES</b>	<b>50,705</b>	<b>43,362</b>	<b>46,806</b>	<b>21,901</b>	<b>27,417</b>	<b>-14.48</b>	<b>7.94</b>	<b>25.19</b>
<b>Income</b>								
<b>1. Interest Income</b>	45,718	39,332	38,436	19,722	24,436	-13.97	-2.28	23.90
1.1. On Loans and Advance	41,784	36,071	36,443	18,618	22,825	-13.67	1.03	22.60
1.2. On Investment	434	781	1,525	865	1,208	79.87	95.21	39.68
1.2.1 Government Bonds	330	739	1,399	761	955	124.14	89.36	25.41
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	105	41	122	104	253	-60.45	195.11	144.58
1.2.4 Deventure & Bonds	-	1	4	0	0	0.00	286.52	879.86
1.3 Agency Balance	35	1	-	-	-	-96.39	-100.00	0.00
1.4 On Call Deposit	3,387	2,413	348	103	211	-28.76	-85.58	104.33
1.5 Others	79	67	119	137	192	-15.07	78.91	40.83
<b>2. Comission &amp; Discount</b>	554	915	1,273	492	571	65.23	39.02	15.94
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00
2.2 Comission	383	496	677	210	295	29.77	36.36	39.99
2.3 Others	171	419	596	282	276	144.36	42.17	-2.02
<b>3 Income From Exchange Fluctuation</b>	31	60	13	9	10	91.57	-79.13	5.42
3.1 Due to Change in Exchange Rate	10	26	(1)	0	(1)	164.75	-102.03	-522.89
3.2 Due to Foreign Currency Trans.	21	34	13	9	11	57.48	-61.19	25.90
<b>4 Other Operating Income</b>	2,995	1,504	2,257	892	1,083	-49.80	50.12	21.41
<b>5 Non Operating Income</b>	163	180	1,556	158	176	10.47	764.21	11.64
<b>6 Provision Written Back</b>	1,242	1,353	3,211	517	1,085	8.94	137.39	109.59
<b>7 Recovery from Written off Loan</b>	34	3	49	1	1	-90.09	1364.12	0.00
<b>8 Income from Extra Ordinary Expenses</b>	(42)	-	-	-	-	-100.00	0.00	0.00
<b>9 Net Loss</b>	9	15	11	108	55	59.13	-25.97	-49.15
<b>TOTAL INCOME</b>	<b>50,705</b>	<b>43,362</b>	<b>46,806</b>	<b>21,901</b>	<b>27,417</b>	<b>-14.48</b>	<b>7.94</b>	<b>25.19</b>

**Profit and Loss Statement of Finance Companies**

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2019	2020	2021	2021	2022			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	6,453	7,345	5,905	2,792	3,425	13.83	-19.61	22.68
1.1 Deposit Liabilities	6,349	7,250	5,830	2,708	3,323	14.18	-19.58	22.72
1.1.1 Saving A/c	1,856	1,811	1,185	632	739	-2.41	-34.58	16.81
1.1.2 Fixed A/c	4,243	4,777	4,476	2,023	2,520	12.58	-6.30	24.54
1.1.2.1 Upto 3 Months Fixed A/c	137	314	338	182	239	128.24	7.68	31.04
1.1.2.2 3 to 6 Months fixed A/c	219	400	581	247	303	82.44	45.37	22.66
1.1.2.3 6 Months to 1 Year Fixed A/c	2,627	2,650	1,903	810	981	0.85	-28.19	21.11
1.1.2.4 Above 1 Year	1,259	1,414	1,654	784	997	12.30	17.02	27.16
1.1.3 Call Deposit	250	662	170	53	65	164.27	-74.38	23.52
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	104	96	75	83	101	-7.87	-21.92	21.55
<b>2 Commission/Fee Expense</b>	5	1	-	0	-	-85.02	-100.00	-100.00
<b>3 Employees Expenses</b>	938	1,136	1,009	513	609	21.07	-11.23	18.73
<b>4 Office Operating Expenses</b>	909	990	868	395	510	8.96	-12.36	29.01
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
<b>6 Non-Operating Expenses</b>	1	2	0	4	4	71.02	-85.43	0.00
<b>7. Provision for Risk</b>	931	1,293	911	270	477	38.84	-29.52	76.52
7.1 Loan loss Provision	745	1,229	911	239	477	64.98	-25.88	99.97
7.1.1 General Loan loss Provision	252	471	381	90	295	87.08	-19.23	227.33
7.1.1.1 Pass Loan Loss Provision	178	55	252	56	276	-69.22	358.80	394.48
7.1.1.2 Watch List Provision	74	416	129	34	19	464.72	-69.01	-45.59
7.1.2 Special Loan Loss Provision	466	694	394	131	146	49.06	-43.28	11.32
7.1.3 Additional Loan Loss Provision	27	64	137	17	36	132.79	114.82	108.21
7.2. Provision for Non-Banking Assets	98	58	-	32	-	-40.78	-100.00	-100.00
7.3. Provision for Loss on Investment	81	0	-	-	0	-99.76	-100.00	0.00
7.4. Provision for Loss of Other Assets	7	5	-	0	0	0.00	0.00	0.00
<b>8 Loan Written Off</b>	46	22	92	19	19	-51.09	308.77	0.00
<b>9 Provision for Staff Bonus</b>	180	109	264	43	66	-39.31	142.33	51.77
<b>10 Provision for Income Tax</b>	502	298	834	153	206	-40.59	179.80	34.56
<b>11 Others</b>	6	3	-	-	-	-52.71	-100.00	0.00
<b>12 Net Profit</b>	1,755	770	1,996	551	683	-56.14	159.33	23.86
<b>TOTAL EXPENSES</b>	<b>11,726</b>	<b>11,969</b>	<b>11,879</b>	<b>4,741</b>	<b>5,998</b>	<b>2.07</b>	<b>-0.75</b>	<b>26.53</b>
<b>Income</b>								
<b>1. Interest Income</b>	9,734	10,138	8,379	3,959	5,016	4.14	-17.34	26.68
1.1. On Loans and Advance	8,533	8,861	7,645	3,463	4,420	3.84	-13.72	27.66
1.2. On Investment	129	279	554	405	457	116.63	98.59	12.77
1.2.1 Government Bonds	99	184	427	333	370	85.24	131.97	11.04
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	24	67	69	39	46	179.14	3.64	19.61
1.2.4 Deventure & Bonds	5	28	58	33	40	413.40	104.85	22.14
1.3 Agency Balance	151	-	-	3	3	-100.00	0.00	0.00
1.4 On Call Deposit	817	919	155	39	63	12.48	-83.13	61.26
1.5 Others	105	79	25	49	72	-24.70	-67.95	46.56
<b>2. Comission &amp; Discount</b>	82	61	196	110	137	-25.70	221.90	24.42
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	35	21	140	71	86	-40.04	559.38	21.63
2.3 Others	47	40	56	39	51	-14.80	41.30	29.49
<b>3 Income From Exchange Fluctuation</b>	-	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
<b>4 Other Operating Income</b>	636	584	1,542	253	306	-8.27	164.08	21.18
<b>5 Non Operating Income</b>	120	314	719	198	198	161.61	129.12	-0.15
<b>6 Provision Written Back</b>	1,003	792	1,027	208	329	-21.12	29.81	58.10
<b>7 Recovery from Written off Loan</b>	114	15	4	6	6	-86.91	-70.13	5.17
<b>8 Income from Extra Ordinary Expenses</b>	19	2	3	1	1	-89.16	51.06	0.00
<b>9 Net Loss</b>	17	64	8	5	5	282.36	-87.39	-5.91
<b>TOTAL INCOME</b>	<b>11,726</b>	<b>11,969</b>	<b>11,879</b>	<b>4,741</b>	<b>5,998</b>	<b>2.07</b>	<b>-0.75</b>	<b>26.53</b>

**Statement of Loans and Advances of Banks & Financial Institutions (Aggregate of A,B and C Classes)**

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2019	2020	2021	2021	2022	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	157,905	189,981	273,901	312,477	313,112	20.31	44.17	0.20
Fishery Related	4,216	5,490	8,956	11,606	11,822	30.24	63.13	1.87
Mining Related	7,313	6,454	8,685	9,151	8,706	-11.75	34.58	-4.86
Agriculture, Forestry & Beverage Production Related	510,038	563,969	686,582	752,039	757,134	10.57	21.74	0.68
Construction	309,417	347,420	414,030	229,788	210,538	12.28	19.17	-8.38
Electricity, Gas and Water	126,594	161,972	207,797	221,273	226,967	27.95	28.29	2.57
Metal Products, Machinery & Electronic Equipment & Assemblage	37,076	46,073	62,562	75,706	75,716	24.27	35.79	0.01
Transport, Communication and Public Utilities	93,129	97,603	97,505	102,388	103,910	4.80	-0.10	1.49
Wholesaler & Retailer	615,309	662,828	837,582	928,021	945,361	7.72	26.36	1.87
Finance, Insurance and Real Estate	233,847	252,638	337,170	362,809	364,369	8.04	33.46	0.43
Hotel or Restaurant	122,122	148,657	183,908	190,924	191,617	21.73	23.71	0.36
Other Services	122,900	150,620	177,036	188,848	188,852	22.55	17.54	0.00
Consumption Loans	163,819	158,624	233,767	793,837	823,975	-3.17	47.37	3.80
Local Government	1,569	1,583	1,539	1,410	1,417	0.89	-2.79	0.50
Others	406,642	472,099	641,727	423,613	443,667	16.10	35.93	4.73
<b>TOTAL</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,603,892</b>	<b>4,667,163</b>	<b>12.16</b>	<b>27.76</b>	<b>1.37</b>
<b>Productwise</b>								
Term Loan	562,527	718,480	932,079	1,012,948	1,025,330	27.72	29.73	1.22
Overdraft	455,716	488,596	634,300	743,769	768,375	7.22	29.82	3.31
Trust Receipt Loan / Import Loan	127,216	138,316	205,638	222,560	176,500	8.73	48.67	-20.70
Demand & Other Working Capital Loan	615,755	702,115	880,234	927,806	976,363	14.03	25.37	5.23
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	237,959	252,542	298,258	313,538	333,403	6.13	18.10	6.34
Real Estate Loan	146,991	163,480	183,538	206,912	210,294	11.22	12.27	1.63
Margin Nature Loan	45,417	50,410	106,282	100,634	99,709	10.99	110.84	-0.92
Hire Purchase Loan	180,957	174,058	160,657	168,902	168,557	-3.81	-7.70	-0.20
Deprived Sector Loan	177,390	201,610	293,414	339,907	343,977	13.65	45.54	1.20
Bills Purchased	3,342	3,304	4,403	5,302	5,316	-1.14	33.28	0.27
Other Product	358,628	373,101	473,944	561,615	559,339	4.04	27.03	-0.41
<b>Total</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,603,892</b>	<b>4,667,163</b>	<b>12.16</b>	<b>27.76</b>	<b>1.37</b>
<b>Collateral wise</b>								
Gold and Silver	38,246	38,427	43,111	45,056	47,183	0.47	12.19	4.72
Government Securities	336	465	678	2,029	804	38.25	45.85	-60.38
Non Governmental Securities	35,873	39,776	87,213	77,920	76,013	10.88	119.26	-2.45
Fixed Deposit Receipts	24,099	20,041	29,313	48,768	56,247	-16.84	46.27	15.34
Own	23,569	19,704	29,081	48,531	55,942	-16.40	47.59	15.27
Other Licences Institutions	530	336	232	237	305	-36.49	-31.05	28.39
Collateral of Properties	2,600,225	2,913,947	3,647,609	4,013,740	4,080,743	12.07	25.18	1.67
Fixed Assets	2,206,624	2,489,020	3,118,968	3,443,205	3,491,725	12.80	25.31	1.41
Current Assets	393,601	424,927	528,641	570,535	589,018	7.96	24.41	3.24
Against security of Bill	23,281	33,694	47,628	50,260	38,920	44.73	41.35	-22.56
Domestic Bills	2,382	720	556	432	462	-69.78	-22.76	7.02
Foreign Bills	20,899	32,974	47,072	49,828	38,458	57.78	42.75	-22.82
Against Guarantee	100,601	110,038	181,603	198,553	198,240	9.38	65.04	-0.16
Government Guarantee	2,365	2,666	2,597	2,899	2,883	12.73	-2.61	-0.57
Institutional Guarantee	77,217	80,995	135,679	139,658	139,423	4.89	67.52	-0.17
Personal Guarantee	5,846	9,330	26,424	39,570	39,491	59.59	183.23	-0.20
Collective Guarantee	7,398	8,340	8,130	9,023	9,015	12.72	-2.51	-0.08
International Rated Foreign Bank's Guarantee	1,662	1,901	1,783	1,705	1,670	14.39	-6.20	-2.03
Other Guarantee	6,112	6,806	6,990	5,698	5,758	11.35	2.70	1.04
Credit Card	1,670	1,748	2,152	3,014	3,069	4.62	23.15	1.81
Others	87,565	107,877	133,439	164,550	165,944	23.20	23.70	0.85
<b>Total</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,603,892</b>	<b>4,667,163</b>	<b>12.16</b>	<b>27.76</b>	<b>1.37</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2019	2020	2021	2021	2022	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	131,517	166,856	242,235	273,057	273,472	26.87	45.18	0.15
Fishery Related	3,427	4,751	7,816	10,155	10,330	38.66	64.51	1.72
Mining Related	6,887	6,218	8,258	8,603	8,292	-9.71	32.81	-3.62
Agriculture, Forestry & Beverage Production Related	483,686	540,111	661,515	723,494	727,591	11.67	22.48	0.57
Construction	251,365	295,117	355,404	190,762	171,386	17.41	20.43	-10.16
Electricity, Gas and Water	119,658	156,730	202,483	215,322	220,877	30.98	29.19	2.58
Metal Products, Machinery & Electronic Equipment & Assemblage	32,235	42,906	59,823	72,628	72,934	33.10	39.43	0.42
Transport, Communication and Public Utilities	63,602	75,379	78,828	82,452	84,310	18.52	4.58	2.25
Wholesaler & Retailer	550,845	605,155	763,650	844,893	862,256	9.86	26.19	2.06
Finance, Insurance and Real Estate	200,565	222,515	287,621	304,785	306,076	10.94	29.26	0.42
Hotel or Restaurant	105,954	133,795	164,941	168,144	168,677	26.28	23.28	0.32
Other Services	109,323	137,370	163,684	173,906	173,990	25.65	19.16	0.05
Consumption Loans	137,464	137,969	205,358	700,873	728,343	0.37	48.84	3.92
Local Government	1,513	1,539	1,492	1,363	1,370	1.72	-3.04	0.52
Others	299,952	377,177	513,833	314,150	333,802	25.75	36.23	6.26
<b>TOTAL</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,084,590</b>	<b>4,143,705</b>	<b>16.24</b>	<b>28.01</b>	<b>1.45</b>
<b>Productwise</b>								
Term Loan	477,035	623,349	800,512	870,714	882,433	30.67	28.42	1.35
Overdraft	374,792	421,257	548,651	643,654	666,522	12.40	30.24	3.55
Trust Receipt Loan / Import Loan	127,214	138,308	205,627	222,559	176,498	8.72	48.67	-20.70
Demand & Other Working Capital Loan	598,418	684,538	856,327	904,069	952,450	14.39	25.10	5.35
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	186,651	208,419	248,988	258,804	278,190	11.66	19.47	7.49
Real Estate Loan	118,860	141,435	159,139	176,953	180,786	18.99	12.52	2.17
Margin Nature Loan	35,571	41,345	90,921	84,612	83,705	16.23	119.91	-1.07
Hire Purchase Loan	141,826	144,991	134,893	141,451	141,578	2.23	-6.96	0.09
Deprived Sector Loan	142,088	169,090	239,728	279,858	284,642	0.00	0.00	1.71
Bills Purchased	3,339	3,304	4,403	5,302	5,316	-1.05	33.28	0.27
Other Product	292,199	327,553	427,751	496,615	491,582	12.10	30.59	-1.01
<b>Total</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,084,590</b>	<b>4,143,705</b>	<b>16.24</b>	<b>28.01</b>	<b>1.45</b>
<b>Collateral wise</b>								
Gold and Silver	31,871	34,208	38,492	40,573	42,578	7.33	12.52	4.94
Government Securities	298	445	670	2,002	745	49.12	50.59	-62.77
Non Governmental Securities	27,631	31,998	73,593	63,551	61,638	15.80	130.00	-3.01
Fixed Deposit Receipts	18,896	16,803	24,777	37,860	43,656	-11.07	47.45	15.31
Own	18,366	16,467	24,545	37,623	43,351	-10.34	49.06	15.23
Other Licences Institutions	530	336	232	237	305	-36.49	-31.05	28.39
Collateral of Properties	2,236,454	2,598,788	3,269,848	3,586,851	3,651,067	16.20	25.82	1.79
Fixed Assets	1,843,001	2,174,097	2,741,246	3,016,372	3,062,106	17.97	26.09	1.52
Current Assets	393,453	424,691	528,603	570,479	588,961	7.94	24.47	3.24
Against security of Bill	23,279	33,694	47,626	50,259	38,919	44.74	41.35	-22.56
Domestic Bills	2,380	720	555	431	461	-69.77	-22.94	7.04
Foreign Bills	20,899	32,974	47,072	49,828	38,458	57.78	42.75	-22.82
Against Guarantee	80,168	87,681	130,550	142,037	142,224	9.37	48.89	0.13
Government Guarantee	2,267	2,196	2,523	2,827	2,810	-3.14	14.91	-0.58
Institutional Guarantee	65,753	69,941	105,184	107,939	107,953	6.37	50.39	0.01
Personal Guarantee	4,146	6,704	12,905	22,751	22,887	61.71	92.49	0.60
Collective Guarantee	474	398	1,299	1,237	1,266	-16.21	226.82	2.29
International Rated Foreign Bank's Guarantee	1,662	1,698	1,783	1,705	1,670	2.14	5.05	-2.03
Other Guarantee	5,865	6,744	6,855	5,578	5,639	14.98	1.65	1.08
Credit Card	1,670	1,748	2,152	3,014	3,069	4.62	23.15	1.81
Others	77,725	98,224	129,231	158,442	159,808	26.37	31.57	0.86
<b>Total</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,084,590</b>	<b>4,143,705</b>	<b>16.24</b>	<b>28.01</b>	<b>1.45</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2019	2020	2021	2021	2022	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	21,662	18,518	26,987	33,669	33,663	-14.51	45.74	-0.02
Fishery Related	723	677	1,008	1,264	1,272	-6.37	48.90	0.59
Mining Related	361	178	364	455	321	-50.63	104.18	-29.44
Agriculture, Forestry & Beverage Production Related	23,263	20,325	21,688	24,358	25,274	-12.63	6.71	3.76
Construction	48,633	42,472	49,017	34,363	34,386	-12.67	15.41	0.07
Electricity, Gas and Water	6,597	4,891	5,116	5,563	5,650	-25.86	4.60	1.56
Metal Products, Machinery & Electronic Equipment & Assemblage	3,610	2,150	2,141	2,282	1,956	-40.43	-0.42	-14.28
Transport, Communication and Public Utilities	24,873	17,516	15,054	15,716	15,370	-29.58	-14.06	-2.20
Wholesaler & Retailer	55,398	46,826	61,627	71,518	71,158	-15.47	31.61	-0.50
Finance, Insurance and Real Estate	25,994	21,802	39,227	46,156	46,522	-16.13	79.93	0.79
Hotel or Restaurant	13,522	11,734	15,863	18,751	18,788	-13.22	35.19	0.20
Other Services	11,457	11,219	11,586	12,732	12,580	-2.08	3.27	-1.19
Consumption Loans	21,569	15,664	23,284	69,383	70,838	-27.38	48.65	2.10
Local Government	23	11	11	11	11	-52.43	-0.30	0.00
Others	87,479	73,157	110,457	98,327	98,830	-16.37	50.99	0.51
<b>TOTAL</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>434,548</b>	<b>436,618</b>	<b>-16.81</b>	<b>33.53</b>	<b>0.48</b>
<b>Productwise</b>								
Term Loan	72,328	80,772	115,573	127,025	127,013	11.67	43.09	-0.01
Overdraft	76,191	60,457	78,746	89,824	91,184	-20.65	30.25	1.51
Trust Receipt Loan / Import Loan	-	8	10	1	2	0.00	23.61	161.32
Demand & Other Working Capital Loan	11,710	11,989	17,949	14,915	15,230	2.38	49.71	2.11
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	42,448	35,073	41,221	45,367	45,518	-17.37	17.53	0.33
Real Estate Loan	20,965	14,628	17,446	21,817	21,448	-30.23	19.26	-1.69
Margin Nature Loan	7,600	6,446	12,528	12,333	12,194	-15.19	94.36	-1.13
Hire Purchase Loan	33,002	23,215	21,804	23,285	22,862	-29.66	-6.08	-1.82
Deprived Sector Loan	30,550	26,851	47,111	53,343	52,534	0.00	0.00	-1.52
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	50,368	27,699	31,041	46,639	48,633	-45.01	12.07	4.27
<b>Total</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>434,548</b>	<b>436,618</b>	<b>-16.81</b>	<b>33.53</b>	<b>0.48</b>
<b>Collateral wise</b>								
Gold and Silver	5,442	3,254	3,721	3,556	3,662	-40.20	14.35	2.98
Government Securities	18	-	3	4	4	-100.00	0.00	0.43
Non Governmental Securities	7,484	6,341	11,972	11,808	11,756	-15.27	88.79	-0.44
Fixed Deposit Receipts	4,083	2,395	3,688	9,661	11,085	-41.33	53.95	14.74
Own	4,083	2,395	3,688	9,661	11,085	-41.33	53.95	14.74
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	310,078	257,303	319,268	358,580	359,460	-17.02	24.08	0.25
Fixed Assets	310,036	257,300	319,252	358,565	359,444	-17.01	24.08	0.25
Current Assets	42	3	16	15	16	-92.48	401.57	5.72
Against security of Bill	1	-	1	1	1	-100.00	0.00	-0.51
Domestic Bills	1	-	1	1	1	-100.00	0.00	-0.51
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	16,412	17,425	43,691	48,043	47,750	6.17	150.74	-0.61
Government Guarantee	61	31	34	33	33	-49.31	9.04	-0.88
Institutional Guarantee	8,352	7,455	24,143	24,467	24,451	-10.74	223.86	-0.07
Personal Guarantee	1,073	1,995	12,644	15,705	15,466	85.84	533.92	-1.53
Collective Guarantee	6,924	7,942	6,831	7,785	7,749	14.71	-13.99	-0.46
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	2	40	52	51	73.27	1650.11	-1.68
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	1,648	421	1,086	2,894	2,899	-74.46	158.10	0.18
<b>Total</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>434,548</b>	<b>436,618</b>	<b>-16.81</b>	<b>33.53</b>	<b>0.48</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2019	2020	2021	2021	2022	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	4,726	4,608	4,679	5,751	5,977	-2.51	1.55	3.92
Fishery Related	66	62	132	186	220	-5.88	113.16	18.37
Mining Related	65	58	64	93	94	-11.86	10.30	0.82
Agriculture, Forestry & Beverage								
Production Related	3,088	3,533	3,379	4,187	4,269	14.41	-4.37	1.97
Construction	9,419	9,830	9,609	4,662	4,767	4.37	-2.25	2.24
Electricity, Gas and Water	339	352	198	388	440	3.75	-43.78	13.33
Metal Products, Machinery & Electronic								
Equipment & Assemblage	1,230	1,016	598	796	826	-17.38	-41.17	3.75
Transport, Communication and Public								
Utilities	4,654	4,708	3,623	4,220	4,230	1.16	-23.05	0.23
Wholesaler & Retailer	9,067	10,847	12,305	11,610	11,947	19.63	13.45	2.90
Finance, Insurance and Real Estate	7,288	8,322	10,322	11,868	11,771	14.18	24.03	-0.82
Hotel or Restaurant	2,647	3,128	3,104	4,028	4,152	18.18	-0.76	3.08
Other Services	2,119	2,032	1,766	2,210	2,281	-4.15	-13.07	3.23
Consumption Loans	4,786	4,991	5,125	23,582	24,794	4.29	2.68	5.14
Local Government	33	33	36	36	36	0.00	7.85	0.00
Others	19,210	21,765	17,438	11,136	11,035	13.30	-19.88	-0.90
<b>TOTAL</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>84,754</b>	<b>86,840</b>	<b>9.52</b>	<b>-3.86</b>	<b>2.46</b>
<b>Productwise</b>								
Term Loan	13,163	14,359	15,994	15,209	15,884	9.08	11.39	4.44
Overdraft	4,733	6,881	6,903	10,291	10,668	45.39	0.31	3.66
Trust Receipt Loan / Import Loan	1	-	-	-	-	-100.00	0.00	0.00
Demand & Other Working Capital Loan	5,628	5,588	5,957	8,823	8,684	-0.71	6.61	-1.58
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	8,861	9,051	8,048	9,367	9,695	2.15	-11.07	3.49
Real Estate Loan	7,165	7,418	6,953	8,141	8,060	3.52	-6.26	-1.00
Margin Nature Loan	2,246	2,619	2,833	3,689	3,809	16.62	8.15	3.26
Hire Purchase Loan	6,128	5,851	3,960	4,166	4,117	-4.52	-32.32	-1.18
Deprived Sector Loan	4,752	5,669	6,575	6,707	6,801	0.00	0.00	1.40
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	16,061	17,849	15,153	18,361	19,124	11.13	-15.11	4.16
<b>Total</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>84,754</b>	<b>86,840</b>	<b>9.52</b>	<b>-3.86</b>	<b>2.46</b>
<b>Collateral wise</b>								
Gold and Silver	934	965	898	927	943	3.38	-6.90	1.72
Government Securities	20	20	5	22	54	-0.04	-76.37	143.52
Non Governmental Securities	758	1,437	1,648	2,561	2,619	89.60	14.70	2.29
Fixed Deposit Receipts	1,120	842	849	1,247	1,506	-24.86	0.84	20.79
Own	1,120	842	849	1,247	1,506	-24.86	0.84	20.79
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	53,693	57,856	58,493	68,310	70,215	7.75	1.10	2.79
Fixed Assets	53,587	57,624	58,471	68,268	70,174	7.53	1.47	2.79
Current Assets	106	233	22	41	42	119.37	-90.53	1.22
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	8,473	8,266	22.65	49.25	-2.45
Government Guarantee	37	440	40	40	40	1081.98	-90.95	0.00
Institutional Guarantee	3,112	3,599	6,352	7,252	7,019	15.64	76.50	-3.20
Personal Guarantee	627	631	875	1,113	1,138	0.63	38.68	2.24
Collective Guarantee	-	-	0	0	0	0.00	0.00	-1.38
International Rated Foreign Bank's								
Guarantee	-	204	-	-	-	0.00	-100.00	0.00
Other Guarantee	245	60	95	68	68	-75.73	59.30	-0.72
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	8,192	9,232	3,122	3,214	3,236	12.69	-66.19	0.70
<b>Total</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>84,754</b>	<b>86,840</b>	<b>9.52</b>	<b>-3.86</b>	<b>2.46</b>

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	FBL	NSBI	NBBL	EBL	BOK	NCC	NIC	NMBL
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	<b>34,303.03</b>	<b>29,253.08</b>	<b>34,084.80</b>	<b>31,032.50</b>	<b>15,912.56</b>	<b>19,617.07</b>	<b>15,287.50</b>	<b>15,042.95</b>	<b>20,005.83</b>	<b>16,119.75</b>	<b>14,517.94</b>	<b>20,894.79</b>	<b>12,800.76</b>
	a. Paid-up Capital	14,405.90	11,940.36	18,496.19	18,307.54	9,429.45	12,968.73	9,493.58	10,085.40	9,467.34	10,623.99	11,139.68	11,564.01	10,257.16
	b. Calls in Advance	-	2,000.00	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	5,765.76	10,123.82	8,696.13	6,760.06	4,784.01	4,853.96	3,059.38	3,298.02	4,726.45	3,237.46	2,143.94	3,701.30	2,728.06
	e. Share Premium	-	-	0.07	-	-	-	-	0.10	238.47	-	-	-	30.88
	f. Retained Earning	2,427.47	(533.92)	962.05	20.24	657.22	20.94	717.79	158.56	1,995.09	7.81	0.27	1,955.45	4.20
	g. Others Reserves Fund	11,703.90	5,722.82	5,930.36	5,944.66	1,041.88	1,773.44	2,016.75	1,500.86	3,578.48	2,250.49	1,234.06	3,674.03	(219.54)
2	<b>BORROWINGS</b>	<b>9,598.22</b>	<b>11,893.93</b>	<b>17,535.17</b>	<b>19,412.22</b>	<b>11,906.93</b>	<b>14,913.95</b>	<b>15,493.14</b>	<b>5,649.37</b>	<b>4,054.85</b>	<b>14,059.75</b>	<b>7,067.61</b>	<b>16,140.51</b>	<b>15,725.50</b>
	a. NRB	6,098.22	9,333.91	5,455.06	7,026.29	8,006.93	11,799.23	8,225.74	3,649.37	3,586.00	9,253.33	3,924.55	5,388.25	7,784.25
	b. Interbank Borrowing	-	-	7,873.00	2,838.43	3,900.00	550.00	4,238.50	-	-	200.03	-	-	1,500.00
	c. Foreign Banks and Fin. Ins.	-	-	-	3,547.50	-	-	-	-	-	2,399.86	-	-	1,186.50
	d. Other Financial Ins.	-	60.02	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	3,500.00	2,500.00	4,207.11	6,000.00	-	2,564.72	3,028.89	2,000.00	468.85	2,206.54	3,143.06	10,752.26	5,254.76
3	<b>DEPOSITS</b>	<b>183,384.70</b>	<b>244,514.74</b>	<b>235,276.05</b>	<b>174,975.13</b>	<b>94,619.19</b>	<b>167,858.07</b>	<b>112,866.74</b>	<b>82,224.56</b>	<b>165,917.99</b>	<b>103,686.56</b>	<b>126,102.92</b>	<b>299,338.07</b>	<b>140,061.96</b>
	a. Current	38,053.47	61,280.41	19,852.87	17,114.28	24,876.73	14,002.13	8,753.60	7,863.98	12,272.37	7,043.17	7,111.34	32,984.16	8,308.62
	Domestic	37,945.73	61,171.41	16,773.51	14,498.95	13,787.60	9,917.53	8,413.34	7,483.23	11,762.00	6,671.19	7,064.40	32,041.70	8,135.46
	Foreign	107.74	109.00	3,079.36	2,615.33	11,089.13	4,084.60	340.25	380.75	510.37	371.98	46.94	942.46	173.16
	b. Savings	77,584.95	120,594.51	71,912.60	53,774.98	37,985.03	47,578.37	38,185.70	18,805.13	54,302.47	29,265.81	28,041.05	77,776.85	43,389.53
	Domestic	77,573.04	120,589.86	68,670.11	52,579.20	34,254.52	46,247.24	37,939.31	18,741.45	54,209.90	29,064.83	28,009.68	77,730.51	43,327.16
	Foreign	11.91	4.65	3,242.49	1,195.78	3,730.51	1,331.13	246.40	63.67	92.57	200.98	31.38	46.34	62.37
	c. Fixed	54,381.92	48,694.73	115,957.88	82,571.15	25,998.74	95,336.00	61,328.89	50,647.09	81,976.57	58,859.30	79,523.25	175,648.61	78,424.62
	Domestic	54,364.19	48,668.33	112,953.74	82,518.65	20,486.93	92,088.11	61,293.31	50,585.44	81,917.59	58,841.31	78,235.21	175,543.99	74,939.32
	Foreign	17.73	26.40	3,004.14	52.50	5,511.81	3,247.89	35.58	61.65	58.98	17.99	1,288.04	104.62	3,485.31
	d. Call Deposits	12,500.62	12,583.55	24,909.57	18,027.98	4,721.99	7,165.42	2,559.70	3,682.39	15,236.91	7,065.63	10,475.34	12,540.60	8,627.61
	Domestic	12,500.62	12,507.50	22,220.72	13,793.80	2,599.65	4,703.88	2,417.31	3,664.96	13,193.90	6,963.98	10,072.75	12,480.39	7,828.38
	Foreign	0.31	76.05	2,688.85	4,234.18	2,122.34	2,461.54	142.40	17.43	2,043.02	101.65	402.60	60.21	799.23
	e. Others	863.42	1,361.54	2,643.11	3,486.75	1,036.70	3,776.14	2,038.84	1,225.98	2,129.66	1,452.65	951.93	387.84	1,311.58
	Domestic	644.04	1,360.68	2,621.61	2,547.55	991.09	2,517.74	1,585.44	1,225.71	2,129.13	1,086.45	950.81	325.13	1,298.07
	Foreign	219.39	0.86	21.50	939.19	45.61	1,258.40	453.40	0.26	0.53	366.20	1.12	62.71	13.51
4	<b>Bills Payable</b>	<b>19.75</b>	<b>5,638.53</b>	<b>210.74</b>	<b>-</b>	<b>128.52</b>	<b>72.80</b>	<b>279.79</b>	<b>213.75</b>	<b>194.43</b>	<b>58.94</b>	<b>20.07</b>	<b>99.57</b>	<b>44.99</b>
5	<b>Other Liabilities</b>	<b>17,159.78</b>	<b>23,409.77</b>	<b>15,023.08</b>	<b>29,009.83</b>	<b>4,733.32</b>	<b>7,636.43</b>	<b>7,911.69</b>	<b>12,881.01</b>	<b>20,948.32</b>	<b>5,824.84</b>	<b>6,504.38</b>	<b>48,446.12</b>	<b>12,980.17</b>
	1. Sundry Creditors	751.88	1,189.28	(7,431.89)	1,748.03	208.81	31.98	1,535.75	899.67	930.15	534.43	870.53	33,696.53	576.31
	2. Loan Loss Provision	4,708.03	7,689.73	4,451.81	6,816.85	1,459.12	2,874.20	1,889.65	1,963.42	2,484.33	3,078.94	3,113.01	4,560.81	2,195.13
	3. Interest Suspense a/c	-	7,555.83	1,072.19	1,398.91	16.76	-	284.88	-	-	-	-	-	118.94
	4. Others	11,699.87	6,974.93	16,930.96	19,046.04	3,048.63	4,730.24	4,201.41	10,017.91	17,533.85	2,211.47	2,520.84	10,188.77	10,089.79
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>40.85</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19.92</b>	<b>-</b>	<b>3,797.09</b>	<b>8.55</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>1,417.06</b>	<b>1,919.51</b>	<b>2,181.42</b>	<b>1,624.32</b>	<b>1,086.77</b>	<b>743.45</b>	<b>782.78</b>	<b>806.42</b>	<b>838.92</b>	<b>719.32</b>	<b>900.54</b>	<b>2,402.07</b>	<b>1,010.83</b>
	<b>TOTAL Liabilities</b>	<b>245,882.55</b>	<b>316,670.41</b>	<b>304,311.25</b>	<b>256,054.01</b>	<b>128,387.30</b>	<b>210,861.69</b>	<b>152,621.64</b>	<b>120,615.13</b>	<b>211,968.88</b>	<b>140,469.16</b>	<b>155,113.46</b>	<b>387,321.12</b>	<b>182,624.21</b>
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	<b>13,568.68</b>	<b>25,892.46</b>	<b>18,798.06</b>	<b>11,125.58</b>	<b>17,525.00</b>	<b>11,747.35</b>	<b>7,469.49</b>	<b>7,059.96</b>	<b>14,360.24</b>	<b>6,649.40</b>	<b>11,864.12</b>	<b>22,019.30</b>	<b>10,406.89</b>
	a. Cash Balance	6,692.87	4,686.86	3,281.80	2,987.84	1,088.02	2,145.59	1,478.85	2,348.13	2,694.82	1,919.78	3,828.75	8,325.75	3,337.98
	Nepalese Notes & Coins	6,603.78	4,610.14	3,088.46	2,692.98	974.40	2,021.96	1,465.04	2,260.93	2,674.72	1,871.67	3,805.42	8,153.86	3,308.74
	Foreign Currency	89.09	76.72	193.34	294.86	113.62	123.63	13.82	87.20	20.11	48.11	23.33	171.89	29.24
	b. Bank Balance	6,875.81	18,929.84	15,016.26	8,137.73	5,048.87	9,601.75	5,990.64	4,711.83	9,315.42	4,729.62	8,035.37	10,443.55	7,068.91
	1. In Nepal Rastra Bank	5,244.53	16,956.51	8,504.31	5,077.18	3,590.82	5,502.35	3,864.17	3,445.27	5,662.69	3,148.19	5,406.23	8,221.10	4,952.33
	Domestic Currency	5,244.53	16,883.67	7,984.01	4,684.88	3,378.76	5,454.04	3,813.25	3,401.56	5,528.00	3,080.87	5,369.63	8,172.07	4,812.87
	Foreign Currency	-	72.84	520.30	392.29	212.07	48.31	50.92	43.71	134.69	67.32	36.59	49.04	139.46
	2. "A" Class Licensed Institution	63.33	484.01	255.91	610.29	10.88	-	352.85	206.07	267.33	185.23	267.79	1,251.38	404.94
	Domestic Currency	63.33	477.74	255.91	599.72	10.88	-	352.85	175.75	135.12	106.21	261.95	1,001.55	262.61
	Foreign Currency	-	6.27	-	10.57	-	-	-	30.31	132.21	79.02	5.84	249.83	142.33
	3. Other Financial Ins.	-	-	-	-	-	82.04	-	-	-	-	30.11	-	-
	4. In Foreign Banks	1,567.95	1,489.32	6,256.04	2,450.27	1,447.16	4,017.36	1,773.62	1,060.50	3,385.40	1,396.21	2,331.24	971.07	1,711.65
	c. Money at Call	-	2,275.77	500.00	-	11,388.12	-	-	-	2,350.00	-	-	3,250.00	-
	Domestic Currency	-	1,420.00	500.00	-	-	-	-	-	2,350.00	-	-	3,250.00	-
	Foreign Currency	-	855.77	-	-	11,388.12	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>23,119.59</b>	<b>38,425.62</b>	<b>34,302.47</b>	<b>25,400.22</b>	<b>13,272.09</b>	<b>28,533.92</b>	<b>22,600.85</b>	<b>15,020.62</b>	<b>34,114.28</b>	<b>15,724.39</b>	<b>13,708.63</b>	<b>33,046.56</b>	<b>18,549.64</b>
	a. Govt. Securities	22,619.59	38,425.62	32,738.42	25,400.22	13,272.09	28,533.92	22,600.85	15,011.12	34,114.28	15,724.39	13,708.63	33,046.56	18,549.64
	b. NRB Bond	500.00	-	-	-	-	-	-	9.50	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	377.56	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	1,186.50	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>5,541.79</b>	<b>8,260.23</b>	<b>14,604.61</b>	<b>13,927.24</b>	<b>6,364.94</b>	<b>3,356.90</b>	<b>500.29</b>	<b>2,518.82</b>	<b>3,185.61</b>	<b>5,294.10</b>	<b>3,672.34</b>	<b>6,804.66</b>	<b>3,863.36</b>
	a. Interbank Lending	-	-	-	-	-	-	-	260.00	-	-	3,070.69	-	-
	b. Non Residents	1,578.06	-	7,389.57	8,744.90	4,866.70	2,827.42	-	398.33	1,398.89	3,200.58	-	2,313.68	-
	c. Others	3,963.73	8,260.23	7,215.04	5,182.34	1,498.24								

S.N.	BFI Name	Kumari	lavami	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	<b>18,433.66</b>	<b>16,074.89</b>	<b>19,870.86</b>	<b>31,125.95</b>	<b>31,779.73</b>	<b>18,426.46</b>	<b>23,863.98</b>	<b>14,614.04</b>	<b>23,414.59</b>	<b>16,979.64</b>	<b>20,050.51</b>	<b>10,691.16</b>
	a. Paid-up Capital	14,711.18	11,551.35	12,524.43	18,620.63	23,795.75	14,200.97	18,656.32	10,118.89	18,366.71	12,708.70	16,120.46	8,643.66
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	2,779.26	2,090.08	3,507.11	8,299.32	5,240.89	2,876.68	4,011.02	2,355.35	3,647.76	2,580.32	2,841.85	1,087.70
	e. Share Premium	88.80	-	-	-	-	-	-	-	-	-	207.85	-
	f. Retained Earning	371.93	32.93	164.28	2,207.37	69.82	(493.42)	44.34	4.71	47.08	(559.75)	3.34	493.70
	g. Others Reserves Fund	482.49	2,400.53	3,675.03	1,998.63	2,673.28	1,842.23	1,152.30	2,135.09	1,353.04	2,250.37	877.02	466.10
2	<b>BORROWINGS</b>	<b>15,288.69</b>	<b>14,421.57</b>	<b>19,681.89</b>	<b>34,957.89</b>	<b>25,840.32</b>	<b>11,137.88</b>	<b>12,242.18</b>	<b>17,679.83</b>	<b>18,886.96</b>	<b>19,034.09</b>	<b>28,684.64</b>	<b>5,807.76</b>
	a. NRB	9,783.04	4,479.88	9,094.93	14,366.24	15,030.44	7,710.93	4,324.20	11,292.83	7,179.84	11,623.40	15,323.85	2,807.76
	b. Interbank Borrowing	2,505.65	-	1,474.80	-	500.00	950.00	-	1,200.00	-	1,774.00	6,208.39	-
	c. Foreign Banks and Fin. Ins.	-	5,927.50	949.60	-	5,334.75	-	-	1,187.00	6,528.50	-	7,152.41	-
	d. Other Financial Ins.	-	-	-	2,688.77	477.03	-	5,477.01	-	-	-	-	-
	e. Bonds and Securities	3,000.00	4,014.19	8,162.56	17,902.88	4,498.11	2,476.96	2,440.97	4,000.00	5,178.62	5,636.70	-	3,000.00
3	<b>DEPOSITS</b>	<b>166,613.62</b>	<b>132,512.42</b>	<b>192,831.22</b>	<b>157,683.99</b>	<b>280,630.02</b>	<b>143,019.53</b>	<b>162,630.43</b>	<b>131,694.80</b>	<b>182,774.64</b>	<b>167,449.23</b>	<b>143,817.43</b>	<b>92,720.65</b>
	a. Current	10,809.51	7,510.96	10,095.57	25,581.91	21,026.47	6,711.07	7,151.86	9,200.08	9,706.52	16,966.21	9,669.92	4,388.45
	Domestic	10,406.20	7,216.08	9,732.37	25,425.72	20,444.07	6,398.54	7,031.58	8,072.35	9,063.32	16,863.09	9,473.63	4,365.24
	Foreign	403.30	294.88	363.20	156.20	582.41	312.54	120.28	1,127.73	643.20	103.13	196.29	23.22
	b. Savings	36,097.45	39,193.82	59,750.53	49,018.99	93,642.40	39,537.10	32,622.57	37,474.90	48,883.64	60,950.10	40,096.59	16,929.30
	Domestic	35,913.47	38,769.47	59,638.85	49,018.99	93,521.59	39,353.74	32,607.80	37,375.89	48,617.22	60,929.85	40,007.32	16,873.53
	Foreign	183.98	424.35	111.68	0.04	120.82	183.36	14.77	99.02	266.42	20.25	89.27	55.77
	c. Fixed	104,674.61	75,858.90	106,193.06	78,388.62	145,754.43	87,258.67	110,769.18	77,623.46	108,367.35	77,388.72	79,462.70	65,072.01
	Domestic	102,691.65	73,898.97	104,996.54	78,388.62	143,899.92	83,622.37	110,769.18	77,042.34	106,956.40	77,372.13	79,411.63	63,194.91
	Foreign	1,982.96	1,959.93	1,196.51	-	1,854.51	3,636.30	-	581.12	1,410.95	16.59	51.08	1,877.10
	d. Call Deposits	13,707.73	7,829.01	14,587.73	4,095.90	17,501.85	8,705.81	9,967.43	5,791.52	11,827.82	10,265.34	13,494.55	5,697.60
	Domestic	13,338.83	7,441.92	13,967.01	4,095.90	17,281.42	8,591.63	9,951.49	5,736.02	10,830.60	9,852.11	13,378.55	5,623.12
	Foreign	368.89	387.08	620.72	-	220.44	114.17	15.94	55.50	997.22	413.23	116.00	74.48
	e. Others	1,324.33	2,119.73	2,204.33	598.56	2,704.86	806.88	2,119.39	1,604.84	3,989.31	1,878.86	1,093.66	633.29
	Domestic	1,324.33	1,778.78	2,204.33	598.56	2,699.06	806.88	1,948.28	1,604.84	3,027.47	1,878.86	1,093.66	633.29
	Foreign	-	340.95	-	-	5.80	-	171.10	-	961.84	-	-	0.00
4	<b>Bills Payable</b>	<b>36.15</b>	<b>27.95</b>	<b>-</b>	<b>-</b>	<b>25.14</b>	<b>279.21</b>	<b>130.53</b>	<b>57.18</b>	<b>62.34</b>	<b>6.82</b>	<b>244.14</b>	<b>15.34</b>
5	<b>Other Liabilities</b>	<b>13,826.93</b>	<b>10,027.31</b>	<b>17,550.90</b>	<b>30,349.85</b>	<b>22,457.96</b>	<b>7,000.90</b>	<b>10,338.83</b>	<b>6,323.80</b>	<b>22,673.48</b>	<b>13,554.17</b>	<b>4,711.62</b>	<b>7,054.02</b>
	1. Sundry Creditors	8,134.48	994.87	4,136.89	5,659.16	1,360.62	37.44	44.61	1.54	54.33	5,378.09	48.70	9.06
	2. Loan Loss Provision	3,435.51	2,579.04	3,246.10	4,964.32	6,402.75	3,076.84	3,278.29	2,715.85	4,574.52	3,454.48	3,082.59	1,875.55
	3. Interest Suspense a/c	-	-	-	572.51	-	-	238.00	784.56	-	(58.72)	-	-
	4. Others	2,256.94	6,453.40	10,167.91	19,153.86	14,694.59	3,886.62	6,777.93	2,821.86	18,044.63	4,780.32	1,580.33	5,169.41
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>0.99</b>	<b>965.04</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.13</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>951.74</b>	<b>817.40</b>	<b>1,577.31</b>	<b>1,422.51</b>	<b>2,663.38</b>	<b>1,239.35</b>	<b>1,678.59</b>	<b>745.54</b>	<b>1,711.52</b>	<b>1,262.01</b>	<b>1,399.91</b>	<b>504.00</b>
	<b>TOTAL Liabilities</b>	<b>215,150.79</b>	<b>173,881.54</b>	<b>251,513.17</b>	<b>256,505.24</b>	<b>363,396.55</b>	<b>181,103.34</b>	<b>210,884.54</b>	<b>171,115.19</b>	<b>249,523.52</b>	<b>218,286.10</b>	<b>198,908.26</b>	<b>116,792.94</b>
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	<b>12,478.60</b>	<b>9,273.15</b>	<b>13,468.51</b>	<b>9,479.50</b>	<b>22,495.69</b>	<b>16,918.58</b>	<b>10,803.13</b>	<b>9,906.32</b>	<b>16,031.59</b>	<b>16,251.95</b>	<b>22,377.93</b>	<b>8,559.34</b>
	a. Cash Balance	4,750.10	2,250.95	3,551.61	4,517.97	5,425.11	5,770.11	3,224.68	2,092.11	4,933.02	4,084.12	18,184.31	1,666.86
	Nepalese Notes & Coins	4,571.47	2,218.84	3,341.98	4,502.17	5,270.60	5,165.14	3,194.72	2,056.88	4,716.24	3,927.76	5,321.07	1,634.31
	Foreign Currency	178.63	32.10	209.63	15.80	154.50	604.97	29.96	35.22	216.78	156.36	12,863.24	32.54
	b. Bank Balance	7,728.50	7,022.20	9,916.90	4,961.53	17,070.58	9,822.52	7,578.45	7,814.21	9,726.72	12,167.84	4,193.63	5,383.03
	1. In Nepal Rastra Bank	6,470.57	4,770.44	8,319.23	3,861.84	8,797.80	4,423.25	5,022.03	5,575.99	5,261.32	8,457.14	4,193.63	3,249.06
	Domestic Currency	6,392.91	4,540.94	8,278.07	3,850.86	8,686.85	4,385.29	4,966.36	5,517.31	5,038.25	8,385.57	4,193.63	3,198.85
	Foreign Currency	77.65	229.49	41.16	10.98	110.95	37.96	55.67	58.67	223.07	71.58	-	50.22
	2. "A"Class Licensed Institution	315.97	448.31	305.95	426.63	1,275.46	710.27	1,912.54	47.29	408.55	1,807.56	-	1,562.18
	Domestic Currency	315.97	317.97	112.21	150.77	1,082.81	627.96	143.27	47.12	408.39	1,768.16	-	148.09
	Foreign Currency	-	130.35	193.74	275.86	192.64	82.31	1,769.26	0.17	0.16	39.41	-	1,414.09
	3. Other Financial Ins.	-	-	-	-	-	-	-	1.34	2.76	20.79	-	-
	4. In Foreign Banks	941.96	1,803.45	1,291.72	673.07	6,997.33	4,689.00	643.88	2,189.60	4,054.08	1,882.34	-	571.79
	c. Money at Call	-	-	-	-	-	1,325.95	-	-	1,371.85	-	-	1,509.45
	Domestic Currency	-	-	-	-	-	720.19	-	-	-	-	-	1,450.20
	Foreign Currency	-	-	-	-	-	605.76	-	-	1,371.85	-	-	59.25
2	<b>INVESTMENT IN SECURITIES</b>	<b>19,583.80</b>	<b>9,217.60</b>	<b>25,577.33</b>	<b>31,611.83</b>	<b>40,578.60</b>	<b>19,370.53</b>	<b>19,245.62</b>	<b>22,840.19</b>	<b>19,257.65</b>	<b>31,422.06</b>	<b>21,073.91</b>	<b>12,042.19</b>
	a. Govt. Securities	19,583.80	9,217.60	25,577.33	31,611.83	40,578.60	19,370.53	19,245.62	22,840.19	19,257.65	31,422.06	21,073.91	12,042.19
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>6,359.17</b>	<b>14,183.50</b>	<b>10,553.99</b>	<b>8,117.35</b>	<b>7,379.31</b>	<b>3,289.04</b>	<b>7,725.36</b>	<b>6,667.74</b>	<b>11,930.25</b>	<b>7,640.81</b>	<b>1,298.84</b>	<b>933.57</b>
	a. Interbank Lending	777.58	-	-	237.10	1,541.15	-	1,213.10	-	5,943.50	-	-	-
	b. Non Residents	3,296.30	7,528.98	3,121.68	-	1,340.68	1,492.86	4,555.03	4,585.28	3,655.96	708.04	-	500.08
	c. Others	2,285.30	6,654.52	7,432.31	7,880.25	4,497.48	1,796.18	1,957.23	2,082.46	2,330.79	6,932.77	1,298.84	433.49
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>165,876.49</b>	<b>133,043.08</b>	<b>184,617.54</b>	<b>175,014.46</b>	<b>271,026.02</b>	<b>132,407.89</b>	<b>162,342.68</b>	<b>125,375.33</b>	<b>179,232.34</b>	<b>148,402.55</b>	<b>148,072.60</b>	<b>87,572.45</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>165,876.49</b>	<b>133,043.08</b>	<b>184,608.14</b>	<b>175,014.46</b>	<b>271,026.02</b>	<b>132,382.49</b>	<b>161,919.16</b>	<b>124,037.09</b>	<b>179,201.60</b>	<b>148,402.55</b>	<b>148,072.60</b>	<b>87,572.45</b>
	a. Private Sector	165,876.49	133,043.08	177,481.85	175,014.46	259,845.32	129,832.70	153,615.58	119,535.34	173,255.99	148,402.55	144,691.66	82,851.57
	b. Financial Institutions	-	-	7,126.29	2.98								

S.N.	BFI Name	Century	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
<b>Liabilities</b>												
1	<b>CAPITAL FUND</b>	<b>10,843.98</b>	<b>14,831.27</b>	<b>5,985.51</b>	<b>80.70</b>	<b>614.06</b>	<b>3,698.07</b>	<b>1,561.82</b>	<b>1,150.89</b>	<b>6,787.06</b>	<b>5,592.92</b>	<b>4,180.40</b>
	a. Paid-up Capital	9,553.91	11,327.38	3,342.40	131.23	502.83	3,010.67	1,151.79	903.43	5,657.18	3,948.18	3,142.58
	b. Calls in Advance	-	-	-	50.11	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,110.84	2,442.48	990.98	108.17	18.77	505.12	218.64	211.51	955.25	746.70	941.03
	e. Share Premium	-	-	-	2.96	1.25	-	9.82	-	-	6.77	-
	f. Retained Earning	4.98	4.72	1,138.13	(218.50)	56.85	27.82	103.29	(6.41)	6.18	647.08	96.79
	g. Others Reserves Fund	174.25	1,056.70	513.99	6.72	34.35	154.46	78.27	42.36	168.44	244.20	-
2	<b>BORROWINGS</b>	<b>4,100.07</b>	<b>13,528.72</b>	<b>1,432.08</b>	<b>-</b>	<b>-</b>	<b>2,786.05</b>	<b>447.94</b>	<b>-</b>	<b>3,074.10</b>	<b>2,089.42</b>	<b>4,224.99</b>
	a. NRB	4,100.07	6,524.11	1,432.08	-	-	2,036.05	447.94	-	1,324.10	1,089.42	3,232.00
	b. Interbank Borrowing	-	450.00	-	-	-	-	-	-	500.00	-	-
	c. Foreign Banks and Fin. Ins.	-	1,777.50	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	4,777.12	-	-	-	750.00	-	-	1,250.00	1,000.00	992.98
3	<b>DEPOSITS</b>	<b>94,735.31</b>	<b>145,644.38</b>	<b>43,014.40</b>	<b>204.95</b>	<b>4,527.43</b>	<b>49,390.36</b>	<b>11,666.20</b>	<b>5,719.68</b>	<b>101,967.38</b>	<b>68,530.17</b>	<b>48,926.98</b>
	a. Current	4,941.33	9,742.19	865.60	7.87	47.75	660.90	257.40	223.15	1,748.14	1,202.82	511.25
	Domestic	4,876.59	9,274.01	863.96	7.87	47.75	660.90	257.40	223.15	1,748.14	1,202.82	511.25
	Foreign	64.74	468.18	1.65	-	-	-	-	-	-	-	-
	b. Savings	20,444.82	43,670.71	14,435.34	85.08	1,748.56	11,589.61	4,134.86	2,081.70	25,514.22	16,371.17	11,055.26
	Domestic	20,401.11	42,246.07	14,433.50	85.08	1,748.56	11,589.61	4,134.86	2,081.70	25,513.61	16,371.17	11,055.26
	Foreign	43.71	1,424.63	1.84	-	-	-	-	-	0.62	-	-
	c. Fixed	64,392.42	81,165.09	23,829.39	94.51	2,257.64	32,066.16	5,532.90	3,163.54	68,357.00	44,322.71	30,861.21
	Domestic	64,333.14	80,936.21	23,829.39	94.51	2,257.64	32,066.16	5,532.90	3,163.54	68,357.00	44,322.71	30,861.21
	Foreign	59.28	228.88	-	-	-	-	-	-	-	-	-
	d. Call Deposits	4,477.46	9,786.24	3,878.77	17.22	473.16	5,056.25	1,738.11	250.52	6,277.19	6,047.33	6,499.26
	Domestic	4,477.45	9,537.24	3,878.77	17.22	473.16	5,056.25	1,738.11	250.52	6,277.19	6,047.33	6,499.26
	Foreign	0.01	249.00	-	-	-	-	-	-	-	-	-
	e. Others	479.28	1,280.15	5.30	0.28	0.31	17.44	2.94	0.78	70.84	586.14	-
	Domestic	479.28	1,247.20	5.30	0.28	0.31	17.44	2.94	0.78	70.84	586.14	-
	Foreign	-	32.95	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	<b>98.55</b>	<b>-</b>	<b>2.25</b>	<b>-</b>	<b>-</b>	<b>8.92</b>	<b>-</b>	<b>-</b>	<b>6.81</b>	<b>11.53</b>	<b>-</b>
5	<b>Other Liabilities</b>	<b>5,228.68</b>	<b>5,753.44</b>	<b>3,539.85</b>	<b>172.71</b>	<b>147.85</b>	<b>1,400.61</b>	<b>558.73</b>	<b>159.13</b>	<b>3,421.05</b>	<b>2,641.05</b>	<b>487.70</b>
	1. Sundry Creditors	347.03	18.74	38.35	18.42	12.39	95.52	31.36	-	-	44.54	0.66
	2. Loan Loss Provision	2,066.42	2,301.80	1,253.35	10.51	112.18	802.37	381.97	99.38	1,379.30	1,169.30	-
	3. Interest Suspense a/c	546.71	-	415.38	14.85	-	-	-	-	-	-	-
	4. Others	2,268.52	3,432.90	1,832.78	128.93	23.29	502.72	145.41	59.75	2,041.76	1,427.21	487.04
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>695.53</b>	<b>1,077.07</b>	<b>530.24</b>	<b>-</b>	<b>-</b>	<b>261.82</b>	<b>47.03</b>	<b>68.04</b>	<b>602.41</b>	<b>492.95</b>	<b>-</b>
	<b>TOTAL Liabilities</b>	<b>115,702.11</b>	<b>180,834.89</b>	<b>54,504.33</b>	<b>458.36</b>	<b>5,289.34</b>	<b>57,545.83</b>	<b>14,281.73</b>	<b>7,097.74</b>	<b>115,858.81</b>	<b>79,358.04</b>	<b>57,820.07</b>
<b>Assets</b>												
1	<b>LIQUID FUNDS</b>	<b>6,450.51</b>	<b>9,384.14</b>	<b>6,821.19</b>	<b>52.08</b>	<b>1,627.84</b>	<b>6,253.60</b>	<b>2,293.09</b>	<b>564.33</b>	<b>7,815.61</b>	<b>6,681.88</b>	<b>7,327.91</b>
	a. Cash Balance	2,274.93	2,118.14	574.56	9.00	109.75	657.52	392.24	73.29	1,493.11	855.79	651.77
	Nepalese Notes & Coins	2,255.59	2,041.17	570.83	9.00	109.75	657.39	392.24	73.29	1,448.15	855.35	650.40
	Foreign Currency	19.34	76.97	3.73	-	-	0.12	-	-	44.96	0.44	1.37
	b. Bank Balance	4,175.58	7,266.00	1,782.02	6.38	138.47	1,470.19	575.86	237.31	3,268.14	2,117.91	6,676.15
	1. In Nepal Rastra Bank	3,459.42	6,035.57	1,782.02	6.38	138.47	1,435.88	230.26	91.36	3,266.28	2,117.91	1,835.55
	Domestic Currency	3,446.89	4,579.72	1,782.02	6.38	138.47	1,434.71	230.26	91.36	3,261.36	2,117.91	1,835.52
	Foreign Currency	12.53	1,455.85	0.00	-	-	1.16	-	-	4.92	-	0.02
	2. "A"Class Licensed Institution	168.91	71.98	-	-	-	32.61	345.60	46.00	1.86	-	1,281.90
	Domestic Currency	154.20	67.61	-	-	-	28.26	345.60	46.00	-	-	1,256.70
	Foreign Currency	14.71	4.37	-	-	-	4.35	-	-	1.86	-	25.19
	3. Other Financial Ins.	6.31	-	-	-	-	-	-	99.95	-	-	3,558.70
	4. In Foreign Banks	540.95	1,158.45	-	-	-	1.71	-	-	-	-	-
	c. Money at Call	-	-	4,464.61	36.70	1,379.62	4,125.89	1,324.99	253.73	3,054.35	3,708.18	-
	Domestic Currency	-	-	4,440.13	36.70	1,379.62	4,125.89	1,324.34	253.73	3,054.35	3,707.90	-
	Foreign Currency	-	-	24.48	-	-	0.66	-	-	-	0.28	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>13,799.91</b>	<b>19,553.88</b>	<b>4,383.88</b>	<b>4.00</b>	<b>-</b>	<b>5,048.33</b>	<b>400.00</b>	<b>1,135.09</b>	<b>14,494.31</b>	<b>8,288.62</b>	<b>4,920.00</b>
	a. Govt. Securities	13,799.91	18,961.38	4,383.88	4.00	-	5,048.33	400.00	1,135.09	14,493.31	8,288.62	4,920.00
	b. NRB Bond	-	-	-	-	-	-	-	-	1.00	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	592.50	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>2,038.49</b>	<b>3,833.58</b>	<b>662.26</b>	<b>0.31</b>	<b>-</b>	<b>515.35</b>	<b>208.93</b>	<b>32.35</b>	<b>478.81</b>	<b>821.36</b>	<b>538.57</b>
	a. Interbank Lending	367.53	115.90	-	-	-	-	-	-	-	-	-
	b. Non Residents	948.40	1,653.35	-	-	-	-	-	-	-	-	-
	c. Others	722.56	2,064.33	662.26	0.31	-	515.35	208.93	32.35	478.81	821.36	538.57
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>88,170.96</b>	<b>140,494.60</b>	<b>39,784.86</b>	<b>193.20</b>	<b>3,351.76</b>	<b>44,778.57</b>	<b>10,777.19</b>	<b>5,104.64</b>	<b>90,161.22</b>	<b>62,271.57</b>	<b>43,876.56</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>88,146.53</b>	<b>140,494.60</b>	<b>39,784.86</b>	<b>193.20</b>	<b>3,351.76</b>	<b>44,778.57</b>	<b>10,777.19</b>	<b>5,104.64</b>	<b>90,161.22</b>	<b>62,271.57</b>	<b>43,876.56</b>
	a. Private Sector	85,953.12	134,607.44	34,757.87	171.12	3,351.76	44,778.57	10,316.96	4,849.68	85,759.44	59,862.56	43,015.54
	b. Financial Institutions	2,193.40	5,883.79	5,026.99	22.08	-	-	460.23	254.96	4,401.78	2,409.01	861.02
	c. Government Organizations	-	3.36	-	-	-	-	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>24.44</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	24.44	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-
5	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-
6	<b>FIXED ASSETS</b>	<b>1,414.94</b>	<b>1,401.53</b>	<b>603.50</b>	<b>17.55</b>	<b>123.78</b>	<b>385.41</b>	<b>263.47</b>	<b>38.98</b>	<b>1,030.15</b>	<b>482.78</b>	<b>685.86</b>
7	<b>OTHER ASSETS</b>	<b>3,804.03</b>	<b>6,167.15</b>	<b>1,883.97</b>	<b>179.18</b>	<b>169.56</b>	<b>352.97</b>	<b>339.04</b>	<b>222.35</b>	<b>1,878.72</b>	<b>811.84</b>	<b>441.67</b>
	a. Accrued Interest:	879.42	1,361.66	540.48	14.85	-	52.86	79.46	51.94	549.09	-	-
	Financial Institutions	591.21	646.75	-	14.85	-	-	49.15	10.81	125.50	-	-
	Government Enterprises	164.34	177.74	36.22	-	-	52.86	-	7.81	132.41	-	-
	Private Sector	123.86	537.18	504.27	-	-	-	30.32	33.32	291.18	-	-
	b. Staff Loans / Adv.	1,838.71	2,893.42	-	0.41	0.86	-	152.93	44.01	877.03	-	-
	c. Sundry Debtors	535.88	226.15	50.18	71.76	59.86	115.50	48.27	8.06	71.05	196.05	22.48</

S.N.	BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Sanaakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	594.95	5,072.84	4,833.73	5,188.27	630.63	218.18	834.26	558.69	662.90	281.27	1,403.23	1,914.52
	a. Paid-up Capital	410.00	4,267.75	3,781.01	3,284.29	557.46	28.00	834.34	519.00	493.50	233.33	867.99	946.12
	b. Calls in Advance	-	-	-	-	-	182.74	-	-	74.14	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	70.10	608.56	709.77	807.09	48.14	3.99	64.65	13.33	229.82	242.96	414.35	205.82
	e. Share Premium	-	-	55.11	-	-	-	-	0.00	21.96	2.48	22.40	2.48
	f. Retained Earning	43.32	0.99	1.87	37.29	(47.87)	(3.55)	(44.97)	26.37	(327.72)	(2,023.18)	(124.58)	8.52
	g. Others Reserves Fund	71.53	195.53	285.96	1,059.60	72.90	7.01	(19.75)	-	171.21	1,825.68	223.07	751.59
2	<b>BORROWINGS</b>	-	7,184.09	1,630.88	2,140.47	-	-	64.62	-	-	-	123.00	1,928.75
	a. NRB	-	4,734.09	1,630.88	2,140.47	-	-	64.62	-	-	-	123.00	1,581.30
	b. Interbank Borrowing	-	950.00	-	-	-	-	-	-	-	-	-	100.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	1,500.00	-	-	-	-	-	-	-	-	-	247.45
3	<b>DEPOSITS</b>	622.69	53,733.51	41,165.51	42,383.24	4,504.46	695.45	4,123.20	2,350.93	1,233.95	477.20	7,433.12	10,390.00
	a. Current	29.43	1,493.35	430.95	933.64	689.56	25.93	127.36	43.22	51.24	-	77.95	16.21
	Domestic	29.43	1,493.29	430.95	933.63	-	25.93	127.36	43.22	51.24	-	77.95	16.21
	Foreign	-	0.06	-	0.01	689.56	-	-	-	-	-	-	-
	b. Savings	213.64	11,632.46	15,127.46	9,162.05	1,331.74	420.04	1,546.73	465.84	361.81	31.34	2,526.76	2,431.89
	Domestic	213.64	11,630.97	15,127.46	9,161.96	1,331.74	420.04	1,546.73	465.84	361.81	31.34	2,526.76	2,431.89
	Foreign	-	1.49	-	0.09	-	-	-	-	-	-	-	-
	c. Fixed	370.73	32,272.44	22,806.61	27,596.42	1,968.90	187.89	2,070.97	1,574.77	601.18	-	3,891.51	7,223.47
	Domestic	370.73	32,272.44	22,806.61	27,596.42	1,968.90	187.89	2,070.97	1,574.77	601.18	-	3,891.51	7,223.47
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	6.72	8,264.39	2,791.12	4,675.30	513.14	61.47	378.14	267.10	219.72	210.38	936.89	699.87
	Domestic	6.72	8,264.39	2,791.12	4,675.30	513.14	61.47	378.14	267.10	219.72	210.38	936.89	699.87
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	2.17	70.88	9.37	15.83	1.13	0.13	-	-	-	235.48	-	18.57
	Domestic	2.17	70.88	9.37	15.83	1.13	0.13	-	-	-	235.48	-	18.57
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	-	-	-	1.47	-	-	-	-	-	-	-	-
5	<b>Other Liabilities</b>	75.01	2,383.67	1,526.63	3,291.45	175.86	254.67	457.30	103.20	790.10	6,872.06	1,224.29	804.17
	1. Sundry Creditors	4.24	11.66	145.64	137.59	1.37	173.36	5.68	15.06	58.46	149.57	1.97	316.12
	2. Loan Loss Provision	29.70	1,072.02	680.73	1,032.22	99.73	29.97	203.79	58.16	225.11	2,214.72	567.08	364.10
	3. Interest Suspense a/c	37.03	-	164.46	526.97	-	-	42.32	15.91	488.96	4,429.59	209.41	-
	4. Others	4.05	1,299.99	535.80	1,594.66	74.76	51.34	205.51	14.06	17.56	78.18	445.83	123.95
6	<b>Reconciliation A/c</b>	-	0.00	-	-	-	-	-	-	-	0.05	-	-
7	<b>Profit &amp; Loss A/c</b>	3.10	344.02	348.83	351.74	35.55	17.90	-	1.81	33.29	5.25	19.36	-
	<b>TOTAL Liabilities</b>	1,295.76	68,718.12	49,505.59	53,356.64	5,346.51	1,186.21	5,479.38	3,014.63	2,720.25	7,635.83	10,203.00	15,037.44
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	423.50	9,153.70	4,917.75	6,259.45	967.39	452.04	490.04	481.72	494.70	277.58	1,594.61	1,393.60
	a. Cash Balance	6.96	1,251.04	586.26	519.49	51.23	36.82	139.24	41.79	21.67	0.13	203.28	210.66
	Nepalese Notes & Coins	6.96	1,199.84	586.26	517.88	51.23	36.82	139.24	41.79	21.67	0.13	203.28	210.66
	Foreign Currency	-	51.20	-	1.61	-	-	-	-	-	-	-	-
	b. Bank Balance	416.53	1,763.04	1,430.91	5,739.96	215.30	44.12	132.80	439.93	473.03	27.85	226.22	364.86
	1. In Nepal Rastra Bank	18.28	1,692.66	1,405.57	1,134.50	178.46	-	132.48	73.27	102.39	10.59	226.22	364.86
	Domestic Currency	18.28	1,647.71	1,405.57	1,134.50	178.46	-	132.48	73.27	102.39	10.59	226.22	364.86
	Foreign Currency	-	44.94	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	393.73	70.39	24.31	2,127.20	36.84	27.29	0.32	120.43	119.81	5.91	-	-
	Domestic Currency	393.73	69.96	24.31	2,114.29	36.84	27.29	0.32	120.43	119.81	5.91	-	-
	Foreign Currency	-	0.43	-	12.91	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	4.52	-	1.03	2,478.26	-	16.83	-	246.24	250.83	11.35	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	6,139.61	2,900.58	-	700.86	371.10	218.01	-	-	249.60	1,165.12	818.08
	Domestic Currency	-	6,124.30	2,900.58	-	700.86	371.10	218.01	-	-	249.60	1,165.12	818.08
	Foreign Currency	-	15.31	-	-	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	-	5,666.38	4,442.05	3,938.89	-	-	180.00	110.00	277.20	2.01	550.63	2,740.92
	a. Govt. Securities	-	5,666.38	4,442.05	3,938.89	-	-	180.00	110.00	277.20	2.01	550.63	2,740.92
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	-	1,408.19	1,033.49	1,525.02	128.12	-	5.01	22.50	64.66	105.63	264.50	386.14
	a. Interbank Lending	-	-	700.00	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	-	1,408.19	333.49	1,525.02	128.12	-	5.01	22.50	64.66	105.63	264.50	386.14
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	685.72	50,022.50	37,328.41	38,970.55	3,784.18	656.00	4,318.76	2,306.19	1,173.05	2,247.57	6,720.56	9,209.80
	<b>4.1 LOANS &amp; ADVANCES</b>	685.72	50,022.50	37,328.41	38,970.55	3,784.18	656.00	4,318.76	2,306.19	1,173.05	2,247.57	6,720.56	9,209.80
	a. Private Sector	685.72	50,022.50	33,874.49	35,291.95	3,784.18	656.00	4,318.76	2,275.23	992.60	2,247.57	6,066.06	8,439.80
	b. Financial Institutions	-	-	3,453.92	3,678.59	-	-	-	30.96	180.45	-	654.50	770.00
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	<b>LOANS AGAINST COLLECTED BILLS</b>	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	<b>FIXED ASSETS</b>	39.26	772.58	582.67	586.29	195.12	26.73	94.65	28.29	47.49	32.18	136.05	454.73
7	<b>OTHER ASSETS</b>	89.64	1,670.48	1,201.22	2,010.37	174.94	49.51	337.11	65.92	663.15	4,970.86	887.88	781.16
	a. Accrued Interest:	37.90	408.66	208.18	577.74	16.02	9.73	42.32	15.91	599.64	4,424.94	301.23	-
	Financial Institutions	5.64	-	-	394.50	-	0.28	-	-	132.44	4,424.93	118.39	-
	Government Enterprises	-	51.58	43.72	33.37	-	-	-	-	-	-	9.73	-
	Private Sector	32.26	357.07	164.46	149.87	16.02	9.45	42.32	15.91	467.20	0.02	173.11	-
	b. Staff Loans / Adv.	0.24	610.30	332.39	61.56	41.71	13.10	45.00	-	1.37	-	72.98	0.80
	c. Sundry Debtors	2.47	1.34	76.11	796.98	0.02	1.71	161.49	29.36	5.82	449.69	54.86	-
	d. Cash In Transit	-	-	-	0.04	-	-	-	-	-	-	-	-
	e. Others	49.03	650.18	584.55	574.04	117.18	24.97	88.29	20.65	56.32	96.23	458.80	780.36
8	<b>Expenses not Written off</b>	-	-	-	-	-	-	-	-	-	-	-	-
9	<b>Non Banking Assets</b>	57.64	24.29	-	66.08	96.76	-	2.49	-	-	-	48.76	71.10
1													

S.N.	BFI Name	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samreddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	<b>1,285.81</b>	<b>1,144.36</b>	<b>909.67</b>	<b>905.34</b>	<b>1,351.83</b>	<b>1,205.01</b>	<b>485.20</b>	<b>365.50</b>	<b>(657.43)</b>	<b>1,430.28</b>	<b>1,589.58</b>	<b>1,774.20</b>	<b>1,279.60</b>
	a. Paid-up Capital	958.68	828.91	800.10	600.41	963.15	881.04	400.00	545.94	935.07	864.00	1,127.12	1,351.55	915.66
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	77.77	-	-	-	-	-	-	-	-
	d. General Reserves	234.28	229.59	31.64	189.92	220.41	164.15	12.87	88.52	259.54	170.99	281.63	256.27	139.85
	e. Share Premium	-	3.03	7.12	-	-	0.44	21.34	11.25	2.61	-	-	-	1.14
	f. Retained Earning	32.81	(250.85)	35.88	99.43	4.88	92.94	50.19	(288.83)	(1,854.65)	93.17	6.73	58.55	161.62
	g. Others Reserves Fund	60.05	333.68	34.92	15.58	85.62	66.45	0.81	8.61	0.00	302.12	174.10	107.83	61.33
2	<b>BORROWINGS</b>	<b>950.00</b>	<b>332.08</b>	<b>340.75</b>	<b>-</b>	<b>407.42</b>	<b>285.40</b>	<b>-</b>	<b>157.50</b>	<b>25.10</b>	<b>100.00</b>	<b>2,318.42</b>	<b>817.30</b>	<b>-</b>
	a. NRB	780.00	132.08	340.75	-	407.42	285.40	-	157.50	-	100.00	2,119.14	317.30	-
	b. Interbank Borrowing	170.00	200.00	-	-	-	-	-	-	25.10	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	199.28	500.00	-
3	<b>DEPOSITS</b>	<b>6,265.92</b>	<b>3,272.18</b>	<b>3,713.15</b>	<b>3,083.09</b>	<b>10,422.09</b>	<b>5,926.41</b>	<b>442.06</b>	<b>1,651.52</b>	<b>747.94</b>	<b>6,619.52</b>	<b>16,084.36</b>	<b>11,635.28</b>	<b>6,217.63</b>
	a. Current	-	46.47	201.86	16.69	101.15	28.00	-	284.28	-	46.45	214.76	-	34.27
	Domestic	-	46.47	201.86	16.69	101.15	28.00	-	284.28	-	46.45	214.76	-	34.27
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	1,516.97	1,041.83	944.48	969.41	2,611.89	1,440.75	163.28	343.64	21.67	1,318.02	3,816.85	2,080.93	1,717.80
	Domestic	1,516.97	1,041.83	944.48	969.41	2,611.89	1,440.75	163.28	343.64	21.67	1,318.02	3,816.85	2,080.93	1,717.80
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	4,338.86	1,930.17	2,210.69	2,054.75	6,662.56	4,035.59	278.78	868.62	-	4,583.22	10,595.29	7,944.81	3,890.02
	Domestic	4,338.86	1,930.17	2,210.69	2,054.75	6,662.56	4,035.59	278.78	868.62	-	4,583.22	10,595.29	7,944.81	3,890.02
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	410.09	253.72	356.12	42.24	1,046.48	-	-	154.98	-	665.83	1,448.88	1,609.49	575.44
	Domestic	410.09	253.72	356.12	42.24	1,046.48	-	-	154.98	-	665.83	1,448.88	1,609.49	575.44
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	-	-	-	-	422.07	-	-	726.27	6.00	8.58	0.05	0.10
	Domestic	-	-	-	-	-	422.07	-	-	726.27	6.00	8.58	0.05	0.10
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	<b>-</b>	<b>-</b>	<b>0.06</b>	<b>-</b>	<b>0.23</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.16</b>	<b>0.20</b>	<b>-</b>	<b>-</b>
5	<b>Other Liabilities</b>	<b>213.08</b>	<b>304.03</b>	<b>170.81</b>	<b>314.47</b>	<b>359.60</b>	<b>171.85</b>	<b>41.22</b>	<b>221.25</b>	<b>4,460.69</b>	<b>279.20</b>	<b>512.81</b>	<b>557.31</b>	<b>300.31</b>
	1. Sundry Creditors	8.74	8.49	12.18	20.05	2.55	3.87	0.81	12.59	201.40	27.35	43.42	34.42	5.15
	2. Loan Loss Provision	95.33	114.53	78.60	149.91	226.06	117.51	10.59	72.77	1,586.38	93.44	252.90	313.81	164.82
	3. Interest Suspense a/c	5.84	-	8.07	54.19	8.98	-	6.69	88.42	2,626.82	-	-	-	36.79
	4. Others	103.16	181.01	71.96	90.31	122.02	50.47	23.12	47.46	46.10	158.40	216.48	209.09	93.55
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>12.07</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>35.59</b>	<b>29.47</b>	<b>35.00</b>	<b>6.61</b>	<b>6.67</b>	<b>-</b>	<b>20.59</b>	<b>92.65</b>	<b>-</b>	<b>24.78</b>
	<b>TOTAL Liabilities</b>	<b>8,714.81</b>	<b>5,052.66</b>	<b>5,146.50</b>	<b>4,338.48</b>	<b>12,570.63</b>	<b>7,623.68</b>	<b>975.09</b>	<b>2,402.44</b>	<b>4,576.31</b>	<b>8,449.75</b>	<b>20,598.02</b>	<b>14,784.09</b>	<b>7,822.32</b>
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	<b>711.25</b>	<b>1,099.89</b>	<b>813.15</b>	<b>982.08</b>	<b>1,865.51</b>	<b>686.38</b>	<b>312.74</b>	<b>463.06</b>	<b>208.95</b>	<b>513.39</b>	<b>2,127.42</b>	<b>2,762.69</b>	<b>654.55</b>
	a. Cash Balance	63.93	45.40	70.99	16.00	152.10	63.63	9.67	52.12	0.11	44.29	243.83	179.51	52.54
	Nepalese Notes & Coins	63.93	45.40	70.99	16.00	152.10	63.63	9.67	52.12	0.11	44.23	243.83	179.51	52.54
	Foreign Currency	-	-	-	-	-	-	-	-	-	0.06	-	-	-
	b. Bank Balance	647.33	854.49	129.73	104.90	277.01	622.74	14.57	410.94	208.84	212.62	1,883.59	2,583.19	127.58
	1. In Nepal Rastra Bank	208.96	117.08	119.70	99.57	268.02	249.83	-	77.23	3.11	210.51	540.85	346.62	127.58
	Domestic Currency	208.96	117.08	119.70	99.57	268.02	249.83	-	77.23	3.11	210.51	540.85	346.62	127.58
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	273.44	268.07	10.00	5.32	8.99	232.10	14.57	57.53	198.76	2.08	842.07	1,300.51	-
	Domestic Currency	273.44	268.07	10.00	5.32	8.99	232.10	14.57	57.53	198.76	2.08	842.07	1,300.51	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	164.93	469.34	0.02	0.01	-	140.81	-	276.19	6.97	0.03	500.67	936.06	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	200.00	612.43	861.18	1,436.39	-	288.50	-	-	256.48	-	-	474.43
	Domestic Currency	-	200.00	612.43	861.18	1,436.39	-	288.50	-	-	256.48	-	-	474.43
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>2,237.70</b>	<b>352.34</b>	<b>415.00</b>	<b>-</b>	<b>955.55</b>	<b>1,340.66</b>	<b>-</b>	<b>181.84</b>	<b>-</b>	<b>1,154.88</b>	<b>3,114.76</b>	<b>-</b>	<b>1,406.70</b>
	a. Govt. Securities	2,237.70	352.34	415.00	-	955.55	1,340.66	-	181.84	-	1,154.88	3,114.76	-	1,406.70
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>169.20</b>	<b>332.83</b>	<b>107.85</b>	<b>55.60</b>	<b>385.96</b>	<b>316.72</b>	<b>66.87</b>	<b>75.98</b>	<b>0.03</b>	<b>646.69</b>	<b>1,153.12</b>	<b>450.00</b>	<b>168.14</b>
	a. Interbank Lending	-	-	-	-	200.00	-	-	-	-	-	750.00	450.00	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	169.20	332.83	107.85	55.60	185.96	316.72	66.87	75.98	0.03	646.69	403.12	-	168.14
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>5,357.85</b>	<b>2,782.87</b>	<b>3,513.44</b>	<b>3,163.19</b>	<b>8,925.03</b>	<b>5,066.77</b>	<b>440.17</b>	<b>1,451.11</b>	<b>1,586.38</b>	<b>5,724.77</b>	<b>13,426.66</b>	<b>11,023.73</b>	<b>5,260.01</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>5,357.85</b>	<b>2,782.87</b>	<b>3,513.44</b>	<b>3,163.19</b>	<b>8,925.03</b>	<b>5,066.77</b>	<b>440.17</b>	<b>1,451.11</b>	<b>1,586.38</b>	<b>5,724.77</b>	<b>13,426.66</b>	<b>11,023.73</b>	<b>5,260.01</b>
	a. Private Sector	5,012.35	2,727.49	3,276.81	3,122.71	8,925.03	4,948.33	409.00	1,434.42	1,586.38	5,289.12	12,750.46	8,965.24	4,968.25
	b. Financial Institutions	345.50	55.38	236.62	40.48	-	118.44	31.17	16.69	-	435.65	676.20	2,058.48	291.76
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	<b>FIXED ASSETS</b>	<b>116.50</b>	<b>145.36</b>	<b>131.83</b>	<b>26.81</b>	<b>198.26</b>	<b>152.77</b>	<b>120.27</b>	<b>49.63</b>	<b>80.70</b>	<b>170.92</b>	<b>286.04</b>	<b>141.30</b>	<b>54.19</b>
7	<b>OTHER ASSETS</b>	<b>121.31</b>	<b>114.33</b>	<b>129.30</b>	<b>109.84</b>									

BFI Name	NBL	RBS	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,961.16</b>	<b>4,590.36</b>	<b>5,902.41</b>	<b>4,571.69</b>	<b>1,370.08</b>	<b>4,562.05</b>	<b>3,402.62</b>
1.1 On Deposit Liabilities	3,615.33	4,377.19	5,570.35	4,091.86	1,300.74	4,356.51	3,110.10
1.1.1 Saving Account	1,725.33	2,521.70	1,437.90	1,043.77	656.10	1,068.26	797.33
1.1.2 Fixed Account	1,788.33	1,741.30	4,001.90	2,912.86	623.09	3,213.97	2,291.66
1.1.2.1 Up to 3 months Fixed Account	105.45	-	600.28	64.18	19.84	-	91.84
1.1.2.2 3 to 6 months Fixed Account	227.06	-	800.38	-	160.63	-	73.19
1.1.2.3 6 months to 1 year Fixed Account	1,120.30	-	2,000.95	-	359.08	3,213.97	200.88
1.1.2.4 Above 1 year Fixed Account	335.53	1,741.30	600.28	2,848.69	83.54	-	1,925.75
1.1.3 Call Deposit	101.67	114.19	130.56	135.22	21.54	74.29	21.11
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	345.83	213.17	332.06	479.84	69.34	205.54	292.52
<b>2. Commission Expense</b>	<b>21.09</b>	<b>92.61</b>	<b>157.80</b>	<b>138.31</b>	<b>72.88</b>	<b>-</b>	<b>45.01</b>
<b>3. Staff Expense</b>	<b>1,210.34</b>	<b>1,469.06</b>	<b>1,165.70</b>	<b>831.32</b>	<b>437.36</b>	<b>637.93</b>	<b>681.38</b>
<b>4. Office Operating Expenses</b>	<b>486.35</b>	<b>777.10</b>	<b>643.93</b>	<b>571.47</b>	<b>337.92</b>	<b>562.81</b>	<b>460.39</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>756.33</b>	<b>1,627.26</b>	<b>401.78</b>	<b>920.25</b>	<b>223.42</b>	<b>371.13</b>	<b>263.82</b>
7.1 Loan loss Provision	756.33	1,627.26	399.58	920.25	223.42	371.13	249.39
7.1.1 General Loan loss Provision	756.33	340.56	161.66	460.51	223.42	-	212.47
7.1.1.1 Pass Loan Loss Provision	756.33	204.89	161.66	181.33	223.42	-	136.25
7.1.1.2 Watch List Provision	-	135.67	-	279.18	-	-	76.23
7.1.2 Special Loan Loss Provision	-	931.07	237.91	459.74	-	-	36.91
7.1.3 Additional Loan Loss Provision	-	355.63	-	-	-	371.13	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	14.43
7.5. Provision for Loss of Other Assets	-	-	2.20	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>0.30</b>	<b>86.97</b>	<b>0.20</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>88.99</b>	<b>144.32</b>	<b>346.30</b>	<b>-</b>	<b>172.50</b>	<b>118.01</b>	<b>124.25</b>
<b>10. Provision for Income Tax</b>	<b>268.90</b>	<b>822.20</b>	<b>935.29</b>	<b>696.14</b>	<b>465.76</b>	<b>318.67</b>	<b>335.48</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.81</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,417.06</b>	<b>1,919.51</b>	<b>2,181.42</b>	<b>1,624.32</b>	<b>1,086.77</b>	<b>743.45</b>	<b>782.78</b>
<b>Total Expenses</b>	<b>8,210.22</b>	<b>11,442.41</b>	<b>11,734.93</b>	<b>9,440.47</b>	<b>4,166.89</b>	<b>7,314.86</b>	<b>6,095.74</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>6,986.09</b>	<b>9,113.59</b>	<b>10,122.03</b>	<b>6,978.62</b>	<b>3,028.02</b>	<b>6,478.60</b>	<b>5,117.48</b>
1.1 On Loans and Advances	6,312.47	7,999.59	9,088.76	6,353.18	2,705.47	5,932.87	4,594.69
1.2 On Investment	154.68	1,077.40	829.21	605.58	267.87	496.43	443.51
1.2.1 Government Bonds	154.68	446.67	784.21	605.58	251.06	496.09	443.51
1.2.2 Foreign Bonds	-	-	45.00	-	-	0.33	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	630.73	-	-	16.80	-	-
1.3 On Agency Balance	30.41	-	0.48	9.27	0.23	-	2.91
1.4 On Call Deposit	-	35.52	105.07	-	6.72	-	-
1.5 On Others	488.53	1.07	98.50	10.59	47.73	49.31	76.37
<b>2. Commission and Discount</b>	<b>507.88</b>	<b>102.98</b>	<b>520.65</b>	<b>583.83</b>	<b>502.83</b>	<b>427.21</b>	<b>708.40</b>
2.1 Bills Purchase and Discount	-	-	0.00	0.37	14.25	0.19	1.01
2.2 Commission	507.88	102.98	523.07	583.46	380.76	314.56	234.27
2.3 Others	-	0.00	(2.42)	-	107.82	112.46	473.11
<b>3. Exchange Fluctuation Income</b>	<b>175.05</b>	<b>31.00</b>	<b>394.69</b>	<b>436.24</b>	<b>354.64</b>	<b>313.53</b>	<b>133.64</b>
3.1 Due to Change in Exchange Rate	8.78	(4.17)	334.07	7.34	73.99	-	3.32
3.2 Due to Foreign Currency Transaction	166.27	35.16	60.63	428.90	280.66	313.53	130.32
<b>4. Other Operating Income</b>	<b>121.73</b>	<b>680.94</b>	<b>494.49</b>	<b>227.53</b>	<b>34.82</b>	<b>70.31</b>	<b>8.49</b>
<b>5. Non Operating Income</b>	<b>50.62</b>	<b>0.46</b>	<b>200.67</b>	<b>252.61</b>	<b>5.56</b>	<b>24.38</b>	<b>7.15</b>
<b>6. Write Back from Provisions for loss</b>	<b>368.86</b>	<b>1,259.34</b>	<b>-</b>	<b>961.64</b>	<b>241.02</b>	<b>-</b>	<b>120.59</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>254.12</b>	<b>2.40</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.84</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>8,210.22</b>	<b>11,442.41</b>	<b>11,734.93</b>	<b>9,440.47</b>	<b>4,166.89</b>	<b>7,314.86</b>	<b>6,095.74</b>

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>2,576.67</b>	<b>4,261.26</b>	<b>3,232.62</b>	<b>3,893.18</b>	<b>9,788.82</b>	<b>4,348.18</b>	<b>5,261.86</b>
1.1 On Deposit Liabilities	2,417.07	4,147.78	2,973.19	3,691.03	8,954.40	3,895.61	4,860.22
1.1.1 Saving Account	406.17	1,176.73	680.23	744.84	2,174.43	901.92	733.91
1.1.2 Fixed Account	1,983.80	2,900.27	2,244.51	2,890.91	6,675.47	2,934.55	4,020.18
1.1.2.1 Up to 3 months Fixed Account	-	658.97	-	410.89	-	32.46	-
1.1.2.2 3 to 6 months Fixed Account	0.77	625.29	-	349.85	5.00	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	654.01	2,244.51	1,760.77	159.10	52.45	-
1.1.2.4 Above 1 year Fixed Account	1,983.03	962.00	-	369.40	6,511.37	2,849.64	4,020.18
1.1.3 Call Deposit	27.10	70.78	48.45	55.27	104.50	59.14	106.13
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	159.60	113.48	259.43	202.15	834.42	452.57	401.64
<b>2. Commission Expense</b>	<b>17.26</b>	<b>56.87</b>	<b>48.28</b>	<b>18.08</b>	<b>-</b>	<b>50.48</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>510.27</b>	<b>734.37</b>	<b>602.64</b>	<b>595.55</b>	<b>1,485.71</b>	<b>820.69</b>	<b>1,118.62</b>
<b>4. Office Operating Expenses</b>	<b>310.63</b>	<b>517.33</b>	<b>532.08</b>	<b>349.55</b>	<b>849.29</b>	<b>513.23</b>	<b>580.54</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.73</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	0.73	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>1.05</b>	<b>-</b>	<b>1.10</b>	<b>-</b>	<b>-</b>	<b>22.18</b>	<b>3.11</b>
<b>7. Provision for Risk</b>	<b>995.10</b>	<b>407.70</b>	<b>210.64</b>	<b>672.96</b>	<b>342.06</b>	<b>238.78</b>	<b>1,221.03</b>
7.1 Loan loss Provision	995.10	407.70	210.64	672.96	342.06	238.78	1,221.03
7.1.1 General Loan loss Provision	328.98	407.70	153.69	493.27	95.44	228.31	970.55
7.1.1.1 Pass Loan Loss Provision	184.74	407.70	152.74	401.11	88.37	228.31	839.43
7.1.1.2 Watch List Provision	144.25	-	0.95	92.16	7.07	-	131.13
7.1.2 Special Loan Loss Provision	666.12	-	56.94	179.69	246.62	10.47	250.48
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>2.69</b>	<b>-</b>	<b>-</b>	<b>6.90</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>118.79</b>	<b>133.16</b>	<b>110.84</b>	<b>140.76</b>	<b>381.28</b>	<b>160.45</b>	<b>152.63</b>
<b>10. Provision for Income Tax</b>	<b>262.73</b>	<b>359.54</b>	<b>278.25</b>	<b>366.27</b>	<b>1,029.46</b>	<b>433.21</b>	<b>421.92</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>806.42</b>	<b>838.92</b>	<b>719.32</b>	<b>900.54</b>	<b>2,402.07</b>	<b>1,010.83</b>	<b>951.74</b>
<b>Total Expenses</b>	<b>5,598.92</b>	<b>7,309.15</b>	<b>5,738.46</b>	<b>6,937.62</b>	<b>16,278.68</b>	<b>7,604.94</b>	<b>9,711.45</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>3,850.03</b>	<b>6,388.22</b>	<b>4,926.83</b>	<b>5,593.31</b>	<b>15,030.49</b>	<b>6,596.94</b>	<b>7,885.36</b>
1.1 On Loans and Advances	3,431.74	5,520.36	4,542.10	5,282.52	13,965.82	6,002.88	7,307.19
1.2 On Investment	376.31	823.43	378.69	283.34	947.74	478.05	481.31
1.2.1 Government Bonds	144.23	784.72	378.69	283.34	947.74	20.81	481.31
1.2.2 Foreign Bonds	-	38.71	-	-	-	36.38	-
1.2.3 NRB Bonds	219.76	-	-	-	-	-	-
1.2.4 Debenture & Bonds	12.32	-	-	-	-	420.86	-
1.3 On Agency Balance	0.07	-	-	27.28	2.23	-	-
1.4 On Call Deposit	20.49	-	3.04	0.17	30.46	-	-
1.5 On Others	21.42	44.43	3.00	0.00	84.24	116.01	96.87
<b>2. Commission and Discount</b>	<b>477.14</b>	<b>603.32</b>	<b>369.44</b>	<b>393.26</b>	<b>856.35</b>	<b>684.44</b>	<b>314.30</b>
2.1 Bills Purchase and Discount	6.33	-	3.63	0.01	2.28	-	-
2.2 Commission	465.04	603.32	365.80	393.26	854.07	658.18	142.25
2.3 Others	5.77	-	-	-	-	26.26	172.05
<b>3. Exchange Fluctuation Income</b>	<b>109.86</b>	<b>240.44</b>	<b>123.29</b>	<b>96.93</b>	<b>147.59</b>	<b>184.45</b>	<b>222.04</b>
3.1 Due to Change in Exchange Rate	1.35	47.69	-	-	-	40.27	44.41
3.2 Due to Foreign Currency Transaction	108.51	192.75	123.29	96.93	147.59	144.18	177.63
<b>4. Other Operating Income</b>	<b>258.05</b>	<b>77.17</b>	<b>66.71</b>	<b>51.94</b>	<b>233.28</b>	<b>19.06</b>	<b>383.05</b>
<b>5. Non Operating Income</b>	<b>112.60</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10.97</b>	<b>21.86</b>	<b>7.92</b>
<b>6. Write Back from Provisions for loss</b>	<b>774.42</b>	<b>-</b>	<b>185.20</b>	<b>665.97</b>	<b>-</b>	<b>98.19</b>	<b>898.78</b>
<b>7. Recovery of written-off Loan</b>	<b>16.83</b>	<b>-</b>	<b>66.99</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>136.20</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>5,598.92</b>	<b>7,309.15</b>	<b>5,738.46</b>	<b>6,937.62</b>	<b>16,278.68</b>	<b>7,604.94</b>	<b>9,711.45</b>

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,818.08</b>	<b>5,971.64</b>	<b>4,898.52</b>	<b>8,070.09</b>	<b>4,778.81</b>	<b>5,376.98</b>	<b>3,999.95</b>
1.1 On Deposit Liabilities	3,487.21	5,361.54	4,096.16	7,604.92	4,523.21	5,212.97	3,654.43
1.1.1 Saving Account	758.26	1,280.73	1,142.48	2,170.12	921.89	725.73	835.30
1.1.2 Fixed Account	2,615.80	3,999.66	2,934.69	5,315.11	3,495.18	4,420.98	2,779.76
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	319.97	-	-
1.1.2.2 3 to 6 months Fixed Account	502.11	328.82	-	1,340.82	313.22	965.87	1,469.51
1.1.2.3 6 months to 1 year Fixed Account	934.78	1,431.87	2,889.14	2,090.78	2,058.16	2,552.55	53.30
1.1.2.4 Above 1 year Fixed Account	1,178.91	2,238.97	45.55	1,883.52	803.83	902.56	1,256.96
1.1.3 Call Deposit	113.15	81.15	18.99	119.68	106.14	66.26	39.37
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	330.86	610.10	802.36	465.17	255.60	164.01	345.52
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>9.46</b>	<b>198.73</b>	<b>47.99</b>	<b>-</b>	<b>3.71</b>
<b>3. Staff Expense</b>	<b>624.54</b>	<b>1,105.17</b>	<b>1,409.05</b>	<b>1,328.55</b>	<b>658.35</b>	<b>552.27</b>	<b>751.89</b>
<b>4. Office Operating Expenses</b>	<b>613.14</b>	<b>759.10</b>	<b>654.77</b>	<b>923.33</b>	<b>583.30</b>	<b>441.46</b>	<b>552.74</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>4.46</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9.50</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	9.50
5.2 Due to Foreign Currency Transaction	-	-	4.46	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>15.49</b>	<b>12.98</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>472.66</b>	<b>71.19</b>	<b>995.82</b>	<b>104.10</b>	<b>274.67</b>	<b>39.15</b>	<b>519.09</b>
7.1 Loan loss Provision	472.66	71.19	995.82	104.10	274.67	39.15	519.09
7.1.1 General Loan loss Provision	315.48	71.19	547.65	316.54	81.22	163.92	278.13
7.1.1.1 Pass Loan Loss Provision	275.24	71.19	427.75	334.25	24.60	286.04	197.79
7.1.1.2 Watch List Provision	40.24	-	119.90	(17.72)	56.62	(122.12)	80.34
7.1.2 Special Loan Loss Provision	157.17	-	448.16	(212.44)	193.45	(124.77)	240.96
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>0.11</b>	<b>1.20</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.37</b>
<b>9. Provision for Staff Bonus</b>	<b>125.80</b>	<b>252.40</b>	<b>103.50</b>	<b>408.89</b>	<b>195.20</b>	<b>267.75</b>	<b>118.38</b>
<b>10. Provision for Income Tax</b>	<b>314.84</b>	<b>694.32</b>	<b>664.60</b>	<b>1,016.60</b>	<b>517.42</b>	<b>731.16</b>	<b>319.86</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.46</b>
<b>12. Net Profit</b>	<b>817.40</b>	<b>1,577.31</b>	<b>1,422.51</b>	<b>2,663.38</b>	<b>1,239.35</b>	<b>1,678.59</b>	<b>745.54</b>
<b>Total Expenses</b>	<b>6,786.57</b>	<b>10,447.83</b>	<b>10,175.67</b>	<b>14,713.67</b>	<b>8,295.09</b>	<b>9,087.36</b>	<b>7,026.50</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>5,425.52</b>	<b>8,978.59</b>	<b>8,652.77</b>	<b>12,865.32</b>	<b>7,171.74</b>	<b>8,141.43</b>	<b>5,841.69</b>
1.1 On Loans and Advances	5,120.59	8,088.18	7,845.59	11,686.15	6,517.86	7,562.13	5,303.15
1.2 On Investment	262.72	825.18	803.17	1,120.48	482.69	511.62	477.45
1.2.1 Government Bonds	240.12	816.66	802.79	1,120.48	482.69	486.43	471.11
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.05	-	-	-	-	-	-
1.2.4 Debenture & Bonds	22.55	8.52	0.38	-	-	25.19	6.34
1.3 On Agency Balance	-	0.08	-	-	0.41	0.17	0.07
1.4 On Call Deposit	-	64.06	-	-	26.29	-	36.25
1.5 On Others	42.21	1.09	4.01	58.69	144.50	67.51	24.77
<b>2. Commission and Discount</b>	<b>287.41</b>	<b>764.12</b>	<b>385.30</b>	<b>1,110.39</b>	<b>533.49</b>	<b>566.97</b>	<b>366.55</b>
2.1 Bills Purchase and Discount	28.52	15.93	-	-	-	-	57.37
2.2 Commission	258.89	95.55	373.60	1,110.39	529.96	559.18	273.08
2.3 Others	-	652.63	11.70	-	3.53	7.79	36.09
<b>3. Exchange Fluctuation Income</b>	<b>189.27</b>	<b>244.99</b>	<b>0.06</b>	<b>400.23</b>	<b>156.76</b>	<b>116.30</b>	<b>143.04</b>
3.1 Due to Change in Exchange Rate	1.48	(7.60)	-	7.37	-	1.71	-
3.2 Due to Foreign Currency Transaction	187.79	252.59	0.06	392.85	156.76	114.59	143.04
<b>4. Other Operating Income</b>	<b>303.26</b>	<b>452.66</b>	<b>636.54</b>	<b>334.66</b>	<b>169.91</b>	<b>143.16</b>	<b>291.52</b>
<b>5. Non Operating Income</b>	<b>426.43</b>	<b>-</b>	<b>126.24</b>	<b>-</b>	<b>8.93</b>	<b>119.50</b>	<b>249.79</b>
<b>6. Write Back from Provisions for loss</b>	<b>154.29</b>	<b>-</b>	<b>374.77</b>	<b>-</b>	<b>202.29</b>	<b>-</b>	<b>124.13</b>
<b>7. Recovery of written-off Loan</b>	<b>0.38</b>	<b>7.48</b>	<b>-</b>	<b>3.07</b>	<b>51.96</b>	<b>-</b>	<b>7.28</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.50</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>6,786.57</b>	<b>10,447.83</b>	<b>10,175.67</b>	<b>14,713.67</b>	<b>8,295.09</b>	<b>9,087.36</b>	<b>7,026.50</b>

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
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**Expenses**

<b>1. Interest Expense</b>	<b>5,469.14</b>	<b>4,836.27</b>	<b>4,488.84</b>	<b>3,133.71</b>	<b>3,073.62</b>	<b>4,225.81</b>	<b>1,309.99</b>
1.1 On Deposit Liabilities	5,102.40	4,374.61	4,153.63	3,055.43	3,013.01	3,907.54	1,295.86
1.1.1 Saving Account	1,158.22	1,298.00	894.47	450.53	461.47	965.68	343.62
1.1.2 Fixed Account	3,786.02	3,033.88	3,184.45	2,544.77	2,522.54	2,880.35	921.39
1.1.2.1 Up to 3 months Fixed Account	28.89	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	317.10	-	-	-	1,867.39	-	142.48
1.1.2.3 6 months to 1 year Fixed Account	2,172.07	-	3,184.45	2,544.77	538.29	2,880.35	656.95
1.1.2.4 Above 1 year Fixed Account	1,267.95	3,033.88	-	-	116.86	-	121.96
1.1.3 Call Deposit	89.04	42.73	74.71	60.13	29.00	61.51	30.85
1.1.4 Certificate of Deposit	69.12	-	-	-	-	-	-
1.2 On Borrowing	366.74	461.66	335.21	78.28	60.61	318.27	14.13
<b>2. Commission Expense</b>	<b>100.78</b>	<b>-</b>	<b>62.33</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.00</b>
<b>3. Staff Expense</b>	<b>1,021.02</b>	<b>1,049.58</b>	<b>830.09</b>	<b>525.05</b>	<b>583.25</b>	<b>569.41</b>	<b>244.29</b>
<b>4. Office Operating Expenses</b>	<b>590.43</b>	<b>678.44</b>	<b>562.47</b>	<b>410.91</b>	<b>389.04</b>	<b>531.34</b>	<b>140.87</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>8.70</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	8.70	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.06</b>	<b>67.86</b>	<b>-</b>	<b>0.01</b>
<b>7. Provision for Risk</b>	<b>794.59</b>	<b>129.70</b>	<b>246.62</b>	<b>95.44</b>	<b>(325.67)</b>	<b>289.62</b>	<b>30.70</b>
7.1 Loan loss Provision	794.59	129.70	246.62	95.44	(325.67)	289.62	-
7.1.1 General Loan loss Provision	361.83	129.70	159.28	68.35	136.29	207.21	-
7.1.1.1 Pass Loan Loss Provision	361.83	129.70	159.28	38.27	79.24	207.21	-
7.1.1.2 Watch List Provision	-	-	-	30.08	57.05	-	-
7.1.2 Special Loan Loss Provision	432.76	-	87.34	27.09	(461.96)	82.41	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	30.70
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>40.94</b>	<b>24.59</b>	<b>-</b>	<b>-</b>	<b>1.12</b>	<b>29.98</b>
<b>9. Provision for Staff Bonus</b>	<b>269.38</b>	<b>204.58</b>	<b>222.57</b>	<b>81.36</b>	<b>-</b>	<b>168.14</b>	<b>84.16</b>
<b>10. Provision for Income Tax</b>	<b>712.87</b>	<b>579.25</b>	<b>603.24</b>	<b>228.23</b>	<b>309.50</b>	<b>436.15</b>	<b>227.24</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,711.52</b>	<b>1,262.01</b>	<b>1,399.91</b>	<b>504.00</b>	<b>722.16</b>	<b>1,077.07</b>	<b>530.24</b>
<b>Total Expenses</b>	<b>10,669.72</b>	<b>8,789.47</b>	<b>8,440.66</b>	<b>4,978.77</b>	<b>4,819.76</b>	<b>7,298.65</b>	<b>2,602.49</b>

**Income**

<b>1. Interest Income</b>	<b>8,184.66</b>	<b>7,454.94</b>	<b>7,131.03</b>	<b>4,544.07</b>	<b>4,365.65</b>	<b>6,363.69</b>	<b>2,173.38</b>
1.1 On Loans and Advances	7,588.39	6,533.50	6,539.23	4,228.14	3,991.99	5,691.39	2,025.51
1.2 On Investment	483.25	837.57	495.40	298.26	343.08	582.46	79.42
1.2.1 Government Bonds	464.75	837.57	495.40	298.26	297.75	521.55	79.42
1.2.2 Foreign Bonds	0.67	-	-	-	41.50	59.26	-
1.2.3 NRB Bonds	-	-	-	-	0.58	-	-
1.2.4 Debenture & Bonds	17.82	-	-	-	3.24	1.65	-
1.3 On Agency Balance	-	23.60	0.05	0.03	2.81	-	-
1.4 On Call Deposit	1.06	10.45	31.55	17.44	-	-	16.79
1.5 On Others	111.96	49.81	64.80	0.20	27.78	89.83	51.66
<b>2. Commission and Discount</b>	<b>964.58</b>	<b>308.90</b>	<b>350.14</b>	<b>82.02</b>	<b>262.99</b>	<b>136.64</b>	<b>113.11</b>
2.1 Bills Purchase and Discount	-	2.37	2.24	-	-	-	-
2.2 Commission	964.58	297.81	138.54	82.02	262.99	136.64	2.49
2.3 Others	-	8.73	209.36	-	-	-	110.62
<b>3. Exchange Fluctuation Income</b>	<b>211.77</b>	<b>-</b>	<b>132.13</b>	<b>101.91</b>	<b>79.17</b>	<b>208.05</b>	<b>0.07</b>
3.1 Due to Change in Exchange Rate	42.35	-	-	6.96	7.51	13.65	-
3.2 Due to Foreign Currency Transaction	169.41	-	132.13	94.95	71.66	194.41	0.07
<b>4. Other Operating Income</b>	<b>339.47</b>	<b>406.11</b>	<b>234.90</b>	<b>206.50</b>	<b>32.37</b>	<b>370.83</b>	<b>131.81</b>
<b>5. Non Operating Income</b>	<b>7.80</b>	<b>261.81</b>	<b>5.68</b>	<b>-</b>	<b>77.70</b>	<b>150.22</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>960.04</b>	<b>343.63</b>	<b>586.78</b>	<b>44.26</b>	<b>1.88</b>	<b>69.23</b>	<b>182.75</b>
<b>7. Recovery of written-off Loan</b>	<b>0.90</b>	<b>14.08</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.38</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>0.51</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>10,669.72</b>	<b>8,789.47</b>	<b>8,440.66</b>	<b>4,978.77</b>	<b>4,819.76</b>	<b>7,298.65</b>	<b>2,602.49</b>

BFI Name	Narayani	Kamali	Shangrila	Excel	Miteri	Mukti	Garima
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>4.42</b>	<b>159.48</b>	<b>1,630.92</b>	<b>322.97</b>	<b>199.72</b>	<b>3,600.52</b>	<b>2,307.07</b>
1.1 On Deposit Liabilities	4.42	159.48	1,581.03	320.72	199.64	3,520.09	2,292.31
1.1.1 Saving Account	1.70	45.84	262.99	101.05	66.00	645.83	383.37
1.1.2 Fixed Account	2.55	104.29	1,285.40	211.67	130.61	2,809.60	1,849.35
1.1.2.1 Up to 3 months Fixed Account	1.09	-	97.46	-	5.22	626.70	294.31
1.1.2.2 3 to 6 months Fixed Account	0.05	-	668.65	188.34	6.53	346.47	198.22
1.1.2.3 6 months to 1 year Fixed Account	1.40	-	378.90	0.47	45.71	1,414.86	1,246.09
1.1.2.4 Above 1 year Fixed Account	0.00	104.29	140.39	22.87	73.14	421.57	110.72
1.1.3 Call Deposit	0.17	9.35	32.63	8.00	3.02	64.67	59.60
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	49.89	2.26	0.08	80.43	14.75
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>6.45</b>	<b>2.40</b>	<b>-</b>	<b>-</b>	<b>7.91</b>
<b>3. Staff Expense</b>	<b>6.78</b>	<b>30.07</b>	<b>269.87</b>	<b>70.04</b>	<b>30.22</b>	<b>434.71</b>	<b>303.62</b>
<b>4. Office Operating Expenses</b>	<b>5.52</b>	<b>25.51</b>	<b>209.31</b>	<b>54.29</b>	<b>19.06</b>	<b>342.98</b>	<b>251.67</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>0.03</b>	<b>-</b>	<b>-</b>	<b>1.77</b>	<b>0.06</b>
5.1 Due to Change in Exchange Rates	-	-	0.03	-	-	1.77	0.06
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.13</b>	<b>-</b>	<b>-</b>	<b>0.86</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>2.22</b>	<b>43.80</b>	<b>136.42</b>	<b>84.07</b>	<b>13.65</b>	<b>443.70</b>	<b>142.93</b>
7.1 Loan loss Provision	2.22	43.80	136.42	84.07	13.65	443.70	142.93
7.1.1 General Loan loss Provision	1.87	43.80	96.02	10.86	(16.43)	343.72	71.59
7.1.1.1 Pass Loan Loss Provision	1.44	43.80	86.29	10.86	(21.49)	223.45	71.59
7.1.1.2 Watch List Provision	0.42	-	9.73	-	5.06	120.26	-
7.1.2 Special Loan Loss Provision	0.36	-	40.40	73.20	30.08	99.99	71.35
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>41.56</b>	<b>7.47</b>	<b>9.72</b>	<b>86.06</b>	<b>78.25</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>112.21</b>	<b>20.16</b>	<b>29.16</b>	<b>258.17</b>	<b>211.27</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>-</b>	<b>261.82</b>	<b>47.03</b>	<b>68.04</b>	<b>602.41</b>	<b>492.95</b>
<b>Total Expenses</b>	<b>18.94</b>	<b>258.86</b>	<b>2,668.72</b>	<b>608.41</b>	<b>369.57</b>	<b>5,771.18</b>	<b>3,795.73</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>6.11</b>	<b>227.30</b>	<b>2,426.80</b>	<b>527.44</b>	<b>347.43</b>	<b>5,133.46</b>	<b>3,482.16</b>
1.1 On Loans and Advances	5.92	226.61	2,289.64	505.27	310.57	4,760.00	3,262.17
1.2 On Investment	-	-	96.21	11.34	24.04	327.19	189.18
1.2.1 Government Bonds	-	-	96.21	11.34	24.04	228.79	189.18
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	98.40	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.01	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.19	0.69	21.83	10.16	1.27	15.50	19.75
1.5 On Others	-	-	19.13	0.67	11.55	30.76	11.06
<b>2. Commission and Discount</b>	<b>-</b>	<b>15.17</b>	<b>130.45</b>	<b>36.08</b>	<b>1.38</b>	<b>22.46</b>	<b>52.06</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	15.17	10.06	3.34	0.88	21.64	41.23
2.3 Others	-	-	120.39	32.74	0.50	0.82	10.83
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.83</b>	<b>0.01</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	2.83	0.01
<b>4. Other Operating Income</b>	<b>1.10</b>	<b>-</b>	<b>9.92</b>	<b>-</b>	<b>13.88</b>	<b>294.53</b>	<b>242.43</b>
<b>5. Non Operating Income</b>	<b>0.63</b>	<b>-</b>	<b>0.03</b>	<b>2.25</b>	<b>6.88</b>	<b>38.08</b>	<b>0.30</b>
<b>6. Write Back from Provisions for loss</b>	<b>5.06</b>	<b>-</b>	<b>101.52</b>	<b>42.64</b>	<b>-</b>	<b>279.83</b>	<b>18.77</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>6.04</b>	<b>16.40</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>18.94</b>	<b>258.86</b>	<b>2,668.72</b>	<b>608.41</b>	<b>369.57</b>	<b>5,771.18</b>	<b>3,795.73</b>

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,654.21</b>	<b>20.64</b>	<b>1,806.05</b>	<b>1,258.55</b>	<b>1,344.19</b>	<b>121.49</b>	<b>20.65</b>
1.1 On Deposit Liabilities	1,571.13	20.64	1,682.80	1,242.62	1,313.87	121.43	20.65
1.1.1 Saving Account	275.69	4.92	268.15	366.89	206.66	32.17	10.51
1.1.2 Fixed Account	1,252.12	15.65	1,364.07	864.95	1,070.85	83.58	9.45
1.1.2.1 Up to 3 months Fixed Account	200.86	-	161.29	-	138.46	-	0.60
1.1.2.2 3 to 6 months Fixed Account	296.25	-	125.78	152.82	45.61	19.30	0.30
1.1.2.3 6 months to 1 year Fixed Account	539.06	10.41	842.25	624.46	773.34	50.04	7.12
1.1.2.4 Above 1 year Fixed Account	215.95	5.24	234.75	87.67	113.43	14.24	1.43
1.1.3 Call Deposit	43.33	0.07	50.58	10.78	36.37	5.69	0.69
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	83.07	-	123.25	15.93	30.32	0.06	-
<b>2. Commission Expense</b>	<b>6.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>247.84</b>	<b>6.58</b>	<b>246.82</b>	<b>230.16</b>	<b>168.99</b>	<b>34.18</b>	<b>15.52</b>
<b>4. Office Operating Expenses</b>	<b>201.89</b>	<b>5.13</b>	<b>210.63</b>	<b>151.42</b>	<b>138.10</b>	<b>30.73</b>	<b>5.03</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.03</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	0.03	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>108.71</b>	<b>7.19</b>	<b>124.71</b>	<b>94.97</b>	<b>267.25</b>	<b>31.67</b>	<b>18.83</b>
7.1 Loan loss Provision	108.71	7.19	124.71	94.97	267.25	24.87	18.83
7.1.1 General Loan loss Provision	56.03	4.54	134.07	52.18	146.67	7.50	6.97
7.1.1.1 Pass Loan Loss Provision	56.03	3.93	40.90	52.18	86.82	7.50	3.03
7.1.1.2 Watch List Provision	-	0.61	93.17	-	59.85	-	3.94
7.1.2 Special Loan Loss Provision	52.68	2.66	(9.36)	42.79	120.57	0.35	11.87
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	17.03	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	6.80	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.58</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>54.55</b>	<b>0.44</b>	<b>49.15</b>	<b>-</b>	<b>57.05</b>	<b>5.64</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>147.29</b>	<b>1.33</b>	<b>147.44</b>	<b>149.51</b>	<b>161.71</b>	<b>15.24</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>343.68</b>	<b>3.10</b>	<b>344.02</b>	<b>348.83</b>	<b>351.74</b>	<b>35.55</b>	<b>15.98</b>
<b>Total Expenses</b>	<b>2,764.17</b>	<b>44.40</b>	<b>2,928.81</b>	<b>2,233.43</b>	<b>2,489.66</b>	<b>274.51</b>	<b>76.02</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>2,560.17</b>	<b>39.64</b>	<b>2,724.55</b>	<b>2,067.09</b>	<b>2,071.61</b>	<b>211.85</b>	<b>57.21</b>
1.1 On Loans and Advances	2,391.67	31.43	2,545.09	1,906.39	1,941.61	206.25	53.28
1.2 On Investment	130.65	-	120.66	122.21	103.20	0.00	-
1.2.1 Government Bonds	-	-	120.66	122.21	81.25	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	130.65	-	-	-	21.96	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	24.36	-	24.29	38.49	24.87	4.76	3.92
1.5 On Others	13.49	8.21	34.52	-	1.93	0.84	-
<b>2. Commission and Discount</b>	<b>168.18</b>	<b>0.33</b>	<b>11.43</b>	<b>10.58</b>	<b>4.35</b>	<b>1.95</b>	<b>0.01</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	168.18	0.03	11.43	10.58	4.35	1.95	0.01
2.3 Others	-	0.30	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>0.03</b>	<b>-</b>	<b>6.68</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	(1.44)	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.03	-	8.12	-	-	-	-
<b>4. Other Operating Income</b>	<b>25.32</b>	<b>3.63</b>	<b>130.97</b>	<b>104.93</b>	<b>90.89</b>	<b>10.86</b>	<b>2.37</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>0.34</b>	<b>55.07</b>	<b>37.85</b>	<b>34.73</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>10.48</b>	<b>0.45</b>	<b>-</b>	<b>12.98</b>	<b>288.09</b>	<b>49.85</b>	<b>16.42</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>0.11</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>2,764.17</b>	<b>44.40</b>	<b>2,928.81</b>	<b>2,233.43</b>	<b>2,489.66</b>	<b>274.51</b>	<b>76.02</b>

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>138.81</b>	<b>73.77</b>	<b>32.26</b>	<b>0.97</b>	<b>278.61</b>	<b>424.72</b>	<b>238.69</b>
1.1 On Deposit Liabilities	138.57	73.77	32.26	0.97	276.85	415.51	231.41
1.1.1 Saving Account	40.54	12.11	9.97	0.97	90.17	90.95	41.68
1.1.2 Fixed Account	92.73	59.33	20.77	-	178.73	324.56	183.43
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	48.10	1.69	-
1.1.2.2 3 to 6 months Fixed Account	40.34	15.99	-	-	43.14	0.70	10.69
1.1.2.3 6 months to 1 year Fixed Account	31.22	42.37	-	-	44.22	26.93	106.65
1.1.2.4 Above 1 year Fixed Account	21.18	0.97	20.77	-	43.28	295.23	66.09
1.1.3 Call Deposit	5.30	2.33	1.51	0.01	7.95	-	6.30
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.24	-	-	-	1.76	9.21	7.27
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>49.04</b>	<b>20.26</b>	<b>21.82</b>	<b>1.93</b>	<b>56.80</b>	<b>60.88</b>	<b>30.86</b>
<b>4. Office Operating Expenses</b>	<b>37.30</b>	<b>15.96</b>	<b>22.22</b>	<b>7.59</b>	<b>53.03</b>	<b>51.53</b>	<b>23.76</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.91</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>129.43</b>	<b>42.74</b>	<b>-</b>	<b>-</b>	<b>48.95</b>	<b>36.20</b>	<b>18.57</b>
7.1 Loan loss Provision	114.10	42.74	-	-	48.95	36.20	18.57
7.1.1 General Loan loss Provision	21.58	23.22	-	-	7.57	-	18.57
7.1.1.1 Pass Loan Loss Provision	3.88	13.90	-	-	8.13	-	28.62
7.1.1.2 Watch List Provision	17.69	9.32	-	-	(0.56)	-	(10.05)
7.1.2 Special Loan Loss Provision	92.53	19.52	-	-	41.38	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	36.20	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	15.33	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>2.34</b>	<b>3.72</b>	<b>-</b>	<b>3.07</b>	<b>-</b>	<b>7.33</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>0.77</b>	<b>3.88</b>	<b>-</b>	<b>8.30</b>	<b>33.09</b>	<b>19.80</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>1.81</b>	<b>33.29</b>	<b>5.25</b>	<b>19.36</b>	<b>79.19</b>	<b>46.20</b>
<b>Total Expenses</b>	<b>354.58</b>	<b>157.65</b>	<b>117.18</b>	<b>15.75</b>	<b>472.02</b>	<b>685.61</b>	<b>385.22</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>249.87</b>	<b>130.35</b>	<b>86.62</b>	<b>2.34</b>	<b>340.54</b>	<b>620.26</b>	<b>347.01</b>
1.1 On Loans and Advances	246.77	116.86	55.43	-	306.37	560.76	292.43
1.2 On Investment	1.56	2.22	7.74	-	22.56	57.38	50.96
1.2.1 Government Bonds	1.56	-	-	-	22.56	57.38	50.96
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	2.22	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	7.74	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.55	2.85	2.50	2.34	8.31	2.12	3.62
1.5 On Others	-	8.42	20.96	-	3.30	-	-
<b>2. Commission and Discount</b>	<b>2.97</b>	<b>0.34</b>	<b>6.32</b>	<b>-</b>	<b>0.52</b>	<b>43.17</b>	<b>0.39</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.97	0.34	6.28	-	0.52	43.17	0.39
2.3 Others	-	-	0.04	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>13.67</b>	<b>6.63</b>	<b>-</b>	<b>0.00</b>	<b>18.83</b>	<b>21.49</b>	<b>26.12</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13.41</b>	<b>112.14</b>	<b>0.69</b>	<b>1.53</b>
<b>6. Write Back from Provisions for loss</b>	<b>55.36</b>	<b>20.33</b>	<b>24.24</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10.17</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>32.71</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>354.58</b>	<b>157.65</b>	<b>117.18</b>	<b>15.75</b>	<b>472.02</b>	<b>685.61</b>	<b>385.22</b>

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>117.62</b>	<b>114.35</b>	<b>128.67</b>	<b>329.37</b>	<b>216.06</b>	<b>17.46</b>	<b>51.90</b>
1.1 On Deposit Liabilities	116.06	111.67	128.67	325.08	213.75	17.46	50.86
1.1.1 Saving Account	30.57	26.31	30.94	57.89	46.77	3.24	12.26
1.1.2 Fixed Account	82.93	80.00	96.93	262.22	166.98	14.22	36.24
1.1.2.1 Up to 3 months Fixed Account	-	25.79	-	-	-	-	14.67
1.1.2.2 3 to 6 months Fixed Account	-	5.70	8.55	38.71	30.07	-	4.89
1.1.2.3 6 months to 1 year Fixed Account	82.93	33.24	72.22	47.10	100.78	-	4.51
1.1.2.4 Above 1 year Fixed Account	-	15.27	16.16	176.41	36.14	14.22	12.17
1.1.3 Call Deposit	2.56	5.35	0.79	4.96	-	-	2.37
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.56	2.69	-	4.30	2.31	-	1.04
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>48.44</b>	<b>34.87</b>	<b>8.08</b>	<b>63.17</b>	<b>35.41</b>	<b>8.15</b>	<b>22.56</b>
<b>4. Office Operating Expenses</b>	<b>26.35</b>	<b>36.81</b>	<b>18.22</b>	<b>36.48</b>	<b>25.89</b>	<b>2.81</b>	<b>18.29</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>20.49</b>	<b>27.18</b>	<b>34.11</b>	<b>78.94</b>	<b>20.00</b>	<b>3.61</b>	<b>7.92</b>
7.1 Loan loss Provision	20.49	27.17	34.11	78.94	20.00	3.61	7.69
7.1.1 General Loan loss Provision	13.88	17.14	4.32	29.19	8.34	1.27	7.69
7.1.1.1 Pass Loan Loss Provision	8.30	6.01	-	29.19	9.94	(0.36)	7.69
7.1.1.2 Watch List Provision	5.57	11.13	4.32	-	(1.60)	1.62	-
7.1.2 Special Loan Loss Provision	6.62	10.04	29.79	49.76	11.66	2.35	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.23
7.5. Provision for Loss of Other Assets	-	0.01	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>17.86</b>	<b>0.52</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.21</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>5.65</b>	<b>4.68</b>	<b>5.56</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>0.91</b>	<b>1.36</b>	<b>15.25</b>	<b>12.63</b>	<b>15.00</b>	<b>-</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>140.21</b>	<b>24.16</b>	<b>35.59</b>	<b>29.47</b>	<b>35.00</b>	<b>6.61</b>	<b>6.67</b>
<b>Total Expenses</b>	<b>371.88</b>	<b>239.26</b>	<b>245.56</b>	<b>554.74</b>	<b>352.95</b>	<b>38.65</b>	<b>107.55</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>178.42</b>	<b>178.05</b>	<b>223.84</b>	<b>488.55</b>	<b>327.50</b>	<b>32.57</b>	<b>81.79</b>
1.1 On Loans and Advances	159.33	152.98	213.20	441.61	289.28	32.57	75.64
1.2 On Investment	7.81	10.90	-	25.20	35.55	-	4.39
1.2.1 Government Bonds	7.81	-	-	25.20	-	-	4.39
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	10.90	-	-	35.55	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	7.27	3.16	10.64	8.36	2.67	-	1.58
1.5 On Others	4.02	11.00	-	13.38	-	-	0.18
<b>2. Commission and Discount</b>	<b>0.52</b>	<b>0.25</b>	<b>0.45</b>	<b>0.06</b>	<b>21.29</b>	<b>4.85</b>	<b>-</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.52	0.25	0.45	0.06	21.29	4.85	-
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>11.55</b>	<b>36.36</b>	<b>9.90</b>	<b>37.65</b>	<b>3.76</b>	<b>-</b>	<b>6.68</b>
<b>5. Non Operating Income</b>	<b>21.56</b>	<b>0.02</b>	<b>10.49</b>	<b>0.35</b>	<b>0.40</b>	<b>0.82</b>	<b>10.02</b>
<b>6. Write Back from Provisions for loss</b>	<b>158.57</b>	<b>24.58</b>	<b>0.88</b>	<b>28.12</b>	<b>-</b>	<b>0.40</b>	<b>2.99</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6.06</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>1.26</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>371.88</b>	<b>239.26</b>	<b>245.56</b>	<b>554.74</b>	<b>352.95</b>	<b>38.65</b>	<b>107.55</b>

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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**Expenses**

<b>1. Interest Expense</b>	<b>2.21</b>	<b>244.71</b>	<b>549.51</b>	<b>463.91</b>	<b>213.69</b>
1.1 On Deposit Liabilities	1.84	242.76	520.14	425.60	212.57
1.1.1 Saving Account	0.38	40.39	107.62	84.63	63.89
1.1.2 Fixed Account	-	194.59	402.40	326.96	148.68
1.1.2.1 Up to 3 months Fixed Account	-	12.16	44.82	91.66	-
1.1.2.2 3 to 6 months Fixed Account	-	33.02	13.79	101.95	11.63
1.1.2.3 6 months to 1 year Fixed Account	-	122.04	226.03	97.97	15.96
1.1.2.4 Above 1 year Fixed Account	-	27.37	117.76	35.39	121.09
1.1.3 Call Deposit	1.46	7.78	10.13	14.01	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	0.38	1.95	29.36	38.30	1.12
<b>2. Commission Expense</b>	-	-	-	-	-
<b>3. Staff Expense</b>	<b>2.56</b>	<b>37.06</b>	<b>73.05</b>	<b>57.40</b>	<b>46.25</b>
<b>4. Office Operating Expenses</b>	<b>2.29</b>	<b>31.36</b>	<b>61.62</b>	<b>50.46</b>	<b>41.19</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	-
<b>7. Provision for Risk</b>	-	<b>26.09</b>	<b>34.76</b>	<b>28.72</b>	<b>91.90</b>
7.1 Loan loss Provision	-	26.09	34.76	28.72	91.90
7.1.1 General Loan loss Provision	-	26.09	33.30	35.80	91.90
7.1.1.1 Pass Loan Loss Provision	-	26.09	20.75	40.15	91.90
7.1.1.2 Watch List Provision	-	-	12.56	(4.36)	-
7.1.2 Special Loan Loss Provision	-	-	1.46	(7.08)	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-	-
<b>9. Provision for Staff Bonus</b>	-	<b>4.94</b>	<b>14.71</b>	<b>11.97</b>	<b>3.93</b>
<b>10. Provision for Income Tax</b>	-	<b>13.34</b>	<b>39.71</b>	<b>32.31</b>	<b>10.62</b>
<b>11. Others</b>	-	-	-	-	-
<b>12. Net Profit</b>	-	<b>28.67</b>	<b>92.65</b>	<b>75.39</b>	<b>24.78</b>
<b>Total Expenses</b>	<b>7.07</b>	<b>386.17</b>	<b>866.01</b>	<b>720.15</b>	<b>432.37</b>

**Income**

<b>1. Interest Income</b>	<b>0.33</b>	<b>353.73</b>	<b>758.55</b>	<b>661.63</b>	<b>333.78</b>
1.1 On Loans and Advances	0.33	313.74	667.03	559.83	299.77
1.2 On Investment	-	32.72	73.27	99.19	28.97
1.2.1 Government Bonds	-	-	73.27	99.19	28.97
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	32.72	-	-	-
1.3 On Agency Balance	-	3.23	-	-	-
1.4 On Call Deposit	-	3.93	4.56	-	2.34
1.5 On Others	-	0.09	13.69	2.62	2.71
<b>2. Commission and Discount</b>	-	<b>1.26</b>	<b>6.28</b>	<b>50.31</b>	<b>1.07</b>
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	1.01	6.28	0.08	1.07
2.3 Others	-	0.25	-	50.24	-
<b>3. Exchange Flactuation Income</b>	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>0.00</b>	<b>21.15</b>	<b>82.96</b>	<b>8.21</b>	<b>21.69</b>
<b>5. Non Operating Income</b>	<b>0.62</b>	<b>5.31</b>	<b>14.69</b>	-	<b>5.90</b>
<b>6. Write Back from Provisions for loss</b>	<b>1.43</b>	<b>4.72</b>	<b>3.39</b>	-	<b>69.92</b>
<b>7. Recovery of written-off Loan</b>	-	-	<b>0.13</b>	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-
<b>9. Net Loss</b>	<b>4.68</b>	-	-	-	-
<b>Total Income</b>	<b>7.07</b>	<b>386.17</b>	<b>866.01</b>	<b>720.15</b>	<b>432.37</b>

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Sector Wise</b>							
Agricultural and Forest Related	7,449.83	14,260.80	5,018.55	6,164.02	4,030.91	9,822.29	5,142.29
Fishery Related	524.21	833.44	91.86	227.28	-	205.79	53.15
Mining Related	1,989.98	-	115.70	167.93	-	-	243.10
Manufacturing (Producing) Related	41,086.65	22,511.35	49,421.64	55,839.29	15,652.61	57,935.44	33,008.01
Construction	18,096.07	3,676.25	325.49	6,085.46	6,221.72	1,182.76	1,925.02
Electricity, Gas and Water	9,754.96	11,689.25	10,966.33	14,691.40	5,905.24	3,342.98	5,855.88
Metal Products, Mach. & Ele. Eqp.	4,906.44	2,796.70	2,067.75	1,332.71	3,321.07	9,523.59	2,457.71
Tras., Com. and Public Utilities	3,141.51	2,025.44	1,566.92	1,127.32	4,086.32	3,959.10	193.38
Wholesaler & Retailer	24,392.32	53,427.37	57,664.37	33,862.11	24,636.26	32,035.36	26,184.49
Finance, Insurance and Real Estate	6,942.58	21,962.01	9,179.36	13,336.25	4,994.28	13,717.13	5,739.68
Hotel or Restaurant	5,836.11	10,367.10	5,527.32	13,148.34	1,530.04	6,149.86	5,620.30
Other Services	6,281.21	6,399.82	10,722.74	17,048.29	1,835.59	4,523.46	2,078.61
Consumption Loans	33,952.27	62,813.21	29,238.39	11,537.20	15,165.48	11,251.21	15,572.59
Local Government	-	216.60	-	383.43	138.81	255.20	-
Others	8,562.66	912.39	39,425.93	3,562.08	4.33	5,237.40	9,265.85
<b>TOTAL sectorwise</b>	<b>172,916.81</b>	<b>213,891.73</b>	<b>221,332.35</b>	<b>178,513.12</b>	<b>87,522.66</b>	<b>159,141.56</b>	<b>113,340.06</b>

**Product Wise**

Term Loan	37,773.07	34,859.42	41,357.27	54,299.06	7,742.65	33,736.55	23,892.82
Overdraft	27,671.32	22,559.14	30,514.90	20,359.23	6,661.44	14,877.60	1,136.06
Trust Receipt Loan / Import Loan	5,835.70	1,472.86	14,473.92	22,171.19	9,976.80	19,186.30	9,103.83
Demand & Other Working Capital Loan	30,550.16	33,999.77	60,696.35	50,098.70	26,861.50	57,926.42	40,751.01
Res. Per. H. Loan (Up to Rs. 15 mil.)	8,093.31	18,288.74	16,223.25	2,057.99	8,571.58	3,949.89	2,177.87
Real Estate Loan	8,769.83	15,283.42	14,609.71	5,873.44	6,475.40	7,252.77	5,506.84
Margin Nature Loan	6,583.44	5,650.45	7,212.10	2,801.41	-	1,510.48	-
Hire Purchase Loan	3,928.42	5,248.78	4,492.66	3,027.08	4,310.04	7,083.19	2,681.79
Deprived Sector Loan	11,445.67	16,024.48	12,057.84	12,631.05	5,262.53	8,169.95	6,803.96
Bills Purchased	2.80	30.13	15.55	477.46	775.95	73.18	0.08
Other Product	32,263.09	60,474.54	19,678.79	4,716.53	10,884.78	5,375.24	21,285.80
<b>Total Product wise Loan</b>	<b>172,916.81</b>	<b>213,891.73</b>	<b>221,332.35</b>	<b>178,513.12</b>	<b>87,522.66</b>	<b>159,141.56</b>	<b>113,340.06</b>

**Collateral Wise**

Gold and Silver	14,022.02	16,202.01	857.07	1,472.85	-	-	-
Government Securities	1.80	517.70	13.20	2.84	-	-	-
Non Governmental Securities	0.09	5,650.41	7,335.99	2,805.21	-	1,510.48	-
Fixed Deposit Receipts	655.71	737.84	1,432.37	936.98	8,237.02	1,056.68	1,061.54
Own	655.71	737.84	1,306.06	936.98	8,145.09	1,056.68	1,061.54
Other Licences Institutions	-	-	126.31	-	91.93	-	-
Collateral of Properties	150,857.86	164,599.92	184,348.41	158,793.41	71,300.91	152,474.52	88,759.33
Fixed Assets	132,527.09	164,458.55	102,158.00	133,887.95	47,618.25	152,474.52	55,768.20
Current Assets	18,330.77	141.37	82,190.41	24,905.46	23,682.66	-	32,991.13
Against security of Bill	1,494.81	49.06	5,901.57	-	-	73.18	9,103.83
Domestic Bills	-	13.17	18.95	-	-	72.93	-
Foreign Bills	1,494.81	35.89	5,882.62	-	-	0.26	9,103.83
Against Guarantee	5,293.17	26,087.92	5,199.69	7,076.98	1,501.67	3,915.32	6,299.25
Government Guarantee	33.26	-	-	383.54	138.81	-	156.08
Institutional Guarantee	4,131.16	16,334.88	3,558.62	4,717.54	1,362.87	-	5,534.85
Personal Guarantee	363.30	9,703.69	1,641.08	1,975.36	-	-	-
Collective Guarantee	5.85	49.35	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	176.24	608.32
Other Guarantee	717.82	-	-	0.53	-	3,739.08	-
Credit Card	-	0.12	479.24	41.26	361.30	111.38	-
Others	591.37	46.75	15,764.80	7,383.59	6,121.76	-	8,116.10
<b>Total</b>	<b>172,916.81</b>	<b>213,891.73</b>	<b>221,332.35</b>	<b>178,513.12</b>	<b>87,522.66</b>	<b>159,141.56</b>	<b>113,340.06</b>

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Sector Wise</b>							
Agricultural and Forest Related	6,043.78	9,715.64	4,971.51	5,101.58	21,304.70	6,862.04	8,028.89
Fishery Related	512.95	157.17	102.12	264.16	1,932.42	210.84	335.34
Mining Related	422.54	7.36	30.20	519.62	-	224.33	1,149.69
Manufacturing (Producing) Related	9,353.33	23,960.85	24,581.43	16,166.59	13,931.84	30,905.23	35,960.43
Construction	4,031.17	3,088.11	636.38	7,781.24	2,053.64	2,885.70	8,146.27
Electricity, Gas and Water	4,949.61	7,011.65	5,033.13	6,684.46	2,625.54	6,618.24	7,854.95
Metal Products, Mach. & Ele. Eqp.	2,533.16	2,300.67	2,999.38	1,982.75	345.25	1,230.14	7,309.52
Tras., Com. and Public Utilities	2,355.00	2,165.15	3,122.34	1,479.81	2,183.35	3,082.81	8,097.68
Wholesaler & Retailer	11,244.22	40,457.50	28,205.84	18,424.50	56,116.18	28,957.23	20,758.16
Finance, Insurance and Real Estate	5,850.67	14,690.97	9,228.71	5,441.02	16,617.72	10,028.71	9,458.79
Hotel or Restaurant	3,202.28	2,673.26	6,218.88	3,773.62	6,019.73	4,394.48	8,188.49
Other Services	12,969.07	5,168.98	6,090.60	3,528.98	5,275.11	6,420.51	7,317.41
Consumption Loans	12,295.53	30,732.66	16,553.13	10,375.93	101,073.69	26,657.35	14,250.73
Local Government	-	-	-	7.98	-	-	-
Others	1,767.34	10,251.44	445.41	37,377.59	43,978.86	5,050.91	24,881.66
<b>TOTAL sectorwise</b>	<b>77,530.65</b>	<b>152,381.40</b>	<b>108,219.06</b>	<b>118,909.84</b>	<b>273,458.04</b>	<b>133,528.53</b>	<b>161,738.00</b>

**Product Wise**

Term Loan	14,430.64	33,875.44	29,168.92	33,734.24	25,414.17	25,776.70	50,639.71
Overdraft	8,004.49	37,232.44	24,625.50	27,746.85	94,556.57	13,794.76	30,139.36
Trust Receipt Loan / Import Loan	2,579.73	6,486.33	2,957.71	2,708.36	205.82	6,022.15	7,032.65
Demand & Other Working Capital Loan	20,986.97	23,843.73	19,780.52	18,258.42	49,975.10	19,450.20	43,259.23
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,997.39	22,564.62	3,626.26	5,480.72	46,400.05	5,335.61	5,680.34
Real Estate Loan	1,598.19	3,943.17	5,057.25	1,388.89	15,285.71	6,490.82	1,446.01
Margin Nature Loan	1,289.66	1,490.34	2,307.81	1,803.78	2,405.69	1,415.03	4,228.26
Hire Purchase Loan	6,244.66	3,817.27	5,766.57	5,378.75	8,754.46	6,758.92	4,749.91
Deprived Sector Loan	6,627.14	9,154.08	5,338.27	6,884.39	12,994.77	8,030.15	8,029.25
Bills Purchased	517.02	-	895.82	1.12	-	228.85	0.54
Other Product	11,254.75	9,973.97	8,694.43	15,524.33	17,465.70	40,225.34	6,532.74
<b>Total Product wise Loan</b>	<b>77,530.65</b>	<b>152,381.40</b>	<b>108,219.06</b>	<b>118,909.84</b>	<b>273,458.04</b>	<b>133,528.53</b>	<b>161,738.00</b>

**Collateral Wise**

Gold and Silver	577.61	-	28.98	67.17	27.48	296.75	5.89
Government Securities	-	1.29	2.66	-	-	34.52	48.76
Non Governmental Securities	1,289.94	1,490.26	-	1,803.78	2,405.69	-	5,397.64
Fixed Deposit Receipts	479.34	2,818.04	422.23	1,481.69	636.97	624.88	2,013.01
Own	478.85	2,818.04	422.23	1,480.81	636.97	619.88	2,013.01
Other Licences Institutions	0.50	-	-	0.88	-	5.00	-
Collateral of Properties	71,836.26	129,953.74	100,511.92	109,977.94	255,565.75	122,660.38	146,779.09
Fixed Assets	71,303.80	72,139.27	97,637.72	106,693.52	247,527.14	70,499.53	139,456.17
Current Assets	532.46	57,814.47	2,874.20	3,284.42	8,038.61	52,160.85	7,322.92
Against security of Bill	-	4,669.37	253.67	1,037.56	-	228.85	10.54
Domestic Bills	-	73.48	-	-	-	-	-
Foreign Bills	-	4,595.88	253.67	1,037.56	-	228.85	10.54
Against Guarantee	3,070.85	11,212.29	4,625.94	3,764.17	11,772.77	3,240.24	5,707.42
Government Guarantee	102.53	199.08	210.83	74.74	216.53	345.17	165.18
Institutional Guarantee	2,782.03	10,407.07	3,394.74	3,689.43	10,727.76	924.95	4,724.84
Personal Guarantee	176.96	606.15	176.59	-	-	1,799.02	729.34
Collective Guarantee	9.33	-	-	-	-	2.30	83.61
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	-	-	-	-	828.47	168.80	4.45
Credit Card	144.67	1.35	30.93	30.25	131.59	242.09	119.19
Others	131.99	2,235.05	2,342.73	747.29	2,917.80	6,200.84	1,656.46
<b>Total</b>	<b>77,530.65</b>	<b>152,381.40</b>	<b>108,219.06</b>	<b>118,909.84</b>	<b>273,458.04</b>	<b>133,528.53</b>	<b>161,738.00</b>

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
<b>Sector Wise</b>							
Agricultural and Forest Related	5,428.83	12,361.52	54,314.92	13,215.10	9,513.92	12,529.34	9,759.10
Fishery Related	417.37	547.87	497.88	718.31	238.18	723.66	357.43
Mining Related	111.69	240.81	310.43	214.06	738.98	201.42	9.42
Manufacturing (Producing) Related	18,368.00	28,814.15	10,415.66	52,590.63	16,102.58	18,467.50	14,724.95
Construction	24,883.01	4,768.59	8,762.87	9,401.77	5,771.89	17,692.35	5,631.85
Electricity, Gas and Water	7,710.44	8,890.79	6,568.79	19,154.03	8,361.67	11,167.99	8,322.49
Metal Products, Mach. & Ele. Eqp.	5,034.05	3,330.73	512.88	1,847.77	308.18	1,690.03	2,171.71
Tras., Com. and Public Utilities	6,286.82	4,974.96	2,351.39	6,769.34	2,528.75	3,158.69	418.49
Wholesaler & Retailer	26,175.23	47,007.40	33,813.75	63,280.12	20,291.49	21,383.42	28,877.27
Finance, Insurance and Real Estate	10,570.23	10,300.40	6,034.46	16,254.40	7,983.33	22,125.51	10,223.81
Hotel or Restaurant	5,273.16	7,179.56	4,436.20	10,620.89	2,710.78	12,838.71	3,989.86
Other Services	5,487.00	7,088.07	3,990.37	9,445.36	5,691.64	6,851.99	3,114.15
Consumption Loans	12,653.14	27,339.63	25,022.08	62,007.46	17,125.87	13,705.11	37,431.05
Local Government	136.67	150.58	-	-	-	-	-
Others	1,103.56	21,622.48	17,982.78	5,506.78	35,040.62	19,806.97	343.73
<b>TOTAL sectorwise</b>	<b>129,639.20</b>	<b>184,617.54</b>	<b>175,014.46</b>	<b>271,026.02</b>	<b>132,407.89</b>	<b>162,342.68</b>	<b>125,375.33</b>

**Product Wise**

Term Loan	28,736.59	49,376.19	11,491.67	60,318.99	31,861.29	40,312.46	15,912.94
Overdraft	9,268.67	37,023.46	8,565.86	53,735.01	19,293.68	44,064.66	20,574.13
Trust Receipt Loan / Import Loan	8,204.99	8,670.28	91.23	15,300.63	3,365.67	2,096.17	3,552.86
Demand & Other Working Capital Loan	27,793.93	44,177.51	105,826.65	57,716.31	16,214.55	19,186.14	24,955.07
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,520.75	8,124.20	7,775.88	22,703.79	8,446.82	7,793.28	15,598.90
Real Estate Loan	5,346.94	6,912.47	1,620.21	4,696.40	4,961.37	13,604.84	4,778.75
Margin Nature Loan	2,950.41	5,056.15	1,023.73	7,444.31	4,613.51	4,037.65	3,026.48
Hire Purchase Loan	2,266.12	7,592.31	2,708.59	11,536.27	5,428.07	7,227.85	4,480.15
Deprived Sector Loan	9,477.79	13,005.18	33,525.42	15,821.08	13,082.69	11,848.51	8,981.19
Bills Purchased	311.75	9.40	-	-	25.40	423.52	1,338.24
Other Product	29,761.25	4,670.37	2,385.22	21,753.21	25,114.85	11,747.58	22,176.61
<b>Total Product wise Loan</b>	<b>129,639.20</b>	<b>184,617.54</b>	<b>175,014.46</b>	<b>271,026.02</b>	<b>132,407.89</b>	<b>162,342.68</b>	<b>125,375.33</b>

**Collateral Wise**

Gold and Silver	369.34	10.28	83.07	8.38	830.12	7,125.53	-
Government Securities	-	9.61	-	-	0.77	-	-
Non Governmental Securities	-	5,028.35	-	-	4,686.44	4,405.22	3,025.14
Fixed Deposit Receipts	791.63	2,570.60	1,197.88	2,090.26	1,053.82	2,528.76	1,473.82
Own	791.63	2,570.60	1,197.88	2,090.26	973.57	2,528.76	1,473.82
Other Licences Institutions	-	-	-	-	80.25	-	-
Collateral of Properties	116,610.42	162,082.75	173,733.51	207,843.61	102,617.97	138,933.73	115,018.48
Fixed Assets	81,487.51	88,653.28	173,733.51	130,089.63	76,523.66	137,378.91	111,180.39
Current Assets	35,122.91	73,429.46	-	77,753.98	26,094.31	1,554.82	3,838.09
Against security of Bill	-	6,071.51	-	-	4,128.45	2.56	1,432.60
Domestic Bills	-	12.28	-	-	223.59	2.56	-
Foreign Bills	-	6,059.24	-	-	3,904.86	-	1,432.60
Against Guarantee	136.67	8,095.82	-	606.00	4,213.33	7,212.93	4,202.17
Government Guarantee	136.67	145.02	-	115.86	3.61	153.76	-
Institutional Guarantee	-	7,750.83	-	-	475.66	6,962.02	4,025.75
Personal Guarantee	-	191.76	-	490.15	2,747.07	95.22	81.90
Collective Guarantee	-	-	-	-	964.60	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	8.21	-	-	22.39	1.92	94.53
Credit Card	84.99	333.43	-	286.03	79.24	108.67	177.13
Others	11,646.16	415.19	-	60,191.74	14,797.74	2,025.28	45.99
<b>Total</b>	<b>129,639.20</b>	<b>184,617.54</b>	<b>175,014.46</b>	<b>271,026.02</b>	<b>132,407.89</b>	<b>162,342.68</b>	<b>125,375.33</b>

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
<b>Sector Wise</b>							
Agricultural and Forest Related	10,448.72	7,387.01	7,015.08	5,513.60	4,026.22	8,041.59	2,152.27
Fishery Related	254.36	151.29	213.66	92.80	272.67	394.05	93.96
Mining Related	253.16	-	885.89	184.92	233.34	37.14	4.99
Manufacturing (Producing) Related	36,353.99	26,328.01	22,802.63	12,904.95	15,757.41	23,645.45	1,447.92
Construction	5,114.23	5,953.64	2,313.78	1,424.85	5,577.00	7,954.50	4,955.83
Electricity, Gas and Water	13,693.12	7,819.34	5,411.66	4,539.08	6,001.41	10,252.50	703.87
Metal Products, Mach. & Ele. Eqp.	2,981.99	2,987.66	1,083.53	1,870.92	1,758.26	2,249.30	155.86
Tras., Com. and Public Utilities	2,650.58	3,482.88	2,241.02	3,287.55	2,161.78	5,411.59	1,352.90
Wholesaler & Retailer	48,632.07	22,496.28	34,622.49	19,938.67	15,541.63	23,830.46	7,179.03
Finance, Insurance and Real Estate	8,900.98	15,498.49	20,950.42	10,677.25	9,771.20	9,597.36	5,371.64
Hotel or Restaurant	5,014.26	14,612.65	7,826.46	4,092.65	3,040.73	4,390.87	836.29
Other Services	3,524.36	15,171.11	5,158.04	3,068.03	3,955.03	5,784.51	660.77
Consumption Loans	36,445.32	18,570.69	34,113.84	19,076.23	18,968.67	14,414.75	3,950.58
Local Government	-	-	-	81.03	-	-	-
Others	4,965.19	7,943.48	2,346.16	819.92	1,105.61	24,490.53	10,793.22
<b>TOTAL sectorwise</b>	<b>179,232.34</b>	<b>148,402.55</b>	<b>146,984.66</b>	<b>87,572.45</b>	<b>88,170.96</b>	<b>140,494.60</b>	<b>39,659.13</b>

**Product Wise**

Term Loan	45,692.31	49,113.86	27,258.17	22,201.82	24,595.55	28,860.63	10,832.57
Overdraft	22,605.16	18,983.92	22,858.24	17,689.94	16,384.36	15,595.70	8,680.33
Trust Receipt Loan / Import Loan	6,668.54	5,095.92	3,126.85	3,625.83	1,479.68	5,005.64	1.30
Demand & Other Working Capital Loan	30,194.47	29,598.33	37,036.51	19,114.74	16,915.58	27,282.37	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,414.56	11,611.59	9,082.00	4,457.62	5,034.60	6,178.73	4,386.94
Real Estate Loan	5,082.22	2,673.56	11,600.28	6,128.35	7,684.36	6,715.26	1,047.49
Margin Nature Loan	3,176.56	2,232.28	3,731.01	2,947.77	2,779.94	1,987.10	1,973.74
Hire Purchase Loan	6,707.17	6,234.89	5,043.58	2,907.75	2,697.87	4,505.04	2,021.46
Deprived Sector Loan	9,074.44	10,854.08	9,087.31	6,764.87	4,338.27	9,327.54	5,573.50
Bills Purchased	30.74	-	-	-	24.44	134.30	-
Other Product	36,586.18	12,004.10	18,160.72	1,733.77	6,236.32	34,902.28	5,141.79
<b>Total Product wise Loan</b>	<b>179,232.34</b>	<b>148,402.55</b>	<b>146,984.66</b>	<b>87,572.45</b>	<b>88,170.96</b>	<b>140,494.60</b>	<b>39,659.13</b>

**Collateral Wise**

Gold and Silver	33.05	50.95	410.64	45.15	30.07	23.39	308.55
Government Securities	-	16.70	6.86	88.74	-	-	-
Non Governmental Securities	3,176.56	2,185.86	3,716.52	2,944.06	2,779.94	-	1,985.57
Fixed Deposit Receipts	1,516.94	3,357.17	1,039.61	747.22	812.51	1,881.28	779.36
Own	1,516.94	3,357.17	1,039.61	747.22	812.51	1,881.28	779.36
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	171,601.97	128,602.11	133,726.49	79,032.75	81,977.19	130,866.88	30,981.03
Fixed Assets	156,617.25	125,831.41	132,598.26	78,783.86	62,648.18	112,430.80	30,980.88
Current Assets	14,984.72	2,770.71	1,128.23	248.89	19,329.00	18,436.08	0.16
Against security of Bill	0.00	4,382.99	-	-	24.44	54.26	-
Domestic Bills	-	19.86	-	-	24.44	-	-
Foreign Bills	0.00	4,363.13	-	-	-	54.26	-
Against Guarantee	585.03	8,479.17	3,234.66	4,295.60	2,388.84	6.45	5,603.82
Government Guarantee	87.07	125.99	-	16.54	-	-	-
Institutional Guarantee	6.59	7,059.86	3,005.33	4,182.62	2,193.40	-	5,137.99
Personal Guarantee	440.66	1,192.99	218.42	55.49	195.44	6.45	369.40
Collective Guarantee	21.51	81.59	10.90	36.60	-	-	96.42
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	29.20	18.75	-	4.36	-	-	-
Credit Card	97.73	2.14	111.32	-	48.96	45.74	-
Others	2,221.07	1,325.45	4,738.56	418.94	109.03	7,616.59	0.80
<b>Total</b>	<b>179,232.34</b>	<b>148,402.55</b>	<b>146,984.66</b>	<b>87,572.45</b>	<b>88,170.96</b>	<b>140,494.60</b>	<b>39,659.13</b>

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
<b>Sector Wise</b>								
Agricultural and Forest Related	9.50	588.12	2,440.65	504.55	348.89	9,595.28	3,241.87	3,423.86
Fishery Related	-	-	39.28	14.83	2.92	130.31	228.16	159.19
Mining Related	-	-	10.42	8.38	-	49.98	104.40	-
Manufacturing (Producing) Related	4.84	339.71	2,520.22	768.01	355.83	3,703.26	2,110.12	2,034.23
Construction	31.93	102.17	2,691.95	246.36	329.55	3,485.41	9,757.97	2,437.62
Electricity, Gas and Water	-	-	461.82	12.91	-	259.92	181.28	-
Metal Products, Mach. & Ele. Eqp.	2.61	-	156.65	178.23	22.81	278.16	296.52	219.74
Tras., Com. and Public Utilities	9.89	70.37	2,031.55	190.49	290.42	2,983.82	3,144.55	1,978.93
Wholesaler & Retailer	8.69	1,015.86	6,749.16	3,058.83	655.02	16,123.18	6,739.97	9,778.24
Finance, Insurance and Real Estate	-	200.00	6,247.63	1,005.97	318.49	11,198.57	3,643.85	2,306.70
Hotel or Restaurant	10.11	-	1,789.40	281.41	58.48	2,924.87	2,780.11	1,409.11
Other Services	-	871.45	1,627.48	595.96	37.15	1,740.92	1,184.28	813.35
Consumption Loans	30.67	48.16	13,649.31	2,084.98	1,976.59	16,775.06	4,126.50	3,180.46
Local Government	2.72	-	3.34	-	1.50	-	0.03	-
Others	82.25	-	3,422.66	1,826.29	706.99	20,912.47	24,052.91	16,480.13
<b>TOTAL sectorwise</b>	<b>193.20</b>	<b>3,235.83</b>	<b>43,841.53</b>	<b>10,777.19</b>	<b>5,104.64</b>	<b>90,161.22</b>	<b>61,592.53</b>	<b>44,221.55</b>

**Product Wise**

Term Loan	48.12	430.48	12,385.33	2,789.11	846.21	27,561.99	17,906.93	21,243.63
Overdraft	68.68	1,433.35	9,295.23	2,497.95	511.54	16,559.37	14,542.59	11,678.00
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	0.80
Demand & Other Working Capital Loan	-	-	1,104.52	1,427.40	-	734.15	218.17	681.43
Res. Per. H. Loan (Up to Rs. 15 mil.)	15.84	102.17	6,148.23	1,420.28	764.47	11,492.48	7,579.63	1,974.09
Real Estate Loan	16.08	200.00	2,650.55	633.95	63.09	8,028.56	2,451.37	87.24
Margin Nature Loan	-	-	1,317.14	226.15	-	2,241.19	1,051.11	1,027.35
Hire Purchase Loan	17.67	70.37	3,325.83	448.43	403.73	4,027.67	4,500.14	2,350.59
Deprived Sector Loan	4.69	162.17	6,052.26	699.51	617.71	13,570.40	7,471.91	3,520.19
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	22.12	837.28	1,562.44	634.41	1,897.89	5,945.41	5,870.69	1,658.23
<b>Total Product wise Loan</b>	<b>193.20</b>	<b>3,235.83</b>	<b>43,841.53</b>	<b>10,777.19</b>	<b>5,104.64</b>	<b>90,161.22</b>	<b>61,592.53</b>	<b>44,221.55</b>

**Collateral Wise**

Gold and Silver	-	-	150.97	66.37	-	432.14	1,152.40	777.23
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	-	1,317.14	226.15	-	2,250.09	556.95	1,068.88
Fixed Deposit Receipts	-	48.16	950.37	195.90	81.30	2,684.14	1,636.65	873.86
Own	-	48.16	950.37	195.90	81.30	2,684.14	1,636.65	873.86
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	182.89	3,187.67	35,347.52	9,827.32	5,021.84	68,383.50	52,803.22	39,457.52
Fixed Assets	182.89	3,187.67	35,347.52	9,827.32	5,021.84	68,383.50	52,803.22	39,457.52
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2.72	-	6,075.52	371.50	-	16,176.13	4,950.41	2,042.70
Government Guarantee	2.72	-	-	-	-	-	8.69	0.60
Institutional Guarantee	-	-	3,573.64	306.94	-	2,931.83	2,396.29	872.36
Personal Guarantee	-	-	1,940.17	64.55	-	6,969.84	1,851.07	1,129.74
Collective Guarantee	-	-	561.71	-	-	6,274.46	646.66	40.00
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	47.70	-
Credit Card	-	-	-	-	-	-	-	-
Others	7.59	-	-	89.95	1.50	235.23	492.89	1.36
<b>Total</b>	<b>193.20</b>	<b>3,235.83</b>	<b>43,841.53</b>	<b>10,777.19</b>	<b>5,104.64</b>	<b>90,161.22</b>	<b>61,592.53</b>	<b>44,221.55</b>

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB
<b>Sector Wise</b>								
Agricultural and Forest Related	39.58	4,048.07	2,233.65	3,365.82	44.26	304.18	920.48	402.09
Fishery Related	44.91	121.67	316.15	99.37	-	1.53	7.50	11.92
Mining Related	-	47.24	86.49	1.49	-	-	-	7.58
Manufacturing (Producing) Related	113.58	5,217.41	4,487.62	1,562.75	124.99	56.23	138.43	288.42
Construction	139.95	5,219.35	2,781.27	1,309.24	397.44	8.15	245.32	246.31
Electricity, Gas and Water	-	1,001.47	-	3,015.51	-	-	2.62	10.40
Metal Products, Mach. & Ele. Eqp.	27.21	436.38	69.08	66.24	14.66	2.75	-	29.41
Tras., Com. and Public Utilities	33.44	785.46	1,240.95	892.17	156.77	1.42	77.10	129.46
Wholesaler & Retailer	75.44	5,846.20	8,261.11	3,859.25	494.87	74.20	1,036.61	202.00
Finance, Insurance and Real Estate	-	3,272.49	5,098.54	7,056.60	346.59	7.19	391.25	56.84
Hotel or Restaurant	3.92	2,467.68	4,517.40	1,386.39	103.27	33.61	89.98	96.24
Other Services	1.76	1,051.19	1,759.43	1,957.87	1.89	2.54	208.55	65.44
Consumption Loans	61.60	4,445.06	4,724.99	14,133.90	300.66	29.11	1,199.11	121.45
Local Government	-	3.37	-	-	-	-	-	-
Others	144.33	16,059.47	1,751.74	23.30	1,798.78	135.08	1.80	638.62
<b>TOTAL sectorwise</b>	<b>685.72</b>	<b>50,022.50</b>	<b>37,328.41</b>	<b>38,729.92</b>	<b>3,784.18</b>	<b>656.00</b>	<b>4,318.76</b>	<b>2,306.19</b>

**Product Wise**

Term Loan	146.71	15,304.75	6,755.59	6,414.85	1,213.84	203.67	2,181.17	748.29
Overdraft	258.04	15,972.47	1,374.10	6,388.32	499.77	135.15	785.61	503.97
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	43.02	40.79	9,013.14	1,787.95	110.37	-	68.77	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	152.53	4,232.01	2,147.63	4,346.62	396.10	-	129.64	229.00
Real Estate Loan	-	927.13	1,591.30	3,254.28	99.42	-	362.76	35.09
Margin Nature Loan	-	1,935.53	654.61	1,504.69	246.99	-	9.74	5.84
Hire Purchase Loan	44.22	2,042.56	1,632.82	1,551.41	188.37	10.46	45.84	180.01
Deprived Sector Loan	30.94	4,755.26	5,217.13	3,567.80	340.68	141.03	319.61	489.58
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	10.27	4,812.00	8,942.10	9,914.00	688.64	165.69	415.61	114.41
<b>Total Product wise Loan</b>	<b>685.72</b>	<b>50,022.50</b>	<b>37,328.41</b>	<b>38,729.92</b>	<b>3,784.18</b>	<b>656.00</b>	<b>4,318.76</b>	<b>2,306.19</b>

**Collateral Wise**

Gold and Silver	-	373.40	-	136.21	31.45	15.63	177.20	40.41
Government Securities	-	4.50	-	-	-	-	-	-
Non Governmental Securities	-	1,932.55	654.61	1,504.69	243.86	-	9.74	5.84
Fixed Deposit Receipts	9.07	1,118.87	528.45	2,040.70	4.24	6.96	67.19	59.76
Own	9.07	1,118.87	528.45	2,040.70	4.24	6.96	67.19	59.76
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	676.66	40,184.81	32,789.11	32,498.52	1,379.25	633.41	3,987.84	2,118.01
Fixed Assets	676.66	40,169.30	32,789.11	32,498.52	1,379.25	633.41	3,987.84	2,118.01
Current Assets	-	15.51	-	-	-	-	-	-
Against security of Bill	-	1.23	-	-	-	-	-	-
Domestic Bills	-	1.23	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	6,220.89	3,356.24	2,546.84	326.60	-	76.79	-
Government Guarantee	-	3.37	-	17.19	-	-	-	-
Institutional Guarantee	-	3,252.75	3,353.92	2,298.89	326.60	-	-	-
Personal Guarantee	-	2,839.39	0.70	224.00	-	-	76.79	-
Collective Guarantee	-	121.81	1.62	6.76	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	3.56	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	186.25	-	2.95	1,798.78	-	-	82.16
<b>Total</b>	<b>685.72</b>	<b>50,022.50</b>	<b>37,328.41</b>	<b>38,729.92</b>	<b>3,784.18</b>	<b>656.00</b>	<b>4,318.76</b>	<b>2,306.19</b>

BFI Name	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara
<b>Sector Wise</b>									
Agricultural and Forest Related	95.45	0.52	424.35	345.14	622.10	407.94	321.88	489.31	694.76
Fishery Related	-	-	3.31	11.30	37.32	4.29	27.53	-	8.35
Mining Related	-	-	-	29.77	-	9.96	-	-	-
Manufacturing (Producing) Related	-	60.00	394.32	426.32	223.61	119.38	226.36	160.70	441.71
Construction	134.03	18.38	-	1,619.63	1,093.09	10.09	529.26	47.42	15.96
Electricity, Gas and Water	-	-	-	147.68	-	-	7.34	-	-
Metal Products, Mach. & Ele. Eqp.	-	3.45	-	327.55	47.31	60.28	25.69	-	-
Tras., Com. and Public Utilities	48.95	-	175.44	1,208.14	94.32	117.40	60.38	-	765.13
Wholesaler & Retailer	261.59	33.33	753.80	309.23	569.22	187.95	391.80	1,236.22	2,058.04
Finance, Insurance and Real Estate	189.61	40.31	850.85	1,559.99	513.56	132.57	478.26	271.33	1,911.30
Hotel or Restaurant	8.52	27.50	139.69	664.80	149.86	110.08	103.49	167.64	499.78
Other Services	-	-	96.08	621.29	619.87	21.42	83.61	10.03	64.48
Consumption Loans	193.99	144.91	3,259.67	864.37	557.85	1,349.71	1,210.89	84.82	2,459.87
Local Government	-	33.18	-	-	-	-	-	-	-
Others	240.91	1,886.00	623.05	965.69	829.74	199.87	46.92	664.55	5.65
<b>TOTAL sectorwise</b>	<b>1,173.05</b>	<b>2,247.57</b>	<b>6,720.56</b>	<b>9,100.89</b>	<b>5,357.85</b>	<b>2,730.95</b>	<b>3,513.44</b>	<b>3,132.03</b>	<b>8,925.03</b>

**Product Wise**

Term Loan	430.86	124.27	495.16	1,561.12	701.73	95.60	467.80	15.01	3,113.42
Overdraft	153.12	-	612.80	-	197.04	273.21	-	1,315.68	1,572.46
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	147.82	1,074.18	2,044.67	492.82	55.41	145.20	-	558.23
Res. Per. H. Loan (Up to Rs. 15 mil.)	90.85	18.38	550.43	795.73	851.71	279.41	175.83	37.22	549.19
Real Estate Loan	68.58	1,765.88	201.45	1,025.58	683.73	105.71	455.63	216.47	642.94
Margin Nature Loan	151.91	26.19	237.04	402.55	422.13	222.83	196.32	-	194.83
Hire Purchase Loan	60.51	122.28	239.21	1,013.69	69.86	199.69	111.03	0.57	817.75
Deprived Sector Loan	201.25	33.18	662.72	813.73	444.46	98.09	263.13	169.81	1,290.89
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	15.96	9.57	2,647.57	1,443.82	1,494.37	1,401.01	1,698.50	1,377.27	185.32
<b>Total Product wise Loan</b>	<b>1,173.05</b>	<b>2,247.57</b>	<b>6,720.56</b>	<b>9,100.89</b>	<b>5,357.85</b>	<b>2,730.95</b>	<b>3,513.44</b>	<b>3,132.03</b>	<b>8,925.03</b>

**Collateral Wise**

Gold and Silver	-	-	689.45	252.59	-	1.02	-	-	-
Government Securities	-	-	-	-	-	-	-	-	-
Non Governmental Securities	-	26.19	237.04	440.96	422.13	87.77	196.32	-	-
Fixed Deposit Receipts	6.16	0.05	190.86	219.99	126.46	59.51	32.25	82.57	36.15
Own	6.16	0.05	190.86	219.99	126.46	59.51	32.25	82.57	36.15
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	812.36	399.89	4,795.02	7,347.79	4,463.76	2,245.40	2,900.78	3,049.46	7,322.21
Fixed Assets	812.36	399.89	4,795.02	7,347.79	4,463.76	2,245.40	2,859.13	3,049.46	7,322.21
Current Assets	-	-	-	-	-	-	41.65	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	201.84	83.27	808.19	680.26	345.50	202.15	368.08	-	1,371.85
Government Guarantee	-	33.18	-	-	-	4.02	-	-	-
Institutional Guarantee	180.45	-	654.50	680.26	345.50	58.84	264.89	-	1,284.32
Personal Guarantee	21.39	50.09	153.69	-	-	136.87	103.19	-	87.53
Collective Guarantee	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	2.43	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	152.69	1,738.17	-	159.30	-	135.10	16.01	-	194.83
<b>Total</b>	<b>1,173.05</b>	<b>2,247.57</b>	<b>6,720.56</b>	<b>9,100.89</b>	<b>5,357.85</b>	<b>2,730.95</b>	<b>3,513.44</b>	<b>3,132.03</b>	<b>8,925.03</b>

BFI Name	Central	Multi	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Sector Wise</b>								
Agricultural and Forest Related	401.42	98.56	240.50	287.76	260.60	465.29	573.68	247.44
Fishery Related	6.64	-	-	-	7.87	69.70	26.97	17.00
Mining Related	26.32	-	-	-	0.99	26.75	-	-
Manufacturing (Producing) Related	152.92	9.98	71.41	584.16	169.72	675.99	243.95	308.96
Construction	411.15	36.28	17.50	-	143.42	306.18	202.01	182.39
Electricity, Gas and Water	-	-	-	-	89.41	92.65	67.98	35.01
Metal Products, Mach. & Ele. Eqp.	97.86	-	8.60	-	5.24	11.00	165.01	74.23
Tras., Com. and Public Utilities	291.81	-	12.22	2.94	96.08	542.15	474.30	340.92
Wholesaler & Retailer	617.65	20.54	183.95	84.26	739.69	2,508.42	1,337.91	653.49
Finance, Insurance and Real Estate	357.14	-	116.47	-	632.26	1,897.66	2,261.47	557.91
Hotel or Restaurant	55.99	-	59.68	74.77	239.88	1,260.75	234.09	355.52
Other Services	56.20	3.03	12.00	-	35.97	458.54	147.87	51.01
Consumption Loans	681.40	241.03	394.26	1.55	1,594.42	4,940.20	4,493.88	2,321.22
Local Government	-	-	2.60	-	-	-	-	-
Others	1,869.21	30.76	331.92	550.93	1,709.22	171.39	794.62	114.92
<b>TOTAL sectorwise</b>	<b>5,025.72</b>	<b>440.17</b>	<b>1,451.11</b>	<b>1,586.38</b>	<b>5,724.77</b>	<b>13,426.66</b>	<b>11,023.73</b>	<b>5,260.01</b>

**Product Wise**

Term Loan	893.89	-	505.96	910.11	620.91	3,576.69	2,359.25	11.85
Overdraft	202.33	27.18	344.40	-	552.12	5,027.58	343.94	45.79
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	969.78	335.97	8.82	149.60	154.72	173.04	2,365.79	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	720.38	36.28	146.69	-	1,102.49	1,135.43	2,574.66	630.02
Real Estate Loan	167.58	-	82.19	419.96	389.96	1,137.89	332.43	363.72
Margin Nature Loan	3.63	-	124.27	-	321.86	401.89	695.16	408.47
Hire Purchase Loan	369.29	-	34.33	2.27	77.82	437.41	225.60	335.80
Deprived Sector Loan	203.66	30.76	190.31	-	433.87	1,065.36	529.03	370.45
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,495.17	9.98	14.14	104.44	2,071.01	471.39	1,597.87	3,086.40
<b>Total Product wise Loan</b>	<b>5,025.72</b>	<b>440.17</b>	<b>1,451.11</b>	<b>1,586.38</b>	<b>5,724.77</b>	<b>13,426.66</b>	<b>11,023.73</b>	<b>5,260.01</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	17.50	-	-	36.25	-	-
Non Governmental Securities	3.63	-	108.19	-	-	401.89	695.16	-
Fixed Deposit Receipts	153.25	23.57	10.23	-	125.50	215.19	110.71	113.83
Own	153.25	23.57	10.23	-	125.50	215.19	110.71	113.83
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,748.56	416.60	1,116.15	1,586.38	4,912.74	12,014.44	7,781.07	4,302.83
Fixed Assets	4,748.56	416.60	1,116.11	1,586.38	4,912.74	12,014.44	7,781.07	4,302.83
Current Assets	-	-	0.04	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	120.28	-	198.90	-	369.20	750.32	2,430.79	335.02
Government Guarantee	-	-	2.60	-	-	-	-	-
Institutional Guarantee	120.00	-	16.69	-	367.65	689.05	2,058.48	298.81
Personal Guarantee	-	-	149.24	-	1.55	61.26	372.31	1.20
Collective Guarantee	0.28	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	30.36	-	-	-	-	35.01
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	0.14	-	317.33	8.57	6.00	508.33
<b>Total</b>	<b>5,025.72</b>	<b>440.17</b>	<b>1,451.11</b>	<b>1,586.38</b>	<b>5,724.77</b>	<b>13,426.66</b>	<b>11,023.73</b>	<b>5,260.01</b>

**Major Financial Indicators of Microfinance Financial Institutions**

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% change		
	2019	2020	2021	2021	2022	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	25,503	33,424	39,092	51,616	50,212	31.06	16.96	-2.72
a. Paid-up Capital	17,078	21,495	24,740	25,951	28,869	25.87	15.09	11.24
b. Statutory Reserves	3,531	4,814	5,803	6,923	8,481	36.32	20.55	22.51
c. Retained Earning	1,750	2,790	3,434	11,810	7,623	59.44	23.08	-35.46
d. Others Reserves	3,144	4,324	5,115	6,932	5,240	37.53	18.29	-24.41
<b>2 BORROWINGS</b>	126,378	142,095	207,349	233,118	235,552	12.44	45.92	1.04
a. NRB	1,701	8	8,220	10,162	12,900	-99.52	100236.37	26.94
b. Others	124,677	142,086	199,129	222,956	222,652	13.96	40.15	-0.14
<b>3 DEPOSITS</b>	85,606	106,150	130,425	141,386	146,067	24.00	22.87	3.31
<b>4 BILLS PAYABLE</b>	75	41	11	62	54	-45.48	-73.99	-12.01
<b>5 OTHER LIABILITIES</b>	23,664	29,558	37,483	44,515	39,620	24.90	26.81	-11.00
a. Loan Loss Provision	4,013	7,631	10,760	12,435	11,639	90.16	41.01	-6.40
b. Interest Suspense a/c	1,800	4,003	4,176	5,362	4,497	122.36	4.32	-16.13
c. Others	17,851	17,924	22,547	26,718	23,484	0.41	25.79	-12.10
<b>6 RECONCILIATION A/c</b>	5,192	8,482	19,298	21,802	21,591	63.36	127.52	-0.97
<b>7 PROFIT &amp; LOSS A/c</b>	6,608	5,419	11,839	4,782	6,731	-17.99	118.45	40.74
<b>Total</b>	<b>273,028</b>	<b>325,169</b>	<b>445,497</b>	<b>497,281</b>	<b>499,828</b>	<b>19.10</b>	<b>37.00</b>	<b>0.51</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	19,246	30,382	28,288	20,992	19,227	57.86	-6.89	-8.41
a. Cash Balance	214	379	521	436	409	76.94	37.33	-6.17
b. Bank Balance	13,398	16,872	17,507	13,293	12,285	25.93	3.76	-7.59
c. Money at Call	5,634	13,130	10,260	7,263	6,534	133.06	-21.86	-10.04
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	312	468	559	575	772	49.91	19.63	34.38
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,262	9,732	14,153	10,622	9,142	330.28	45.43	-13.93
<b>4 LOANS &amp; ADVANCES</b>	235,101	262,732	365,554	424,372	430,679	11.75	39.14	1.49
Institutional	38,955	39,721	54,128	55,350	59,547	1.97	36.27	7.58
Individual	196,147	223,012	311,426	369,022	371,133	13.70	39.65	0.57
<b>5 FIXED ASSETS</b>	2,107	2,223	2,565	2,807	3,037	5.50	15.42	8.18
<b>6 OTHER ASSETS</b>	8,552	11,063	15,031	16,101	15,333	29.36	35.86	-4.77
<b>7 EXPENSES NOT WRITTEN OFF</b>	11	11	7	7	6	1.87	-34.99	-19.03
<b>8 NON BANKING ASSETS</b>	1	1	1	1	1	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	5,391	8,469	19,325	21,756	21,593	57.11	128.18	-0.75
<b>10 PROFIT &amp; LOSS A/c</b>	45	88	13	48	37	96.81	-85.79	-23.16
<b>Total</b>	<b>273,028</b>	<b>325,169</b>	<b>445,497</b>	<b>497,281</b>	<b>499,828</b>	<b>19.10</b>	<b>37.00</b>	<b>0.51</b>
<b>Profit &amp; Loss A/c</b>								
<b>Expenses</b>								
<b>1 INTEREST EXPENSES</b>	17,022	21,965	18,279	10,606	13,194	29.04	-16.78	24.40
<b>2 COMMISSION/FEE EXPENSES</b>	7	38	16	5	7	472.63	-57.81	32.58
<b>3 EMPLOYEE EXPENSES</b>	6,299	8,757	9,379	4,789	5,745	39.02	7.09	19.96
<b>4 OFFICE OPERATING EXPENSES</b>	2,358	2,907	3,353	1,354	1,778	23.29	15.32	31.29
<b>5 NON OPERATING EXPENSES</b>	63	140	36	10	11	122.70	-74.52	4.20
<b>6 PROVISION FOR RISK</b>	1,921	6,648	17,303	3,860	3,566	246.15	160.26	-7.60
<b>7 LOAN WRITTEN OFF</b>	5	5	31	-	20	14.51	485.19	0.00
<b>8 EXTRAORDINARY EXPENSES</b>	1	18	9	5	6	1279.00	-49.22	17.86
<b>9 PROVISION FOR STAFF BONUS</b>	861	836	1,848	793	1,047	-2.95	121.03	32.12
<b>10 PROVISION FOR INCOME TAX</b>	2,545	2,353	5,069	2,057	2,879	-7.52	115.41	39.95
<b>11 NET PROFIT</b>	6,249	5,394	11,829	4,766	6,730	-13.68	119.31	41.22
<b>TOTAL EXPENSES</b>	<b>37,331</b>	<b>49,062</b>	<b>67,152</b>	<b>28,246</b>	<b>34,616</b>	<b>31.43</b>	<b>36.87</b>	<b>22.55</b>
<b>Income</b>								
<b>1. INTEREST INCOME</b>	31,647	41,259	45,304	22,511	28,156	30.37	9.80	25.08
<b>2. COMMISSION &amp; DISCOUNT</b>	805	718	1,420	676	765	-10.80	97.74	13.16
<b>3 OTHER OPERATING INCOME</b>	3,739	3,726	5,025	2,219	2,929	-0.33	34.86	32.00
<b>4 NON OPERATING INCOME</b>	176	153	270	571	419	-13.28	76.96	-26.59
<b>5 PROVISION FOR WRITTEN BACK</b>	936	3,134	15,072	2,206	2,681	234.88	380.95	21.54
<b>6 RECOVERY FOR WRITE BACK</b>	2	2	9	2	2	6.73	292.16	33.69
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0	18	48	30	33	53203.70	166.79	9.84
<b>8 NET LOSS</b>	26	52	3	31	36	102.16	-94.57	15.26
<b>TOTAL INCOME</b>	<b>37,331</b>	<b>49,062</b>	<b>67,152</b>	<b>28,246</b>	<b>35,022</b>	<b>31.43</b>	<b>36.87</b>	<b>23.99</b>
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	17,361	19,017	20,872	22,930	23,281	9.54	9.75	1.53
<b>No. of Total Branches</b>	3,629	4,057	4,685	5,029	5,046	11.79	15.48	0.34
<b>No. of Total Centers</b>	274,186	310,895	362,982	396,035	404,461	13.39	16.75	2.13
<b>No. of Total Groups</b>	926,625	1,039,696	1,183,364	1,269,845	1,290,602	12.20	13.82	1.63
<b>No. of Total Passive Groups</b>	9,565	9,398	34,163	15,206	15,156	-1.75	263.51	-0.33
<b>No. of Total Members</b>	4,327,991	4,686,659	5,191,363	5,527,537	5,621,865	8.29	10.77	1.71
<b>No. of Total Passive Members</b>	118,044	195,311	329,895	458,330	464,649	65.46	68.91	1.38
<b>No. of Total Borrowers</b>	2,679,016	2,783,222	2,992,068	3,141,020	3,170,666	3.89	7.50	0.94
<b>No. of Total Overdue Borrowers</b>	165,984	1,001,407	764,663	477,140	382,097	503.32	-23.64	-19.92
<b>No. of Total Saving Members</b>	4,323,957	4,679,987	5,193,582	5,498,992	5,641,179	8.23	10.97	2.59
<b>Total Saving Amount (Rs million)</b>	101,910	106,150	130,472	142,211	146,186	4.16	22.91	2.80

**Districtwise List of Bank and Financial Institutions Branches ( Pus, 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	141	53	10	204	939,491	4,605
5	1	Sankhuwasabha	29	-	-	29	155,292	5,355
6	1	Bhojpur	25	-	1	26	152,216	5,854
7	1	Terhathum	18	3	-	21	100,495	4,785
8	1	Dhankuta	25	8	1	34	171,841	5,054
9	1	Morang	174	59	4	237	1,108,654	4,678
10	1	Sunsari	137	38	10	185	931,436	5,035
11	1	Solukhumbu	27	-	-	27	101,726	3,768
12	1	Khotang	19	6	-	25	169,630	6,785
13	1	Okhaldhunga	23	4	-	27	151,762	5,621
14	1	Udayapur	42	4	1	47	360,705	7,675
	<b>Total</b>		<b>749</b>	<b>185</b>	<b>30</b>	<b>964</b>	<b>4,985,881</b>	<b>5,172</b>
15	2	Saptari	54	7	1	62	719,000	11,597
16	2	Siraha	85	11	2	98	711,146	7,257
17	2	Dhanusa	83	8	9	100	852,097	8,521
18	2	Mahottari	58	7	5	70	719,181	10,274
19	2	Sarlahi	73	14	5	92	909,891	9,890
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
	<b>Total</b>		<b>559</b>	<b>82</b>	<b>31</b>	<b>672</b>	<b>6,350,371</b>	<b>9,450</b>
23	3	Dolakha	28	3	-	31	186,871	6,028
24	3	Ramechhap	24	2	-	26	209,248	8,048
25	3	Sindhuli	34	2	2	38	312,448	8,222
26	3	Rasuwa	27	1	1	29	45,200	1,559
27	3	Dhading	63	17	-	80	355,975	4,450
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	842	138	44	1,024	2,300,890	2,247
32	3	Lalitpur	208	29	15	252	585,982	2,325
33	3	Bhaktapur	114	16	5	135	377,660	2,797
34	3	Makwanpur	60	14	7	81	466,612	5,761
35	3	Chitawan	167	46	17	230	711,629	3,094
	<b>Total</b>		<b>1,718</b>	<b>306</b>	<b>100</b>	<b>2,124</b>	<b>6,540,128</b>	<b>3,079</b>
36	4	Gorkha	41	6	3	50	243,272	4,865
37	4	Manang	11	-	-	11	6,284	571
38	4	Lamjung	42	5	2	49	172,158	3,513
39	4	Kaski	194	75	19	288	597,988	2,076
40	4	Tanahu	79	22	1	102	348,724	3,419
41	4	Syangja	42	24	2	68	246,315	3,622
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	68	23	8	99	359,042	3,627
	<b>Total</b>		<b>587</b>	<b>185</b>	<b>35</b>	<b>807</b>	<b>2,529,009</b>	<b>3,134</b>

47	5	Gulmi	35	15	-	50	252,731	5,055
48	5	Palpa	48	11	-	59	246,206	4,173
49	5	Rupandehi	214	73	25	312	1,091,034	3,497
50	5	Kapilbastu	79	14	5	98	680,984	6,949
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	36	3	131	660,742	5,044
56	5	Banke	84	29	7	120	621,921	5,183
57	5	Bardiya	40	23	-	63	486,334	7,720
58	5	Nawalparasi West	61	18	3	82	378,926	4,621
<b>Total</b>			<b>724</b>	<b>241</b>	<b>43</b>	<b>1,008</b>	<b>5,163,681</b>	<b>5,123</b>
59	6	Rukum West	17	1	1	19	171,929	9,049
60	6	Salyan	25	4	1	30	276,060	9,202
61	6	Surkhet	52	10	1	63	426,673	6,773
62	6	Dailekh	24	1	-	25	302,085	12,083
63	6	Jajarkot	13	1	-	14	201,913	14,422
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
<b>Total</b>			<b>195</b>	<b>19</b>	<b>3</b>	<b>217</b>	<b>1,836,111</b>	<b>8,461</b>
69	7	Doti	20	1	-	21	213,465	10,165
70	7	Bajhang	18	1	-	19	225,304	11,858
71	7	Kailali	132	26	5	163	971,320	5,959
72	7	Bajura	13	1	-	14	158,078	11,291
73	7	Achham	18	3	-	21	291,468	13,879
74	7	Kanchanpur	63	10	1	74	539,119	7,285
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
<b>Total</b>			<b>324</b>	<b>47</b>	<b>6</b>	<b>377</b>	<b>2,972,873</b>	<b>7,886</b>
<b>Grand Total</b>			<b>4,856</b>	<b>1,065</b>	<b>248</b>	<b>6,169</b>	<b>30,378,054</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	27	17	17	67	1	129
No. of Branches <sup>^</sup>	4,856	1,065	248	5,046		11,215
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						4,924
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						2,709

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	749	185	30	852	964	1,816
Madhesh	559	82	31	1,031	672	1,703
Bagmati	1,718	306	100	742	2,124	2,866
Gandaki	587	185	35	588	807	1,395
Lumbini	724	241	43	1,158	1,008	2,166
Karnali	195	19	3	227	217	444
Sudur Paschim	324	47	6	448	377	825
<b>Total</b>	<b>4,856</b>	<b>1,065</b>	<b>248</b>	<b>5,046</b>	<b>6,169</b>	<b>11,215</b>

\* 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)

§ 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

Amt in Mn of Rs

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

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

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

Amt in Mn of Rs

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

Amt in Mn of Rs

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

Amt in Mn of Rs

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	1,799,070.63

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

Amt in Mn of Rs

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

Amt in Mn of Rs

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

Amt in Mn of Rs

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	2,256,075.13	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	2,329,134.73

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Amt in Mn of Rs

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

Amt in Mn of Rs

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

Amt in Mn of Rs

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

Amt in Mn of Rs

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

Amt in Mn of Rs

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	82,866.70	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

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2078 (Mid September, 2021)		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.05	1,420,065.84	4.13	1,439,182.13	4.49	1,389,241.04	5.17	1,325,764.26	5.26	1,304,211.68
2	Fixed:	7.80	1,948,796.80	7.96	2,017,075.54	8.26	2,098,910.97	8.61	2,186,891.13	8.92	2,238,984.09
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	8.07	393,403.01	8.82	423,500.92	9.09	501,312.94
2.4	6-12 months	7.46	739,917.30	7.73	736,550.15	8.03	818,104.99	8.34	844,735.62	8.72	869,305.33
2.5	1-2 yrs	7.77	594,856.53	7.82	653,270.14	8.03	630,373.13	8.30	658,239.90	8.62	620,107.42
2.6	2 yrs and above	9.83	240,735.41	9.59	251,936.16	9.86	257,029.85	9.91	260,414.70	10.00	248,258.40
3	Call	0.97	285,069.54	1.11	288,342.95	1.32	276,677.61	1.42	265,669.33	1.54	259,051.07
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	6.01	4,714.26	7.55	3,499.83	7.37	2,391.76	8.14	2,065.87	2.67	2,083.60
6	Non interest bearing deposits	-	366,058.39	-	371,604.15	-	343,618.00	-	348,133.10	-	422,994.90
6.1	Current	-	329,884.66	-	333,964.67	-	305,124.22	-	311,222.46	-	384,464.87
6.2	Margin	-	33,595.00	-	34,853.02	-	35,884.20	-	34,086.02	-	36,016.83
6.3	Other	-	2,578.73	-	2,786.46	-	2,609.58	-	2,824.63	-	2,513.20
	Aggregate	4.92	4,024,704.83	5.43	4,119,704.60	5.80	4,110,839.38	6.24	4,128,523.69	6.37	4,227,325.34

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2078 (Mid September, 2021)		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.03	249,461.13	8.05	258,295.84	8.41	261,449.97	8.66	266,424.53	8.78	269,314.19
2	Fishery Related	7.55	9,051.92	7.53	9,560.40	7.83	9,824.90	7.82	10,129.84	8.00	10,330.23
3	Mining Related	8.54	6,937.25	8.58	7,503.98	8.87	7,605.16	8.92	7,907.55	9.09	7,859.27
4	Agriculture, Forestry & Beverage Production Related	8.27	174,968.73	8.26	175,620.86	8.79	174,847.78	8.99	183,298.57	9.12	194,101.44
5	Non Food Production Related	7.97	398,448.66	8.07	413,083.29	8.50	420,625.22	8.79	430,559.41	9.06	457,418.28
6	Construction	9.27	359,202.13	9.12	223,057.01	9.57	194,529.75	9.60	189,542.91	9.68	171,339.41
7	Electricity, Gas and Water	8.09	205,647.46	8.07	210,600.04	8.20	211,338.31	8.47	212,378.74	8.60	218,011.79
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.49	60,085.25	8.50	63,632.93	8.95	64,901.91	9.23	67,616.54	9.42	69,575.94
9	Transport, Communication and Public Utilities	9.02	70,725.81	9.01	72,890.17	9.41	75,273.65	9.57	75,274.49	9.70	77,559.40
10	Wholesaler & Retailer	8.50	790,626.79	8.54	811,305.20	9.03	826,969.65	9.30	840,379.15	9.45	859,761.41
11	Finance, Insurance and Real Estate	7.99	299,670.99	8.19	310,457.97	8.83	304,058.70	9.05	303,564.85	9.34	306,075.74
12	Hotel or Restaurant	7.89	164,621.84	7.94	166,554.55	8.30	162,901.81	8.53	162,485.81	8.71	163,230.69
13	Other Services	8.45	168,939.55	8.45	172,387.33	8.78	173,649.17	8.90	173,497.32	8.97	173,708.45
14	Consumption Loans	9.25	204,287.91	9.51	544,485.91	9.80	642,724.98	9.96	700,857.48	10.09	728,179.40
15	Local Government	4.14	1,362.29	4.15	1,363.52	4.16	1,363.42	4.41	1,363.22	4.48	1,370.29
16	Others	9.59	555,842.39	9.54	399,622.87	9.98	350,473.10	10.12	312,636.90	10.42	332,747.83
	Aggregate	8.57	3,719,880.10	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2078 (Mid September, 2021)		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.22	826,523.40	8.26	840,192.78	8.56	845,065.26	8.77	855,781.38	9.02	868,038.24
2	Overdraft	8.88	586,769.38	8.93	625,605.57	9.39	630,637.47	9.58	643,653.93	9.69	666,446.00
3	Trust Receipt Loan / Import Loan	7.17	78,500.70	7.23	82,138.19	7.70	88,850.95	8.08	93,616.12	8.35	89,427.71
4	Demand & Other Working Capital Loan	8.28	883,495.26	8.41	908,273.91	8.86	886,410.68	9.33	901,458.36	9.59	950,965.12
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.32	252,102.27	9.31	257,026.69	9.63	257,817.58	9.69	258,803.63	9.75	278,190.32
6	Real Estate Loan	9.12	165,641.33	9.14	171,418.99	9.45	174,850.70	9.63	176,939.96	9.73	180,786.47
7	Margin Nature Loan	8.26	88,437.07	8.36	88,206.07	8.83	86,159.42	9.12	84,611.64	9.41	83,705.35
8	Hire Purchase Loan	9.74	139,719.12	9.71	139,202.49	10.02	140,036.43	10.11	141,451.15	10.03	141,578.17
9	Deprived Sector Loan	7.45	257,437.46	7.60	275,798.17	8.10	279,708.94	8.23	279,838.33	8.49	284,284.79
10	Bills Purchased	4.71	4,538.04	4.51	5,399.22	5.54	5,729.97	6.75	5,197.50	5.13	5,292.40
11	Other Product	9.57	436,716.06	9.54	447,159.80	9.76	487,270.07	9.79	496,565.31	9.95	491,869.18
	Aggregate	8.57	3,719,880.08	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75

## Annex-I

**Name list of Bank and Financial Institutions  
(Mid-Jan, 2022)**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBBL
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC Asia Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizen	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	Prabhu	24	Mega Bank Nepal Ltd.	Mega
25	Civil Bank Ltd.	CBL	26	Century Commercial Bank Ltd.	Century
27	Sanima Bank Ltd.	Sanima			
<b>B. Development Banks</b>					
1	Mahalaxmi Bikas Bank Ltd.	Mahalaxmi	2	Narayani Development Bank Ltd.	Narayani
3	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	Salapa Bikash Bank Ltd.	Salapa	16	Saptakoshi Development Bank Ltd.	Saptakoshi
17	Green Development Bank Ltd.	GreenDB			
<b>C. Finance Companies</b>					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSML
3	Gorkhas Finance Ltd.	GURKHAFC	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	Shree	6	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.	Sworojgar	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	WEAN Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	WEANSEWAMF	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	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman
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	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	56	BPW Laghubitta Bittiya Sanstha Limited	BPW
57	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	58	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
59	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO	60	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
61	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	62	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
63	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)	64	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban
65	Super Laghubitta Bittiya Sanstha Limited	Super	66	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan
67	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad			

**E. Infrastructure Development Bank**

1	Nepal Infrastructure Bank Limited	NIFRA
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