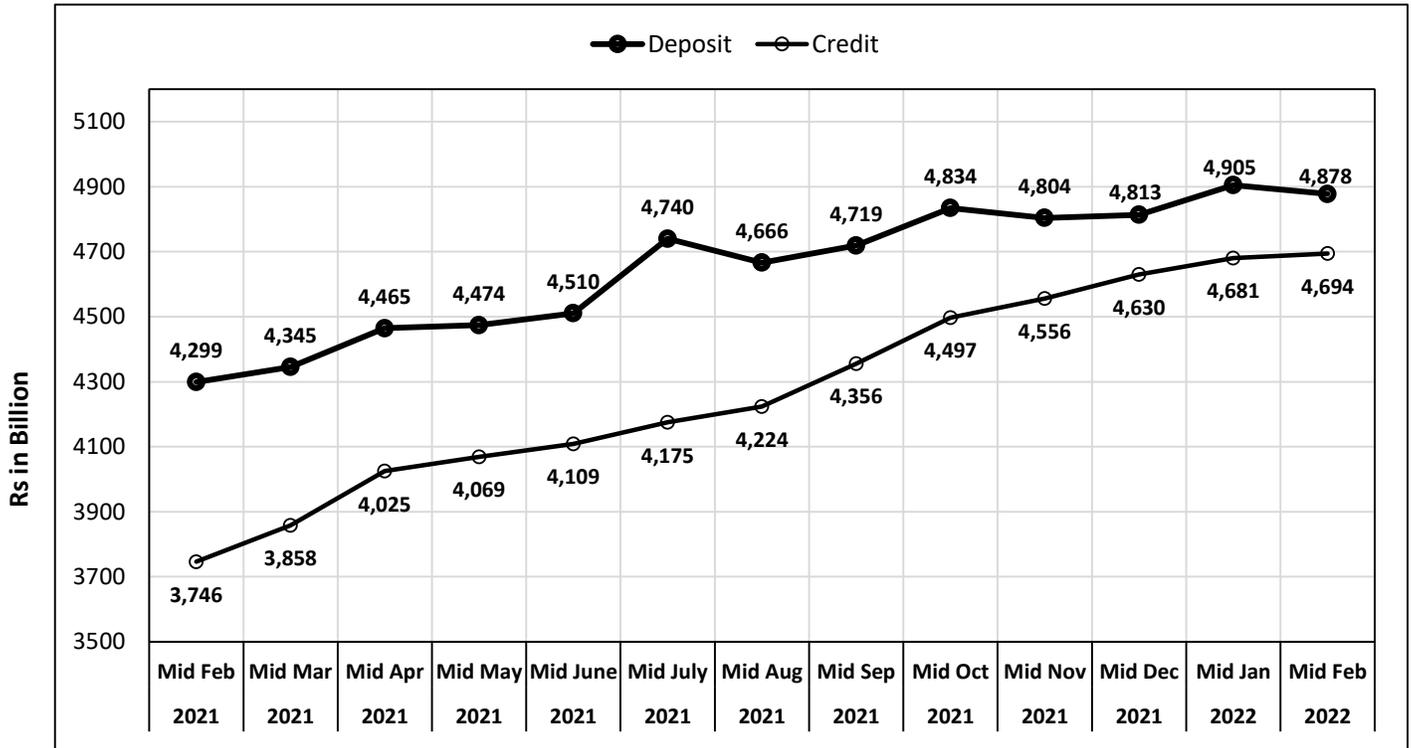


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2078 Magh  
(Mid-Feb, 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:

<b>Nepalese Month</b>	<b>Gregorian Month</b>
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.

	<b>Commercial Banks</b>	<b>Development Banks</b>	<b>Finance Companies</b>	<b>Micro -Finance</b>	<b>Total</b>
Data available , out of total number	27	17	17	66	127
Total Number of Licensed BFIs	27	17	17	66	127

- 5 All the amount in this report 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 Magh End, 2078 (Mid-Feb, 2022)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	101.05	11.07	2.20	114.33
2	Total Credit/GDP	97.67	10.29	2.06	110.03
3	Total Credit/ Total Deposit	96.66	92.99	93.69	96.24
4	CD Ratio	90.53	89.14	89.63	90.38
5	Fixed Deposit/Total Deposit	52.75	63.33	66.27	54.03
6	Saving Deposit/Total Deposit	30.38	26.25	23.20	29.84
7	Current Deposit/Total Deposit	9.25	1.69	1.01	8.36
8	Call Deposit/Total Deposit	6.47	8.68	7.96	6.72
9	NPL/ Total Loan <sup>^</sup>	1.18	1.42	7.05	1.31
10	Total LLP /Total Loan	2.26	2.15	7.55	2.35
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	6.99	6.78	8.33	6.99
2	Investment in Gov. Securities/Total Deposit	15.31	11.89	17.90	15.03
3	Total Liquid Assets/Total Deposit	23.02	23.12	31.89	23.20
<b>C. Capital Adequacy Ratios (%)<sup>^</sup></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	4,867	1,072	251	6,190
3	No. of Deposit Accounts	36,219,362	4,941,026	582,591	41,742,979
4	No. of Loan Accounts	1,458,751	309,175	39,826	1,807,752
5	No. of Branchless Banking Centers	1,568	-	-	1,568
6	No. of Branchless Banking Customers	266,530	-	-	266,530
7	No. of Mobile Banking Customers	14,561,972	1,834,175	80,553	16,476,700
8	No. of Internet Banking Customers	1,242,649	331,465	9,139	1,583,253
9	No. of ATMs	4,077	311	43	4,431
10	No. of Debit Cards	9,534,380	439,496	39,031	10,012,907
11	No. of Credit Cards	216,273	-	-	216,273
12	No. of Prepaid Cards	89,684	-	-	89,684
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>6.49</b>			
	(a) Saving	5.23			
	(b) Fixed	9.13			
	(c) Call	1.62			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>10.31</b>			

Note:

Bank balance includes money at call

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

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

\$ 6 months prior Total Loan has been used to calculate Deprived Sector Lending Ratio

<sup>^</sup>Data as on Poush end of FY2078/79 (2021/22)

**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-Jan	Mid-Feb	% Change		
		2019	2020	2021	2022	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	614,787	614,758	9.38	14.39	0.00
	a. Paid-up Capital	305,885	330,876	365,820	408,264	408,264	8.17	10.56	0.00
	b. Statutory Reserves	76,174	94,150	105,951	119,143	119,180	23.60	12.53	0.03
	c. Retained Earning	4,538	4,312	12,331	8,429	7,545	-4.98	185.98	-10.48
	d. Others Reserves	59,805	58,939	74,422	78,951	79,768	-1.45	26.27	1.04
<b>2</b>	<b>BORROWINGS</b>	90,729	81,610	275,089	437,604	486,380	-10.05	237.08	11.15
	a. NRB	22,927	7,992	118,779	237,648	299,295	-65.14	1386.25	25.94
	b. "A"Class Licensed Institution	34,286	5,392	28,829	38,108	28,109	-84.27	434.65	-26.24
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	35,991	38,394	348.99	74.06	6.68
	d. Other Financial Ins.	3,283	1,737	1,267	8,703	4,289	-47.10	-27.05	-50.72
	e. Bonds and Securities	26,935	51,679	100,435	117,154	116,292	91.87	94.34	-0.74
<b>3</b>	<b>DEPOSITS</b>	3,354,428	3,933,738	4,740,066	4,904,726	4,877,519	17.27	20.50	-0.55
	a. Current	311,505	401,130	490,765	423,437	407,881	28.77	22.35	-3.67
	b. Savings	1,060,516	1,224,189	1,592,152	1,467,765	1,455,625	15.43	30.06	-0.83
	c. Fixed	1,526,497	1,884,402	2,213,503	2,632,161	2,635,434	23.45	17.46	0.12
	d. Call Deposits	417,390	387,287	396,693	333,659	327,562	-7.21	2.43	-1.83
	e. Others	38,519	36,729	46,953	47,704	51,017	-4.65	27.84	6.94
<b>4</b>	<b>Bills Payable</b>	2,309	2,053	3,067	7,997	5,856	-11.11	49.42	-26.77
<b>5</b>	<b>Other Liabilities</b>	303,249	385,596	418,432	427,714	446,638	27.15	8.52	4.42
	1. Loan Loss Provision	54,893	78,604	89,594	109,401	109,234	43.19	13.98	-0.15
	2. Interest Suspense a/c	20,271	27,582	20,035	21,711	23,764	36.06	-27.36	9.46
	3. Others	228,085	279,410	308,804	296,602	313,640	22.50	10.52	5.74
<b>6</b>	<b>Reconciliation A/c</b>	15,556	3,427	4,050	4,845	7,556	-77.97	18.18	55.97
<b>7</b>	<b>Profit &amp; Loss A/c</b>	73,519	59,045	69,757	37,594	44,149	-19.69	18.14	17.44
	<b>TOTAL</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,435,267</b>	<b>6,482,856</b>	<b>15.57</b>	<b>22.51</b>	<b>0.74</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	466,279	563,630	519,340	441,910	398,345	20.88	-7.86	-9.86
	a. Cash Balance	92,563	110,726	116,799	118,541	91,320	19.62	5.48	-22.96
	Nepalese Notes & Coins	84,640	98,161	99,422	102,526	87,790	15.97	1.28	-14.37
	Foreign Currency	7,923	12,565	17,377	16,014	3,530	58.59	38.29	-77.96
	b. Bank Balance	295,862	369,615	334,152	264,358	249,808	24.93	-9.59	-5.50
	1. In Nepal Rastra Bank	215,138	294,780	273,553	176,085	165,806	37.02	-7.20	-5.84
	2. "A"Class Licensed Institution	29,036	27,141	17,905	21,669	17,520	-6.53	-34.03	-19.15
	3. Other Financial Ins.	13,010	3,372	3,275	9,306	7,129	-74.08	-2.89	-23.39
	4. In Foreign banks	38,678	44,322	39,419	57,297	59,352	14.59	-11.06	3.59
	c. Money at Call	77,853	83,288	68,389	59,012	57,217	6.98	-17.89	-3.04
<b>2</b>	<b>INVESTMENTS</b>	375,402	534,611	732,619	688,736	734,059	42.41	37.04	6.58
	a. Govt. Securities	374,262	533,827	721,612	686,069	733,069	42.63	35.18	6.85
	b. Others	1,140	784	11,007	2,667	990	-31.24	1304.07	-62.88
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	186,189	171,683	214,313	181,976	176,601	-7.79	24.83	-2.95
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	2,913,970	3,273,096	4,174,616	4,680,672	4,694,171	12.32	27.54	0.29
	<b>4.1 LOANS &amp; ADVANCES</b>	2,910,511	3,270,133	4,170,584	4,675,817	4,690,488	12.36	27.54	0.31
	a. Private Sector	2,819,279	3,156,509	4,014,771	4,507,795	4,520,757	11.96	27.19	0.29
	b. Financial Institutions	86,056	110,945	152,818	165,718	167,600	28.92	37.74	1.14
	c. Government Organizations	5,176	2,679	2,995	2,303	2,131	-48.24	11.81	-7.50
	<b>4.2 BILLS PURCHASED</b>	3,459	2,963	4,032	4,855	3,683	-14.36	36.09	-24.13
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	412	100	106	0.00	0.00	6.00
<b>6</b>	<b>FIXED ASSETS</b>	71,420	78,568	82,989	86,760	86,960	10.01	5.63	0.23
<b>7</b>	<b>OTHER ASSETS</b>	253,949	312,752	331,101	347,146	378,689	23.16	5.87	9.09
	a. Accrued Interests	46,171	152,797	171,036	178,259	217,431	230.93	11.94	21.97
	b. Others	207,777	159,955	160,065	168,887	161,259	-23.02	0.07	-4.52
<b>8</b>	<b>Expenses not Written off</b>	26	189	342	231	227	613.61	81.43	-1.50
<b>9</b>	<b>Non Banking Assets</b>	5,716	7,076	7,693	9,058	9,107	23.80	8.72	0.54
<b>10</b>	<b>Reconciliation Account</b>	13,167	11,715	5,154	(1,401)	4,512	-11.03	-56.01	-422.05
<b>11</b>	<b>Profit &amp; Loss A/c</b>	75	426	407	80	79	464.35	-4.36	-1.30
	<b>TOTAL</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,435,267</b>	<b>6,482,856</b>	<b>15.57</b>	<b>22.51</b>	<b>0.74</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
		2019	2020	2021	2022	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	549,873	549,781	12.64	15.35	-0.02
	a. Paid-up Capital	252,260	284,811	320,629	359,080	359,080	12.90	12.58	0.00
	b. Statutory Reserves	67,359	86,033	96,910	108,749	108,682	27.72	12.64	-0.06
	c. Retained Earning	8,249	8,248	15,897	10,789	10,103	-0.01	92.73	-6.36
	d. Others Reserves	57,377	54,850	67,137	71,255	71,916	-4.40	22.40	0.93
<b>2</b>	<b>BORROWINGS</b>	82,024	78,942	261,004	404,744	447,532	-3.76	230.63	10.57
	a. NRB	21,327	7,810	109,436	213,173	269,752	-63.38	1301.19	26.54
	b. "A"Class Licensed Institution	27,181	3,356	26,034	36,163	25,244	-87.65	675.65	-30.19
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	35,991	38,394	348.99	74.06	6.68
	d. Other Financial Ins.	3,283	1,737	1,267	8,703	4,289	-47.10	-27.05	-50.72
	e. Bonds and Securities	26,935	51,229	98,488	110,714	109,853	90.20	92.25	-0.78
<b>3</b>	<b>DEPOSITS</b>	2,880,092	3,490,101	4,204,913	4,325,584	4,311,292	21.18	20.48	-0.33
	a. Current	301,550	389,700	475,545	413,019	398,932	29.23	22.03	-3.41
	b. Savings	901,359	1,087,517	1,426,355	1,317,510	1,309,876	20.65	31.16	-0.58
	c. Fixed	1,308,269	1,646,630	1,919,565	2,271,718	2,274,095	25.86	16.58	0.10
	d. Call Deposits	336,801	332,548	338,330	277,834	279,071	-1.26	1.74	0.45
	e. Others	32,114	33,706	45,117	45,504	49,318	4.96	33.85	8.38
<b>4</b>	<b>Bills Payable</b>	2,239	2,036	3,003	7,965	5,799	-9.06	47.47	-27.20
<b>5</b>	<b>Other Liabilities</b>	264,670	350,780	383,438	389,321	405,627	32.54	9.31	4.19
	1. Loan Loss Provision	42,916	67,444	77,889	94,339	94,152	57.15	15.49	-0.20
	2. Interest Suspense a/c	10,597	16,882	11,631	12,531	13,574	59.30	-31.11	8.33
	3. Others	211,156	266,454	293,919	282,451	297,902	26.19	10.31	5.47
<b>6</b>	<b>Reconciliation A/c</b>	8,608	3,286	3,962	4,833	7,524	-61.83	20.59	55.69
<b>7</b>	<b>Profit &amp; Loss A/c</b>	64,456	54,484	63,462	34,179	40,248	-15.47	16.48	17.75
	<b>TOTAL</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>5,716,499</b>	<b>5,767,802</b>	<b>19.70</b>	<b>22.81</b>	<b>0.90</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	348,011	462,843	447,432	362,365	332,152	33.00	-3.33	-8.34
	a. Cash Balance	82,456	100,912	107,227	109,661	82,165	22.38	6.26	-25.07
	Nepalese Notes & Coins	74,684	88,499	89,926	93,750	78,781	18.50	1.61	-15.97
	Foreign Currency	7,772	12,412	17,301	15,911	3,383	59.72	39.38	-78.74
	b. Bank Balance	242,924	327,901	304,444	228,733	219,136	34.98	-7.15	-4.20
	1. In Nepal Rastra Bank	196,554	275,162	256,583	157,473	147,441	39.99	-6.75	-6.37
	2. "A"Class Licensed Institution	7,476	8,186	8,327	13,822	12,157	9.49	1.73	-12.04
	3. Other Financial Ins.	223	233	119	143	187	4.35	-48.76	30.57
	4. In Foreign banks	38,671	44,320	39,414	57,295	59,350	14.61	-11.07	3.59
	c. Money at Call	22,631	34,031	35,761	23,971	30,851	50.37	5.08	28.70
<b>2</b>	<b>INVESTMENTS</b>	356,216	498,252	655,204	620,994	661,105	39.87	31.50	6.46
	a. Govt. Securities	355,159	497,643	644,196	618,328	660,115	40.12	29.45	6.76
	b. Others	1,057	609	11,007	2,666	990	-42.36	1707.57	-62.86
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	179,087	164,516	202,553	169,846	164,596	-8.14	23.12	-3.09
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	2,500,066	2,910,231	3,719,600	4,155,227	4,166,987	16.41	27.81	0.28
	<b>4.1 LOANS &amp; ADVANCES</b>	2,496,607	2,907,269	3,715,568	4,150,372	4,163,304	16.45	27.80	0.31
	a. Private Sector	2,414,260	2,801,001	3,579,832	4,008,861	4,018,952	16.02	27.81	0.25
	b. Financial Institutions	77,175	103,588	132,741	139,208	142,221	34.23	28.14	2.16
	c. Government Organizations	5,172	2,679	2,995	2,303	2,131	-48.20	11.81	-7.50
	<b>4.2 BILLS PURCHASED</b>	3,459	2,963	4,032	4,855	3,683	-14.36	36.09	-24.13
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	412	100	106	0.00	0.00	6.00
<b>6</b>	<b>FIXED ASSETS</b>	62,650	69,840	75,298	78,458	78,597	11.48	7.82	0.18
<b>7</b>	<b>OTHER ASSETS</b>	230,511	290,073	307,472	322,954	351,841	25.84	6.00	8.94
	a. Accrued Interests	35,840	136,304	155,810	161,785	198,799	280.31	14.31	22.88
	b. Others	194,671	153,770	151,662	161,169	153,042	-21.01	-1.37	-5.04
<b>8</b>	<b>Expenses not Written off</b>	18	169	241	229	226	843.42	42.75	-1.51
<b>9</b>	<b>Non Banking Assets</b>	4,555	5,945	6,736	7,727	7,684	30.51	13.31	-0.56
<b>10</b>	<b>Reconciliation Account</b>	6,219	11,569	5,074	(1,402)	4,509	86.02	-56.14	-421.63
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-	133	332	-	-	0.00	150.03	0.00
	<b>TOTAL</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>5,716,499</b>	<b>5,767,802</b>	<b>19.70</b>	<b>22.81</b>	<b>0.90</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2019	2020	2021	2022	2022	2/1	3/2	5/4
<b>1 CAPITAL FUND</b>	47,933	39,284	41,688	47,583	47,771	-18.04	6.12	0.40
a. Paid-up Capital	40,039	31,964	32,232	35,472	35,472	-20.17	0.84	0.00
b. Statutory Reserves	6,067	5,096	6,135	7,022	7,118	-16.01	20.38	1.36
c. Retained Earning	427	(186)	505	1,865	1,811	-143.58	-371.49	-2.90
d. Others Reserves	1,400	2,410	2,816	3,224	3,371	72.13	16.87	4.55
<b>2 BORROWINGS</b>	5,173	136	9,690	25,075	31,247	-97.37	7030.46	24.61
a. NRB	1,406	136	7,590	18,132	23,084	-90.34	5485.23	27.31
b. "A"Class Licensed Institution	3,767	-	1,100	1,450	2,670	-100.00	0.00	84.14
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	-	-	1,000	5,493	5,493	0.00	0.00	0.00
<b>3 DEPOSITS</b>	398,341	354,778	445,827	483,527	472,213	-10.94	25.66	-2.34
a. Current	9,426	9,263	13,929	9,298	8,003	-1.73	50.38	-13.93
b. Savings	135,366	112,816	139,864	126,916	123,934	-16.66	23.97	-2.35
c. Fixed	178,880	188,006	243,409	299,334	299,041	5.10	29.47	-0.10
d. Call Deposits	74,358	44,048	48,417	47,195	41,007	-40.76	9.92	-13.11
e. Others	311	646	207	784	228	107.38	-67.87	-70.96
<b>4 Bills Payable</b>	59	15	41	31	53	-75.01	178.27	69.64
<b>5 Other Liabilities</b>	20,723	15,497	19,406	20,796	22,747	-25.22	25.22	9.38
1. Loan Loss Provision	5,639	4,242	6,431	8,415	8,424	-24.79	51.62	0.11
2. Interest Suspense a/c	2,069	1,470	1,138	1,217	1,957	-28.95	-22.63	60.78
3. Others	13,014	9,785	11,837	11,165	12,366	-24.81	20.97	10.76
<b>6 Reconciliation A/c</b>	6,828	141	76	0	0	-97.93	-46.09	NA
<b>7 Profit &amp; Loss A/c</b>	7,258	3,577	5,224	3,105	3,482	-50.72	46.05	12.13
<b>TOTAL</b>	<b>486,316</b>	<b>413,428</b>	<b>521,953</b>	<b>580,117</b>	<b>577,513</b>	<b>-14.99</b>	<b>26.25</b>	<b>-0.45</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	94,564	76,518	55,300	62,583	53,034	-19.08	-27.73	-15.26
a. Cash Balance	8,673	7,918	8,134	7,450	7,713	-8.71	2.74	3.53
Nepalese Notes & Coins	8,521	7,765	8,059	7,346	7,566	-8.88	3.78	2.99
Foreign Currency	151	153	76	103	147	0.90	-50.29	41.95
b. Bank Balance	40,335	28,987	22,731	26,455	24,281	-28.13	-21.58	-8.22
1. In Nepal Rastra Bank	15,331	15,492	13,432	15,539	15,467	1.04	-13.30	-0.47
2. "A"Class Licensed Institution	16,437	12,441	7,619	4,508	4,022	-24.31	-38.76	-10.78
3. Other Financial Ins.	8,560	1,052	1,676	6,406	4,790	-87.70	59.21	-25.22
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	28,678	21,040	-13.04	-38.32	-26.63
<b>2 INVESTMENTS</b>	15,305	28,288	56,879	53,012	56,128	84.82	101.07	5.88
a. Govt. Securities	15,245	28,113	56,879	53,011	56,128	84.40	102.33	5.88
b. Others	60	175	-	1	-	191.67	-100.00	-100.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	4,745	4,484	8,062	7,380	8,250	-5.51	79.79	11.78
<b>4 LOANS &amp; ADVANCES</b>								
(Including Bills Purchased)	345,165	287,580	383,480	438,372	439,104	-16.68	33.35	0.17
<b>4.1 LOANS &amp; ADVANCES</b>	345,165	287,580	383,480	438,372	439,104	-16.68	33.35	0.17
a. Private Sector	338,885	284,009	369,145	417,772	419,466	-16.19	29.98	0.41
b. Financial Institutions	6,276	3,571	14,335	20,600	19,638	-43.10	301.39	-4.67
c. Government Organizations	4	-	-	-	-	-100.00	0.00	0.00
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	6,744	6,094	5,673	5,957	5,979	-9.64	-6.92	0.38
<b>7 OTHER ASSETS</b>	12,326	9,692	11,972	11,878	14,123	-21.36	23.52	18.89
a. Accrued Interests	2,609	5,555	6,166	6,497	8,208	112.90	10.99	26.33
b. Others	9,716	4,137	5,806	5,381	5,914	-57.42	40.34	9.91
<b>8 Expenses not Written off</b>	6	17	0	-	-	169.91	-97.19	0.00
<b>9 Non Banking Assets</b>	624	599	489	859	841	-3.99	-18.33	-2.11
<b>10 Reconciliation Account</b>	6,827	141	78	0	0	-97.93	-45.12	0.88
<b>11 Profit &amp; Loss A/c</b>	9	15	21	76	54	59.13	41.19	-28.45
<b>TOTAL</b>	<b>486,316</b>	<b>413,428</b>	<b>521,953</b>	<b>580,117</b>	<b>577,513</b>	<b>-14.99</b>	<b>26.25</b>	<b>-0.45</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
		2019	2020	2021	2022	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	17,331	17,205	13.82	8.05	-0.72
	a. Paid-up Capital	13,585	14,101	12,959	13,713	13,713	3.80	-8.10	0.00
	b. Statutory Reserves	2,748	3,021	2,907	3,373	3,380	9.95	-3.79	0.22
	c. Retained Earning	(4,138)	(3,750)	(4,071)	(4,225)	(4,368)	-9.37	8.54	3.38
	d. Others Reserves	1,029	1,680	4,469	4,471	4,481	63.25	166.09	0.23
<b>2</b>	<b>BORROWINGS</b>	3,532	2,531	4,395	7,786	7,601	-28.33	73.60	-2.37
	a. NRB	194	46	1,753	6,344	6,459	-76.43	3729.83	1.82
	b. "A"Class Licensed Institution	3,338	2,036	1,695	495	195	-39.01	-16.73	-60.59
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	-	450	947	947	947	0.00	110.38	0.00
<b>3</b>	<b>DEPOSITS</b>	75,995	88,858	89,326	95,615	94,013	16.93	0.53	-1.68
	a. Current	530	2,167	1,290	1,119	946	309.33	-40.48	-15.51
	b. Savings	23,791	23,856	25,932	23,339	21,815	0.28	8.70	-6.53
	c. Fixed	39,349	49,766	50,529	61,110	62,298	26.47	1.53	1.94
	d. Call Deposits	6,231	10,691	9,945	8,630	7,484	71.57	-6.98	-13.28
	e. Others	6,094	2,377	1,629	1,417	1,471	-60.99	-31.47	3.79
<b>4</b>	<b>Bills Payable</b>	11	2	23	1	5	-84.01	1240.71	621.83
<b>5</b>	<b>Other Liabilities</b>	17,857	19,319	15,588	17,597	18,264	8.19	-19.31	3.79
	1. Loan Loss Provision	6,338	6,918	5,274	6,648	6,659	9.16	-23.77	0.16
	2. Interest Suspense a/c	7,604	9,230	7,267	7,964	8,234	21.37	-21.27	3.39
	3. Others	3,915	3,171	3,048	2,986	3,372	-19.00	-3.89	12.92
<b>6</b>	<b>Reconciliation A/c</b>	120	0	12	12	32	-99.96	21673.05	165.67
<b>7</b>	<b>Profit &amp; Loss A/c</b>	1,805	984	1,071	309	419	-45.45	8.84	35.55
	<b>TOTAL</b>	<b>112,543</b>	<b>126,746</b>	<b>126,679</b>	<b>138,651</b>	<b>137,540</b>	<b>12.62</b>	<b>-0.05</b>	<b>-0.80</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	23,704	24,269	16,607	16,962	13,159	2.38	-31.57	-22.42
	a. Cash Balance	1,435	1,897	1,438	1,430	1,443	32.21	-24.21	0.91
	Nepalese Notes & Coins	1,435	1,897	1,438	1,430	1,443	32.22	-24.21	0.91
	Foreign Currency	0	0	0	0	0	-16.14	-37.48	0.00
	b. Bank Balance	12,603	12,727	6,977	9,169	6,390	0.99	-45.18	-30.31
	1. In Nepal Rastra Bank	3,253	4,126	3,538	3,073	2,897	26.84	-14.25	-5.72
	2. "A"Class Licensed Institution	5,123	6,514	1,959	3,339	1,341	27.16	-69.93	-59.83
	3. Other Financial Ins.	4,227	2,087	1,480	2,757	2,152	-50.62	-29.09	-21.96
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,666	9,644	8,193	6,362	5,325	-0.23	-15.05	-16.29
<b>2</b>	<b>INVESTMENTS</b>	3,881	8,072	20,536	14,730	16,826	107.97	154.42	14.23
	a. Govt. Securities	3,858	8,072	20,536	14,730	16,826	109.23	154.42	14.23
	b. Others	24	-	-	-	-	-100.00	0.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2,357	2,683	3,698	4,750	3,755	13.86	37.79	-20.94
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	68,738	75,284	71,536	87,073	88,080	9.52	-4.98	1.16
	<b>4.1 LOANS &amp; ADVANCES</b>	68,738	75,284	71,536	87,073	88,080	9.52	-4.98	1.16
	a. Private Sector	66,133	71,499	65,795	81,162	82,339	8.11	-7.98	1.45
	b. Financial Institutions	2,605	3,785	5,742	5,911	5,741	45.31	51.69	-2.89
	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	2,345	2,383	30.01	-23.36	1.64
<b>7</b>	<b>OTHER ASSETS</b>	11,111	12,986	11,657	12,313	12,726	16.88	-10.23	3.35
	a. Accrued Interests	7,722	10,938	9,061	9,977	10,423	41.65	-17.16	4.48
	b. Others	3,389	2,048	2,597	2,337	2,303	-39.56	26.78	-1.45
<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	472	582	-0.80	-12.08	23.33
<b>10</b>	<b>Reconciliation Account</b>	121	4	2	0	2	-96.44	-56.22	414.36
<b>11</b>	<b>Profit &amp; Loss A/c</b>	66	279	55	5	25	320.12	-80.35	437.54
	<b>TOTAL</b>	<b>112,543</b>	<b>126,746</b>	<b>126,679</b>	<b>138,651</b>	<b>137,540</b>	<b>12.62</b>	<b>-0.05</b>	<b>-0.80</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2019	2020	2021	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	212,129	232,951	224,341	143,263	170,302	9.82	-3.70	18.87
1.1 Deposit Liabilities	208,274	227,205	215,183	133,791	159,095	9.09	-5.29	18.91
1.1.1 Saving A/c	48,102	53,627	43,601	32,938	39,275	11.49	-18.70	19.24
1.1.2 Fixed A/c	143,530	157,021	166,935	98,383	116,860	9.40	6.31	18.78
1.1.2.1 Upto 3 Months Fixed A/c	8,211	7,335	6,631	4,098	5,035	-10.68	-9.59	22.87
1.1.2.2 3 to 6 Months fixed A/c	10,806	18,168	18,574	11,897	14,579	68.14	2.23	22.54
1.1.2.3 6 Months to 1 Year Fixed A/c	72,244	74,620	69,135	42,742	50,407	3.29	-7.35	17.93
1.1.2.4 Above 1 Year	52,269	56,898	72,595	39,647	46,839	8.86	27.59	18.14
1.1.3 Call Deposit	16,374	16,291	4,443	2,400	2,889	-0.51	-72.73	20.35
1.1.4 Certificate of Deposits	268	266	204	69	72	-0.75	-23.26	3.59
1.2 Others	3,855	5,746	9,158	9,472	11,206	49.04	59.39	18.32
<b>2 Commission/Fee Expense</b>	1,668	1,695	1,735	1,169	1,418	1.59	2.36	21.27
<b>3 Employees Expenses</b>	39,312	42,145	48,174	26,327	30,202	7.21	14.30	14.72
<b>4 Office Operating Expenses</b>	29,456	32,395	33,544	17,538	20,661	9.98	3.55	17.80
<b>5 Exchange Fluctuation Loss</b>	35	6	1	25	21	-83.89	-74.82	-15.57
5.1 Due to Change in Exchange Rates	26	5	1	12	3	-81.86	-74.17	-72.62
5.2 Due to Foreign Currency Transactions	9	1	0	13	18	-89.93	-78.28	36.96
<b>6 Non-Operating Expenses</b>	164	463	89	129	132	182.54	-80.71	2.71
<b>7. Provision for Risk</b>	19,852	33,869	39,014	14,560	15,630	70.61	15.19	7.35
7.1 Loan loss Provision	19,032	33,522	38,874	14,490	15,563	76.13	15.96	7.40
7.1.1 General Loan loss Provision	8,358	17,257	25,113	8,969	8,987	106.46	45.52	0.20
7.1.1.1 Pass Loan Loss Provision	6,457	10,921	21,235	7,519	7,729	69.12	94.45	2.79
7.1.1.2 Watch List Provision	1,901	6,336	3,878	1,450	1,258	233.29	-38.80	-13.22
7.1.2 Special Loan Loss Provision	9,623	15,094	13,440	4,741	5,876	56.86	-10.96	23.95
7.1.3 Additional Loan Loss Provision	1,051	1,171	321	780	699	11.40	-72.60	-10.42
7.2. Provision for Non-Banking Assets	481	124	48	31	31	-74.23	-60.90	0.00
7.3. Provision for Loss on Investment	147	92	3	15	13	-37.32	-96.39	-12.24
7.4. Provision for Loss of Other Assets	191	131	88	24	24	0.00	0.00	0.00
<b>8 Loan Written Off</b>	917	411	814	220	225	-55.19	97.97	2.65
<b>9 Provision for Staff Bonus</b>	8,857	7,499	9,238	5,152	6,081	-15.33	23.20	18.03
<b>10 Provision for Income Tax</b>	30,505	24,783	30,913	15,810	18,729	-18.76	24.73	18.46
<b>11 Others</b>	21	36	248	1	1	74.69	593.60	7.17
<b>12 Net Profit</b>	74,230	58,924	71,306	38,336	44,907	-20.62	21.01	17.14
<b>TOTAL EXPENSES</b>	<b>417,146</b>	<b>435,177</b>	<b>459,417</b>	<b>262,530</b>	<b>308,310</b>	<b>4.32</b>	<b>5.57</b>	<b>17.44</b>
<b>Income</b>								
<b>1. Interest Income</b>	359,820	378,136	372,972	222,669	263,877	5.09	-1.37	18.51
1.1. On Loans and Advance	335,598	350,654	342,440	202,981	241,180	4.49	-2.34	18.82
1.2. On Investment	13,247	19,023	25,974	16,831	19,573	43.60	36.54	16.29
1.2.1 Government Bonds	11,868	17,635	23,335	14,883	17,469	48.59	32.33	17.38
1.2.2 Foreign Bonds	195	109	215	222	240	-44.25	97.64	8.24
1.2.3 NRB Bonds	620	1,038	589	520	444	67.49	-43.27	-14.70
1.2.4 Deventure & Bonds	565	242	1,835	1,207	1,420	-57.16	658.86	17.65
1.3 Agency Balance	1,064	640	169	103	107	-39.84	-73.59	3.10
1.4 On Call Deposit	6,394	4,459	1,193	663	728	-30.26	-73.23	9.79
1.5 Others	3,517	3,360	3,196	2,089	2,291	-4.46	-4.90	9.63
<b>2. Comission &amp; Discount</b>	18,694	19,439	24,942	13,879	15,700	3.99	28.31	13.12
2.1 Bills Purchase & Discount	218	194	228	135	155	-11.04	17.68	15.31
2.2 Comission	15,685	15,925	20,920	11,593	13,245	1.53	31.37	14.25
2.3 Others	2,791	3,321	3,794	2,152	2,299	18.98	14.24	6.87
<b>3 Income From Exchange Fluctuation</b>	10,506	10,780	10,913	4,957	5,685	2.61	1.23	14.69
3.1 Due to Change in Exchange Rate	1,182	1,320	1,343	629	728	11.70	1.77	15.71
3.2 Due to Foreign Currency Trans.	9,324	9,461	9,569	4,328	4,957	1.46	1.15	14.54
<b>4 Other Operating Income</b>	15,376	11,434	16,789	8,039	8,893	-25.64	46.84	10.62
<b>5 Non Operating Income</b>	792	2,353	8,176	2,503	2,736	196.94	247.49	9.32
<b>6 Provision Written Back</b>	10,302	12,606	24,835	9,849	10,710	22.36	97.02	8.74
<b>7 Recovery from Written off Loan</b>	995	449	760	433	488	-54.88	69.26	12.73
<b>8 Income from Extra Ordinary Expenses</b>	635	(98)	12	141	142	-115.50	-111.72	0.80
<b>9 Net Loss</b>	26	79	19	60	78	203.28	-75.98	30.05
<b>TOTAL INCOME</b>	<b>417,146</b>	<b>435,177</b>	<b>459,417</b>	<b>262,530</b>	<b>308,310</b>	<b>4.32</b>	<b>5.57</b>	<b>17.44</b>

**Profit and Loss Statement of Commercial Banks**

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2019	2020	2021	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	177,011	199,997	194,409	123,864	147,339	12.99	-2.79	18.95
1.1 Deposit Liabilities	173,492	194,436	185,438	114,908	136,760	12.07	-4.63	19.02
1.1.1 Saving A/c	38,239	45,353	37,545	29,131	34,782	18.60	-17.22	19.40
1.1.2 Fixed A/c	122,507	135,903	143,928	83,736	99,534	10.93	5.91	18.87
1.1.2.1 Upto 3 Months Fixed A/c	6,916	4,900	4,762	2,333	2,849	-29.14	-2.82	22.13
1.1.2.2 3 to 6 Months fixed A/c	9,377	15,244	14,410	9,347	11,355	62.57	-5.47	21.48
1.1.2.3 6 Months to 1 Year Fixed A/c	59,650	65,454	58,342	35,097	41,730	9.73	-10.87	18.90
1.1.2.4 Above 1 Year	46,565	50,304	66,414	36,960	43,599	8.03	32.02	17.96
1.1.3 Call Deposit	12,478	12,915	3,760	1,972	2,372	3.50	-70.89	20.32
1.1.4 Certificate of Deposits	268	266	204	69	72	-0.75	-23.26	3.59
1.2 Others	3,519	5,561	8,971	8,956	10,579	58.00	61.33	18.13
<b>2 Commission/Fee Expense</b>	1,663	1,678	1,693	1,142	1,386	0.92	0.90	21.44
<b>3 Employees Expenses</b>	33,900	36,655	42,824	23,309	26,707	8.13	16.83	14.58
<b>4 Office Operating Expenses</b>	24,478	27,815	29,235	15,183	17,933	13.64	5.10	18.11
<b>5 Exchange Fluctuation Loss</b>	22	-	0	23	20	-100.00	0.00	-14.78
5.1 Due to Change in Exchange Rates	14	-	0	10	2	-100.00	0.00	-81.37
5.2 Due to Foreign Currency Transactions	9	-	-	13	18	-100.00	0.00	36.96
<b>6 Non-Operatiing Expenses</b>	156	458	78	124	127	194.30	-83.03	2.80
<b>7. Provision for Risk</b>	16,833	28,699	32,424	12,359	12,781	70.49	12.98	3.41
7.1 Loan loss Provision	16,382	28,485	32,326	12,343	12,766	73.89	13.48	3.43
7.1.1 General Loan loss Provision	6,774	14,922	21,420	7,670	7,540	120.28	43.54	-1.68
7.1.1.1 Pass Loan Loss Provision	5,223	10,150	18,516	6,559	6,647	94.34	82.43	1.35
7.1.1.2 Watch List Provision	1,552	4,772	2,904	1,111	893	207.60	-39.15	-19.58
7.1.2 Special Loan Loss Provision	8,592	12,531	10,732	3,946	4,580	45.85	-14.36	16.06
7.1.3 Additional Loan Loss Provision	1,015	1,032	174	727	646	1.65	-83.14	-11.18
7.2. Provision for Non-Banking Assets	263	-	7	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	4	91	3	14	13	2060.20	-96.73	-12.44
7.4. Provision for Loss of Other Assets	185	122	88	2	2	0.00	0.00	0.00
<b>8 Loan Written Off</b>	868	385	708	170	175	-55.67	83.94	2.85
<b>9 Provision for Staff Bonus</b>	7,625	6,917	8,146	4,610	5,460	-9.29	17.77	18.44
<b>10 Provision for Income Tax</b>	26,928	22,858	27,592	14,122	16,814	-15.11	20.71	19.07
<b>11 Others</b>	15	33	248	1	1	127.43	649.25	7.17
<b>12 Net Profit</b>	65,216	54,351	63,374	34,206	40,248	-16.66	16.60	17.66
<b>TOTAL EXPENSES</b>	<b>354,715</b>	<b>379,846</b>	<b>400,732</b>	<b>229,114</b>	<b>268,993</b>	<b>7.08</b>	<b>5.50</b>	<b>17.41</b>
<b>Income</b>								
<b>1. Interest Income</b>	304,367	328,666	326,157	193,217	229,076	7.98	-0.76	18.56
1.1. On Loans and Advance	285,281	305,723	298,351	175,736	208,813	7.17	-2.41	18.82
1.2. On Investment	12,684	17,963	23,895	15,167	17,751	41.62	33.02	17.04
1.2.1 Government Bonds	11,439	16,712	21,509	13,558	15,893	46.09	28.71	17.22
1.2.2 Foreign Bonds	195	109	215	222	240	-44.25	97.64	8.24
1.2.3 NRB Bonds	491	930	398	220	243	89.33	-57.24	10.41
1.2.4 Deventure & Bonds	559	213	1,774	1,166	1,374	-61.95	733.94	17.81
1.3 Agency Balance	878	639	169	100	103	-27.26	-73.54	3.20
1.4 On Call Deposit	2,190	1,127	691	389	447	-48.52	-38.75	15.02
1.5 Others	3,334	3,214	3,051	1,825	1,961	-3.58	-5.08	7.46
<b>2. Comission &amp; Discount</b>	18,058	18,463	23,473	13,171	14,917	2.24	27.14	13.26
2.1 Bills Purchase & Discount	218	194	228	135	155	-11.04	17.68	15.31
2.2 Comission	15,267	15,407	20,103	11,212	12,695	0.92	30.48	13.23
2.3 Others	2,573	2,862	3,142	1,825	2,067	11.23	9.78	13.28
<b>3 Income From Exchange Fluctuation</b>	10,475	10,720	10,900	4,947	5,671	2.34	1.68	14.64
3.1 Due to Change in Exchange Rate	1,172	1,293	1,344	630	728	10.36	3.93	15.47
3.2 Due to Foreign Currency Trans.	9,303	9,427	9,556	4,317	4,943	1.33	1.37	14.52
<b>4 Other Operating Income</b>	11,744	9,346	12,990	6,649	7,363	-20.42	38.99	10.73
<b>5 Non Operating Income</b>	509	1,859	5,901	2,129	2,340	264.92	217.41	9.93
<b>6 Provision Written Back</b>	8,057	10,461	20,596	8,435	9,047	29.84	96.88	7.25
<b>7 Recovery from Written off Loan</b>	847	431	706	425	436	-49.15	64.00	2.39
<b>8 Income from Extra Ordinary Expenses</b>	658	(100)	8	140	142	-115.25	-108.46	1.71
<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>229,114</b>	<b>268,993</b>	<b>7.08</b>	<b>5.50</b>	<b>17.41</b>

**Profit and Loss Statement of Development Banks**

Amt in Mn of Rs

	Mid-July					Mid-Jan 2022	Mid-Feb 2022	% Change		
	2019	2020	2021	2022						
	1	2	3	4	5			2/1	3/2	5/4
<b>1 Interest Expenses</b>	28,665	25,608	24,027	15,973	18,910	-10.66	-6.18	18.39		
1.1 Deposit Liabilities	28,433	25,519	23,915	15,559	18,412	-10.25	-6.29	18.34		
1.1.1 Saving A/c	8,006	6,462	4,871	3,068	3,626	-19.29	-24.63	18.20		
1.1.2 Fixed A/c	16,780	16,342	18,531	12,128	14,348	-2.61	13.39	18.31		
1.1.2.1 Upto 3 Months Fixed A/c	1,159	2,121	1,531	1,526	1,885	83.05	-27.80	23.51		
1.1.2.2 3 to 6 Months fixed A/c	1,210	2,524	3,583	2,247	2,858	108.68	41.94	27.19		
1.1.2.3 6 Months to 1 Year Fixed A/c	9,967	6,517	8,890	6,665	7,524	-34.62	36.41	12.89		
1.1.2.4 Above 1 Year	4,445	5,180	4,527	1,690	2,081	16.54	-12.61	23.16		
1.1.3 Call Deposit	3,646	2,715	513	363	438	-25.54	-81.10	20.45		
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00		
1.2 Others	232	89	112	414	498	-61.55	25.95	20.25		
<b>2 Commission/Fee Expense</b>	-	16	42	28	32	0.00	162.17	14.27		
<b>3 Employees Expenses</b>	4,474	4,354	4,341	2,409	2,797	-2.67	-0.30	16.11		
<b>4 Office Operating Expenses</b>	4,070	3,590	3,441	1,845	2,137	-11.80	-4.15	15.83		
<b>5 Exchange Fluctuation Loss</b>	13	6	1	2	1	-55.51	-75.47	-25.24		
5.1 Due to Change in Exchange Rates	13	5	1	2	1	-62.20	-74.95	-25.24		
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	1	1	-56.01	256.13	1.47		
<b>7. Provision for Risk</b>	2,088	3,878	5,678	1,723	2,361	85.77	46.42	37.04		
7.1 Loan loss Provision	1,906	3,807	5,636	1,670	2,308	99.79	48.05	38.22		
7.1.1 General Loan loss Provision	1,332	1,863	3,312	1,004	1,141	39.86	77.76	13.58		
7.1.1.1 Pass Loan Loss Provision	1,057	716	2,468	684	803	-32.22	244.62	17.36		
7.1.1.2 Watch List Provision	276	1,147	845	320	338	315.98	-26.39	5.50		
7.1.2 Special Loan Loss Provision	565	1,868	2,314	649	1,151	230.83	23.83	77.34		
7.1.3 Additional Loan Loss Provision	9	75	10	17	17	786.22	-86.38	0.00		
7.2. Provision for Non-Banking Assets	120	66	42	31	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	22	0.00	0.00	0.00		
<b>8 Loan Written Off</b>	4	4	14	31	31	10.39	272.70	0.39		
<b>9 Provision for Staff Bonus</b>	1,052	473	828	476	544	-55.05	75.10	14.11		
<b>10 Provision for Income Tax</b>	3,075	1,627	2,486	1,481	1,669	-47.09	52.83	12.63		
<b>11 Others</b>	0	0	-	-	-	-98.52	-100.00	0.00		
<b>12 Net Profit</b>	7,258	3,804	5,935	3,447	3,883	-47.59	56.04	12.64		
<b>TOTAL EXPENSES</b>	<b>50,705</b>	<b>43,362</b>	<b>46,806</b>	<b>27,417</b>	<b>32,366</b>	<b>-14.48</b>	<b>7.94</b>	<b>18.05</b>		
<b>Income</b>										
<b>1. Interest Income</b>	45,718	39,332	38,436	24,436	28,900	-13.97	-2.28	18.27		
1.1. On Loans and Advance	41,784	36,071	36,443	22,825	27,139	-13.67	1.03	18.90		
1.2. On Investment	434	781	1,525	1,208	1,290	79.87	95.21	6.80		
1.2.1 Government Bonds	330	739	1,399	955	1,144	124.14	89.36	19.79		
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00		
1.2.3 NRB Bonds	105	41	122	253	146	-60.45	195.11	-42.22		
1.2.4 Deventure & Bonds	-	1	4	0	0	0.00	286.52	1076.56		
1.3 Agency Balance	35	1	-	-	-	-96.39	-100.00	0.00		
1.4 On Call Deposit	3,387	2,413	348	211	208	-28.76	-85.58	-1.53		
1.5 Others	79	67	119	192	263	-15.07	78.91	36.93		
<b>2. Comission &amp; Discount</b>	554	915	1,273	571	630	65.23	39.02	10.40		
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00		
2.2 Comission	383	496	677	295	456	29.77	36.36	54.78		
2.3 Others	171	419	596	276	174	144.36	42.17	-36.94		
<b>3 Income From Exchange Fluctuation</b>	31	60	13	10	13	91.57	-79.13	39.95		
3.1 Due to Change in Exchange Rate	10	26	(1)	(1)	(0)	164.75	-102.03	-86.52		
3.2 Due to Foreign Currency Trans.	21	34	13	11	14	57.48	-61.19	23.48		
<b>4 Other Operating Income</b>	2,995	1,504	2,257	1,083	1,217	-49.80	50.12	12.41		
<b>5 Non Operating Income</b>	163	180	1,556	176	177	10.47	764.21	0.29		
<b>6 Provision Written Back</b>	1,242	1,353	3,211	1,085	1,334	8.94	137.39	22.99		
<b>7 Recovery from Written off Loan</b>	34	3	49	1	41	-90.09	1364.12	2639.22		
<b>8 Income from Extra Ordinary Expenses</b>	(42)	-	-	-	-	-100.00	0.00	0.00		
<b>9 Net Loss</b>	9	15	11	55	54	59.13	-25.97	-1.79		
<b>TOTAL INCOME</b>	<b>50,705</b>	<b>43,362</b>	<b>46,806</b>	<b>27,417</b>	<b>32,366</b>	<b>-14.48</b>	<b>7.94</b>	<b>18.05</b>		

**Profit and Loss Statement of Finance Companies**

Amt in Mn of Rs

	Mid-July					Mid-Jan	Mid-Feb	% Change		
	2019	2020	2021	2022	2022					
	1	2	3	4	5	2/1	3/2	5/4		
<b>1 Interest Expenses</b>	6,453	7,345	5,905	3,425	4,052	13.83	-19.61	18.32		
1.1 Deposit Liabilities	6,349	7,250	5,830	3,323	3,923	14.18	-19.58	18.05		
1.1.1 Saving A/c	1,856	1,811	1,185	739	866	-2.41	-34.58	17.30		
1.1.2 Fixed A/c	4,243	4,777	4,476	2,520	2,978	12.58	-6.30	18.21		
1.1.2.1 Upto 3 Months Fixed A/c	137	314	338	239	301	128.24	7.68	26.05		
1.1.2.2 3 to 6 Months fixed A/c	219	400	581	303	366	82.44	45.37	20.73		
1.1.2.3 6 Months to 1 Year Fixed A/c	2,627	2,650	1,903	981	1,153	0.85	-28.19	17.60		
1.1.2.4 Above 1 Year	1,259	1,414	1,654	997	1,159	12.30	17.02	16.16		
1.1.3 Call Deposit	250	662	170	65	79	164.27	-74.38	20.57		
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00		
1.2 Others	104	96	75	101	129	-7.87	-21.92	27.22		
<b>2 Commission/Fee Expense</b>	5	1	-	-	-	-85.02	-100.00	0.00		
<b>3 Employees Expenses</b>	938	1,136	1,009	609	698	21.07	-11.23	14.56		
<b>4 Office Operating Expenses</b>	909	990	868	510	590	8.96	-12.36	15.73		
<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	477	488	38.84	-29.52	2.28		
7.1 Loan loss Provision	745	1,229	911	477	488	64.98	-25.88	2.28		
7.1.1 General Loan loss Provision	252	471	381	295	306	87.08	-19.23	3.80		
7.1.1.1 Pass Loan Loss Provision	178	55	252	276	279	-69.22	358.80	1.08		
7.1.1.2 Watch List Provision	74	416	129	19	27	464.72	-69.01	44.04		
7.1.2 Special Loan Loss Provision	466	694	394	146	146	49.06	-43.28	-0.22		
7.1.3 Additional Loan Loss Provision	27	64	137	36	36	132.79	114.82	0.00		
7.2. Provision for Non-Banking Assets	98	58	-	-	-	-40.78	-100.00	0.00		
7.3. Provision for Loss on Investment	81	0	-	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	4.62		
<b>9 Provision for Staff Bonus</b>	180	109	264	66	77	-39.31	142.33	17.73		
<b>10 Provision for Income Tax</b>	502	298	834	206	246	-40.59	179.80	19.19		
<b>11 Others</b>	6	3	-	-	-	-52.71	-100.00	0.00		
<b>12 Net Profit</b>	1,755	770	1,996	683	776	-56.14	159.33	13.77		
<b>TOTAL EXPENSES</b>	<b>11,726</b>	<b>11,969</b>	<b>11,879</b>	<b>5,998</b>	<b>6,951</b>	<b>2.07</b>	<b>-0.75</b>	<b>15.89</b>		
<b>Income</b>										
<b>1. Interest Income</b>	9,734	10,138	8,379	5,016	5,902	4.14	-17.34	17.67		
1.1. On Loans and Advance	8,533	8,861	7,645	4,420	5,228	3.84	-13.72	18.27		
1.2. On Investment	129	279	554	457	532	116.63	98.59	16.47		
1.2.1 Government Bonds	99	184	427	370	432	85.24	131.97	16.88		
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00		
1.2.3 NRB Bonds	24	67	69	46	54	179.14	3.64	16.25		
1.2.4 Deventure & Bonds	5	28	58	40	46	413.40	104.85	12.98		
1.3 Agency Balance	151	-	-	3	3	-100.00	0.00	0.00		
1.4 On Call Deposit	817	919	155	63	73	12.48	-83.13	15.46		
1.5 Others	105	79	25	72	66	-24.70	-67.95	-8.42		
<b>2. Comission &amp; Discount</b>	82	61	196	137	152	-25.70	221.90	11.35		
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00		
2.2 Comission	35	21	140	86	94	-40.04	559.38	9.32		
2.3 Others	47	40	56	51	58	-14.80	41.30	14.80		
<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	306	312	-8.27	164.08	1.98		
<b>5 Non Operating Income</b>	120	314	719	198	219	161.61	129.12	10.74		
<b>6 Provision Written Back</b>	1,003	792	1,027	329	330	-21.12	29.81	0.20		
<b>7 Recovery from Written off Loan</b>	114	15	4	6	12	-86.91	-70.13	93.47		
<b>8 Income from Extra Ordinary Expenses</b>	19	2	3	1	-	-89.16	51.06	-100.00		
<b>9 Net Loss</b>	17	64	8	5	24	282.36	-87.39	405.05		
<b>TOTAL INCOME</b>	<b>11,726</b>	<b>11,969</b>	<b>11,879</b>	<b>5,998</b>	<b>6,951</b>	<b>2.07</b>	<b>-0.75</b>	<b>15.89</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-Jan	Mid-Feb	% Change		
	2019	2020	2021	2022	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	313,112	319,107	20.31	44.17	1.91
Fishery Related	4,216	5,490	8,956	11,822	12,148	30.24	63.13	2.75
Mining Related	7,313	6,454	8,685	8,706	8,835	-11.75	34.58	1.48
Agriculture, Forestry & Beverage Production Related	510,038	563,969	686,582	757,134	756,285	10.57	21.74	-0.11
Construction	309,417	347,420	414,030	210,538	212,218	12.28	19.17	0.80
Electricity, Gas and Water	126,594	161,972	207,797	226,967	228,505	27.95	28.29	0.68
Metal Products, Machinery & Electronic Equipment & Assemblage	37,076	46,073	62,562	75,716	75,552	24.27	35.79	-0.22
Transport, Communication and Public Utilities	93,129	97,603	97,505	103,910	104,613	4.80	-0.10	0.68
Wholesaler & Retailer	615,309	662,828	837,582	945,361	952,438	7.72	26.36	0.75
Finance, Insurance and Real Estate	233,847	252,638	337,170	364,369	363,612	8.04	33.46	-0.21
Hotel or Restaurant	122,122	148,657	183,908	191,617	189,431	21.73	23.71	-1.14
Other Services	122,900	150,620	177,036	188,852	192,626	22.55	17.54	2.00
Consumption Loans	163,819	158,624	233,767	823,975	828,768	-3.17	47.37	0.58
Local Government	1,569	1,583	1,539	1,417	1,409	0.89	-2.79	-0.56
Others	406,642	472,099	641,727	443,667	434,407	16.10	35.93	-2.09
<b>TOTAL</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,667,163</b>	<b>4,679,953</b>	<b>12.16</b>	<b>27.76</b>	<b>0.27</b>
<b>Productwise</b>								
Term Loan	562,527	718,480	932,079	1,025,330	1,037,050	27.72	29.73	1.14
Overdraft	455,716	488,596	634,300	768,375	769,336	7.22	29.82	0.13
Trust Receipt Loan / Import Loan	127,216	138,316	205,638	176,500	153,215	8.73	48.67	-13.19
Demand & Other Working Capital Loan	615,755	702,115	880,234	976,363	992,142	14.03	25.37	1.62
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	237,959	252,542	298,258	333,403	335,748	6.13	18.10	0.70
Real Estate Loan	146,991	163,480	183,538	210,294	211,187	11.22	12.27	0.42
Margin Nature Loan	45,417	50,410	106,282	99,709	98,626	10.99	110.84	-1.09
Hire Purchase Loan	180,957	174,058	160,657	168,557	169,468	-3.81	-7.70	0.54
Deprived Sector Loan	177,390	201,610	293,414	343,977	345,384	13.65	45.54	0.41
Bills Purchased	3,342	3,304	4,403	5,316	4,415	-1.14	33.28	-16.94
Other Product	358,628	373,101	473,944	559,339	563,381	4.04	27.03	0.72
<b>Total</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,667,163</b>	<b>4,679,953</b>	<b>12.16</b>	<b>27.76</b>	<b>0.27</b>
<b>Collateral wise</b>								
Gold and Silver	38,246	38,427	43,111	47,183	48,023	0.47	12.19	1.78
Government Securities	336	465	678	804	891	38.25	45.85	10.81
Non Governmental Securities	35,873	39,776	87,213	76,013	74,989	10.88	119.26	-1.35
Fixed Deposit Receipts	24,099	20,041	29,313	56,247	48,606	-16.84	46.27	-13.58
Own	23,569	19,704	29,081	55,942	48,314	-16.40	47.59	-13.64
Other Licences Institutions	530	336	232	305	292	-36.49	-31.05	-4.23
Collateral of Properties	2,600,225	2,913,947	3,647,609	4,080,743	4,106,567	12.07	25.18	0.63
Fixed Assets	2,206,624	2,489,020	3,118,968	3,491,725	3,513,603	12.80	25.31	0.63
Current Assets	393,601	424,927	528,641	589,018	592,964	7.96	24.41	0.67
Against security of Bill	23,281	33,694	47,628	38,920	33,343	44.73	41.35	-14.33
Domestic Bills	2,382	720	556	462	407	-69.78	-22.76	-12.09
Foreign Bills	20,899	32,974	47,072	38,458	32,936	57.78	42.75	-14.36
Against Guarantee	100,601	110,038	181,603	198,240	196,485	9.38	65.04	-0.89
Government Guarantee	2,365	2,666	2,597	2,883	2,874	12.73	-2.61	-0.29
Institutional Guarantee	77,217	80,995	135,679	139,423	137,835	4.89	67.52	-1.14
Personal Guarantee	5,846	9,330	26,424	39,491	39,354	59.59	183.23	-0.35
Collective Guarantee	7,398	8,340	8,130	9,015	8,964	12.72	-2.51	-0.57
International Rated Foreign Bank's Guarantee	1,662	1,901	1,783	1,670	1,691	14.39	-6.20	1.25
Other Guarantee	6,112	6,806	6,990	5,758	5,767	11.35	2.70	0.16
Credit Card	1,670	1,748	2,152	3,069	2,995	4.62	23.15	-2.39
Others	87,565	107,877	133,439	165,944	168,054	23.20	23.70	1.27
<b>Total</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,667,163</b>	<b>4,679,953</b>	<b>12.16</b>	<b>27.76</b>	<b>0.27</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2019	2020	2021	2022	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	273,472	279,384	26.87	45.18	2.16
Fishery Related	3,427	4,751	7,816	10,330	10,631	38.66	64.51	2.91
Mining Related	6,887	6,218	8,258	8,292	8,425	-9.71	32.81	1.61
Agriculture, Forestry & Beverage Production Related	483,686	540,111	661,515	727,591	726,471	11.67	22.48	-0.15
Construction	251,365	295,117	355,404	171,386	172,670	17.41	20.43	0.75
Electricity, Gas and Water	119,658	156,730	202,483	220,877	222,357	30.98	29.19	0.67
Metal Products, Machinery & Electronic Equipment & Assemblage	32,235	42,906	59,823	72,934	72,754	33.10	39.43	-0.25
Transport, Communication and Public Utilities	63,602	75,379	78,828	84,310	84,969	18.52	4.58	0.78
Wholesaler & Retailer	550,845	605,155	763,650	862,256	869,990	9.86	26.19	0.90
Finance, Insurance and Real Estate	200,565	222,515	287,621	306,076	305,467	10.94	29.26	-0.20
Hotel or Restaurant	105,954	133,795	164,941	168,677	166,104	26.28	23.28	-1.53
Other Services	109,323	137,370	163,684	173,990	177,458	25.65	19.16	1.99
Consumption Loans	137,464	137,969	205,358	728,343	732,856	0.37	48.84	0.62
Local Government	1,513	1,539	1,492	1,370	1,362	1.72	-3.04	-0.58
Others	299,952	377,177	513,833	333,802	324,648	25.75	36.23	-2.74
<b>TOTAL</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,143,705</b>	<b>4,155,548</b>	<b>16.24</b>	<b>28.01</b>	<b>0.29</b>
<b>Productwise</b>								
Term Loan	477,035	623,349	800,512	882,433	894,566	30.67	28.42	1.37
Overdraft	374,792	421,257	548,651	666,522	667,471	12.40	30.24	0.14
Trust Receipt Loan / Import Loan	127,214	138,308	205,627	176,498	153,214	8.72	48.67	-13.19
Demand & Other Working Capital Loan	598,418	684,538	856,327	952,450	967,900	14.39	25.10	1.62
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	186,651	208,419	248,988	278,190	279,985	11.66	19.47	0.65
Real Estate Loan	118,860	141,435	159,139	180,786	181,202	18.99	12.52	0.23
Margin Nature Loan	35,571	41,345	90,921	83,705	82,447	16.23	119.91	-1.50
Hire Purchase Loan	141,826	144,991	134,893	141,578	142,233	2.23	-6.96	0.46
Deprived Sector Loan	142,088	169,090	239,728	284,642	286,633	0.00	0.00	0.70
Bills Purchased	3,339	3,304	4,403	5,316	4,415	-1.05	33.28	-16.94
Other Product	292,199	327,553	427,751	491,582	495,481	12.10	30.59	0.79
<b>Total</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,143,705</b>	<b>4,155,548</b>	<b>16.24</b>	<b>28.01</b>	<b>0.29</b>
<b>Collateral wise</b>								
Gold and Silver	31,871	34,208	38,492	42,578	43,245	7.33	12.52	1.57
Government Securities	298	445	670	745	832	49.12	50.59	11.67
Non Governmental Securities	27,631	31,998	73,593	61,638	61,215	15.80	130.00	-0.69
Fixed Deposit Receipts	18,896	16,803	24,777	43,656	36,745	-11.07	47.45	-15.83
Own	18,366	16,467	24,545	43,351	36,453	-10.34	49.06	-15.91
Other Licences Institutions	530	336	232	305	292	-36.49	-31.05	-4.23
Collateral of Properties	2,236,454	2,598,788	3,269,848	3,651,067	3,674,373	16.20	25.82	0.64
Fixed Assets	1,843,001	2,174,097	2,741,246	3,062,106	3,081,460	17.97	26.09	0.63
Current Assets	393,453	424,691	528,603	588,961	592,913	7.94	24.47	0.67
Against security of Bill	23,279	33,694	47,626	38,919	33,343	44.74	41.35	-14.33
Domestic Bills	2,380	720	555	461	407	-69.77	-22.94	-11.85
Foreign Bills	20,899	32,974	47,072	38,458	32,936	57.78	42.75	-14.36
Against Guarantee	80,168	87,681	130,550	142,224	141,661	9.37	48.89	-0.40
Government Guarantee	2,267	2,196	2,523	2,810	2,802	-3.14	14.91	-0.29
Institutional Guarantee	65,753	69,941	105,184	107,953	107,348	6.37	50.39	-0.56
Personal Guarantee	4,146	6,704	12,905	22,887	22,915	61.71	92.49	0.12
Collective Guarantee	474	398	1,299	1,266	1,251	-16.21	226.82	-1.13
International Rated Foreign Bank's Guarantee	1,662	1,698	1,783	1,670	1,691	2.14	5.05	1.25
Other Guarantee	5,865	6,744	6,855	5,639	5,653	14.98	1.65	0.27
Credit Card	1,670	1,748	2,152	3,069	2,995	4.62	23.15	-2.39
Others	77,725	98,224	129,231	159,808	161,139	26.37	31.57	0.83
<b>Total</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,143,705</b>	<b>4,155,548</b>	<b>16.24</b>	<b>28.01</b>	<b>0.29</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2019	2020	2021	2022	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	33,663	33,552	-14.51	45.74	-0.33
Fishery Related	723	677	1,008	1,272	1,283	-6.37	48.90	0.90
Mining Related	361	178	364	321	314	-50.63	104.18	-2.11
Agriculture, Forestry & Beverage Production Related	23,263	20,325	21,688	25,274	25,537	-12.63	6.71	1.04
Construction	48,633	42,472	49,017	34,386	34,697	-12.67	15.41	0.90
Electricity, Gas and Water	6,597	4,891	5,116	5,650	5,712	-25.86	4.60	1.11
Metal Products, Machinery & Electronic Equipment & Assemblage	3,610	2,150	2,141	1,956	1,980	-40.43	-0.42	1.19
Transport, Communication and Public Utilities	24,873	17,516	15,054	15,370	15,469	-29.58	-14.06	0.65
Wholesaler & Retailer	55,398	46,826	61,627	71,158	70,704	-15.47	31.61	-0.64
Finance, Insurance and Real Estate	25,994	21,802	39,227	46,522	46,627	-16.13	79.93	0.22
Hotel or Restaurant	13,522	11,734	15,863	18,788	19,164	-13.22	35.19	2.00
Other Services	11,457	11,219	11,586	12,580	12,818	-2.08	3.27	1.89
Consumption Loans	21,569	15,664	23,284	70,838	70,370	-27.38	48.65	-0.66
Local Government	23	11	11	11	11	-52.43	-0.30	0.00
Others	87,479	73,157	110,457	98,830	98,393	-16.37	50.99	-0.44
<b>TOTAL</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>436,618</b>	<b>436,630</b>	<b>-16.81</b>	<b>33.53</b>	<b>0.00</b>
<b>Productwise</b>								
Term Loan	72,328	80,772	115,573	127,013	126,178	11.67	43.09	-0.66
Overdraft	76,191	60,457	78,746	91,184	90,893	-20.65	30.25	-0.32
Trust Receipt Loan / Import Loan	-	8	10	2	1	0.00	23.61	-38.51
Demand & Other Working Capital Loan	11,710	11,989	17,949	15,230	15,816	2.38	49.71	3.85
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	42,448	35,073	41,221	45,518	45,702	-17.37	17.53	0.41
Real Estate Loan	20,965	14,628	17,446	21,448	21,823	-30.23	19.26	1.75
Margin Nature Loan	7,600	6,446	12,528	12,194	12,263	-15.19	94.36	0.57
Hire Purchase Loan	33,002	23,215	21,804	22,862	23,046	-29.66	-6.08	0.81
Deprived Sector Loan	30,550	26,851	47,111	52,534	51,913	0.00	0.00	-1.18
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	50,368	27,699	31,041	48,633	48,995	-45.01	12.07	0.74
<b>Total</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>436,618</b>	<b>436,630</b>	<b>-16.81</b>	<b>33.53</b>	<b>0.00</b>
<b>Collateral wise</b>								
Gold and Silver	5,442	3,254	3,721	3,662	3,840	-40.20	14.35	4.86
Government Securities	18	-	3	4	4	-100.00	0.00	-0.41
Non Governmental Securities	7,484	6,341	11,972	11,756	11,114	-15.27	88.79	-5.46
Fixed Deposit Receipts	4,083	2,395	3,688	11,085	10,461	-41.33	53.95	-5.63
Own	4,083	2,395	3,688	11,085	10,461	-41.33	53.95	-5.63
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	310,078	257,303	319,268	359,460	360,916	-17.02	24.08	0.40
Fixed Assets	310,036	257,300	319,252	359,444	360,907	-17.01	24.08	0.41
Current Assets	42	3	16	16	8	-92.48	401.57	-46.10
Against security of Bill	1	-	1	1	-	-100.00	0.00	-100.00
Domestic Bills	1	-	1	1	-	-100.00	0.00	-100.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	16,412	17,425	43,691	47,750	46,715	6.17	150.74	-2.17
Government Guarantee	61	31	34	33	32	-49.31	9.04	-0.37
Institutional Guarantee	8,352	7,455	24,143	24,451	23,655	-10.74	223.86	-3.26
Personal Guarantee	1,073	1,995	12,644	15,466	15,262	85.84	533.92	-1.32
Collective Guarantee	6,924	7,942	6,831	7,749	7,713	14.71	-13.99	-0.47
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	2	40	51	53	73.27	1650.11	3.55
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	1,648	421	1,086	2,899	3,581	-74.46	158.10	23.51
<b>Total</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>436,618</b>	<b>436,630</b>	<b>-16.81</b>	<b>33.53</b>	<b>0.00</b>

## Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2019	2020	2021	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,726	4,608	4,679	5,977	6,171	-2.51	1.55	3.25
Fishery Related	66	62	132	220	233	-5.88	113.16	5.86
Mining Related	65	58	64	94	96	-11.86	10.30	2.20
Agriculture, Forestry & Beverage								
Production Related	3,088	3,533	3,379	4,269	4,277	14.41	-4.37	0.17
Construction	9,419	9,830	9,609	4,767	4,850	4.37	-2.25	1.75
Electricity, Gas and Water	339	352	198	440	435	3.75	-43.78	-1.11
Metal Products, Machinery & Electronic								
Equipment & Assemblage	1,230	1,016	598	826	818	-17.38	-41.17	-0.98
Transport, Communication and Public								
Utilities	4,654	4,708	3,623	4,230	4,175	1.16	-23.05	-1.31
Wholesaler & Retailer	9,067	10,847	12,305	11,947	11,745	19.63	13.45	-1.69
Finance, Insurance and Real Estate	7,288	8,322	10,322	11,771	11,518	14.18	24.03	-2.14
Hotel or Restaurant	2,647	3,128	3,104	4,152	4,163	18.18	-0.76	0.26
Other Services	2,119	2,032	1,766	2,281	2,349	-4.15	-13.07	2.97
Consumption Loans	4,786	4,991	5,125	24,794	25,543	4.29	2.68	3.02
Local Government	33	33	36	36	36	0.00	7.85	0.00
Others	19,210	21,765	17,438	11,035	11,365	13.30	-19.88	2.99
<b>TOTAL</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>86,840</b>	<b>87,774</b>	<b>9.52</b>	<b>-3.86</b>	<b>1.08</b>
<b>Productwise</b>								
Term Loan	13,163	14,359	15,994	15,884	16,306	9.08	11.39	2.66
Overdraft	4,733	6,881	6,903	10,668	10,972	45.39	0.31	2.85
Trust Receipt Loan / Import Loan	1	-	-	-	-	-100.00	0.00	0.00
Demand & Other Working Capital Loan	5,628	5,588	5,957	8,684	8,427	-0.71	6.61	-2.95
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	8,861	9,051	8,048	9,695	10,060	2.15	-11.07	3.77
Real Estate Loan	7,165	7,418	6,953	8,060	8,162	3.52	-6.26	1.26
Margin Nature Loan	2,246	2,619	2,833	3,809	3,915	16.62	8.15	2.79
Hire Purchase Loan	6,128	5,851	3,960	4,117	4,189	-4.52	-32.32	1.74
Deprived Sector Loan	4,752	5,669	6,575	6,801	6,838	0.00	0.00	0.54
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	16,061	17,849	15,153	19,124	18,906	11.13	-15.11	-1.14
<b>Total</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>86,840</b>	<b>87,774</b>	<b>9.52</b>	<b>-3.86</b>	<b>1.08</b>
<b>Collateral wise</b>								
Gold and Silver	934	965	898	943	938	3.38	-6.90	-0.52
Government Securities	20	20	5	54	54	-0.04	-76.37	-0.15
Non Governmental Securities	758	1,437	1,648	2,619	2,660	89.60	14.70	1.57
Fixed Deposit Receipts	1,120	842	849	1,506	1,401	-24.86	0.84	-7.01
Own	1,120	842	849	1,506	1,401	-24.86	0.84	-7.01
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	53,693	57,856	58,493	70,215	71,279	7.75	1.10	1.51
Fixed Assets	53,587	57,624	58,471	70,174	71,236	7.53	1.47	1.51
Current Assets	106	233	22	42	43	119.37	-90.53	2.43
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	8,266	8,109	22.65	49.25	-1.89
Government Guarantee	37	440	40	40	40	1081.98	-90.95	0.00
Institutional Guarantee	3,112	3,599	6,352	7,019	6,832	15.64	76.50	-2.67
Personal Guarantee	627	631	875	1,138	1,177	0.63	38.68	3.41
Collective Guarantee	-	-	0	0	0	0.00	0.00	-1.40
International Rated Foreign Bank's								
Guarantee	-	204	-	-	-	0.00	-100.00	0.00
Other Guarantee	245	60	95	68	60	-75.73	59.30	-11.12
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	8,192	9,232	3,122	3,236	3,333	12.69	-66.19	2.99
<b>Total</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>86,840</b>	<b>87,774</b>	<b>9.52</b>	<b>-3.86</b>	<b>1.08</b>

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	FBL	NSBI	NBBL	EBL	BOK	NCC	NIC	NBL
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	<b>34,413.08</b>	<b>29,253.08</b>	<b>34,084.80</b>	<b>31,032.50</b>	<b>15,959.31</b>	<b>19,617.07</b>	<b>15,286.53</b>	<b>14,954.46</b>	<b>19,930.56</b>	<b>16,125.98</b>	<b>14,792.38</b>	<b>20,894.97</b>	<b>12,808.40</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	5,819.17	10,196.52	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	2,199.05	(1,117.84)	962.05	20.24	657.22	20.94	1,117.79	70.07	1,995.09	14.18	0.27	1,955.45	11.84
	g. Others Reserves Fund	11,988.96	6,234.04	5,930.36	5,944.66	1,088.63	1,773.44	1,615.79	1,500.86	3,503.21	2,250.35	1,508.49	3,674.21	(219.54)
2	<b>BORROWINGS</b>	<b>9,473.07</b>	<b>11,893.93</b>	<b>16,876.19</b>	<b>17,232.18</b>	<b>9,480.13</b>	<b>18,945.24</b>	<b>11,795.12</b>	<b>5,649.37</b>	<b>8,557.73</b>	<b>15,341.38</b>	<b>10,033.92</b>	<b>16,140.51</b>	<b>20,045.07</b>
	a. NRB	5,973.07	9,333.91	5,158.08	7,026.29	8,480.13	16,380.46	7,301.83	3,649.37	5,586.00	10,688.65	6,890.87	5,388.25	13,084.25
	b. Interbank Borrowing	-	-	7,511.00	598.38	1,000.00	-	1,864.40	-	2,502.89	-	-	-	500.00
	c. Foreign Banks and Fin. Ins.	-	-	-	3,607.50	-	-	-	-	-	2,437.39	-	-	1,206.00
	d. Other Financial Ins.	-	60.02	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	3,500.00	2,500.00	4,207.11	6,000.00	-	2,564.78	2,628.89	2,000.00	468.85	2,215.34	3,143.06	10,752.26	5,254.82
3	<b>DEPOSITS</b>	<b>184,847.38</b>	<b>248,098.79</b>	<b>238,442.65</b>	<b>178,084.60</b>	<b>90,362.26</b>	<b>168,463.74</b>	<b>115,921.76</b>	<b>80,810.59</b>	<b>164,920.81</b>	<b>104,038.66</b>	<b>121,850.84</b>	<b>301,576.44</b>	<b>137,201.22</b>
	a. Current	38,004.71	61,554.68	22,492.19	16,242.45	20,884.32	13,652.92	7,495.50	7,336.48	11,686.84	7,050.18	7,180.45	34,992.24	7,498.82
	Domestic	37,896.35	61,455.33	19,279.08	13,597.43	14,468.58	9,680.28	7,143.19	6,925.27	10,769.43	6,682.57	7,128.70	34,046.49	7,355.34
	Foreign	108.36	99.35	3,213.11	2,645.01	6,415.74	3,972.64	352.31	411.21	917.42	367.61	51.75	945.75	143.49
	b. Savings	76,839.45	119,510.25	72,979.97	53,187.62	37,919.84	47,173.27	39,054.50	18,171.54	54,164.77	28,931.27	27,416.64	77,453.36	43,059.96
	Domestic	76,826.34	119,505.52	69,775.02	51,952.62	34,103.77	45,860.37	38,799.84	18,112.86	54,063.88	28,729.89	27,385.13	77,405.09	42,981.35
	Foreign	13.10	4.73	3,204.96	1,235.00	3,816.07	1,312.90	254.67	58.68	100.89	201.39	31.51	48.27	78.61
	c. Fixed	56,312.51	50,029.31	114,762.92	82,712.97	23,720.51	96,415.66	61,711.03	50,715.84	80,449.51	59,862.57	79,358.77	175,321.22	77,307.92
	Domestic	56,294.47	50,002.23	112,018.52	82,659.58	21,769.04	92,946.82	61,674.86	50,653.11	80,411.14	59,844.28	78,295.84	175,218.45	73,774.49
	Foreign	18.04	27.08	2,744.40	53.39	1,951.47	3,468.84	36.17	62.74	38.37	18.29	1,062.93	102.77	3,533.44
	d. Call Deposits	12,783.29	15,644.32	25,415.64	22,316.22	5,338.44	7,286.88	5,490.79	3,311.80	15,979.49	6,530.34	6,622.68	13,427.23	8,065.73
	Domestic	12,782.98	14,897.46	22,290.51	15,867.46	2,717.01	4,848.07	5,233.52	3,293.19	13,807.55	6,432.17	6,212.96	13,387.81	7,464.37
	Foreign	0.32	746.86	3,125.12	6,448.77	2,621.43	2,438.81	257.26	18.61	2,171.95	98.17	409.72	39.42	601.36
	e. Others	907.42	1,360.22	2,791.94	3,625.33	2,499.16	3,935.01	2,169.94	1,274.93	2,640.19	1,664.30	1,272.30	382.39	1,268.78
	Domestic	698.31	1,359.34	2,770.10	2,712.94	2,150.75	2,811.18	1,774.35	1,274.66	2,639.64	1,156.51	1,271.16	318.65	1,258.26
	Foreign	209.11	0.88	21.83	912.39	348.41	1,123.83	395.59	0.27	0.54	507.79	1.14	63.74	10.53
4	<b>Bills Payable</b>	<b>19.75</b>	<b>3,463.94</b>	<b>235.66</b>	<b>-</b>	<b>129.98</b>	<b>85.53</b>	<b>326.83</b>	<b>222.61</b>	<b>73.06</b>	<b>61.60</b>	<b>22.62</b>	<b>163.51</b>	<b>45.62</b>
5	<b>Other Liabilities</b>	<b>13,504.28</b>	<b>24,137.17</b>	<b>31,131.76</b>	<b>29,952.97</b>	<b>4,993.39</b>	<b>6,432.36</b>	<b>8,521.57</b>	<b>13,109.26</b>	<b>10,442.31</b>	<b>6,346.37</b>	<b>6,819.47</b>	<b>53,843.46</b>	<b>11,082.35</b>
	1. Sundry Creditors	752.75	1,245.77	7,661.06	2,178.29	242.67	28.63	1,840.09	855.98	882.54	682.20	772.23	38,320.41	792.88
	2. Loan Loss Provision	4,644.54	7,648.77	4,451.81	6,816.85	1,471.79	2,834.26	1,878.60	1,963.35	2,484.33	3,058.41	3,113.01	4,517.72	2,195.13
	3. Interest Suspense a/c	-	7,572.22	1,221.28	1,439.88	17.24	-	275.83	-	-	-	-	-	118.94
	4. Others	8,107.00	7,670.41	17,797.59	19,517.95	3,261.68	3,569.48	4,527.05	10,289.93	7,075.44	2,605.76	2,934.23	11,005.33	7,975.40
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>524.15</b>	<b>-</b>	<b>0.88</b>	<b>-</b>	<b>18.19</b>	<b>3.90</b>	<b>4,272.89</b>	<b>9.27</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>1,684.13</b>	<b>2,282.98</b>	<b>2,620.11</b>	<b>1,886.29</b>	<b>1,244.56</b>	<b>1,026.10</b>	<b>956.52</b>	<b>942.08</b>	<b>1,001.71</b>	<b>899.19</b>	<b>1,101.76</b>	<b>2,859.38</b>	<b>1,159.50</b>
	<b>TOTAL Liabilities</b>	<b>243,941.69</b>	<b>319,654.04</b>	<b>323,391.17</b>	<b>258,189.42</b>	<b>122,169.63</b>	<b>214,588.22</b>	<b>152,812.23</b>	<b>119,961.26</b>	<b>204,935.46</b>	<b>142,813.18</b>	<b>154,620.98</b>	<b>395,478.27</b>	<b>182,342.15</b>
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	<b>12,508.77</b>	<b>21,978.84</b>	<b>14,814.44</b>	<b>12,508.41</b>	<b>10,724.68</b>	<b>11,618.97</b>	<b>6,968.08</b>	<b>5,563.49</b>	<b>8,493.76</b>	<b>6,775.69</b>	<b>10,046.61</b>	<b>22,334.48</b>	<b>10,500.40</b>
	a. Cash Balance	6,618.35	4,324.24	2,728.12	2,772.67	1,111.68	2,221.79	1,345.61	2,113.01	1,915.92	1,654.58	2,812.38	6,926.62	2,324.69
	Nepalese Notes & Coins	6,531.20	4,176.42	2,519.86	2,458.97	992.90	2,091.07	1,332.09	2,008.88	1,892.41	1,597.21	2,787.54	6,735.26	2,282.93
	Foreign Currency	87.15	147.82	208.25	313.70	118.77	130.72	13.52	104.13	23.51	57.37	24.83	191.36	41.76
	b. Bank Balance	5,890.42	8,636.14	12,086.33	9,235.60	3,761.25	9,397.18	5,622.47	3,450.48	5,477.84	5,121.11	7,234.23	14,907.86	8,175.71
	1. In Nepal Rastra Bank	4,282.83	6,141.56	8,941.69	4,681.18	2,751.25	5,381.74	3,143.44	2,348.53	4,421.37	3,463.78	4,591.17	10,505.26	4,255.07
	Domestic Currency	4,282.83	6,077.40	8,372.36	4,330.62	2,555.09	5,260.67	3,088.26	2,273.64	4,298.56	3,409.35	4,549.13	10,468.13	4,179.98
	Foreign Currency	-	64.16	569.33	350.57	196.16	121.07	55.17	74.88	122.81	54.43	42.04	37.13	75.09
	2. "A" Class Licensed Institution	90.26	512.14	170.73	787.71	60.65	-	433.23	135.50	327.14	203.14	251.68	1,623.96	441.83
	Domestic Currency	90.26	501.12	170.73	776.19	60.65	-	433.23	106.61	181.84	122.81	246.99	1,369.21	300.50
	Foreign Currency	-	11.02	-	11.51	-	-	-	28.89	145.29	80.34	4.68	254.76	141.33
	3. Other Financial Ins.	-	-	-	-	-	125.86	-	-	-	-	30.11	-	-
	4. In Foreign Banks	1,517.33	1,982.44	2,973.91	3,766.71	949.35	3,889.58	2,045.80	966.45	729.34	1,454.19	2,361.27	2,778.64	3,478.82
	c. Money at Call	-	9,018.46	-	500.14	5,851.75	-	-	-	1,100.00	-	-	500.00	-
	Domestic Currency	-	8,220.00	-	500.14	-	-	-	-	1,100.00	-	-	500.00	-
	Foreign Currency	-	798.46	-	-	5,851.75	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>25,255.20</b>	<b>43,281.58</b>	<b>35,124.78</b>	<b>25,999.14</b>	<b>15,263.95</b>	<b>30,526.57</b>	<b>23,027.82</b>	<b>15,133.94</b>	<b>33,571.34</b>	<b>16,624.15</b>	<b>14,492.40</b>	<b>37,227.29</b>	<b>19,224.96</b>
	a. Govt. Securities	25,255.20	43,281.58	34,747.23	25,999.14	15,263.95	30,526.57	23,027.82	15,124.44	33,571.34	16,624.15	14,492.40	37,227.29	19,224.96
	b. NRB Bond	-	-	-	-	-	-	-	9.50	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	377.56	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>3,963.73</b>	<b>8,280.23</b>	<b>16,949.05</b>	<b>14,075.06</b>	<b>7,719.19</b>	<b>3,402.22</b>	<b>502.09</b>	<b>2,161.21</b>	<b>2,434.76</b>	<b>5,325.64</b>	<b>1,836.08</b>	<b>6,189.99</b>	<b>3,666.04</b>
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	1,234.42	-	-
	b. Non Residents	-	-	8,858.63	8,892.72	6,154.17	2,872.73	-	272.67	723.30	3,253.18	-	-	2,351.70
	c. Others	3,963.73	8,280.23	8,090.42	5,182.34	1,565.02	529.48	502.0						

S.N.	BFI Name	Kumari	Jayami	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	<b>18,428.97</b>	<b>16,075.94</b>	<b>19,856.87</b>	<b>30,790.55</b>	<b>31,833.71</b>	<b>18,336.51</b>	<b>23,877.99</b>	<b>14,614.04</b>	<b>23,414.59</b>	<b>16,974.38</b>	<b>20,054.55</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	2,795.80	2,090.08	3,507.11	8,299.32	5,240.89	2,628.81	4,011.02	2,355.35	3,647.76	2,618.95	2,841.85	1,087.70
	e. Share Premium	88.80	-	-	-	-	-	-	-	-	-	207.85	-
	f. Retained Earning	182.14	32.93	164.28	1,881.41	69.82	35.50	44.34	4.71	47.08	(772.57)	3.23	493.70
	g. Others Reserves Fund	651.04	2,401.58	3,661.05	1,989.19	2,727.26	1,471.23	1,166.31	2,135.09	1,353.04	2,419.30	881.16	466.10
2	<b>BORROWINGS</b>	<b>13,367.99</b>	<b>14,560.30</b>	<b>20,835.18</b>	<b>38,892.19</b>	<b>34,630.32</b>	<b>12,787.88</b>	<b>13,443.97</b>	<b>18,804.97</b>	<b>20,469.05</b>	<b>25,699.43</b>	<b>29,122.48</b>	<b>10,552.99</b>
	a. NRB	9,283.04	4,489.22	11,565.65	18,366.24	23,530.44	9,210.93	9,074.20	13,599.97	6,855.43	18,580.34	18,437.13	7,552.99
	b. Interbank Borrowing	1,084.95	-	642.97	800.00	700.00	1,100.00	-	-	-	1,482.40	3,407.13	-
	c. Foreign Banks and Fin. Ins.	-	6,027.50	964.00	-	5,424.75	-	-	1,205.00	8,435.00	-	7,278.23	-
	d. Other Financial Ins.	-	-	-	1,823.06	477.03	-	1,928.80	-	-	-	-	-
	e. Bonds and Securities	3,000.00	4,043.59	7,662.56	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>164,052.87</b>	<b>136,226.29</b>	<b>190,266.97</b>	<b>158,276.28</b>	<b>275,129.44</b>	<b>141,125.27</b>	<b>158,311.61</b>	<b>129,208.99</b>	<b>183,909.26</b>	<b>165,008.82</b>	<b>143,571.62</b>	<b>90,769.45</b>
	a. Current	9,116.00	7,626.46	9,804.98	24,816.20	19,237.32	6,265.67	6,175.04	8,423.63	9,398.51	14,505.50	9,843.97	4,074.78
	Domestic	8,818.70	7,323.32	9,510.32	24,626.76	18,810.79	5,991.16	5,878.82	7,303.37	8,791.15	14,366.11	9,626.24	4,049.05
	Foreign	297.30	303.14	294.65	189.44	426.53	274.51	296.22	1,120.26	607.36	139.38	217.73	25.73
	b. Savings	35,322.75	39,121.65	59,030.40	48,190.09	92,497.18	39,156.70	31,883.28	36,503.06	49,868.65	60,045.26	40,703.02	16,981.70
	Domestic	35,136.42	38,692.02	58,904.49	48,190.03	92,346.37	38,983.92	31,865.18	36,398.28	49,624.08	60,019.61	40,611.08	16,917.21
	Foreign	186.33	429.62	125.91	0.06	150.81	172.78	18.10	104.78	244.58	25.65	91.94	64.50
	c. Fixed	106,030.97	77,543.20	104,468.25	81,225.44	145,991.34	87,520.21	108,287.97	76,702.94	107,898.79	78,499.56	79,880.74	64,532.76
	Domestic	104,221.15	75,548.16	103,257.81	81,225.44	144,131.46	83,939.66	108,287.97	76,421.69	106,466.44	78,479.56	79,828.89	62,636.03
	Foreign	1,809.82	1,995.04	1,210.44	-	1,859.88	3,580.55	-	281.25	1,432.35	20.00	51.85	1,896.73
	d. Call Deposits	12,155.16	9,567.84	14,718.91	3,476.61	14,562.34	7,293.07	9,727.51	5,912.05	12,886.11	9,980.13	12,105.82	4,522.30
	Domestic	11,603.21	9,162.08	14,080.50	3,476.61	14,492.92	7,075.07	9,711.15	5,853.21	11,891.88	9,576.81	11,927.29	4,434.65
	Foreign	551.95	405.76	638.41	-	69.42	218.00	16.36	58.85	994.24	403.32	178.63	87.65
	e. Others	1,428.00	2,367.15	2,244.43	567.94	2,841.26	889.62	2,237.81	1,667.30	3,857.19	1,978.37	1,037.97	657.90
	Domestic	1,428.00	2,095.58	2,244.43	567.94	2,835.37	889.62	2,063.82	1,667.30	3,004.75	1,978.37	1,037.97	657.90
	Foreign	-	271.56	-	-	5.89	-	173.99	-	852.44	-	-	-
4	<b>Bills Payable</b>	<b>73.13</b>	<b>12.43</b>	<b>-</b>	<b>-</b>	<b>23.44</b>	<b>199.76</b>	<b>127.70</b>	<b>24.52</b>	<b>39.05</b>	<b>16.62</b>	<b>373.86</b>	<b>17.15</b>
5	<b>Other Liabilities</b>	<b>13,991.50</b>	<b>10,024.75</b>	<b>16,954.90</b>	<b>28,652.18</b>	<b>23,153.85</b>	<b>8,594.49</b>	<b>11,257.39</b>	<b>7,804.46</b>	<b>21,703.97</b>	<b>17,857.30</b>	<b>5,710.23</b>	<b>7,638.64</b>
	1. Sundry Creditors	7,829.47	856.74	2,545.95	5,456.15	1,711.80	36.04	73.57	1.54	50.99	9,002.98	49.03	9.03
	2. Loan Loss Provision	3,435.51	2,579.04	3,249.18	4,964.32	6,402.75	3,076.84	3,149.67	2,715.85	4,574.52	3,454.48	3,227.19	1,875.55
	3. Interest Suspense a/c	-	-	-	754.22	-	-	239.33	1,378.27	-	(56.03)	108.13	-
	4. Others	2,726.51	6,588.98	11,159.76	17,477.50	15,039.30	5,481.60	7,794.82	3,708.80	17,078.47	5,455.88	2,325.89	5,754.06
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,687.58</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.07</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>1,215.18</b>	<b>954.95</b>	<b>1,797.91</b>	<b>1,491.82</b>	<b>3,030.68</b>	<b>1,414.88</b>	<b>2,162.53</b>	<b>944.02</b>	<b>1,945.79</b>	<b>1,455.20</b>	<b>1,485.77</b>	<b>617.68</b>
	<b>TOTAL Liabilities</b>	<b>211,129.65</b>	<b>177,854.66</b>	<b>249,711.83</b>	<b>260,790.60</b>	<b>367,801.44</b>	<b>182,458.79</b>	<b>209,181.19</b>	<b>171,401.00</b>	<b>251,481.70</b>	<b>227,018.82</b>	<b>200,318.51</b>	<b>120,287.08</b>
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	<b>11,135.10</b>	<b>8,922.99</b>	<b>9,935.41</b>	<b>10,244.69</b>	<b>22,927.85</b>	<b>14,081.21</b>	<b>8,886.90</b>	<b>8,739.62</b>	<b>18,074.72</b>	<b>20,091.26</b>	<b>19,837.64</b>	<b>7,158.47</b>
	a. Cash Balance	3,802.04	2,185.99	2,985.70	4,254.57	4,337.17	4,660.92	2,892.41	1,990.42	4,243.66	3,720.60	2,885.98	1,364.79
	Nepalese Notes & Coins	3,635.78	2,153.89	2,763.06	4,238.54	4,104.91	4,077.37	2,857.75	1,949.08	4,033.58	3,557.41	2,806.56	1,332.12
	Foreign Currency	166.26	32.10	222.64	16.03	232.26	583.55	34.66	41.34	210.08	163.19	79.42	32.68
	b. Bank Balance	7,333.07	6,737.00	6,949.71	5,990.13	18,590.68	6,764.21	5,994.49	6,449.20	12,464.76	16,370.66	7,525.83	5,661.13
	1. In Nepal Rastra Bank	6,109.83	4,501.55	6,195.11	4,092.04	10,915.15	4,193.53	4,941.51	5,458.36	5,969.31	14,041.91	5,121.60	3,551.78
	Domestic Currency	5,969.56	4,251.36	6,143.71	4,057.67	10,791.83	4,153.89	4,896.89	5,439.00	5,248.87	13,978.58	5,033.44	3,485.51
	Foreign Currency	140.26	250.19	51.41	34.37	123.32	39.64	44.62	19.37	720.44	63.32	88.16	66.28
	2. "A"Class Licensed Institution	292.54	441.57	326.87	621.51	309.48	968.85	205.51	101.00	523.95	758.49	2,207.61	121.82
	Domestic Currency	292.54	312.89	138.23	529.56	115.33	889.02	177.44	100.82	523.79	707.74	212.18	116.85
	Foreign Currency	-	128.67	188.64	91.95	194.14	79.83	28.07	0.18	0.16	50.76	1,995.42	4.97
	3. Other Financial Ins.	-	-	-	-	-	-	-	1.34	2.76	20.79	-	-
	4. In Foreign Banks	930.70	1,793.88	427.73	1,276.58	7,366.05	1,601.84	847.47	888.50	5,968.74	1,549.47	196.62	1,987.52
	c. Money at Call	-	-	-	-	-	2,656.08	-	300.00	1,366.30	-	9,425.84	132.55
	Domestic Currency	-	-	-	-	-	750.41	-	300.00	-	-	-	-
	Foreign Currency	-	-	-	-	-	1,905.67	-	-	1,366.30	-	9,425.84	132.55
2	<b>INVESTMENT IN SECURITIES</b>	<b>18,668.66</b>	<b>10,053.54</b>	<b>28,398.09</b>	<b>35,086.33</b>	<b>42,382.89</b>	<b>19,967.58</b>	<b>19,245.62</b>	<b>23,636.63</b>	<b>22,192.68</b>	<b>35,093.87</b>	<b>21,469.05</b>	<b>12,935.20</b>
	a. Govt. Securities	18,668.66	10,053.54	28,398.09	35,086.33	42,382.89	19,967.58	19,245.62	23,636.63	22,192.68	35,093.87	21,469.05	12,935.20
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>5,879.03</b>	<b>18,403.81</b>	<b>9,970.98</b>	<b>8,411.41</b>	<b>6,945.73</b>	<b>4,705.57</b>	<b>6,167.03</b>	<b>5,496.72</b>	<b>7,778.72</b>	<b>7,111.70</b>	<b>1,384.61</b>	<b>1,002.26</b>
	a. Interbank Lending	578.81	4,100.56	-	691.20	1,084.95	-	163.41	-	1,390.00	-	77.78	-
	b. Non Residents	2,936.09	7,656.00	3,802.51	-	1,363.30	2,963.56	4,026.37	3,414.27	4,072.90	196.58	-	568.77
	c. Others	2,364.12	6,647.26	6,168.47	7,720.21	4,497.48	1,742.01	1,977.25	2,082.46	2,315.82	6,915.12	1,306.83	433.49
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>164,627.75</b>	<b>133,005.18</b>	<b>183,700.08</b>	<b>175,111.43</b>	<b>272,324.76</b>	<b>132,767.62</b>	<b>162,907.09</b>	<b>125,766.40</b>	<b>181,312.25</b>	<b>149,911.11</b>	<b>148,864.51</b>	<b>91,011.19</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>164,627.75</b>	<b>133,005.18</b>	<b>183,682.33</b>	<b>175,111.43</b>	<b>272,324.76</b>	<b>132,742.22</b>	<b>162,414.78</b>	<b>125,073.49</b>	<b>181,281.52</b>	<b>149,911.11</b>	<b>148,864.51</b>	<b>91,011.19</b>
	a. Private Sector	159,229.93	133,005.18	176,843.12	175,108.45	261,524.45	130,300.15	154,251.98	120,604.54	175,439.46	149,911.11	145,394.57	85,909.54

S.N.	BFI Name	Century	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
<b>Liabilities</b>												
1	<b>CAPITAL FUND</b>	<b>10,848.43</b>	<b>14,830.10</b>	<b>6,137.31</b>	<b>80.70</b>	<b>614.06</b>	<b>3,698.07</b>	<b>1,561.33</b>	<b>1,150.89</b>	<b>6,787.06</b>	<b>5,572.27</b>	<b>4,237.22</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	212.99	955.25	746.70	1,030.01
	e. Share Premium	-	-	-	2.96	1.25	-	9.82	-	-	6.77	-
	f. Retained Earning	4.98	4.72	1,326.45	(218.50)	56.85	27.82	103.29	(12.81)	6.18	437.15	64.64
	g. Others Reserves Fund	178.70	1,055.53	477.48	6.72	34.35	154.46	77.78	47.29	168.44	433.48	-
2	<b>BORROWINGS</b>	<b>5,650.07</b>	<b>17,251.39</b>	<b>1,432.08</b>	<b>-</b>	<b>-</b>	<b>3,975.74</b>	<b>447.94</b>	<b>-</b>	<b>3,524.10</b>	<b>3,939.42</b>	<b>4,347.26</b>
	a. NRB	5,000.07	9,265.28	1,432.08	-	-	3,225.74	447.94	-	1,324.10	2,939.42	3,284.28
	b. Interbank Borrowing	650.00	1,400.00	-	-	-	-	-	-	950.00	-	70.00
	c. Foreign Banks and Fin. Ins.	-	1,809.00	-	-	-	-	-	-	-	-	-
	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>93,567.57</b>	<b>147,247.77</b>	<b>42,024.20</b>	<b>210.67</b>	<b>4,337.34</b>	<b>47,111.50</b>	<b>11,322.07</b>	<b>5,666.63</b>	<b>102,195.24</b>	<b>66,523.75</b>	<b>48,402.38</b>
	a. Current	3,807.43	9,764.75	634.81	7.06	29.86	606.83	230.31	178.29	1,363.04	1,583.23	480.23
	Domestic	3,726.52	8,853.74	633.10	7.06	29.86	606.83	230.31	178.29	1,363.04	1,583.23	480.23
	Foreign	80.91	911.01	1.71	-	-	-	-	-	-	-	-
	b. Savings	20,604.17	44,105.64	13,868.60	82.34	1,707.17	11,078.00	4,069.85	1,992.10	25,128.98	16,103.26	11,204.19
	Domestic	20,578.49	42,691.41	13,866.78	82.34	1,707.17	11,078.00	4,069.85	1,992.10	25,128.30	16,103.26	11,204.19
	Foreign	25.68	1,414.23	1.82	-	-	-	-	-	0.68	-	-
	c. Fixed	64,256.86	82,575.26	23,955.97	103.87	2,131.34	31,070.64	5,519.75	3,267.27	68,306.58	43,684.64	31,018.79
	Domestic	64,196.56	81,854.10	23,955.97	103.87	2,131.34	31,070.64	5,519.75	3,267.27	68,306.58	43,684.64	31,018.79
	Foreign	60.30	721.16	-	-	-	-	-	-	-	-	-
	d. Call Deposits	4,432.73	9,517.19	3,559.82	17.12	468.66	4,338.79	1,499.13	228.19	7,326.35	5,123.30	5,699.18
	Domestic	4,432.73	9,283.91	3,559.82	17.12	468.66	4,338.79	1,499.13	228.19	7,326.35	5,123.30	5,699.18
	Foreign	0.01	233.28	-	-	-	-	-	-	-	-	-
	e. Others	466.39	1,284.94	5.00	0.28	0.31	17.24	3.03	0.78	70.29	29.33	-
	Domestic	466.39	1,251.40	5.00	0.28	0.31	17.24	3.03	0.78	70.29	29.33	-
	Foreign	-	33.53	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	<b>40.28</b>	<b>-</b>	<b>1.73</b>	<b>-</b>	<b>-</b>	<b>17.22</b>	<b>-</b>	<b>-</b>	<b>16.90</b>	<b>6.98</b>	<b>-</b>
5	<b>Other Liabilities</b>	<b>5,445.79</b>	<b>6,521.08</b>	<b>4,006.02</b>	<b>183.24</b>	<b>172.03</b>	<b>1,529.52</b>	<b>632.29</b>	<b>153.87</b>	<b>3,635.32</b>	<b>2,895.65</b>	<b>522.83</b>
	1. Sundry Creditors	351.94	22.60	43.27	18.12	11.76	85.20	32.62	-	-	21.75	0.87
	2. Loan Loss Provision	2,066.42	2,301.80	1,438.98	10.73	112.18	802.37	408.53	99.38	1,379.30	1,169.30	-
	3. Interest Suspense a/c	504.43	-	630.62	15.32	-	-	-	-	-	-	-
	4. Others	2,523.01	4,196.68	1,893.15	139.07	48.09	641.95	191.13	54.49	2,256.02	1,704.60	521.96
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.56</b>	<b>-</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>822.08</b>	<b>1,244.79</b>	<b>528.34</b>	<b>-</b>	<b>-</b>	<b>301.23</b>	<b>41.71</b>	<b>75.40</b>	<b>697.85</b>	<b>566.50</b>	<b>-</b>
	<b>TOTAL Liabilities</b>	<b>116,374.21</b>	<b>187,095.13</b>	<b>54,129.69</b>	<b>474.60</b>	<b>5,123.43</b>	<b>56,633.27</b>	<b>14,005.34</b>	<b>7,046.79</b>	<b>116,857.01</b>	<b>79,504.57</b>	<b>57,509.69</b>
<b>Assets</b>												
1	<b>LIQUID FUNDS</b>	<b>6,580.01</b>	<b>10,699.28</b>	<b>5,645.00</b>	<b>49.51</b>	<b>1,503.10</b>	<b>5,019.81</b>	<b>1,794.76</b>	<b>389.94</b>	<b>7,968.68</b>	<b>5,842.24</b>	<b>6,618.80</b>
	a. Cash Balance	2,085.82	1,885.00	597.79	12.81	79.68	700.12	328.89	70.58	1,761.42	900.53	711.39
	Nepalese Notes & Coins	2,064.60	1,800.04	594.04	12.81	79.68	699.99	328.89	70.58	1,675.07	899.14	709.96
	Foreign Currency	21.22	84.96	3.76	-	-	0.13	-	-	86.35	1.39	1.43
	b. Bank Balance	4,494.19	8,814.28	1,372.97	13.76	133.59	1,480.98	424.03	285.63	3,778.51	2,263.64	5,907.41
	1. In Nepal Rastra Bank	2,550.80	4,890.08	1,372.97	13.76	133.59	1,426.17	127.89	153.42	3,774.96	2,263.64	1,471.94
	Domestic Currency	2,537.08	4,710.27	1,372.96	13.76	133.59	1,424.99	127.89	153.42	3,764.23	2,263.64	1,471.92
	Foreign Currency	13.71	179.81	0.00	-	-	1.18	-	-	10.73	-	0.02
	2. "A"Class Licensed Institution	137.76	101.98	-	-	-	53.10	296.14	132.21	3.55	-	1,532.05
	Domestic Currency	123.38	95.32	-	-	-	48.25	296.14	132.21	-	-	1,506.66
	Foreign Currency	14.39	6.67	-	-	-	4.85	-	-	3.55	-	25.39
	3. Other Financial Ins.	6.31	-	-	-	-	-	-	-	-	-	2,903.41
	4. In Foreign Banks	1,799.32	3,822.22	-	-	-	1.71	-	-	-	-	-
	c. Money at Call	-	-	3,674.24	22.95	1,289.83	2,838.71	1,041.84	33.72	2,428.75	2,678.07	-
	Domestic Currency	-	-	3,648.79	22.95	1,289.83	2,838.71	1,041.11	33.72	2,428.75	2,676.62	-
	Foreign Currency	-	-	25.45	-	-	0.74	-	-	-	1.45	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>14,595.43</b>	<b>22,626.03</b>	<b>4,613.88</b>	<b>4.00</b>	<b>-</b>	<b>5,353.84</b>	<b>581.68</b>	<b>1,234.64</b>	<b>15,004.31</b>	<b>8,771.20</b>	<b>4,670.00</b>
	a. Govt. Securities	14,595.43	22,023.03	4,613.88	4.00	-	5,353.84	581.68	1,234.64	15,004.31	8,771.20	4,670.00
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	603.00	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>794.95</b>	<b>4,037.73</b>	<b>1,012.26</b>	<b>0.31</b>	<b>-</b>	<b>645.39</b>	<b>208.93</b>	<b>32.35</b>	<b>478.81</b>	<b>821.36</b>	<b>1,158.57</b>
	a. Interbank Lending	68.13	117.95	350.00	-	-	130.00	-	-	-	-	620.00
	b. Non Residents	-	1,954.46	-	-	-	-	-	-	-	-	-
	c. Others	726.82	1,965.32	662.26	0.31	-	515.39	208.93	32.35	478.81	821.36	538.57
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>88,727.58</b>	<b>140,950.15</b>	<b>39,037.33</b>	<b>207.97</b>	<b>3,325.47</b>	<b>44,655.85</b>	<b>10,763.49</b>	<b>5,120.63</b>	<b>90,226.31</b>	<b>62,686.89</b>	<b>44,099.40</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>88,709.93</b>	<b>140,950.15</b>	<b>39,037.33</b>	<b>207.97</b>	<b>3,325.47</b>	<b>44,655.85</b>	<b>10,763.49</b>	<b>5,120.63</b>	<b>90,226.31</b>	<b>62,686.89</b>	<b>44,099.40</b>
	a. Private Sector	86,513.48	135,195.35	34,207.55	185.90	3,325.47	44,655.85	10,355.55	4,865.87	85,718.71	60,302.44	44,099.40
	b. Financial Institutions	2,196.45	5,754.80	4,829.78	22.08	-	-	407.93	254.76	4,507.60	2,384.45	-
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>17.65</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	17.65	-	-	-	-	-	-	-	-	-	-
	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>1,421.08</b>	<b>1,409.35</b>	<b>608.00</b>	<b>17.96</b>	<b>124.18</b>	<b>383.72</b>	<b>264.21</b>	<b>38.99</b>	<b>1,039.34</b>	<b>484.30</b>	<b>681.45</b>
7	<b>OTHER ASSETS</b>	<b>4,231.90</b>	<b>7,372.58</b>	<b>2,878.34</b>	<b>179.46</b>	<b>154.94</b>	<b>363.05</b>	<b>392.28</b>	<b>230.25</b>	<b>2,139.57</b>	<b>898.58</b>	<b>251.97</b>
	a. Accrued Interest:	1,393.71	2,097.65	1,112.15	15.32	-	34.48	125.83	59.57	782.87	-	-
	Financial Institutions	1,004.95	1,179.51	-	4.12	-	-	83.40	14.85	254.19	-	-
	Government Enterprises	202.22	272.27	42.42	-	-	34.48	-	7.81	126.18	-	-
	Private Sector	186.54	645.87	1,069.73	11.20	-	-	42.43	36.91	402.50	-	-
	b. Staff Loans / Adv.	1,778.66	2,928.50	126.26	0.55	1.12	-	153.49	40.27	901.64	-	10.45
	c. Sundry Debtors	535.06	216.48	39.81	71.75	57.22	166.55	47.3				



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>1,293.42</b>	<b>1,134.67</b>	<b>889.61</b>	<b>905.34</b>	<b>1,351.83</b>	<b>1,175.94</b>	<b>477.28</b>	<b>383.27</b>	<b>(657.43)</b>	<b>1,339.26</b>	<b>1,589.58</b>	<b>1,782.68</b>	<b>1,272.37</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	236.40	227.63	34.34	189.92	220.41	165.59	15.70	92.70	259.54	165.26	281.63	257.96	139.85
	e. Share Premium	-	3.03	7.12	-	-	0.44	21.34	11.25	2.61	-	-	-	1.14
	f. Retained Earning	11.25	(261.48)	39.20	99.43	4.88	42.46	39.29	(293.37)	(1,854.65)	68.39	6.73	58.16	154.39
	g. Others Reserves Fund	87.09	336.59	8.84	15.58	85.62	86.41	0.95	26.75	(0.00)	241.62	174.10	115.00	61.33
2	<b>BORROWINGS</b>	<b>930.00</b>	<b>123.97</b>	<b>340.75</b>	<b>-</b>	<b>407.42</b>	<b>455.40</b>	<b>-</b>	<b>165.50</b>	<b>25.10</b>	<b>250.00</b>	<b>2,318.42</b>	<b>967.30</b>	<b>-</b>
	a. NRB	760.00	123.97	340.75	-	407.42	455.40	-	165.50	-	250.00	2,119.14	467.30	-
	b. Interbank Borrowing	170.00	-	-	-	-	-	-	-	25.10	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	199.28	500.00	-
3	<b>DEPOSITS</b>	<b>6,348.39</b>	<b>3,219.63</b>	<b>3,645.11</b>	<b>3,034.34</b>	<b>10,547.75</b>	<b>5,743.38</b>	<b>516.78</b>	<b>1,598.49</b>	<b>748.08</b>	<b>6,576.45</b>	<b>16,340.59</b>	<b>10,659.97</b>	<b>6,190.46</b>
	a. Current	-	30.72	149.11	17.05	82.97	16.93	2.34	252.72	-	73.73	168.22	-	27.24
	Domestic	-	30.72	149.11	17.05	82.97	16.93	2.34	252.72	-	73.73	168.22	-	27.24
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	1,276.07	933.80	834.60	906.30	2,369.48	1,329.73	129.45	221.48	21.67	1,305.98	3,640.38	2,062.01	1,606.38
	Domestic	1,276.07	933.80	834.60	906.30	2,369.48	1,329.73	129.45	221.48	21.67	1,305.98	3,640.38	2,062.01	1,606.38
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	4,697.03	2,004.21	2,384.01	2,068.87	7,023.08	3,903.88	319.42	965.54	-	4,591.92	11,177.47	7,418.36	4,093.03
	Domestic	4,697.03	2,004.21	2,384.01	2,068.87	7,023.08	3,903.88	319.42	965.54	-	4,591.92	11,177.47	7,418.36	4,093.03
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	375.29	250.90	277.39	42.11	1,072.23	-	65.58	158.75	-	600.83	1,348.15	1,179.55	463.09
	Domestic	375.29	250.90	277.39	42.11	1,072.23	-	65.58	158.75	-	600.83	1,348.15	1,179.55	463.09
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	-	-	-	-	492.84	-	-	726.41	4.00	6.37	0.05	0.71
	Domestic	-	-	-	-	-	492.84	-	-	726.41	4.00	6.37	0.05	0.71
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.05</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.04</b>	<b>4.51</b>	<b>-</b>	<b>-</b>
5	<b>Other Liabilities</b>	<b>218.19</b>	<b>320.73</b>	<b>185.61</b>	<b>340.81</b>	<b>434.20</b>	<b>211.75</b>	<b>41.67</b>	<b>248.45</b>	<b>4,645.31</b>	<b>347.45</b>	<b>583.36</b>	<b>740.80</b>	<b>297.01</b>
	1. Sundry Creditors	4.64	14.14	6.12	24.30	9.30	11.31	0.72	11.65	369.57	29.31	47.12	8.37	5.25
	2. Loan Loss Provision	95.19	114.53	78.60	149.91	226.06	117.51	10.59	86.78	1,586.38	93.44	252.90	313.81	164.82
	3. Interest Suspense a/c	5.97	-	36.82	64.43	26.78	-	9.83	100.48	2,643.22	-	-	189.25	30.35
	4. Others	112.39	192.06	64.07	102.17	172.07	82.93	20.54	49.55	46.14	224.69	283.34	229.37	96.59
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>32.17</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>16.10</b>	<b>48.56</b>	<b>35.22</b>	<b>42.25</b>	<b>4.59</b>	<b>-</b>	<b>-</b>	<b>41.50</b>	<b>101.76</b>	<b>-</b>	<b>34.78</b>
	<b>TOTAL Liabilities</b>	<b>8,789.99</b>	<b>4,799.00</b>	<b>5,109.35</b>	<b>4,329.04</b>	<b>12,776.48</b>	<b>7,628.72</b>	<b>1,040.32</b>	<b>2,395.71</b>	<b>4,761.06</b>	<b>8,554.70</b>	<b>20,938.22</b>	<b>14,150.74</b>	<b>7,794.62</b>
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	<b>660.75</b>	<b>466.49</b>	<b>594.04</b>	<b>984.80</b>	<b>1,853.42</b>	<b>617.44</b>	<b>284.96</b>	<b>390.38</b>	<b>379.27</b>	<b>410.45</b>	<b>1,923.75</b>	<b>1,116.59</b>	<b>485.83</b>
	a. Cash Balance	44.82	55.84	84.22	16.41	141.40	82.04	11.59	42.26	0.11	48.93	212.45	192.89	53.52
	Nepalese Notes & Coins	44.82	55.84	84.22	16.41	141.40	82.04	11.59	42.26	0.11	48.87	212.45	192.89	53.52
	Foreign Currency	-	-	-	-	-	-	-	-	-	0.06	-	-	-
	b. Bank Balance	615.93	360.65	142.36	114.08	297.33	272.53	18.86	348.12	379.16	210.90	1,711.30	923.70	170.83
	1. In Nepal Rastra Bank	193.94	100.45	136.88	108.75	284.30	272.53	-	65.63	3.11	209.34	418.40	327.38	170.83
	Domestic Currency	193.94	100.45	136.88	108.75	284.30	272.53	-	65.63	3.11	209.34	418.40	327.38	170.83
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	284.95	143.49	5.47	5.32	13.03	-	18.86	37.62	369.08	1.53	333.49	64.09	-
	Domestic Currency	284.95	143.49	5.47	5.32	13.03	-	18.86	37.62	369.08	1.53	333.49	64.09	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	137.04	116.71	0.02	0.01	-	-	-	244.87	6.97	0.03	959.42	532.23	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	50.00	367.46	854.31	1,414.69	262.87	254.50	-	-	150.63	-	-	261.47
	Domestic Currency	-	50.00	367.46	854.31	1,414.69	262.87	254.50	-	-	150.63	-	-	261.47
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>2,237.70</b>	<b>502.34</b>	<b>415.00</b>	<b>-</b>	<b>1,080.05</b>	<b>1,323.20</b>	<b>-</b>	<b>181.84</b>	<b>-</b>	<b>1,254.88</b>	<b>4,100.97</b>	<b>974.68</b>	<b>1,506.70</b>
	a. Govt. Securities	2,237.70	502.34	415.00	-	1,080.05	1,323.20	-	181.84	-	1,254.88	4,100.97	974.68	1,506.70
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>164.91</b>	<b>533.10</b>	<b>157.85</b>	<b>55.60</b>	<b>279.53</b>	<b>316.72</b>	<b>66.87</b>	<b>77.23</b>	<b>0.03</b>	<b>614.22</b>	<b>402.61</b>	<b>80.00</b>	<b>168.14</b>
	a. Interbank Lending	-	-	50.00	-	100.00	-	-	-	-	-	-	80.00	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	164.91	533.10	107.85	55.60	179.53	316.72	66.87	77.23	0.03	614.22	402.61	-	168.14
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>5,445.74</b>	<b>2,810.28</b>	<b>3,638.00</b>	<b>3,134.51</b>	<b>9,072.75</b>	<b>5,132.33</b>	<b>524.80</b>	<b>1,472.75</b>	<b>1,586.38</b>	<b>5,824.97</b>	<b>13,669.70</b>	<b>11,185.56</b>	<b>5,277.89</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>5,445.74</b>	<b>2,810.28</b>	<b>3,638.00</b>	<b>3,134.51</b>	<b>9,072.75</b>	<b>5,132.33</b>	<b>524.80</b>	<b>1,472.75</b>	<b>1,586.38</b>	<b>5,824.97</b>	<b>13,669.70</b>	<b>11,185.56</b>	<b>5,277.89</b>
	a. Private Sector	5,050.24	2,754.44	3,398.04	3,093.75	9,072.75	5,013.89	524.80	1,456.07	1,586.38	5,396.32	12,948.33	9,395.59	4,949.26
	b. Financial Institutions	395.50	55.84	239.96	40.75	-	118.44	-	16.69	-	428.65	721.38	1,789.97	328.63
	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>116.57</b>	<b>148.02</b>	<b>133.35</b>	<b>26.83</b>	<b>198.48</b>	<b>156.79</b>	<b>121.83</b>	<b>49.87</b>	<b>80.70</b>	<b>168.13</b>	<b>293.48</b>	<b>141.80</b>	<b>53.33</b>
7	<b>OTHER ASSETS</b>	<b>163.32</b>	<b>113.73</b>	<b>135.17</b>	<b>1</b>									

BFI Name	NBL	RBS	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>4,742.96</b>	<b>5,473.47</b>	<b>7,071.75</b>	<b>5,453.73</b>	<b>1,671.86</b>	<b>5,547.99</b>	<b>4,048.67</b>
1.1 On Deposit Liabilities	4,366.80	5,243.42	6,674.78	4,895.51	1,572.70	5,264.20	3,700.61
1.1.1 Saving Account	2,089.07	3,025.33	1,723.30	1,252.82	782.94	1,269.36	952.15
1.1.2 Fixed Account	2,150.43	2,076.36	4,786.22	3,478.68	765.56	3,906.24	2,722.22
1.1.2.1 Up to 3 months Fixed Account	141.43	-	717.93	80.41	19.84	-	109.09
1.1.2.2 3 to 6 months Fixed Account	277.83	-	957.24	-	189.18	-	86.94
1.1.2.3 6 months to 1 year Fixed Account	1,333.12	-	2,393.11	-	449.08	3,906.24	238.62
1.1.2.4 Above 1 year Fixed Account	398.05	2,076.36	717.93	3,398.27	107.46	-	2,287.56
1.1.3 Call Deposit	127.29	141.73	165.26	164.01	24.20	88.61	26.25
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	376.17	230.05	396.98	558.23	99.16	283.78	348.06
<b>2. Commission Expense</b>	<b>33.89</b>	<b>115.94</b>	<b>185.79</b>	<b>157.52</b>	<b>78.07</b>	<b>-</b>	<b>53.53</b>
<b>3. Staff Expense</b>	<b>1,354.77</b>	<b>1,680.01</b>	<b>1,071.82</b>	<b>967.36</b>	<b>510.05</b>	<b>744.71</b>	<b>794.87</b>
<b>4. Office Operating Expenses</b>	<b>577.92</b>	<b>881.80</b>	<b>759.73</b>	<b>674.44</b>	<b>392.21</b>	<b>657.85</b>	<b>542.41</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>692.86</b>	<b>1,586.30</b>	<b>401.78</b>	<b>920.25</b>	<b>177.27</b>	<b>330.84</b>	<b>253.11</b>
7.1 Loan loss Provision	692.86	1,586.30	399.58	920.25	177.27	330.84	240.47
7.1.1 General Loan loss Provision	692.86	340.56	161.66	460.51	166.91	-	206.01
7.1.1.1 Pass Loan Loss Provision	692.86	204.89	161.66	181.33	166.91	-	132.54
7.1.1.2 Watch List Provision	-	135.67	-	279.18	-	-	73.47
7.1.2 Special Loan Loss Provision	-	931.07	237.91	459.74	10.36	-	34.45
7.1.3 Additional Loan Loss Provision	-	314.67	-	-	-	330.84	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	12.64
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>0.62</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>106.84</b>	<b>171.65</b>	<b>416.01</b>	<b>-</b>	<b>197.55</b>	<b>162.88</b>	<b>151.83</b>
<b>10. Provision for Income Tax</b>	<b>345.75</b>	<b>977.98</b>	<b>1,123.99</b>	<b>808.41</b>	<b>533.38</b>	<b>439.80</b>	<b>409.94</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>1,684.13</b>	<b>2,282.98</b>	<b>2,620.11</b>	<b>1,886.29</b>	<b>1,244.56</b>	<b>1,026.10</b>	<b>956.52</b>
<b>Total Expenses</b>	<b>9,539.13</b>	<b>13,170.15</b>	<b>13,651.27</b>	<b>10,954.98</b>	<b>4,805.58</b>	<b>8,910.98</b>	<b>7,210.86</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>8,225.46</b>	<b>10,770.46</b>	<b>11,835.33</b>	<b>8,352.36</b>	<b>3,606.64</b>	<b>7,975.50</b>	<b>6,117.23</b>
1.1 On Loans and Advances	7,536.19	9,467.60	10,640.38	7,629.11	3,225.89	7,313.72	5,500.48
1.2 On Investment	154.82	1,236.54	965.02	700.68	319.39	611.79	528.54
1.2.1 Government Bonds	154.82	499.97	917.64	700.68	299.43	611.46	528.54
1.2.2 Foreign Bonds	-	-	47.38	-	-	0.33	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	736.57	-	-	19.96	-	-
1.3 On Agency Balance	30.61	-	0.67	9.95	0.25	-	2.92
1.4 On Call Deposit	-	65.24	113.40	-	7.99	-	-
1.5 On Others	503.84	1.07	115.85	12.62	53.12	49.99	85.27
<b>2. Commission and Discount</b>	<b>561.38</b>	<b>116.39</b>	<b>603.61</b>	<b>649.71</b>	<b>558.20</b>	<b>489.93</b>	<b>804.20</b>
2.1 Bills Purchase and Discount	-	-	0.00	0.39	16.77	0.19	1.15
2.2 Commission	561.38	116.39	605.24	649.31	419.18	350.54	260.67
2.3 Others	-	0.00	(1.63)	-	122.25	139.20	542.37
<b>3. Exchange Fluctuation Income</b>	<b>190.81</b>	<b>31.56</b>	<b>440.47</b>	<b>479.63</b>	<b>413.20</b>	<b>336.79</b>	<b>150.94</b>
3.1 Due to Change in Exchange Rate	8.15	(3.06)	363.92	8.79	73.15	-	4.58
3.2 Due to Foreign Currency Transaction	182.65	34.62	76.54	470.84	340.05	336.79	146.35
<b>4. Other Operating Income</b>	<b>141.98</b>	<b>737.74</b>	<b>567.00</b>	<b>257.24</b>	<b>39.78</b>	<b>81.15</b>	<b>8.58</b>
<b>5. Non Operating Income</b>	<b>50.62</b>	<b>0.54</b>	<b>200.40</b>	<b>254.41</b>	<b>5.56</b>	<b>24.38</b>	<b>7.20</b>
<b>6. Write Back from Provisions for loss</b>	<b>368.89</b>	<b>1,259.34</b>	<b>-</b>	<b>961.64</b>	<b>182.20</b>	<b>-</b>	<b>122.73</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>254.12</b>	<b>4.46</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>3.23</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>9,539.13</b>	<b>13,170.15</b>	<b>13,651.27</b>	<b>10,954.98</b>	<b>4,805.58</b>	<b>8,910.98</b>	<b>7,210.86</b>

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,026.20</b>	<b>5,093.04</b>	<b>3,836.99</b>	<b>4,626.55</b>	<b>11,515.31</b>	<b>5,184.73</b>	<b>6,259.30</b>
1.1 On Deposit Liabilities	2,842.64	4,941.45	3,532.27	4,390.12	10,588.53	4,655.99	5,788.52
1.1.1 Saving Account	480.34	1,402.66	809.32	882.68	2,635.55	1,081.02	904.70
1.1.2 Fixed Account	2,329.63	3,447.47	2,666.35	3,438.96	7,832.66	3,502.44	4,756.09
1.1.2.1 Up to 3 months Fixed Account	-	783.30	-	503.48	-	35.04	-
1.1.2.2 3 to 6 months Fixed Account	1.02	743.27	-	418.69	5.00	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	777.40	2,666.35	2,089.80	159.18	67.11	-
1.1.2.4 Above 1 year Fixed Account	2,328.61	1,143.50	-	426.99	7,668.49	3,400.30	4,756.09
1.1.3 Call Deposit	32.68	91.32	56.59	68.48	120.32	72.53	127.73
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	183.56	151.59	304.72	236.43	926.78	528.73	470.78
<b>2. Commission Expense</b>	<b>19.54</b>	<b>66.50</b>	<b>54.94</b>	<b>20.46</b>	<b>-</b>	<b>76.40</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>596.58</b>	<b>891.42</b>	<b>692.10</b>	<b>681.84</b>	<b>1,513.79</b>	<b>913.28</b>	<b>1,320.38</b>
<b>4. Office Operating Expenses</b>	<b>367.33</b>	<b>613.59</b>	<b>578.58</b>	<b>410.72</b>	<b>1,162.12</b>	<b>632.16</b>	<b>665.49</b>
<b>5. Foreign Exchange Loss</b>	<b>1.26</b>	<b>-</b>	<b>-</b>	<b>0.64</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	1.26	-	-	0.64	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>1.05</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>27.73</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>994.96</b>	<b>407.70</b>	<b>210.64</b>	<b>672.96</b>	<b>298.97</b>	<b>238.78</b>	<b>1,221.03</b>
7.1 Loan loss Provision	994.96	407.70	210.64	672.96	298.97	238.78	1,221.03
7.1.1 General Loan loss Provision	490.31	407.70	153.69	493.27	75.46	228.31	970.55
7.1.1.1 Pass Loan Loss Provision	340.81	407.70	152.74	401.11	71.61	228.31	839.43
7.1.1.2 Watch List Provision	149.50	-	0.95	92.16	3.85	-	131.13
7.1.2 Special Loan Loss Provision	504.65	-	56.94	179.69	223.51	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>142.15</b>	<b>159.00</b>	<b>139.39</b>	<b>172.70</b>	<b>453.87</b>	<b>184.05</b>	<b>194.45</b>
<b>10. Provision for Income Tax</b>	<b>337.26</b>	<b>429.31</b>	<b>355.34</b>	<b>452.50</b>	<b>1,225.45</b>	<b>496.93</b>	<b>534.83</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>942.08</b>	<b>1,001.71</b>	<b>899.19</b>	<b>1,101.76</b>	<b>2,859.38</b>	<b>1,159.50</b>	<b>1,215.18</b>
<b>Total Expenses</b>	<b>6,428.42</b>	<b>8,662.27</b>	<b>6,769.85</b>	<b>8,140.12</b>	<b>19,028.89</b>	<b>8,920.45</b>	<b>11,410.65</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>4,413.23</b>	<b>7,647.26</b>	<b>5,887.38</b>	<b>6,693.19</b>	<b>17,497.47</b>	<b>7,819.12</b>	<b>9,500.00</b>
1.1 On Loans and Advances	3,940.27	6,636.38	5,443.27	6,331.16	16,238.83	7,128.98	8,835.98
1.2 On Investment	427.90	958.98	437.52	333.18	1,117.01	556.11	615.24
1.2.1 Government Bonds	171.00	918.54	437.52	333.18	1,104.27	23.80	615.24
1.2.2 Foreign Bonds	-	40.44	-	-	-	40.68	-
1.2.3 NRB Bonds	242.65	-	-	-	-	-	-
1.2.4 Debenture & Bonds	14.24	-	-	-	12.74	491.62	-
1.3 On Agency Balance	0.07	-	-	28.68	2.26	-	-
1.4 On Call Deposit	22.37	-	3.04	0.17	37.33	-	-
1.5 On Others	22.62	51.90	3.56	0.00	102.03	134.03	48.78
<b>2. Commission and Discount</b>	<b>534.98</b>	<b>680.33</b>	<b>407.23</b>	<b>462.97</b>	<b>1,084.61</b>	<b>758.81</b>	<b>337.32</b>
2.1 Bills Purchase and Discount	7.83	-	4.06	0.01	2.68	-	-
2.2 Commission	521.42	680.33	403.16	462.96	1,081.93	731.67	161.03
2.3 Others	5.73	-	-	-	-	27.14	176.29
<b>3. Exchange Fluctuation Income</b>	<b>118.90</b>	<b>257.50</b>	<b>141.33</b>	<b>124.10</b>	<b>138.31</b>	<b>200.98</b>	<b>267.70</b>
3.1 Due to Change in Exchange Rate	-	50.24	-	-	-	46.66	53.54
3.2 Due to Foreign Currency Transaction	118.90	207.27	141.33	124.10	138.31	154.32	214.16
<b>4. Other Operating Income</b>	<b>288.13</b>	<b>77.17</b>	<b>61.19</b>	<b>57.70</b>	<b>297.52</b>	<b>21.13</b>	<b>405.33</b>
<b>5. Non Operating Income</b>	<b>281.92</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10.97</b>	<b>22.21</b>	<b>1.51</b>
<b>6. Write Back from Provisions for loss</b>	<b>774.42</b>	<b>-</b>	<b>205.73</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>6,428.42</b>	<b>8,662.27</b>	<b>6,769.85</b>	<b>8,140.12</b>	<b>19,028.89</b>	<b>8,920.45</b>	<b>11,410.65</b>

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
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**Expenses**

<b>1. Interest Expense</b>	<b>4,586.94</b>	<b>7,084.03</b>	<b>5,773.24</b>	<b>9,595.10</b>	<b>5,628.51</b>	<b>6,350.03</b>	<b>4,791.09</b>
1.1 On Deposit Liabilities	4,201.63	6,377.23	4,847.20	9,029.64	5,324.28	6,141.37	4,370.67
1.1.1 Saving Account	903.44	1,520.63	1,346.93	2,616.92	1,085.40	856.86	985.23
1.1.2 Fixed Account	3,162.66	4,755.14	3,479.50	6,274.64	4,120.60	5,205.12	3,338.17
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	389.67	-	-
1.1.2.2 3 to 6 months Fixed Account	603.91	390.93	-	1,539.14	358.27	1,138.34	1,795.10
1.1.2.3 6 months to 1 year Fixed Account	1,162.56	1,702.33	3,432.77	2,619.10	2,428.82	3,023.94	65.52
1.1.2.4 Above 1 year Fixed Account	1,396.18	2,661.88	46.73	2,116.40	943.83	1,042.85	1,477.56
1.1.3 Call Deposit	135.54	101.46	20.76	138.08	118.28	79.39	47.27
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	385.31	706.81	926.04	565.46	304.23	208.66	420.42
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>16.15</b>	<b>252.51</b>	<b>57.54</b>	<b>-</b>	<b>5.10</b>
<b>3. Staff Expense</b>	<b>729.80</b>	<b>1,317.28</b>	<b>1,770.43</b>	<b>1,539.54</b>	<b>785.81</b>	<b>642.80</b>	<b>869.89</b>
<b>4. Office Operating Expenses</b>	<b>709.26</b>	<b>892.77</b>	<b>774.37</b>	<b>1,076.55</b>	<b>680.63</b>	<b>466.78</b>	<b>648.92</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>15.49</b>	<b>15.07</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>472.66</b>	<b>74.26</b>	<b>995.82</b>	<b>104.10</b>	<b>274.67</b>	<b>(89.47)</b>	<b>519.09</b>
7.1 Loan loss Provision	472.66	74.26	995.82	104.10	274.67	(89.47)	519.09
7.1.1 General Loan loss Provision	315.48	74.26	547.65	316.54	81.22	(7.31)	278.13
7.1.1.1 Pass Loan Loss Provision	275.24	74.26	427.75	334.25	24.60	354.65	197.79
7.1.1.2 Watch List Provision	40.24	-	119.90	(17.72)	56.62	(361.95)	80.34
7.1.2 Special Loan Loss Provision	157.17	-	448.16	(212.44)	193.45	(82.16)	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>147.69</b>	<b>287.42</b>	<b>114.67</b>	<b>469.95</b>	<b>223.06</b>	<b>344.57</b>	<b>149.88</b>
<b>10. Provision for Income Tax</b>	<b>374.27</b>	<b>788.87</b>	<b>805.53</b>	<b>1,198.85</b>	<b>592.64</b>	<b>938.56</b>	<b>404.93</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.55</b>
<b>12. Net Profit</b>	<b>954.95</b>	<b>1,797.91</b>	<b>1,491.82</b>	<b>3,030.68</b>	<b>1,414.88</b>	<b>2,162.53</b>	<b>944.02</b>
<b>Total Expenses</b>	<b>7,975.68</b>	<b>12,259.23</b>	<b>11,757.08</b>	<b>17,267.27</b>	<b>9,657.74</b>	<b>10,815.81</b>	<b>8,338.85</b>

**Income**

<b>1. Interest Income</b>	<b>6,522.44</b>	<b>10,629.23</b>	<b>9,897.01</b>	<b>15,226.83</b>	<b>8,446.95</b>	<b>9,751.31</b>	<b>7,052.35</b>
1.1 On Loans and Advances	6,168.88	9,618.78	8,947.71	13,870.02	7,692.89	9,093.71	6,422.01
1.2 On Investment	304.54	942.80	934.01	1,295.63	561.13	589.36	568.39
1.2.1 Government Bonds	280.24	932.97	933.63	1,295.63	561.13	560.21	561.05
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.09	-	-	-	-	-	-
1.2.4 Debenture & Bonds	24.21	9.83	0.38	-	-	29.15	7.34
1.3 On Agency Balance	-	0.09	-	-	0.53	0.18	0.10
1.4 On Call Deposit	-	66.47	-	-	27.93	-	37.01
1.5 On Others	49.02	1.09	15.29	61.19	164.47	68.05	24.84
<b>2. Commission and Discount</b>	<b>319.09</b>	<b>870.13</b>	<b>468.99</b>	<b>1,257.32</b>	<b>598.66</b>	<b>632.31</b>	<b>419.98</b>
2.1 Bills Purchase and Discount	32.50	17.61	-	-	-	-	66.81
2.2 Commission	286.58	107.86	447.52	1,257.32	594.43	623.65	310.50
2.3 Others	-	744.66	21.47	-	4.23	8.66	42.67
<b>3. Exchange Fluctuation Income</b>	<b>208.01</b>	<b>295.79</b>	<b>132.17</b>	<b>442.58</b>	<b>168.77</b>	<b>148.15</b>	<b>151.18</b>
3.1 Due to Change in Exchange Rate	2.11	12.13	-	29.97	-	1.04	(2.41)
3.2 Due to Foreign Currency Transaction	205.90	283.66	132.17	412.61	168.77	147.11	153.59
<b>4. Other Operating Income</b>	<b>344.93</b>	<b>456.60</b>	<b>760.25</b>	<b>337.36</b>	<b>178.63</b>	<b>164.19</b>	<b>322.78</b>
<b>5. Non Operating Income</b>	<b>426.53</b>	<b>-</b>	<b>123.88</b>	<b>-</b>	<b>10.47</b>	<b>119.86</b>	<b>250.64</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>3.18</b>	<b>51.96</b>	<b>-</b>	<b>15.29</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>7,975.68</b>	<b>12,259.23</b>	<b>11,757.08</b>	<b>17,267.27</b>	<b>9,657.74</b>	<b>10,815.81</b>	<b>8,338.85</b>

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>6,503.56</b>	<b>5,741.66</b>	<b>5,330.57</b>	<b>3,728.20</b>	<b>3,616.86</b>	<b>5,056.58</b>	<b>1,554.89</b>
1.1 On Deposit Liabilities	6,068.69	5,186.88	4,915.76	3,612.43	3,542.72	4,683.56	1,540.77
1.1.1 Saving Account	1,358.06	1,543.79	1,060.24	524.34	544.90	1,144.03	405.10
1.1.2 Fixed Account	4,534.81	3,589.41	3,765.49	3,020.64	2,963.60	3,464.45	1,099.31
1.1.2.1 Up to 3 months Fixed Account	68.83	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	373.88	-	-	-	2,476.49	-	177.70
1.1.2.3 6 months to 1 year Fixed Account	2,619.55	-	3,765.49	3,020.64	345.29	3,464.45	777.84
1.1.2.4 Above 1 year Fixed Account	1,472.56	3,589.41	-	-	141.81	-	143.77
1.1.3 Call Deposit	104.22	53.68	90.03	67.45	34.23	75.08	36.36
1.1.4 Certificate of Deposit	71.60	-	-	-	-	-	-
1.2 On Borrowing	434.87	554.78	414.81	115.78	74.13	373.02	14.13
<b>2. Commission Expense</b>	<b>117.22</b>	<b>-</b>	<b>75.42</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.80</b>
<b>3. Staff Expense</b>	<b>1,200.36</b>	<b>1,215.49</b>	<b>943.75</b>	<b>603.61</b>	<b>676.43</b>	<b>679.15</b>	<b>280.61</b>
<b>4. Office Operating Expenses</b>	<b>723.07</b>	<b>803.23</b>	<b>664.48</b>	<b>490.33</b>	<b>451.99</b>	<b>634.36</b>	<b>168.90</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>18.03</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	-	18.03	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.06</b>	<b>67.91</b>	<b>-</b>	<b>0.01</b>
<b>7. Provision for Risk</b>	<b>794.59</b>	<b>129.70</b>	<b>378.95</b>	<b>95.44</b>	<b>333.92</b>	<b>289.62</b>	<b>493.66</b>
7.1 Loan loss Provision	794.59	129.70	378.95	95.44	333.92	289.62	462.95
7.1.1 General Loan loss Provision	361.83	129.70	155.54	68.35	164.04	207.21	118.79
7.1.1.1 Pass Loan Loss Provision	361.83	129.70	155.54	38.27	83.97	207.21	39.26
7.1.1.2 Watch List Provision	-	-	-	30.08	80.08	-	79.54
7.1.2 Special Loan Loss Provision	432.76	-	223.41	27.09	169.88	82.41	344.16
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>29.02</b>	<b>-</b>	<b>-</b>	<b>1.12</b>	<b>29.98</b>
<b>9. Provision for Staff Bonus</b>	<b>306.56</b>	<b>235.25</b>	<b>234.77</b>	<b>99.40</b>	<b>-</b>	<b>194.76</b>	<b>83.86</b>
<b>10. Provision for Income Tax</b>	<b>813.27</b>	<b>662.05</b>	<b>627.18</b>	<b>276.95</b>	<b>352.32</b>	<b>508.04</b>	<b>226.43</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>1,945.79</b>	<b>1,455.20</b>	<b>1,485.77</b>	<b>617.68</b>	<b>822.08</b>	<b>1,244.79</b>	<b>528.34</b>
<b>Total Expenses</b>	<b>12,404.42</b>	<b>10,301.54</b>	<b>9,769.91</b>	<b>5,911.69</b>	<b>6,321.50</b>	<b>8,608.41</b>	<b>3,372.48</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>9,808.71</b>	<b>8,841.23</b>	<b>8,406.19</b>	<b>5,427.48</b>	<b>5,169.50</b>	<b>7,555.80</b>	<b>2,724.89</b>
1.1 On Loans and Advances	9,107.44	7,753.89	7,704.42	5,061.52	4,733.32	6,770.41	2,552.11
1.2 On Investment	571.76	993.67	589.76	347.40	402.52	687.03	94.88
1.2.1 Government Bonds	549.27	993.67	589.76	347.40	356.00	616.08	94.88
1.2.2 Foreign Bonds	0.67	-	-	-	41.62	69.01	-
1.2.3 NRB Bonds	-	-	-	-	0.58	-	-
1.2.4 Debenture & Bonds	21.81	-	-	-	4.32	1.93	-
1.3 On Agency Balance	-	23.83	0.06	0.04	3.06	-	-
1.4 On Call Deposit	1.12	10.48	36.06	18.32	-	-	22.16
1.5 On Others	128.39	59.36	75.90	0.20	30.61	98.36	55.74
<b>2. Commission and Discount</b>	<b>1,032.51</b>	<b>341.44</b>	<b>386.19</b>	<b>94.01</b>	<b>284.94</b>	<b>162.16</b>	<b>118.86</b>
2.1 Bills Purchase and Discount	-	2.75	2.34	-	-	-	-
2.2 Commission	1,032.51	328.23	160.17	94.01	284.94	162.16	3.02
2.3 Others	-	10.46	223.67	-	-	-	115.84
<b>3. Exchange Fluctuation Income</b>	<b>234.74</b>	<b>-</b>	<b>149.45</b>	<b>116.72</b>	<b>85.22</b>	<b>246.46</b>	<b>0.46</b>
3.1 Due to Change in Exchange Rate	46.95	-	-	7.53	7.51	17.23	-
3.2 Due to Foreign Currency Transaction	187.79	-	149.45	109.19	77.70	229.23	0.46
<b>4. Other Operating Income</b>	<b>359.22</b>	<b>459.35</b>	<b>247.64</b>	<b>229.21</b>	<b>37.00</b>	<b>424.37</b>	<b>191.22</b>
<b>5. Non Operating Income</b>	<b>7.80</b>	<b>301.82</b>	<b>5.93</b>	<b>-</b>	<b>83.37</b>	<b>150.39</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>960.04</b>	<b>343.63</b>	<b>574.52</b>	<b>44.26</b>	<b>661.48</b>	<b>69.23</b>	<b>296.49</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>40.57</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>12,404.42</b>	<b>10,301.54</b>	<b>9,769.91</b>	<b>5,911.69</b>	<b>6,321.50</b>	<b>8,608.41</b>	<b>3,372.48</b>

BFI Name	Narayani	Kamali	Shangrila	Excel	Miteri	Mukti	Garima
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>5.68</b>	<b>185.65</b>	<b>1,933.60</b>	<b>388.54</b>	<b>234.94</b>	<b>4,249.65</b>	<b>2,733.43</b>
1.1 On Deposit Liabilities	5.68	185.65	1,869.23	386.29	234.83	4,155.02	2,706.20
1.1.1 Saving Account	2.16	53.20	311.71	116.89	76.07	767.62	455.98
1.1.2 Fixed Account	3.31	121.77	1,518.03	259.01	155.30	3,309.41	2,178.93
1.1.2.1 Up to 3 months Fixed Account	1.56	-	111.11	-	6.21	729.63	351.60
1.1.2.2 3 to 6 months Fixed Account	0.06	-	802.62	222.39	7.77	410.11	238.07
1.1.2.3 6 months to 1 year Fixed Account	1.68	-	438.17	0.85	54.36	1,676.18	1,459.73
1.1.2.4 Above 1 year Fixed Account	0.01	121.77	166.13	35.78	86.97	493.49	129.53
1.1.3 Call Deposit	0.21	10.68	39.49	10.38	3.46	77.99	71.29
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	64.37	2.26	0.11	94.63	27.23
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>7.10</b>	<b>2.65</b>	<b>-</b>	<b>-</b>	<b>8.98</b>
<b>3. Staff Expense</b>	<b>7.92</b>	<b>34.83</b>	<b>313.75</b>	<b>79.77</b>	<b>34.71</b>	<b>521.13</b>	<b>349.86</b>
<b>4. Office Operating Expenses</b>	<b>7.16</b>	<b>29.61</b>	<b>242.09</b>	<b>60.75</b>	<b>22.75</b>	<b>398.69</b>	<b>284.10</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.35</b>	<b>0.03</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	1.35	0.03
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.13</b>	<b>-</b>	<b>0.01</b>	<b>0.86</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>2.44</b>	<b>43.80</b>	<b>136.42</b>	<b>110.71</b>	<b>13.65</b>	<b>443.70</b>	<b>142.93</b>
7.1 Loan loss Provision	2.44	43.80	136.42	110.71	13.65	443.70	142.93
7.1.1 General Loan loss Provision	2.09	43.80	96.02	9.88	(16.43)	343.72	71.59
7.1.1.1 Pass Loan Loss Provision	1.50	43.80	86.29	9.88	(21.49)	223.45	71.59
7.1.1.2 Watch List Provision	0.58	-	9.73	-	5.06	120.26	-
7.1.2 Special Loan Loss Provision	0.36	-	40.40	100.83	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>47.81</b>	<b>6.62</b>	<b>10.77</b>	<b>110.77</b>	<b>89.92</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>129.10</b>	<b>17.87</b>	<b>32.31</b>	<b>299.08</b>	<b>242.79</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>301.23</b>	<b>41.71</b>	<b>75.40</b>	<b>697.85</b>	<b>566.50</b>
<b>Total Expenses</b>	<b>23.20</b>	<b>293.88</b>	<b>3,111.23</b>	<b>708.62</b>	<b>424.55</b>	<b>6,723.09</b>	<b>4,418.53</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>6.83</b>	<b>263.25</b>	<b>2,856.56</b>	<b>624.44</b>	<b>401.00</b>	<b>6,055.43</b>	<b>4,088.96</b>
1.1 On Loans and Advances	6.35	262.22	2,713.75	602.46	363.30	5,624.82	3,867.10
1.2 On Investment	0.16	-	98.31	11.34	24.85	381.20	189.18
1.2.1 Government Bonds	0.16	-	98.31	11.34	24.85	266.06	189.18
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	115.05	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.08	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.32	1.04	22.07	9.97	1.29	15.80	20.19
1.5 On Others	-	-	22.44	0.67	11.55	33.61	12.49
<b>2. Commission and Discount</b>	<b>0.16</b>	<b>14.90</b>	<b>142.98</b>	<b>39.21</b>	<b>1.55</b>	<b>26.10</b>	<b>59.92</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.16	14.90	134.43	3.95	0.95	25.28	47.13
2.3 Others	-	-	8.55	35.26	0.61	0.82	12.79
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>0.11</b>	<b>-</b>	<b>-</b>	<b>3.71</b>	<b>0.01</b>
3.1 Due to Change in Exchange Rate	-	-	0.11	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	3.71	0.01
<b>4. Other Operating Income</b>	<b>1.13</b>	<b>-</b>	<b>10.00</b>	<b>-</b>	<b>15.12</b>	<b>319.93</b>	<b>258.02</b>
<b>5. Non Operating Income</b>	<b>0.63</b>	<b>-</b>	<b>0.06</b>	<b>2.25</b>	<b>6.89</b>	<b>38.10</b>	<b>0.62</b>
<b>6. Write Back from Provisions for loss</b>	<b>5.06</b>	<b>-</b>	<b>101.52</b>	<b>42.72</b>	<b>-</b>	<b>279.83</b>	<b>11.00</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>9.39</b>	<b>15.73</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>23.20</b>	<b>293.88</b>	<b>3,111.23</b>	<b>708.62</b>	<b>424.55</b>	<b>6,723.09</b>	<b>4,418.53</b>

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,958.66</b>	<b>24.47</b>	<b>2,126.82</b>	<b>1,497.98</b>	<b>1,597.16</b>	<b>142.51</b>	<b>24.10</b>
1.1 On Deposit Liabilities	1,859.21	24.47	1,977.60	1,482.05	1,566.51	142.41	24.10
1.1.1 Saving Account	323.36	5.80	318.75	431.10	245.78	38.09	12.32
1.1.2 Fixed Account	1,483.33	18.54	1,598.22	1,036.80	1,276.97	97.08	10.98
1.1.2.1 Up to 3 months Fixed Account	257.03	-	208.58	-	218.37	-	0.75
1.1.2.2 3 to 6 months Fixed Account	346.97	-	148.91	364.67	47.64	23.46	0.42
1.1.2.3 6 months to 1 year Fixed Account	633.30	12.45	969.18	464.52	882.57	56.92	8.17
1.1.2.4 Above 1 year Fixed Account	246.04	6.10	271.55	207.62	128.39	16.70	1.64
1.1.3 Call Deposit	52.52	0.13	60.63	14.15	43.76	7.23	0.80
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	99.45	-	149.22	15.93	30.65	0.10	-
<b>2. Commission Expense</b>	<b>7.20</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>290.13</b>	<b>7.78</b>	<b>281.70</b>	<b>264.52</b>	<b>194.35</b>	<b>39.55</b>	<b>17.59</b>
<b>4. Office Operating Expenses</b>	<b>233.53</b>	<b>6.36</b>	<b>244.18</b>	<b>173.63</b>	<b>161.16</b>	<b>35.42</b>	<b>6.30</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>7.92</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	7.92	124.71	94.97	267.25	24.87	18.83
7.1.1 General Loan loss Provision	56.03	5.42	124.71	62.28	146.67	7.50	6.97
7.1.1.1 Pass Loan Loss Provision	56.03	3.95	124.71	46.35	86.82	7.50	3.03
7.1.1.2 Watch List Provision	-	1.47	-	15.93	59.85	-	3.94
7.1.2 Special Loan Loss Provision	52.68	2.50	-	32.69	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>0.70</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>63.58</b>	<b>0.67</b>	<b>58.98</b>	<b>-</b>	<b>64.91</b>	<b>4.67</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>171.67</b>	<b>2.01</b>	<b>176.93</b>	<b>171.80</b>	<b>182.97</b>	<b>12.60</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>400.57</b>	<b>4.70</b>	<b>412.84</b>	<b>400.87</b>	<b>401.23</b>	<b>29.41</b>	<b>15.03</b>
<b>Total Expenses</b>	<b>3,234.05</b>	<b>53.91</b>	<b>3,426.16</b>	<b>2,603.77</b>	<b>2,869.78</b>	<b>295.83</b>	<b>81.86</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>3,012.23</b>	<b>47.73</b>	<b>3,205.83</b>	<b>2,428.81</b>	<b>2,436.72</b>	<b>232.15</b>	<b>62.89</b>
1.1 On Loans and Advances	2,814.78	38.87	3,000.84	2,267.48	2,305.79	226.45	58.97
1.2 On Investment	123.05	-	139.52	119.94	103.20	0.00	-
1.2.1 Government Bonds	116.54	-	139.52	119.94	81.25	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	6.50	-	-	-	21.96	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	24.57	-	30.96	19.91	25.46	4.80	3.92
1.5 On Others	49.84	8.87	34.52	21.48	2.26	0.91	-
<b>2. Commission and Discount</b>	<b>185.57</b>	<b>0.34</b>	<b>12.90</b>	<b>16.74</b>	<b>4.95</b>	<b>2.15</b>	<b>0.02</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	185.57	0.03	12.90	16.74	4.95	2.15	0.02
2.3 Others	-	0.30	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>0.03</b>	<b>-</b>	<b>9.14</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	(0.31)	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.03	-	9.45	-	-	-	-
<b>4. Other Operating Income</b>	<b>25.75</b>	<b>5.05</b>	<b>143.05</b>	<b>107.40</b>	<b>105.22</b>	<b>11.68</b>	<b>2.53</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>0.34</b>	<b>55.12</b>	<b>37.85</b>	<b>34.80</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>3,234.05</b>	<b>53.91</b>	<b>3,426.16</b>	<b>2,603.77</b>	<b>2,869.78</b>	<b>295.83</b>	<b>81.86</b>

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
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**Expenses**

<b>1. Interest Expense</b>	<b>163.40</b>	<b>88.89</b>	<b>38.97</b>	<b>1.13</b>	<b>322.96</b>	<b>499.43</b>	<b>284.28</b>
1.1 On Deposit Liabilities	163.16	88.89	38.97	1.13	321.01	480.71	273.39
1.1.1 Saving Account	48.03	14.38	11.70	1.12	103.78	118.10	49.31
1.1.2 Fixed Account	109.19	71.75	25.49	-	207.64	362.60	217.06
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	57.73	6.17	-
1.1.2.2 3 to 6 months Fixed Account	47.60	19.79	-	-	48.26	1.68	12.65
1.1.2.3 6 months to 1 year Fixed Account	37.04	50.77	-	-	51.61	30.70	126.21
1.1.2.4 Above 1 year Fixed Account	24.55	1.19	25.49	-	50.05	324.05	78.21
1.1.3 Call Deposit	5.95	2.76	1.77	0.01	9.59	-	7.02
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.24	-	-	-	1.96	18.73	10.89
<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>55.78</b>	<b>23.18</b>	<b>25.27</b>	<b>2.20</b>	<b>66.44</b>	<b>70.74</b>	<b>34.63</b>
<b>4. Office Operating Expenses</b>	<b>43.96</b>	<b>18.88</b>	<b>25.01</b>	<b>8.90</b>	<b>60.39</b>	<b>62.56</b>	<b>26.34</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>277.16</b>	<b>42.74</b>	<b>-</b>	<b>-</b>	<b>46.02</b>	<b>36.20</b>	<b>19.10</b>
7.1 Loan loss Provision	261.83	42.74	-	-	46.02	36.20	19.10
7.1.1 General Loan loss Provision	38.30	23.22	-	-	4.96	-	19.10
7.1.1.1 Pass Loan Loss Provision	6.33	13.90	-	-	6.44	-	19.10
7.1.1.2 Watch List Provision	31.97	9.32	-	-	(1.48)	-	-
7.1.2 Special Loan Loss Provision	223.53	19.52	-	-	41.06	-	-
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>1.02</b>	<b>-</b>	<b>-</b>	<b>8.63</b>	<b>-</b>	<b>9.02</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>3.07</b>	<b>-</b>	<b>-</b>	<b>23.31</b>	<b>36.05</b>	<b>24.35</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>7.16</b>	<b>32.66</b>	<b>7.40</b>	<b>54.39</b>	<b>86.17</b>	<b>56.82</b>
<b>Total Expenses</b>	<b>540.29</b>	<b>184.93</b>	<b>121.90</b>	<b>19.63</b>	<b>586.05</b>	<b>791.15</b>	<b>454.54</b>

**Income**

<b>1. Interest Income</b>	<b>295.24</b>	<b>156.90</b>	<b>91.00</b>	<b>3.84</b>	<b>453.43</b>	<b>721.41</b>	<b>413.18</b>
1.1 On Loans and Advances	290.96	142.37	59.63	-	415.90	633.16	348.68
1.2 On Investment	1.56	2.81	7.81	-	22.88	84.30	60.66
1.2.1 Government Bonds	1.56	-	-	-	22.88	84.30	60.66
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	2.81	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	7.81	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.72	2.87	2.60	3.84	11.36	3.96	3.84
1.5 On Others	-	8.86	20.96	-	3.30	-	-
<b>2. Commission and Discount</b>	<b>3.50</b>	<b>0.41</b>	<b>6.67</b>	<b>-</b>	<b>0.61</b>	<b>46.60</b>	<b>0.44</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.50	0.41	6.63	-	0.61	46.60	0.44
2.3 Others	-	-	0.03	-	-	-	-
<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>13.91</b>	<b>7.30</b>	<b>-</b>	<b>0.00</b>	<b>19.98</b>	<b>22.35</b>	<b>28.57</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>15.79</b>	<b>112.03</b>	<b>0.79</b>	<b>1.53</b>
<b>6. Write Back from Provisions for loss</b>	<b>198.60</b>	<b>20.33</b>	<b>24.24</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10.83</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>29.04</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>540.29</b>	<b>184.93</b>	<b>121.90</b>	<b>19.63</b>	<b>586.05</b>	<b>791.15</b>	<b>454.54</b>

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>138.50</b>	<b>138.18</b>	<b>149.14</b>	<b>393.45</b>	<b>255.35</b>	<b>21.54</b>	<b>62.24</b>
1.1 On Deposit Liabilities	136.73	134.68	149.14	389.15	251.88	21.54	60.61
1.1.1 Saving Account	35.43	30.73	35.54	68.99	54.94	0.71	13.72
1.1.2 Fixed Account	98.21	97.89	112.72	313.68	196.94	20.22	43.71
1.1.2.1 Up to 3 months Fixed Account	-	33.53	-	-	-	-	17.62
1.1.2.2 3 to 6 months Fixed Account	-	6.73	10.06	47.69	43.91	-	5.45
1.1.2.3 6 months to 1 year Fixed Account	98.21	39.06	83.73	55.84	110.69	-	5.70
1.1.2.4 Above 1 year Fixed Account	-	18.57	18.93	210.15	42.34	20.22	14.94
1.1.3 Call Deposit	3.09	6.07	0.88	6.48	-	0.60	3.17
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.78	3.50	-	4.30	3.47	-	1.63
<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>53.90</b>	<b>39.85</b>	<b>9.36</b>	<b>73.74</b>	<b>41.41</b>	<b>9.39</b>	<b>26.27</b>
<b>4. Office Operating Expenses</b>	<b>30.87</b>	<b>40.98</b>	<b>20.80</b>	<b>41.55</b>	<b>30.83</b>	<b>3.35</b>	<b>21.57</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>26.26</b>	<b>34.11</b>	<b>78.94</b>	<b>20.00</b>	<b>3.61</b>	<b>22.14</b>
7.1 Loan loss Provision	20.49	26.25	34.11	78.94	20.00	3.61	21.90
7.1.1 General Loan loss Provision	13.88	16.21	4.32	29.19	8.34	1.27	21.90
7.1.1.1 Pass Loan Loss Provision	8.30	6.01	-	29.19	9.94	(0.36)	21.90
7.1.1.2 Watch List Provision	5.57	10.20	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>18.72</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>5.59</b>	<b>6.71</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>1.36</b>	<b>15.25</b>	<b>15.10</b>	<b>18.11</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>130.41</b>	<b>16.10</b>	<b>48.56</b>	<b>35.22</b>	<b>42.25</b>	<b>4.59</b>	<b>-</b>
<b>Total Expenses</b>	<b>392.90</b>	<b>263.26</b>	<b>282.87</b>	<b>643.58</b>	<b>414.69</b>	<b>42.48</b>	<b>132.42</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>198.12</b>	<b>199.44</b>	<b>260.76</b>	<b>573.70</b>	<b>387.06</b>	<b>36.15</b>	<b>86.80</b>
1.1 On Loans and Advances	176.83	171.25	250.12	525.23	342.37	36.15	79.69
1.2 On Investment	9.51	12.64	-	25.20	41.36	-	5.25
1.2.1 Government Bonds	9.51	-	-	25.20	-	-	5.25
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	12.64	-	-	41.36	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	7.25	4.20	10.64	8.40	3.33	-	1.69
1.5 On Others	4.53	11.35	-	14.86	-	-	0.18
<b>2. Commission and Discount</b>	<b>0.61</b>	<b>(0.23)</b>	<b>0.51</b>	<b>0.11</b>	<b>23.41</b>	<b>5.10</b>	<b>-</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.61	(0.23)	0.51	0.11	23.41	5.10	-
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>11.14</b>	<b>31.94</b>	<b>10.22</b>	<b>41.23</b>	<b>3.76</b>	<b>-</b>	<b>7.33</b>
<b>5. Non Operating Income</b>	<b>23.19</b>	<b>7.53</b>	<b>10.51</b>	<b>0.42</b>	<b>0.46</b>	<b>0.82</b>	<b>10.07</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>1.26</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6.06</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>19.16</b>
<b>Total Income</b>	<b>392.90</b>	<b>263.26</b>	<b>282.87</b>	<b>643.58</b>	<b>414.69</b>	<b>42.48</b>	<b>132.42</b>

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

<b>1. Interest Expense</b>	<b>2.52</b>	<b>287.17</b>	<b>661.19</b>	<b>541.61</b>	<b>254.59</b>
1.1 On Deposit Liabilities	2.09	284.76	625.43	498.89	253.35
1.1.1 Saving Account	0.39	46.59	126.23	95.98	73.17
1.1.2 Fixed Account	-	229.14	486.71	386.21	180.17
1.1.2.1 Up to 3 months Fixed Account	-	17.30	59.21	109.54	-
1.1.2.2 3 to 6 months Fixed Account	-	36.00	18.09	119.25	15.87
1.1.2.3 6 months to 1 year Fixed Account	-	144.92	271.38	116.94	18.16
1.1.2.4 Above 1 year Fixed Account	-	30.92	138.03	40.48	146.15
1.1.3 Call Deposit	1.69	9.03	12.48	16.70	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	0.43	2.41	35.76	42.72	1.24
<b>2. Commission Expense</b>	-	-	-	-	-
<b>3. Staff Expense</b>	<b>3.00</b>	<b>37.16</b>	<b>85.16</b>	<b>66.47</b>	<b>52.97</b>
<b>4. Office Operating Expenses</b>	<b>2.59</b>	<b>36.00</b>	<b>72.60</b>	<b>58.18</b>	<b>47.58</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>6.59</b>	<b>16.15</b>	<b>13.31</b>	<b>5.52</b>
<b>10. Provision for Income Tax</b>	-	<b>17.79</b>	<b>43.61</b>	<b>35.94</b>	<b>14.91</b>
<b>11. Others</b>	-	-	-	-	-
<b>12. Net Profit</b>	-	<b>41.50</b>	<b>101.76</b>	<b>83.87</b>	<b>34.78</b>
<b>Total Expenses</b>	<b>8.11</b>	<b>452.29</b>	<b>1,015.24</b>	<b>828.10</b>	<b>502.25</b>

**Income**

<b>1. Interest Income</b>	<b>0.82</b>	<b>418.48</b>	<b>893.94</b>	<b>762.11</b>	<b>401.63</b>
1.1 On Loans and Advances	0.33	372.98	798.22	655.07	362.08
1.2 On Investment	-	37.91	85.97	104.33	34.06
1.2.1 Government Bonds	-	-	85.97	104.33	34.06
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	37.91	-	-	-
1.3 On Agency Balance	-	3.23	-	-	-
1.4 On Call Deposit	0.48	4.27	4.56	-	2.79
1.5 On Others	-	0.09	5.20	2.71	2.71
<b>2. Commission and Discount</b>	-	<b>1.57</b>	<b>7.71</b>	<b>57.79</b>	<b>1.38</b>
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	1.30	7.71	0.09	1.38
2.3 Others	-	0.27	-	57.70	-
<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>21.64</b>	<b>90.86</b>	-	<b>23.41</b>
<b>5. Non Operating Income</b>	<b>1.38</b>	<b>5.89</b>	<b>14.69</b>	<b>8.21</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>4.65</b>	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-
<b>9. Net Loss</b>	<b>4.48</b>	-	-	-	-
<b>Total Income</b>	<b>8.11</b>	<b>452.29</b>	<b>1,015.24</b>	<b>828.10</b>	<b>502.25</b>

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Sector Wise</b>							
Agricultural and Forest Related	7,404.17	14,566.18	8,197.83	6,304.18	4,294.66	10,089.38	4,884.90
Fishery Related	524.73	851.41	93.37	224.16	-	211.29	59.03
Mining Related	1,870.40	-	118.79	172.91	-	-	242.27
Manufacturing (Producing) Related	41,369.30	22,794.94	49,418.37	53,705.88	15,847.54	57,725.01	31,765.55
Construction	18,106.99	3,433.35	325.81	6,094.30	6,594.10	1,175.95	1,945.94
Electricity, Gas and Water	9,837.77	12,000.72	11,166.90	14,766.10	2,385.45	3,305.06	6,071.62
Metal Products, Mach. & Ele. Eqp.	4,951.25	2,783.34	2,081.04	1,345.25	3,133.09	9,771.80	2,432.57
Tras., Com. and Public Utilities	3,108.11	2,032.63	1,690.42	1,178.86	4,180.81	3,762.69	205.50
Wholesaler & Retailer	23,988.58	53,256.27	56,622.31	34,249.58	25,048.43	32,971.73	26,273.86
Finance, Insurance and Real Estate	6,849.91	21,717.92	9,492.40	13,425.00	4,238.78	13,506.26	5,719.69
Hotel or Restaurant	5,865.30	10,374.29	5,495.22	13,267.26	1,521.82	6,385.13	5,681.23
Other Services	6,429.21	6,350.02	10,788.42	17,171.39	1,771.70	4,606.58	2,081.51
Consumption Loans	33,939.72	63,838.03	29,228.16	11,597.43	15,262.31	11,357.91	16,027.03
Local Government	-	216.60	-	383.43	138.81	255.20	-
Others	9,226.23	897.24	39,469.33	3,327.61	4.29	5,292.59	9,585.50
<b>TOTAL sectorwise</b>	<b>173,471.67</b>	<b>215,112.94</b>	<b>224,188.38</b>	<b>177,213.35</b>	<b>84,421.79</b>	<b>160,416.57</b>	<b>112,976.20</b>

**Product Wise**

Term Loan	37,557.44	35,416.59	41,522.28	54,773.11	7,873.38	34,441.53	24,474.68
Overdraft	27,789.46	22,873.53	30,293.46	20,771.63	7,172.46	15,140.81	848.43
Trust Receipt Loan / Import Loan	4,450.08	1,406.74	13,183.35	19,678.89	8,981.35	16,322.85	6,464.03
Demand & Other Working Capital Loan	30,355.08	34,405.09	64,573.14	50,571.31	24,558.06	60,968.10	41,713.00
Res. Per. H. Loan (Up to Rs. 15 mil.)	9,441.97	18,373.52	16,229.24	2,064.45	8,654.09	3,965.26	2,212.36
Real Estate Loan	7,923.62	15,330.61	14,666.79	5,868.62	6,649.37	7,500.83	5,650.45
Margin Nature Loan	5,996.26	5,707.10	7,128.20	2,671.03	-	1,506.67	6.80
Hire Purchase Loan	3,547.90	5,254.71	4,459.18	3,039.37	4,345.26	7,110.11	2,752.74
Deprived Sector Loan	11,445.67	15,754.87	12,344.81	12,621.29	4,550.01	8,169.75	6,805.01
Bills Purchased	2.80	30.13	9.81	485.28	495.67	53.13	0.08
Other Product	34,961.38	60,560.05	19,778.12	4,668.37	11,142.15	5,237.52	22,048.61
<b>Total Product wise Loan</b>	<b>173,471.67</b>	<b>215,112.94</b>	<b>224,188.38</b>	<b>177,213.35</b>	<b>84,421.79</b>	<b>160,416.57</b>	<b>112,976.20</b>

**Collateral Wise**

Gold and Silver	14,258.56	16,656.93	887.93	1,528.17	-	-	-
Government Securities	1.80	518.60	23.89	5.69	-	-	-
Non Governmental Securities	0.09	5,707.10	7,248.00	2,674.83	-	1,506.67	6.80
Fixed Deposit Receipts	700.16	800.56	1,425.07	806.37	3,507.97	865.08	915.45
Own	700.16	800.56	1,296.88	806.37	3,431.03	865.08	915.45
Other Licences Institutions	-	-	128.19	-	76.93	-	-
Collateral of Properties	151,020.14	165,950.04	186,680.42	157,574.28	72,938.34	153,955.16	90,985.91
Fixed Assets	132,959.82	165,800.78	103,399.76	134,492.14	48,630.76	153,955.16	56,877.74
Current Assets	18,060.33	149.26	83,280.67	23,082.15	24,307.58	-	34,108.17
Against security of Bill	1,494.81	49.06	5,675.18	-	-	53.13	6,464.03
Domestic Bills	-	13.17	18.72	-	-	52.87	-
Foreign Bills	1,494.81	35.89	5,656.46	-	-	0.26	6,464.03
Against Guarantee	5,203.91	25,383.96	5,243.35	7,047.45	1,505.61	3,936.13	6,279.76
Government Guarantee	32.84	-	-	383.54	138.81	-	156.08
Institutional Guarantee	4,048.68	15,468.53	3,583.80	4,763.17	1,366.80	-	5,515.36
Personal Guarantee	356.27	9,866.22	1,659.55	1,900.21	-	-	-
Collective Guarantee	5.79	49.21	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	197.06	608.32
Other Guarantee	718.55	-	-	0.53	-	3,739.07	-
Credit Card	-	0.19	479.24	33.80	326.99	100.40	-
Others	792.20	46.50	16,525.30	7,542.74	6,142.88	-	8,324.25
<b>Total</b>	<b>173,471.67</b>	<b>215,112.94</b>	<b>224,188.38</b>	<b>177,213.35</b>	<b>84,421.79</b>	<b>160,416.57</b>	<b>112,976.20</b>

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Sector Wise</b>							
Agricultural and Forest Related	6,119.17	9,794.12	5,159.56	5,045.49	21,315.57	6,960.79	7,914.64
Fishery Related	514.46	161.14	103.47	259.87	1,970.52	209.06	333.40
Mining Related	423.33	6.76	30.37	402.00	-	217.99	1,181.84
Manufacturing (Producing) Related	9,656.83	23,032.33	24,593.24	16,459.47	14,196.33	31,215.70	34,890.22
Construction	3,610.33	3,122.45	630.13	7,729.80	2,047.51	2,885.00	8,109.42
Electricity, Gas and Water	4,970.98	7,224.67	5,108.23	6,706.50	2,632.42	6,663.52	7,900.38
Metal Products, Mach. & Ele. Eqp.	2,532.16	2,250.94	2,990.72	1,961.76	346.87	1,288.79	7,517.66
Tras., Com. and Public Utilities	2,576.50	2,067.77	3,279.29	1,464.90	2,151.80	3,067.50	8,139.61
Wholesaler & Retailer	10,722.38	40,317.63	28,226.07	18,438.02	55,797.43	29,490.06	20,773.84
Finance, Insurance and Real Estate	5,928.02	14,823.02	9,214.72	5,317.44	16,254.26	10,041.38	9,458.00
Hotel or Restaurant	3,209.82	2,657.78	6,241.78	3,760.47	2,965.18	4,434.77	8,226.35
Other Services	14,357.27	4,872.06	6,137.62	3,523.77	5,221.66	6,487.96	7,313.19
Consumption Loans	11,627.72	30,858.52	16,711.64	11,522.93	105,134.32	26,789.21	13,865.53
Local Government	-	-	-	-	-	-	-
Others	1,786.46	10,286.55	449.75	37,660.18	42,038.96	5,043.86	24,578.53
<b>TOTAL sectorwise</b>	<b>78,035.43</b>	<b>151,475.75</b>	<b>108,876.59</b>	<b>120,252.60</b>	<b>272,072.83</b>	<b>134,795.59</b>	<b>160,202.61</b>

**Product Wise**

Term Loan	14,673.77	34,708.51	29,317.40	34,110.88	26,243.31	26,166.54	51,313.23
Overdraft	8,051.74	36,593.04	24,675.80	27,565.80	94,634.95	14,307.64	30,095.40
Trust Receipt Loan / Import Loan	2,471.08	5,737.84	2,455.32	2,541.73	237.09	5,310.37	5,244.71
Demand & Other Working Capital Loan	21,267.16	23,767.02	20,543.60	18,795.38	49,674.82	20,266.08	43,247.22
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,996.00	22,728.80	3,663.99	5,547.47	45,934.24	5,313.79	5,623.26
Real Estate Loan	1,583.90	4,038.15	5,043.27	1,292.35	15,389.62	6,545.27	1,443.45
Margin Nature Loan	1,356.33	1,397.54	2,300.07	1,792.44	2,221.67	1,338.16	3,969.14
Hire Purchase Loan	6,328.71	3,788.62	5,673.28	5,391.21	9,130.89	6,837.81	4,744.94
Deprived Sector Loan	6,659.10	9,078.84	5,332.19	6,759.21	12,727.30	8,143.76	8,072.50
Bills Purchased	384.51	-	1,057.63	-	-	160.55	4.92
Other Product	11,263.13	9,637.38	8,814.04	16,456.12	15,878.93	40,405.61	6,443.84
<b>Total Product wise Loan</b>	<b>78,035.43</b>	<b>151,475.75</b>	<b>108,876.59</b>	<b>120,252.60</b>	<b>272,072.83</b>	<b>134,795.59</b>	<b>160,202.61</b>

**Collateral Wise**

Gold and Silver	591.97	-	28.98	66.35	28.06	281.28	5.81
Government Securities	-	71.25	2.66	-	-	33.82	48.74
Non Governmental Securities	1,350.61	1,397.44	-	1,792.44	2,221.67	-	5,130.55
Fixed Deposit Receipts	475.45	2,487.81	484.27	1,509.45	1,043.27	668.05	1,925.42
Own	474.96	2,487.81	484.27	1,508.57	1,043.27	663.05	1,925.42
Other Licences Institutions	0.50	-	-	0.88	-	5.00	-
Collateral of Properties	72,512.43	130,650.11	101,248.98	111,359.75	254,204.73	123,779.22	145,570.48
Fixed Assets	72,064.33	73,081.47	98,324.31	107,772.85	246,124.14	71,235.47	137,410.23
Current Assets	448.10	57,568.64	2,924.67	3,586.90	8,080.59	52,543.75	8,160.25
Against security of Bill	-	3,690.45	93.54	1,060.97	-	160.55	3.97
Domestic Bills	-	70.87	-	-	-	-	-
Foreign Bills	-	3,619.58	93.54	1,060.97	-	160.55	3.97
Against Guarantee	2,822.52	11,119.57	4,626.71	3,702.41	11,526.00	3,208.63	5,736.36
Government Guarantee	102.53	199.08	210.83	74.74	216.53	337.27	165.18
Institutional Guarantee	2,530.79	10,302.76	3,395.13	3,627.67	10,480.86	923.34	4,774.74
Personal Guarantee	179.42	617.73	175.47	-	-	1,778.65	712.69
Collective Guarantee	9.78	-	-	-	-	2.27	79.36
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	-	-	1.50	-	828.61	167.10	4.39
Credit Card	150.50	1.32	28.90	26.00	117.36	265.18	122.50
Others	131.95	2,057.80	2,362.55	735.22	2,931.74	6,398.85	1,658.77
<b>Total</b>	<b>78,035.43</b>	<b>151,475.75</b>	<b>108,876.59</b>	<b>120,252.60</b>	<b>272,072.83</b>	<b>134,795.59</b>	<b>160,202.61</b>

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
<b>Sector Wise</b>							
Agricultural and Forest Related	5,465.16	12,341.05	54,186.78	12,681.51	10,317.73	12,541.58	9,954.64
Fishery Related	456.75	538.09	509.44	732.40	375.09	718.09	366.10
Mining Related	110.50	239.09	318.00	224.11	1,024.47	237.88	9.39
Manufacturing (Producing) Related	18,283.55	28,635.79	10,389.09	52,878.36	17,613.07	18,996.42	14,889.68
Construction	25,215.50	4,775.32	8,755.57	9,364.30	6,186.24	17,724.37	5,899.56
Electricity, Gas and Water	7,628.55	9,006.19	6,686.03	19,094.75	8,407.73	12,191.51	8,495.16
Metal Products, Mach. & Ele. Eqp.	4,921.25	3,342.90	489.49	1,540.88	492.40	1,676.85	2,102.47
Tras., Com. and Public Utilities	5,515.07	4,972.79	2,331.60	6,644.24	2,652.29	3,125.99	433.86
Wholesaler & Retailer	25,564.71	46,915.67	33,690.63	64,284.51	26,918.17	21,350.78	28,033.05
Finance, Insurance and Real Estate	10,459.05	10,183.09	5,965.27	15,986.81	7,995.23	21,980.79	10,172.14
Hotel or Restaurant	5,513.53	7,193.68	4,419.31	10,569.88	2,653.26	12,803.74	4,009.15
Other Services	5,731.62	7,194.87	3,993.83	10,332.96	6,164.43	6,740.35	3,188.51
Consumption Loans	12,639.85	26,547.17	25,184.85	62,440.07	16,922.45	13,308.34	37,870.31
Local Government	136.67	150.58	-	-	-	-	-
Others	1,039.60	21,663.82	18,191.54	5,549.97	25,045.06	19,510.39	342.39
<b>TOTAL sectorwise</b>	<b>128,681.38</b>	<b>183,700.08</b>	<b>175,111.43</b>	<b>272,324.76</b>	<b>132,767.62</b>	<b>162,907.09</b>	<b>125,766.40</b>

**Product Wise**

Term Loan	28,918.28	49,399.25	11,627.42	60,692.11	30,662.57	42,047.44	16,466.58
Overdraft	9,362.71	36,863.07	8,627.14	54,546.40	18,422.24	43,539.83	20,850.25
Trust Receipt Loan / Import Loan	6,933.80	7,763.13	87.87	13,140.87	2,855.32	2,283.96	2,404.45
Demand & Other Working Capital Loan	27,472.48	45,216.91	105,876.40	59,694.99	16,599.52	19,136.90	25,603.81
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,609.63	8,164.67	7,769.02	22,930.95	8,521.40	7,792.22	15,615.36
Real Estate Loan	5,375.11	6,869.33	1,644.02	4,644.58	4,973.30	13,695.50	4,657.05
Margin Nature Loan	2,758.41	4,893.58	1,039.17	7,481.25	4,687.95	3,951.60	3,036.88
Hire Purchase Loan	2,298.42	7,529.06	2,750.17	11,701.24	5,501.35	7,212.37	4,528.27
Deprived Sector Loan	9,497.69	12,751.22	33,216.54	15,570.89	15,238.86	12,201.50	9,102.53
Bills Purchased	295.55	17.76	-	-	25.40	492.31	692.91
Other Product	30,159.31	4,232.12	2,473.68	21,921.49	25,279.71	10,553.46	22,808.32
<b>Total Product wise Loan</b>	<b>128,681.38</b>	<b>183,700.08</b>	<b>175,111.43</b>	<b>272,324.76</b>	<b>132,767.62</b>	<b>162,907.09</b>	<b>125,766.40</b>

**Collateral Wise**

Gold and Silver	387.73	10.28	86.32	8.10	834.29	7,026.34	-
Government Securities	-	13.16	-	-	0.76	-	-
Non Governmental Securities	-	4,866.75	-	-	4,762.92	4,319.22	3,036.88
Fixed Deposit Receipts	819.40	1,965.25	1,258.88	2,196.87	941.29	1,348.85	1,432.65
Own	819.40	1,965.25	1,258.88	2,196.87	860.82	1,348.85	1,432.65
Other Licences Institutions	-	-	-	-	80.46	-	-
Collateral of Properties	115,912.08	162,638.53	173,766.23	208,728.30	103,377.81	140,422.12	115,906.28
Fixed Assets	80,417.28	88,801.76	173,766.23	130,530.87	77,024.05	138,835.42	112,169.50
Current Assets	35,494.80	73,836.77	-	78,197.44	26,353.76	1,586.70	3,736.78
Against security of Bill	-	5,532.54	-	-	3,788.57	-	957.84
Domestic Bills	-	9.98	-	-	206.40	-	-
Foreign Bills	-	5,522.55	-	-	3,582.16	-	957.84
Against Guarantee	136.67	7,932.12	-	604.43	4,194.50	7,743.75	4,204.06
Government Guarantee	136.67	145.02	-	115.86	3.66	153.75	-
Institutional Guarantee	-	7,586.04	-	-	478.16	7,492.50	4,022.75
Personal Guarantee	-	192.26	-	488.57	2,720.11	95.59	86.79
Collective Guarantee	-	-	-	-	955.73	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	8.81	-	-	36.84	1.90	94.53
Credit Card	83.53	302.61	-	280.17	77.73	114.31	181.03
Others	11,341.98	438.85	-	60,506.89	14,789.75	1,932.50	47.66
<b>Total</b>	<b>128,681.38</b>	<b>183,700.08</b>	<b>175,111.43</b>	<b>272,324.76</b>	<b>132,767.62</b>	<b>162,907.09</b>	<b>125,766.40</b>

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
<b>Sector Wise</b>							
Agricultural and Forest Related	10,425.25	8,183.30	7,165.67	5,727.34	4,059.02	8,284.41	2,099.96
Fishery Related	270.25	150.24	205.46	100.41	275.35	417.70	94.26
Mining Related	260.00	-	884.53	178.62	234.84	37.14	4.22
Manufacturing (Producing) Related	36,621.03	25,696.66	22,974.84	13,537.36	15,600.59	23,683.84	1,435.59
Construction	5,121.83	6,131.77	2,313.03	1,531.02	5,734.36	8,106.41	4,933.40
Electricity, Gas and Water	13,797.65	7,833.93	6,476.70	5,929.16	6,116.63	9,952.96	691.95
Metal Products, Mach. & Ele. Eqp.	3,074.14	2,872.54	1,089.71	1,890.59	1,811.26	2,062.60	153.93
Tras., Com. and Public Utilities	3,743.23	3,482.36	2,237.57	3,393.94	2,111.16	5,418.40	1,348.86
Wholesaler & Retailer	48,959.01	22,746.46	35,313.32	20,182.27	15,685.56	24,169.40	7,074.92
Finance, Insurance and Real Estate	8,793.70	15,970.74	21,017.80	11,631.26	9,950.22	9,374.38	5,142.86
Hotel or Restaurant	5,099.26	14,649.54	7,828.97	3,743.18	3,131.10	4,403.16	833.04
Other Services	3,672.03	15,192.62	5,190.43	3,137.42	3,964.94	5,841.71	607.45
Consumption Loans	34,904.25	18,683.35	34,015.11	18,871.17	19,167.12	14,541.04	3,964.51
Local Government	-	-	-	81.00	-	-	-
Others	6,570.63	8,317.60	2,151.37	1,076.44	885.44	24,657.02	10,652.38
<b>TOTAL sectorwise</b>	<b>181,312.25</b>	<b>149,911.11</b>	<b>148,864.51</b>	<b>91,011.19</b>	<b>88,727.58</b>	<b>140,950.15</b>	<b>39,037.33</b>

**Product Wise**

Term Loan	45,603.79	49,433.58	28,728.88	23,490.54	25,309.29	29,593.93	10,633.67
Overdraft	22,666.65	19,158.78	22,824.65	17,426.84	16,572.86	15,795.24	8,335.16
Trust Receipt Loan / Import Loan	6,258.20	4,686.33	2,875.88	3,072.88	976.53	5,389.12	1.29
Demand & Other Working Capital Loan	32,401.74	30,390.09	38,009.45	20,132.11	16,990.46	25,669.76	14.55
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,391.68	11,692.90	9,090.92	4,482.94	5,017.95	6,157.33	4,287.26
Real Estate Loan	5,095.73	2,708.47	11,344.26	6,836.15	7,676.00	6,756.69	1,014.23
Margin Nature Loan	3,123.16	2,414.40	3,759.65	2,976.19	2,886.95	2,046.86	2,018.51
Hire Purchase Loan	6,718.17	6,221.78	5,059.93	2,998.71	2,730.27	4,578.14	2,058.52
Deprived Sector Loan	9,008.29	10,802.53	9,174.57	7,970.02	4,333.04	9,301.04	5,297.17
Bills Purchased	30.74	-	-	-	17.65	158.67	-
Other Product	37,014.10	12,402.24	17,996.33	1,624.80	6,216.58	35,503.39	5,376.98
<b>Total Product wise Loan</b>	<b>181,312.25</b>	<b>149,911.11</b>	<b>148,864.51</b>	<b>91,011.19</b>	<b>88,727.58</b>	<b>140,950.15</b>	<b>39,037.33</b>

**Collateral Wise**

Gold and Silver	27.50	50.73	386.34	45.04	29.21	19.13	465.12
Government Securities	-	16.70	6.87	88.47	-	-	-
Non Governmental Securities	3,123.16	2,460.66	3,748.07	2,973.72	2,886.95	-	2,012.71
Fixed Deposit Receipts	1,460.39	3,440.14	1,058.39	613.68	679.61	1,914.82	641.92
Own	1,460.39	3,440.14	1,058.39	613.68	679.61	1,914.82	641.92
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	173,794.88	129,797.13	135,635.81	82,166.19	82,512.30	131,285.09	30,970.17
Fixed Assets	158,111.88	127,174.89	134,421.18	81,866.08	63,453.32	112,758.46	30,970.03
Current Assets	15,683.00	2,622.24	1,214.63	300.11	19,058.97	18,526.64	0.13
Against security of Bill	0.00	4,244.08	-	-	17.65	56.28	-
Domestic Bills	-	16.90	-	-	17.65	-	-
Foreign Bills	0.00	4,227.17	-	-	-	56.28	-
Against Guarantee	579.75	8,517.55	3,304.02	4,698.85	2,394.33	8.59	4,944.21
Government Guarantee	87.07	125.97	-	16.54	-	-	-
Institutional Guarantee	8.52	7,098.74	3,095.82	4,587.66	2,196.45	-	4,468.47
Personal Guarantee	434.59	1,192.54	197.38	54.54	197.88	8.59	378.27
Collective Guarantee	20.91	81.55	10.82	35.88	-	-	96.56
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	28.67	18.75	-	4.23	-	-	0.91
Credit Card	99.29	2.14	115.26	-	42.57	44.43	-
Others	2,227.29	1,381.99	4,609.75	425.25	164.97	7,621.80	3.20
<b>Total</b>	<b>181,312.25</b>	<b>149,911.11</b>	<b>148,864.51</b>	<b>91,011.19</b>	<b>88,727.58</b>	<b>140,950.15</b>	<b>39,037.33</b>

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
<b>Sector Wise</b>								
Agricultural and Forest Related	9.49	514.64	2,478.70	508.53	357.45	9,543.80	3,239.18	3,428.96
Fishery Related	-	-	38.10	15.79	3.38	130.88	227.64	158.63
Mining Related	-	-	9.42	8.94	-	49.98	100.93	-
Manufacturing (Producing) Related	5.91	339.71	2,532.21	775.97	350.67	3,781.17	2,133.34	2,070.43
Construction	31.92	100.21	2,791.36	243.89	327.41	3,403.07	9,972.21	2,454.09
Electricity, Gas and Water	-	-	475.02	12.91	-	259.17	182.27	-
Metal Products, Mach. & Ele. Eqp.	2.70	-	156.28	176.51	22.82	277.91	296.12	216.13
Tras., Com. and Public Utilities	9.89	139.94	2,036.32	190.74	294.54	2,968.67	3,135.01	1,966.89
Wholesaler & Retailer	12.56	1,000.28	6,744.15	3,060.56	648.81	15,980.52	6,737.18	9,777.12
Finance, Insurance and Real Estate	-	200.00	5,750.20	988.76	318.29	11,598.06	3,628.47	2,351.67
Hotel or Restaurant	10.11	-	1,959.94	280.15	56.46	2,927.67	2,777.01	1,430.15
Other Services	-	848.21	1,655.67	597.71	36.98	1,714.97	1,175.54	995.23
Consumption Loans	32.37	43.80	13,466.43	2,066.48	1,975.43	16,813.31	4,029.65	2,996.49
Local Government	2.72	-	3.34	-	1.50	-	0.03	-
Others	90.31	-	3,377.48	1,836.53	726.91	20,777.12	24,085.67	16,455.29
<b>TOTAL sectorwise</b>	<b>207.97</b>	<b>3,186.79</b>	<b>43,474.62</b>	<b>10,763.49</b>	<b>5,120.63</b>	<b>90,226.31</b>	<b>61,720.26</b>	<b>44,301.08</b>

**Product Wise**

Term Loan	61.87	428.74	12,358.77	2,635.20	868.71	27,259.39	17,988.72	21,393.25
Overdraft	68.00	1,401.30	9,551.73	2,514.83	507.24	16,584.15	14,446.18	11,709.37
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	1,083.32	1,556.87	-	822.48	211.03	682.40
Res. Per. H. Loan (Up to Rs. 15 mil.)	15.84	100.21	6,173.36	1,415.36	788.18	11,403.03	7,677.85	1,995.56
Real Estate Loan	16.08	200.00	2,647.21	647.00	63.09	8,217.52	2,517.29	83.61
Margin Nature Loan	-	-	1,338.47	240.42	-	2,090.60	1,164.82	1,073.85
Hire Purchase Loan	20.60	139.94	3,340.24	453.93	406.61	4,021.99	4,484.12	2,350.15
Deprived Sector Loan	4.69	160.25	5,593.59	729.90	626.88	13,336.61	7,426.07	3,593.71
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	20.90	756.36	1,387.91	569.99	1,859.93	6,490.54	5,804.19	1,419.19
<b>Total Product wise Loan</b>	<b>207.97</b>	<b>3,186.79</b>	<b>43,474.62</b>	<b>10,763.49</b>	<b>5,120.63</b>	<b>90,226.31</b>	<b>61,720.26</b>	<b>44,301.08</b>

**Collateral Wise**

Gold and Silver	-	-	143.03	71.44	-	444.27	1,201.71	749.74
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	-	1,338.47	240.42	-	2,099.50	622.63	1,106.68
Fixed Deposit Receipts	18.18	43.80	783.68	149.84	84.05	2,982.01	1,424.34	662.44
Own	18.18	43.80	783.68	149.84	84.05	2,982.01	1,424.34	662.44
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	179.49	3,142.99	35,613.52	9,851.38	5,035.08	68,517.45	52,948.16	39,670.77
Fixed Assets	179.49	3,142.99	35,613.52	9,851.38	5,035.08	68,517.45	52,948.16	39,670.77
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2.72	-	5,595.93	360.36	-	15,949.08	5,002.21	2,110.13
Government Guarantee	2.72	-	-	-	-	-	8.57	0.60
Institutional Guarantee	-	-	3,084.02	296.53	-	2,916.27	2,420.76	945.09
Personal Guarantee	-	-	1,929.33	63.83	-	6,807.00	1,872.96	1,126.36
Collective Guarantee	-	-	582.58	-	-	6,225.81	651.28	38.08
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	48.65	-
Credit Card	-	-	-	-	-	-	-	-
Others	7.58	-	-	90.05	1.50	234.00	521.21	1.32
<b>Total</b>	<b>207.97</b>	<b>3,186.79</b>	<b>43,474.62</b>	<b>10,763.49</b>	<b>5,120.63</b>	<b>90,226.31</b>	<b>61,720.26</b>	<b>44,301.08</b>

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB
<b>Sector Wise</b>								
Agricultural and Forest Related	40.95	4,021.93	2,224.99	3,427.65	40.61	300.83	909.44	404.46
Fishery Related	44.93	124.27	315.47	107.82	-	2.58	7.53	11.90
Mining Related	-	47.16	85.97	-	-	-	-	7.56
Manufacturing (Producing) Related	155.94	5,127.09	4,541.06	1,679.69	124.48	54.80	139.23	289.74
Construction	147.89	5,253.88	2,807.69	1,333.48	391.33	8.00	241.04	256.17
Electricity, Gas and Water	-	1,017.85	-	3,060.15	-	-	2.61	10.39
Metal Products, Mach. & Ele. Eqp.	26.24	462.67	73.66	68.26	14.55	2.75	-	29.10
Tras., Com. and Public Utilities	31.86	817.10	1,263.48	901.09	151.96	1.38	76.43	134.71
Wholesaler & Retailer	88.90	5,669.08	8,263.63	3,850.41	483.34	75.95	1,030.71	205.61
Finance, Insurance and Real Estate	-	3,473.19	5,083.59	7,291.95	347.19	7.18	389.35	55.88
Hotel or Restaurant	9.42	2,603.35	4,567.29	1,387.51	101.22	34.95	89.64	95.87
Other Services	24.49	1,108.13	1,807.03	1,970.90	1.88	2.49	206.21	65.44
Consumption Loans	66.08	4,237.53	4,727.02	14,367.32	296.38	27.20	1,157.46	102.50
Local Government	-	3.37	-	-	-	-	-	-
Others	151.01	15,890.33	1,728.20	22.95	1,800.60	143.06	1.75	653.69
<b>TOTAL sectorwise</b>	<b>787.70</b>	<b>49,856.92</b>	<b>37,489.07</b>	<b>39,469.17</b>	<b>3,753.55</b>	<b>661.16</b>	<b>4,251.40</b>	<b>2,323.02</b>

**Product Wise**

Term Loan	179.23	14,947.81	6,859.77	6,240.24	1,205.20	208.24	2,160.81	748.07
Overdraft	278.15	15,650.28	1,362.58	6,563.21	483.78	135.78	780.83	520.91
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	82.66	79.42	9,086.96	2,022.41	104.82	-	68.71	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	161.25	4,287.03	2,170.13	4,467.21	389.99	-	129.45	240.49
Real Estate Loan	-	921.14	1,605.46	3,410.82	83.32	-	361.01	35.06
Margin Nature Loan	-	1,872.04	640.89	1,560.85	246.89	-	9.50	6.39
Hire Purchase Loan	42.56	2,093.87	1,653.18	1,561.72	182.11	10.32	45.31	181.31
Deprived Sector Loan	31.25	5,031.99	5,143.41	3,631.33	340.71	157.72	313.39	494.29
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	12.60	4,973.36	8,966.67	10,011.38	716.72	149.11	382.40	96.50
<b>Total Product wise Loan</b>	<b>787.70</b>	<b>49,856.92</b>	<b>37,489.07</b>	<b>39,469.17</b>	<b>3,753.55</b>	<b>661.16</b>	<b>4,251.40</b>	<b>2,323.02</b>

**Collateral Wise**

Gold and Silver	-	392.90	-	134.15	28.17	15.27	157.49	36.78
Government Securities	-	4.48	-	-	-	-	-	-
Non Governmental Securities	-	1,872.93	-	1,560.85	243.86	-	9.50	6.39
Fixed Deposit Receipts	11.40	889.35	561.25	2,101.06	3.24	4.16	53.30	46.67
Own	11.40	889.35	561.25	2,101.06	3.24	4.16	53.30	46.67
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	776.29	40,160.15	32,959.63	32,998.46	1,350.47	641.73	3,954.45	2,145.42
Fixed Assets	776.29	40,151.84	32,959.63	32,998.46	1,350.47	641.73	3,954.45	2,145.42
Current Assets	-	8.31	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	6,347.26	3,327.31	2,671.58	327.20	-	76.67	-
Government Guarantee	-	3.37	-	17.19	-	-	-	-
Institutional Guarantee	-	3,451.89	3,324.99	2,419.33	327.20	-	-	-
Personal Guarantee	-	2,778.30	0.69	228.41	-	-	76.67	-
Collective Guarantee	-	110.19	1.62	6.65	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	3.52	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	189.84	640.89	3.08	1,800.60	-	-	87.76
<b>Total</b>	<b>787.70</b>	<b>49,856.92</b>	<b>37,489.07</b>	<b>39,469.17</b>	<b>3,753.55</b>	<b>661.16</b>	<b>4,251.40</b>	<b>2,323.02</b>

BFI Name	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara
<b>Sector Wise</b>									
Agricultural and Forest Related	97.56	0.52	427.24	372.10	632.57	413.16	335.26	541.65	674.85
Fishery Related	-	-	3.30	11.29	37.89	4.23	27.79	12.79	8.35
Mining Related	-	-	-	28.97	-	12.70	-	-	-
Manufacturing (Producing) Related	-	60.00	393.43	403.97	227.70	104.82	209.46	160.33	485.64
Construction	141.49	18.38	-	1,611.03	1,068.29	9.86	540.74	99.79	15.78
Electricity, Gas and Water	-	-	-	147.67	-	-	7.33	-	-
Metal Products, Mach. & Ele. Eqp.	-	3.45	-	325.00	40.19	57.59	25.83	-	-
Tras., Com. and Public Utilities	48.18	-	186.19	1,190.56	92.86	117.04	65.40	-	784.54
Wholesaler & Retailer	261.46	33.33	752.25	333.79	568.17	188.09	397.80	941.99	2,075.21
Finance, Insurance and Real Estate	189.61	40.31	848.74	1,572.95	539.06	155.00	491.88	224.85	1,926.91
Hotel or Restaurant	12.89	27.50	138.44	670.14	150.05	109.59	103.27	187.55	480.42
Other Services	-	-	95.67	641.53	672.20	21.38	83.08	24.49	63.89
Consumption Loans	208.61	144.91	3,096.32	866.70	551.11	1,381.27	1,291.68	81.40	2,551.25
Local Government	-	33.18	-	-	-	-	-	-	-
Others	251.71	1,886.00	617.11	975.76	865.65	179.01	58.48	818.29	5.89
<b>TOTAL sectorwise</b>	<b>1,211.50</b>	<b>2,247.57</b>	<b>6,558.68</b>	<b>9,151.46</b>	<b>5,445.74</b>	<b>2,753.74</b>	<b>3,638.00</b>	<b>3,093.11</b>	<b>9,072.75</b>

**Product Wise**

Term Loan	439.93	124.27	502.86	1,585.20	720.15	85.98	478.12	133.05	3,131.70
Overdraft	155.94	-	588.11	-	204.78	250.39	-	1,298.75	1,608.36
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	147.82	1,098.08	2,360.41	489.33	53.49	153.05	-	578.43
Res. Per. H. Loan (Up to Rs. 15 mil.)	102.77	18.38	550.63	791.28	836.85	323.00	190.10	36.96	571.03
Real Estate Loan	68.57	1,765.88	199.34	1,051.35	697.25	126.91	465.15	208.66	669.86
Margin Nature Loan	161.19	26.19	208.12	375.65	412.21	200.01	203.81	-	209.86
Hire Purchase Loan	58.36	122.28	237.02	994.75	67.64	196.11	114.08	0.56	840.87
Deprived Sector Loan	181.07	33.18	662.50	535.49	501.40	308.80	266.74	170.19	1,278.73
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	43.67	9.57	2,512.02	1,457.33	1,516.13	1,209.06	1,766.94	1,244.94	183.91
<b>Total Product wise Loan</b>	<b>1,211.50</b>	<b>2,247.57</b>	<b>6,558.68</b>	<b>9,151.46</b>	<b>5,445.74</b>	<b>2,753.74</b>	<b>3,638.00</b>	<b>3,093.11</b>	<b>9,072.75</b>

**Collateral Wise**

Gold and Silver	-	-	677.68	259.46	-	0.98	-	-	-
Government Securities	-	-	-	-	-	-	-	-	-
Non Governmental Securities	-	26.19	208.12	412.92	412.21	80.83	200.98	-	-
Fixed Deposit Receipts	18.82	0.05	84.48	247.23	130.36	68.57	42.10	78.84	37.08
Own	18.82	0.05	84.48	247.23	130.36	68.57	42.10	78.84	37.08
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	835.55	399.89	4,779.27	7,365.42	4,507.67	2,281.35	3,002.42	3,014.27	7,467.22
Fixed Assets	835.55	399.89	4,779.27	7,365.42	4,507.67	2,281.35	2,959.76	3,014.27	7,467.22
Current Assets	-	-	-	-	-	-	42.67	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	200.69	83.27	809.14	672.66	395.50	202.83	376.71	-	1,358.59
Government Guarantee	-	33.18	-	-	-	4.02	-	-	-
Institutional Guarantee	180.45	-	654.50	672.66	395.50	58.84	269.97	-	1,272.83
Personal Guarantee	20.24	50.09	154.64	-	-	137.56	106.75	-	85.76
Collective Guarantee	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	2.41	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	156.44	1,738.17	-	193.77	-	119.18	15.78	-	209.86
<b>Total</b>	<b>1,211.50</b>	<b>2,247.57</b>	<b>6,558.68</b>	<b>9,151.46</b>	<b>5,445.74</b>	<b>2,753.74</b>	<b>3,638.00</b>	<b>3,093.11</b>	<b>9,072.75</b>

BFI Name	Central	Multi	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Sector Wise</b>								
Agricultural and Forest Related	399.18	122.80	237.50	287.76	270.10	467.26	635.40	256.10
Fishery Related	6.64	-	-	-	7.90	69.22	26.80	17.00
Mining Related	26.45	-	-	-	0.99	26.75	-	-
Manufacturing (Producing) Related	153.24	26.51	71.40	584.16	172.52	658.54	257.47	307.48
Construction	420.67	36.27	17.50	-	143.58	309.26	222.63	194.94
Electricity,Gas and Water	-	-	-	-	89.41	92.63	70.66	27.51
Metal Products, Mach. & Ele. Eqp.	97.41	-	8.58	-	5.23	11.00	169.93	73.89
Tras., Com. and Public Utilities	296.41	-	61.61	2.94	89.31	550.18	357.91	331.63
Wholesaler & Retailer	635.45	39.92	181.59	84.26	740.15	2,524.60	1,351.04	635.69
Finance, Insurance and Real Estate	343.41	-	116.46	-	631.75	1,892.62	1,986.99	557.77
Hotel or Restaurant	55.61	-	62.57	74.77	239.99	1,260.56	233.66	355.96
Other Services	56.20	3.03	11.96	-	34.65	437.34	152.80	50.94
Consumption Loans	639.43	246.52	375.94	1.55	1,667.09	5,195.27	4,928.56	2,315.21
Local Government	-	-	2.60	-	-	-	-	-
Others	1,929.51	49.75	325.04	550.93	1,732.29	174.48	791.71	153.77
<b>TOTAL sectorwise</b>	<b>5,059.61</b>	<b>524.80</b>	<b>1,472.75</b>	<b>1,586.38</b>	<b>5,824.97</b>	<b>13,669.70</b>	<b>11,185.56</b>	<b>5,277.89</b>

**Product Wise**

Term Loan	900.15	56.51	502.97	910.11	631.31	3,666.23	2,425.70	11.80
Overdraft	224.22	333.08	343.69	-	551.45	4,984.66	379.49	48.89
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	968.41	22.68	6.32	149.60	148.37	168.39	2,082.69	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	741.32	36.27	146.55	-	1,123.27	1,170.67	2,780.56	640.41
Real Estate Loan	163.46	-	82.18	419.96	389.46	1,127.22	362.59	363.70
Margin Nature Loan	3.63	-	102.43	-	361.58	515.12	713.98	421.62
Hire Purchase Loan	384.76	-	82.45	2.27	79.14	449.17	232.87	326.35
Deprived Sector Loan	202.65	49.75	192.06	-	433.10	1,108.88	539.83	373.33
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,471.01	26.51	14.10	104.44	2,107.28	479.35	1,667.85	3,091.79
<b>Total Product wise Loan</b>	<b>5,059.61</b>	<b>524.80</b>	<b>1,472.75</b>	<b>1,586.38</b>	<b>5,824.97</b>	<b>13,669.70</b>	<b>11,185.56</b>	<b>5,277.89</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	17.42	-	-	36.25	-	-
Non Governmental Securities	3.63	-	86.43	-	-	515.12	713.98	-
Fixed Deposit Receipts	102.54	22.68	15.26	-	135.91	233.07	83.10	100.60
Own	102.54	22.68	15.26	-	135.91	233.07	83.10	100.60
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,833.17	502.12	1,152.27	1,586.38	4,962.82	12,081.71	8,185.50	4,321.60
Fixed Assets	4,833.17	502.12	1,152.22	1,586.38	4,962.82	12,081.71	8,185.50	4,321.60
Current Assets	-	-	0.04	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	120.27	-	201.25	-	369.19	794.98	2,196.99	327.39
Government Guarantee	-	-	2.60	-	-	-	-	-
Institutional Guarantee	120.00	-	16.69	-	367.65	734.23	1,789.97	298.69
Personal Guarantee	-	-	151.63	-	1.54	60.74	407.02	1.20
Collective Guarantee	0.27	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	30.33	-	-	-	-	27.51
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	0.13	-	357.05	8.57	5.99	528.30
<b>Total</b>	<b>5,059.61</b>	<b>524.80</b>	<b>1,472.75</b>	<b>1,586.38</b>	<b>5,824.97</b>	<b>13,669.70</b>	<b>11,185.56</b>	<b>5,277.89</b>

**Major Financial Indicators of Microfinance Financial Institutions**

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% 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	50,212	50,204	31.06	16.96	-0.02
a. Paid-up Capital	17,078	21,495	24,740	28,869	28,944	25.87	15.09	0.26
b. Statutory Reserves	3,531	4,814	5,803	8,481	8,586	36.32	20.55	1.24
c. Retained Earning	1,750	2,790	3,434	7,623	7,405	59.44	23.08	-2.86
d. Others Reserves	3,144	4,324	5,115	5,240	5,269	37.53	18.29	0.55
<b>2 BORROWINGS</b>	126,378	142,095	207,349	235,552	233,612	12.44	45.92	-0.82
a. NRB	1,701	8	8,220	12,900	10,201	-99.52	100236.37	-20.93
b. Others	124,677	142,086	199,129	222,652	223,411	13.96	40.15	0.34
<b>3 DEPOSITS</b>	85,606	106,150	130,425	146,067	147,561	24.00	22.87	1.02
<b>4 BILLS PAYABLE</b>	75	41	11	54	47	-45.48	-73.99	-13.93
<b>5 OTHER LIABILITIES</b>	23,664	29,558	37,483	39,620	41,520	24.90	26.81	4.80
a. Loan Loss Provision	4,013	7,631	10,760	11,639	11,837	90.16	41.01	1.70
b. Interest Suspense a/c	1,800	4,003	4,176	4,497	4,865	122.36	4.32	8.18
c. Others	17,851	17,924	22,547	23,484	24,818	0.41	25.79	5.68
<b>6 RECONCILIATION A/c</b>	5,192	8,482	19,298	21,591	22,041	63.36	127.52	2.08
<b>7 PROFIT &amp; LOSS A/c</b>	6,608	5,419	11,839	6,731	7,418	-17.99	118.45	10.21
<b>Total</b>	<b>273,028</b>	<b>325,169</b>	<b>445,497</b>	<b>499,828</b>	<b>502,402</b>	<b>19.10</b>	<b>37.00</b>	<b>0.52</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	19,246	30,382	28,288	19,227	15,065	57.86	-6.89	-21.65
a. Cash Balance	214	379	521	409	459	76.94	37.33	12.20
b. Bank Balance	13,398	16,872	17,507	12,285	9,381	25.93	3.76	-23.63
c. Money at Call	5,634	13,130	10,260	6,534	5,225	133.06	-21.86	-20.04
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	312	468	559	772	818	49.91	19.63	5.95
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,262	9,732	14,153	9,142	7,257	330.28	45.43	-20.62
<b>4 LOANS &amp; ADVANCES</b>	235,101	262,732	365,554	430,679	438,629	11.75	39.14	1.85
Institutional	38,955	39,721	54,128	59,547	67,547	1.97	36.27	13.44
Individual	196,147	223,012	311,426	371,133	371,082	13.70	39.65	-0.01
<b>5 FIXED ASSETS</b>	2,107	2,223	2,565	3,037	3,067	5.50	15.42	0.99
<b>6 OTHER ASSETS</b>	8,552	11,063	15,031	15,333	15,485	29.36	35.86	0.99
<b>7 EXPENSES NOT WRITTEN OFF</b>	11	11	7	6	6	1.87	-34.99	8.26
<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	21,593	22,040	57.11	128.18	2.07
<b>10 PROFIT &amp; LOSS A/c</b>	45	88	13	37	34	96.81	-85.79	-6.45
<b>Total</b>	<b>273,028</b>	<b>325,169</b>	<b>445,497</b>	<b>499,828</b>	<b>502,402</b>	<b>19.10</b>	<b>37.00</b>	<b>0.52</b>
<b>Profit &amp; Loss A/c</b>								
<b>Expenses</b>								
<b>1 INTEREST EXPENSES</b>	17,022	21,965	18,279	13,194	15,762	29.04	-16.78	19.47
<b>2 COMMISSION/FEE EXPENSES</b>	7	38	16	7	7	472.63	-57.81	4.13
<b>3 EMPLOYEE EXPENSES</b>	6,299	8,757	9,379	5,745	6,621	39.02	7.09	15.24
<b>4 OFFICE OPERATING EXPENSES</b>	2,358	2,907	3,353	1,778	2,141	23.29	15.32	20.45
<b>5 NON OPERATING EXPENSES</b>	63	140	36	11	17	122.70	-74.52	57.72
<b>6 PROVISION FOR RISK</b>	1,921	6,648	17,303	3,566	4,072	246.15	160.26	14.18
<b>7 LOAN WRITTEN OFF</b>	5	5	31	20	20	14.51	485.19	0.00
<b>8 EXTRAORDINARY EXPENSES</b>	1	18	9	6	7	1279.00	-49.22	9.92
<b>9 PROVISION FOR STAFF BONUS</b>	861	836	1,848	1,047	1,163	-2.95	121.03	11.06
<b>10 PROVISION FOR INCOME TAX</b>	2,545	2,353	5,069	2,879	3,193	-7.52	115.41	10.91
<b>11 NET PROFIT</b>	6,249	5,394	11,829	6,730	7,406	-13.68	119.31	10.05
<b>TOTAL EXPENSES</b>	<b>37,331</b>	<b>49,062</b>	<b>67,152</b>	<b>34,616</b>	<b>39,659</b>	<b>31.43</b>	<b>36.87</b>	<b>14.57</b>
<b>Income</b>								
<b>1. INTEREST INCOME</b>	31,647	41,259	45,304	28,156	32,796	30.37	9.80	16.48
<b>2. COMMISSION &amp; DISCOUNT</b>	805	718	1,420	765	872	-10.80	97.74	14.07
<b>3 OTHER OPERATING INCOME</b>	3,739	3,726	5,025	2,929	3,367	-0.33	34.86	14.94
<b>4 NON OPERATING INCOME</b>	176	153	270	419	432	-13.28	76.96	3.09
<b>5 PROVISION FOR WRITTEN BACK</b>	936	3,134	15,072	2,681	2,962	234.88	380.95	10.50
<b>6 RECOVERY FOR WRITE BACK</b>	2	2	9	2	3	6.73	292.16	30.26
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0	18	48	33	38	53203.70	166.79	14.68
<b>8 NET LOSS</b>	26	52	3	36	23	102.16	-94.57	-36.94
<b>TOTAL INCOME</b>	<b>37,331</b>	<b>49,062</b>	<b>67,152</b>	<b>35,022</b>	<b>40,493</b>	<b>31.43</b>	<b>36.87</b>	<b>15.62</b>
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	17,361	19,017	20,872	23,281	23,312	9.54	9.75	0.13
<b>No. of Total Branches</b>	3,629	4,057	4,685	5,046	5,065	11.79	15.48	0.38
<b>No. of Total Centers</b>	274,186	310,895	362,982	404,461	408,740	13.39	16.75	1.06
<b>No. of Total Groups</b>	926,625	1,039,696	1,183,364	1,290,602	1,303,284	12.20	13.82	0.98
<b>No. of Total Passive Groups</b>	9,565	9,398	34,163	15,156	15,082	-1.75	263.51	-0.49
<b>No. of Total Members</b>	4,327,991	4,686,659	5,191,363	5,621,865	5,674,766	8.29	10.77	0.94
<b>No. of Total Passive Members</b>	118,044	195,311	329,895	464,649	448,782	65.46	68.91	-3.41
<b>No. of Total Borrowers</b>	2,679,016	2,783,222	2,992,068	3,170,666	3,205,444	3.89	7.50	1.10
<b>No. of Total Overdue Borrowers</b>	165,984	1,001,407	764,663	382,097	411,792	503.32	-23.64	7.77
<b>No. of Total Saving Members</b>	4,323,957	4,679,987	5,193,582	5,641,179	5,688,452	8.23	10.97	0.84
<b>Total Saving Amount (Rs million)</b>	101,910	106,150	130,472	146,186	147,561	4.16	22.91	0.94

**Districtwise List of Banks and Financial Institutions Branches ( Magh, 2078)**

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	23	-	-	23	120,359	5,233
2	1	Panchthar	27	3	2	32	174,419	5,451
3	1	Ilam	39	7	1	47	280,565	5,969
4	1	Jhapa	141	53	10	204	994,090	4,873
5	1	Sankhuwasabha	29	-	-	29	159,046	5,484
6	1	Bhojpur	25	-	1	26	158,991	6,115
7	1	Terhathum	18	3	-	21	89,125	4,244
8	1	Dhankuta	26	8	1	35	149,984	4,285
9	1	Morang	174	59	4	237	1,147,186	4,840
10	1	Sunsari	137	38	10	185	934,461	5,051
11	1	Solukhumbu	27	-	-	27	104,768	3,880
12	1	Khotang	19	6	-	25	175,340	7,014
13	1	Okhaldhunga	23	4	-	27	140,914	5,219
14	1	Udayapur	42	4	1	47	342,773	7,293
	<b>Total</b>		<b>750</b>	<b>185</b>	<b>30</b>	<b>965</b>	<b>4,972,021</b>	<b>5,152</b>
15	Madhesh	Saptari	54	7	2	63	713,203	11,321
16	Madhesh	Siraha	85	11	2	98	748,416	7,637
17	Madhesh	Dhanusa	83	8	9	100	873,274	8,733
18	Madhesh	Mahottari	59	7	5	71	715,040	10,071
19	Madhesh	Sarlahi	74	14	5	93	857,360	9,219
20	Madhesh	Rautahat	60	9	1	70	825,623	11,795
21	Madhesh	Bara	80	13	5	98	743,975	7,592
22	Madhesh	Parsa	67	13	3	83	649,397	7,824
	<b>Total</b>		<b>562</b>	<b>82</b>	<b>32</b>	<b>676</b>	<b>6,126,288</b>	<b>9,063</b>
23	Bagmati	Dolakha	28	3	-	31	172,726	5,572
24	Bagmati	Ramechhap	24	2	-	26	170,620	6,562
25	Bagmati	Sindhuli	34	2	2	38	300,117	7,898
26	Bagmati	Rasuwa	27	1	1	29	45,554	1,571
27	Bagmati	Dhading	62	17	-	79	322,751	4,085
28	Bagmati	Nuwakot	40	13	1	54	262,981	4,870
29	Bagmati	Sindhupalchok	39	11	-	50	262,852	5,257
30	Bagmati	Kavrepalanchok	72	14	8	94	366,879	3,903
31	Bagmati	Kathmandu	844	138	46	1,028	2,017,532	1,963
32	Bagmati	Lalitpur	209	29	15	253	548,401	2,168
33	Bagmati	Bhaktapur	114	16	5	135	430,408	3,188
34	Bagmati	Makwanpur	60	14	7	81	461,053	5,692
35	Bagmati	Chitawan	168	46	17	231	722,168	3,126
	<b>Total</b>		<b>1,721</b>	<b>306</b>	<b>102</b>	<b>2,129</b>	<b>6,084,042</b>	<b>2,858</b>
36	Gandaki	Gorkha	41	6	3	50	252,201	5,044
37	Gandaki	Manang	11	-	-	11	5,645	513
38	Gandaki	Lamjung	42	5	2	49	153,480	3,132
39	Gandaki	Kaski	194	75	19	288	599,504	2,082
40	Gandaki	Tanahu	79	23	1	103	327,620	3,181
41	Gandaki	Syangja	42	24	2	68	254,965	3,749
42	Gandaki	Mustang	16	1	-	17	14,596	859
43	Gandaki	Baglung	47	10	-	57	250,554	4,396
44	Gandaki	Parbat	25	10	-	35	132,703	3,792
45	Gandaki	Myagdi	22	9	-	31	107,372	3,464
46	Gandaki	Nawalparasi East	69	23	8	100	381,105	3,811
	<b>Total</b>		<b>588</b>	<b>186</b>	<b>35</b>	<b>809</b>	<b>2,479,745</b>	<b>3,065</b>

47	Lumbini	Gulmi	35	15	-	50	246,836	4,937
48	Lumbini	Palpa	48	11	-	59	242,423	4,109
49	Lumbini	Rupandehi	214	75	25	314	1,118,975	3,564
50	Lumbini	Kapilbastu	79	14	5	98	686,739	7,008
51	Lumbini	Arghakhanchi	21	7	-	28	177,200	6,329
52	Lumbini	Pyuthan	21	13	-	34	231,848	6,819
53	Lumbini	Rolpa	21	2	-	23	236,226	10,271
54	Lumbini	Rukum East	8	-	-	8	57,962	7,245
55	Lumbini	Dang	92	38	3	133	676,277	5,085
56	Lumbini	Banke	84	29	7	120	603,393	5,028
57	Lumbini	Bardiya	40	24	-	64	460,831	7,200
58	Lumbini	Nawalparasi West	61	18	3	82	385,515	4,701
	<b>Total</b>		<b>724</b>	<b>246</b>	<b>43</b>	<b>1,013</b>	<b>5,124,225</b>	<b>5,058</b>
59	Karnali	Rukum West	17	1	1	19	166,354	8,755
60	Karnali	Salyan	25	5	1	31	238,668	7,699
61	Karnali	Surkhet	52	10	1	63	417,776	6,631
62	Karnali	Dailekh	24	1	-	25	253,319	10,133
63	Karnali	Jajarkot	13	1	-	14	189,365	13,526
64	Karnali	Dolpa	12	-	-	12	42,959	3,580
65	Karnali	Jumla	21	1	-	22	119,377	5,426
66	Karnali	Kalikot	15	-	-	15	144,917	9,661
67	Karnali	Mugu	8	-	-	8	66,658	8,332
68	Karnali	Humla	9	1	-	10	55,496	5,550
	<b>Total</b>		<b>196</b>	<b>20</b>	<b>3</b>	<b>219</b>	<b>1,694,889</b>	<b>7,739</b>
69	Sudur Paschim	Doti	20	1	-	21	205,683	9,794
70	Sudur Paschim	Bajhang	18	1	-	19	189,097	9,952
71	Sudur Paschim	Kailali	133	26	5	164	911,155	5,556
72	Sudur Paschim	Bajura	13	1	-	14	138,998	9,928
73	Sudur Paschim	Achham	18	3	-	21	229,816	10,944
74	Sudur Paschim	Kanchanpur	64	10	1	75	517,645	6,902
75	Sudur Paschim	Darchula	18	2	-	20	135,056	6,753
76	Sudur Paschim	Baitadi	17	2	-	19	244,400	12,863
77	Sudur Paschim	Dadeldhura	25	1	-	26	139,420	5,362
	<b>Total</b>		<b>326</b>	<b>47</b>	<b>6</b>	<b>379</b>	<b>2,711,270</b>	<b>7,154</b>
	<b>Grand Total</b>		<b>4,867</b>	<b>1,072</b>	<b>251</b>	<b>6,190</b>	<b>29,192,480</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	27	17	17	66	1	128
No. of Branches <sup>^</sup>	4,867	1,072	251	5,065		11,255
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						4,716
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						2,594

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	750	185	30	856	965	1,821
Madhesh	562	82	32	1,038	676	1,714
Bagmati	1,721	306	102	745	2,129	2,874
Gandaki	588	186	35	591	809	1,400
Lumbini	724	246	43	1,160	1,013	2,173
Karnali	196	20	3	229	219	448
Sudur Paschim	326	47	6	446	379	825
<b>Total</b>	<b>4,867</b>	<b>1,072</b>	<b>251</b>	<b>5,065</b>	6,190	11,255

\* Population 29,192,480 based on preliminary population report 2078(Census Nepal 2021) Source :

<https://censusnepal.cbs.gov.np/>

§ 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						
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

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	1,799,070.64

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

Weighted Average Interest Rate Structure of Commercial Banks

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	55,579.00	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

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	-	-	-
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	72,866.70	7.11	73,817.31
4	Demand & Other Working Capital Loan	8.50	817,337.11	8.39	823,476.72	8.36	846,292.83	8.33	854,298.77	8.33	861,961.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.47	230,945.29	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30	9.24	247,833.55
6	Real Estate Loan	9.19	162,722.08	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90
7	Margin Nature Loan	8.48	78,994.44	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02
8	Hire Purchase Loan	9.84	137,023.26	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93
9	Deprived Sector Loan	7.07	221,717.98	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97
10	Bills Purchased	3.93	3,695.07	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62
11	Other Product	9.59	426,758.57	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35
	Aggregate	8.61	3,428,582.26	8.53	3,465,398.12	8.46	3,493,884.35	8.43	3,566,532.83	8.48	3,611,246.30

Weighted Average Interest Rate Structure of Commercial Banks

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)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	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	5.23	1,296,316.25
2	Fixed:	7.80	1,948,796.80	7.96	2,017,075.54	8.26	2,098,910.97	8.61	2,186,984.13	8.92	2,238,984.09	9.13	2,245,348.12
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	9.47	465,101.93
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	8.96	983,173.12
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	8.77	539,225.90
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	9.89	257,847.16
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	1.62	256,215.34
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	2.66	2,093.61
6	Non interest bearing deposits	-	366,058.39	-	371,604.15	-	343,618.00	-	348,133.10	-	422,994.90	-	416,562.98
6.1	Current	-	329,884.66	-	333,964.67	-	305,124.22	-	311,222.46	-	384,464.87	-	374,293.43
6.2	Margin	-	33,595.00	-	34,853.02	-	35,884.20	-	34,086.02	-	36,016.83	-	39,603.49
6.3	Other	-	2,578.73	-	2,786.46	-	2,609.58	-	2,824.63	-	2,513.20	-	2,666.06
	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	6.49	4,216,536.30

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)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	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	9.49	276,304.79
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	8.73	10,631.27
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	9.76	8,066.06
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	10.12	200,286.15
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	9.91	468,795.75
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	10.43	172,625.19
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	9.05	219,567.02
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	10.39	70,452.66
9	Transport, Communication and Public Utilities	9.02	70,725.81	9.01	72,890.17	9.41	75,273.65	9.57	77,559.40	9.70	77,559.40	10.48	78,141.84
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	10.44	868,442.44
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	10.34	305,467.28
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	9.42	160,584.23
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	9.72	177,198.58
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	11.09	732,714.86
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	4.44	1,362.29
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	11.34	324,300.75
	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	10.31	4,074,941.16

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)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	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	9.68	879,787.01
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	10.62	667,393.65
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	9.37	88,649.96
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	10.63	966,779.94
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	10.74	279,985.42
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	10.77	181,202.48
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	10.33	82,447.46
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	10.85	142,232.64
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	9.28	286,629.30
10	Bills Purchased	4.71	4,538.04	4.51	5,399.22	5.54	5,729.97	5.54	5,197.50	5.13	5,292.40	6.73	4,392.73
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	10.77	495,440.08
	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	10.31	4,074,940.67

## Annex-I

**Name list of Banks and Financial Institutions  
(Mid-Feb, 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	Asha Laghubitta Bittiya Sanstha Ltd.	Asha
35	Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans	36	Ganapati Laghubitta Bittiya Sanstha Ltd.	Ganapati
37	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity	38	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola
39	Swabhimani Laghubitta Bittiya Sanstha Ltd.	Swabhimani	40	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko
41	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	42	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
43	Naya Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi	44	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana
45	Summit Laghubitta Bittiya Sanstha Limited	Summit	46	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti
47	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	48	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila
49	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha	50	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
51	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa	52	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi
53	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra	54	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
55	BPW Laghubitta Bittiya Sanstha Limited	BPW	56	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
57	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	58	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
59	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	60	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
61	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	62	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)
63	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	64	Super Laghubitta Bittiya Sanstha Limited	Super
65	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan	66	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad

**E. Infrastructure Development Bank**

1	Nepal Infrastructure Bank Limited	NIFRA
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