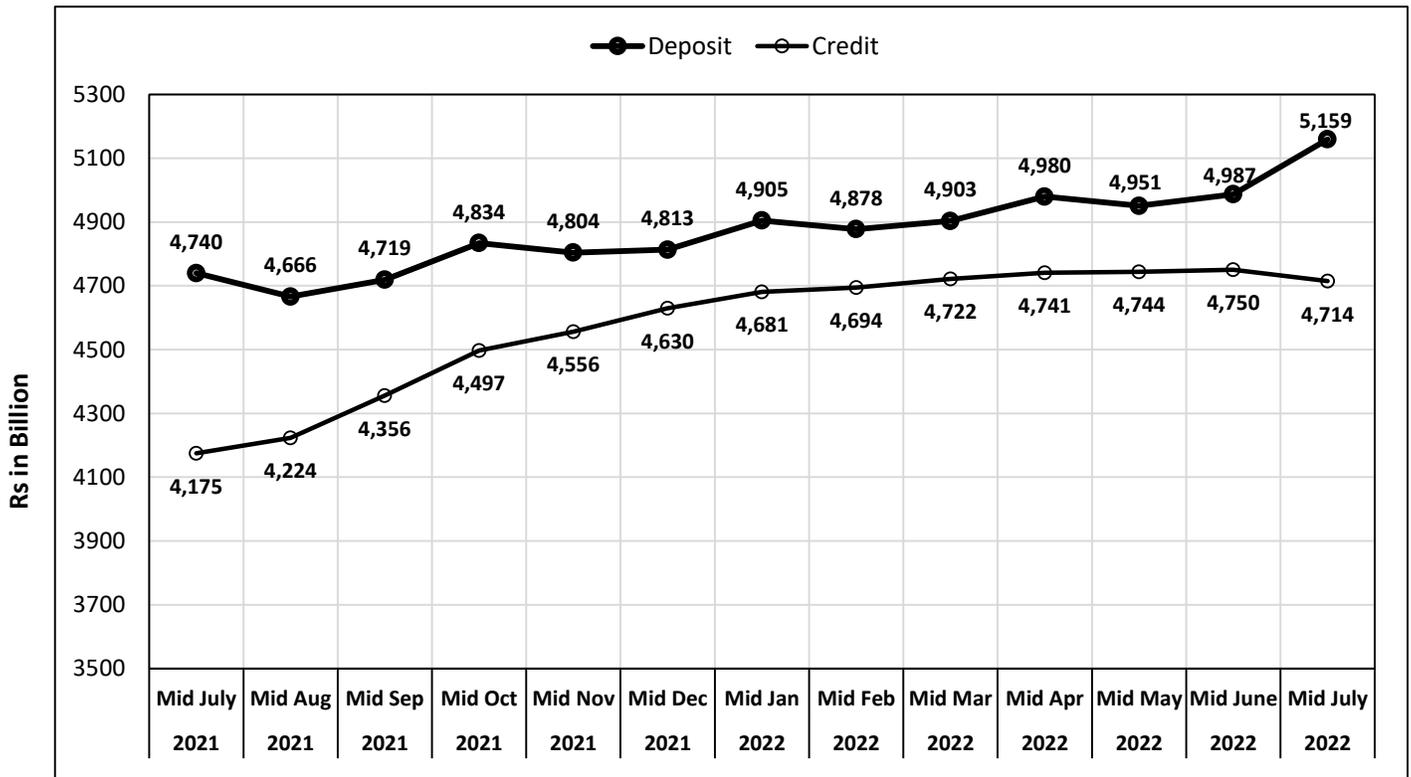


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2079 Asar  
(Mid-July, 2022)

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

## Explanatory Notes

- 1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed Banks and Financial Institutions (BFIs).
- 2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in transactions or not submitted in prescribed format.
- 3 The following months of the Gregorian Calendar year are the approximate equivalent of the months of the Nepalese Calendar Year:

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Finance	Total
Data available , out of total number	26	17	17	65	125
Total Number of Licensed BFIs	26	17	17	65	125

- 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 Asar End, 2079 (Mid-July, 2022)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	93.68	10.50	2.15	106.34
2	Total Credit/GDP	86.22	9.17	1.78	97.17
3	Total Credit/ Total Deposit	92.04	87.33	82.56	91.38
4	CD Ratio	86.43	84.32	85.59	86.22
5	Fixed Deposit/Total Deposit	53.62	64.21	68.63	54.97
6	Saving Deposit/Total Deposit	27.76	23.67	18.99	27.18
7	Current Deposit/Total Deposit	9.98	1.95	1.80	9.02
8	Call Deposit/Total Deposit	7.26	10.13	9.14	7.58
9	NPL/ Total Loan	1.20	1.36	6.23	1.31
10	Total LLP /Total Loan	2.28	2.15	7.29	2.36
11	Deprived Sector Loan/Total Loan <sup>§</sup>	6.83	11.25	8.16	7.27
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	8.16	6.35	11.00	8.03
2	Investment in Gov. Securities/Total Deposit	18.01	13.50	21.22	17.63
3	Total Liquid Assets/Total Deposit	27.27	27.14	40.03	27.52
<b>C. Capital Adequacy Ratios (%)</b>					
1	Core Capital/RWA	10.73	10.55	15.64	10.81
2	Total Capital/RWA	13.53	13.10	17.75	13.58
<b>D. Financial Access</b>					
1	No. of institutions	26	17	17	60
2	No. of Branches	5,009	1,118	267	6,394
3	No. of Deposit Accounts	38,892,532	5,436,035	643,402	44,971,969
4	No. of Loan Accounts	1,491,767	295,692	41,585	1,829,044
5	No. of Branchless Banking Centers	1,526	22	-	1,548
6	No. of Branchless Banking Customers	283,351	129	-	283,480
7	No. of Mobile Banking Customers	16,091,464	2,114,559	101,232	18,307,255
8	No. of Internet Banking Customers	1,279,475	394,563	10,272	1,684,310
9	No. of ATMs	4,235	323	44	4,602
10	No. of Debit Cards	10,274,413	538,672	43,272	10,856,357
11	No. of Credit Cards	238,794	-	-	238,794
12	No. of Prepaid Cards	105,121	-	-	105,121
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>7.41</b>			
	(a) Saving	6.24			
	(b) Fixed	10.12			
	(c) Call	2.29			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>11.62</b>			

**Note:**

Bank balance includes money at call

Nominal GDP for 2021/22(P) stands at Rs. 4,851,625 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

**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-June	Mid-July	% 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	614,100	618,798	9.38	14.39	0.77
	a. Paid-up Capital	305,885	330,876	365,820	411,241	407,789	8.17	10.56	-0.84
	b. Statutory Reserves	76,174	94,150	105,951	120,217	120,965	23.60	12.53	0.62
	c. Retained Earning	4,538	4,312	12,331	1,820	10,267	-4.98	185.98	464.10
	d. Others Reserves	59,805	58,939	74,422	80,823	79,777	-1.45	26.27	-1.29
<b>2</b>	<b>BORROWINGS</b>	90,729	81,610	275,089	543,364	500,434	-10.05	237.08	-7.90
	a. NRB	22,927	7,992	118,779	318,685	259,218	-65.14	1386.25	-18.66
	b. "A"Class Licensed Institution	34,286	5,392	28,829	49,971	40,170	-84.27	434.65	-19.61
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	43,762	58,033	348.99	74.06	32.61
	d. Other Financial Ins.	3,283	1,737	1,267	4,519	6,027	-47.10	-27.05	33.38
	e. Bonds and Securities	26,935	51,679	100,435	126,428	136,986	91.87	94.34	8.35
<b>3</b>	<b>DEPOSITS</b>	3,354,428	3,933,738	4,740,066	4,986,906	5,159,175	17.27	20.50	3.45
	a. Current	311,505	401,130	490,765	445,942	465,415	28.77	22.35	4.37
	b. Savings	1,060,516	1,224,189	1,592,152	1,337,169	1,402,182	15.43	30.06	4.86
	c. Fixed	1,526,497	1,884,402	2,213,503	2,812,911	2,835,817	23.45	17.46	0.81
	d. Call Deposits	417,390	387,287	396,693	326,786	391,068	-7.21	2.43	19.67
	e. Others	38,519	36,729	46,953	64,098	64,694	-4.65	27.84	0.93
<b>4</b>	<b>Bills Payable</b>	2,309	2,053	3,067	7,624	2,782	-11.11	49.42	-63.51
<b>5</b>	<b>Other Liabilities</b>	303,249	385,596	418,432	484,435	424,126	27.15	8.52	-12.45
	1. Loan Loss Provision	54,893	78,604	89,594	114,855	110,300	43.19	13.98	-3.97
	2. Interest Suspense a/c	20,271	27,582	20,035	25,965	19,628	36.06	-27.36	-24.40
	3. Others	228,085	279,410	308,804	343,616	294,198	22.50	10.52	-14.38
<b>6</b>	<b>Reconciliation A/c</b>	15,556	3,427	4,050	4,960	512	-77.97	18.18	-89.67
<b>7</b>	<b>Profit &amp; Loss A/c</b>	73,519	59,045	69,757	71,616	79,497	-19.69	18.14	11.01
	<b>TOTAL</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,713,004</b>	<b>6,785,324</b>	<b>15.57</b>	<b>22.51</b>	<b>1.08</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	466,279	563,630	519,340	414,844	509,990	20.88	-7.86	22.94
	a. Cash Balance	92,563	110,726	116,799	101,504	111,631	19.62	5.48	9.98
	Nepalese Notes & Coins	84,640	98,161	99,422	98,016	108,250	15.97	1.28	10.44
	Foreign Currency	7,923	12,565	17,377	3,488	3,381	58.59	38.29	-3.08
	b. Bank Balance	295,862	369,615	334,152	251,333	302,877	24.93	-9.59	20.51
	1. In Nepal Rastra Bank	215,138	294,780	273,553	174,726	220,659	37.02	-7.20	26.29
	2. "A"Class Licensed Institution	29,036	27,141	17,905	23,107	28,862	-6.53	-34.03	24.90
	3. Other Financial Ins.	13,010	3,372	3,275	6,724	6,959	-74.08	-2.89	3.49
	4. In Foreign banks	38,678	44,322	39,419	46,776	46,397	14.59	-11.06	-0.81
	c. Money at Call	77,853	83,288	68,389	62,007	95,482	6.98	-17.89	53.99
<b>2</b>	<b>INVESTMENTS</b>	375,402	534,611	732,619	851,814	911,435	42.41	37.04	7.00
	a. Govt. Securities	374,262	533,827	721,612	850,682	909,783	42.63	35.18	6.95
	b. Others	1,140	784	11,007	1,132	1,651	-31.24	1304.07	45.95
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	186,189	171,683	214,313	179,185	186,550	-7.79	24.83	4.11
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	2,913,970	3,273,096	4,174,616	4,749,860	4,713,537	12.32	27.54	-0.76
	<b>4.1 LOANS &amp; ADVANCES</b>	2,910,511	3,270,133	4,170,584	4,744,879	4,709,050	12.36	27.54	-0.76
	a. Private Sector	2,819,279	3,156,509	4,014,771	4,564,902	4,493,912	11.96	27.19	-1.56
	b. Financial Institutions	86,056	110,945	152,818	178,219	212,907	28.92	37.74	19.46
	c. Government Organizations	5,176	2,679	2,995	1,759	2,231	-48.24	11.81	26.86
	<b>4.2 BILLS PURCHASED</b>	3,459	2,963	4,032	4,981	4,487	-14.36	36.09	-9.92
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	412	550	951	0.00	0.00	72.91
<b>6</b>	<b>FIXED ASSETS</b>	71,420	78,568	82,989	89,298	95,030	10.01	5.63	6.42
<b>7</b>	<b>OTHER ASSETS</b>	253,949	312,752	331,101	413,398	353,788	23.16	5.87	-14.42
	a. Accrued Interests	46,171	152,797	171,036	254,131	199,589	230.93	11.94	-21.46
	b. Others	207,777	159,955	160,065	159,267	154,198	-23.02	0.07	-3.18
<b>8</b>	<b>Expenses not Written off</b>	26	189	342	225	219	613.61	81.43	-2.79
<b>9</b>	<b>Non Banking Assets</b>	5,716	7,076	7,693	10,341	10,521	23.80	8.72	1.74
<b>10</b>	<b>Reconciliation Account</b>	13,167	11,715	5,154	3,290	3,241	-11.03	-56.01	-1.50
<b>11</b>	<b>Profit &amp; Loss A/c</b>	75	426	407	200	63	464.35	-4.36	-68.64
	<b>TOTAL</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,713,004</b>	<b>6,785,324</b>	<b>15.57</b>	<b>22.51</b>	<b>1.08</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-June	Mid-July	% 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	549,000	553,626	12.64	15.35	0.84
	a. Paid-up Capital	252,260	284,811	320,629	359,844	356,095	12.90	12.58	-1.04
	b. Statutory Reserves	67,359	86,033	96,910	109,782	110,434	27.72	12.64	0.59
	c. Retained Earning	8,249	8,248	15,897	6,894	14,956	-0.01	92.73	116.94
	d. Others Reserves	57,377	54,850	67,137	72,480	72,140	-4.40	22.40	-0.47
<b>2</b>	<b>BORROWINGS</b>	82,024	78,942	261,004	503,317	462,083	-3.76	230.63	-8.19
	a. NRB	21,327	7,810	109,436	286,738	229,157	-63.38	1301.19	-20.08
	b. "A"Class Licensed Institution	27,181	3,356	26,034	48,432	38,482	-87.65	675.65	-20.54
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	43,762	58,033	348.99	74.06	32.61
	d. Other Financial Ins.	3,283	1,737	1,267	4,397	5,862	-47.10	-27.05	33.33
	e. Bonds and Securities	26,935	51,229	98,488	119,988	130,549	90.20	92.25	8.80
<b>3</b>	<b>DEPOSITS</b>	2,880,092	3,490,101	4,204,913	4,402,305	4,545,157	21.18	20.48	3.24
	a. Current	301,550	389,700	475,545	437,745	453,605	29.23	22.03	3.62
	b. Savings	901,359	1,087,517	1,426,355	1,204,928	1,261,715	20.65	31.16	4.71
	c. Fixed	1,308,269	1,646,630	1,919,565	2,422,625	2,436,953	25.86	16.58	0.59
	d. Call Deposits	336,801	332,548	338,330	274,552	329,895	-1.26	1.74	20.16
	e. Others	32,114	33,706	45,117	62,455	62,988	4.96	33.85	0.85
<b>4</b>	<b>Bills Payable</b>	2,239	2,036	3,003	7,567	2,740	-9.06	47.47	-63.79
<b>5</b>	<b>Other Liabilities</b>	264,670	350,780	383,438	437,318	384,228	32.54	9.31	-12.14
	1. Loan Loss Provision	42,916	67,444	77,889	98,925	95,409	57.15	15.49	-3.55
	2. Interest Suspense a/c	10,597	16,882	11,631	14,373	10,334	59.30	-31.11	-28.11
	3. Others	211,156	266,454	293,919	324,019	278,486	26.19	10.31	-14.05
<b>6</b>	<b>Reconciliation A/c</b>	8,608	3,286	3,962	4,964	516	-61.83	20.59	-89.60
<b>7</b>	<b>Profit &amp; Loss A/c</b>	64,456	54,484	63,462	65,160	72,201	-15.47	16.48	10.81
	<b>TOTAL</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>5,969,631</b>	<b>6,020,551</b>	<b>19.70</b>	<b>22.81</b>	<b>0.85</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	348,011	462,843	447,432	346,352	420,838	33.00	-3.33	21.51
	a. Cash Balance	82,456	100,912	107,227	92,075	102,537	22.38	6.26	11.36
	Nepalese Notes & Coins	74,684	88,499	89,926	88,702	99,279	18.50	1.61	11.92
	Foreign Currency	7,772	12,412	17,301	3,373	3,258	59.72	39.38	-3.42
	b. Bank Balance	242,924	327,901	304,444	221,744	268,141	34.98	-7.15	20.92
	1. In Nepal Rastra Bank	196,554	275,162	256,583	157,503	203,810	39.99	-6.75	29.40
	2. "A"Class Licensed Institution	7,476	8,186	8,327	17,191	17,786	9.49	1.73	3.46
	3. Other Financial Ins.	223	233	119	275	149	4.35	-48.76	-45.85
	4. In Foreign banks	38,671	44,320	39,414	46,775	46,395	14.61	-11.07	-0.81
	c. Money at Call	22,631	34,031	35,761	32,532	50,160	50.37	5.08	54.19
<b>2</b>	<b>INVESTMENTS</b>	356,216	498,252	655,204	766,996	820,456	39.87	31.50	6.97
	a. Govt. Securities	355,159	497,643	644,196	765,864	818,804	40.12	29.45	6.91
	b. Others	1,057	609	11,007	1,132	1,651	-42.36	1707.57	45.95
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	179,087	164,516	202,553	169,001	175,230	-8.14	23.12	3.69
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	2,500,066	2,910,231	3,719,600	4,210,757	4,182,299	16.41	27.81	-0.68
	<b>4.1 LOANS &amp; ADVANCES</b>	2,496,607	2,907,269	3,715,568	4,205,776	4,177,812	16.45	27.80	-0.66
	a. Private Sector	2,414,260	2,801,001	3,579,832	4,051,170	4,025,452	16.02	27.81	-0.63
	b. Financial Institutions	77,175	103,588	132,741	152,847	150,129	34.23	28.14	-1.78
	c. Government Organizations	5,172	2,679	2,995	1,759	2,231	-48.20	11.81	26.86
	<b>4.2 BILLS PURCHASED</b>	3,459	2,963	4,032	4,981	4,487	-14.36	36.09	-9.92
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	412	550	951	0.00	0.00	72.91
<b>6</b>	<b>FIXED ASSETS</b>	62,650	69,840	75,298	80,576	85,850	11.48	7.82	6.54
<b>7</b>	<b>OTHER ASSETS</b>	230,511	290,073	307,472	383,423	322,804	25.84	6.00	-15.81
	a. Accrued Interests	35,840	136,304	155,810	234,030	177,208	280.31	14.31	-24.28
	b. Others	194,671	153,770	151,662	149,392	145,596	-21.01	-1.37	-2.54
<b>8</b>	<b>Expenses not Written off</b>	18	169	241	222	219	843.42	42.75	-1.45
<b>9</b>	<b>Non Banking Assets</b>	4,555	5,945	6,736	8,466	8,665	30.51	13.31	2.34
<b>10</b>	<b>Reconciliation Account</b>	6,219	11,569	5,074	3,289	3,240	86.02	-56.14	-1.46
<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>5,969,631</b>	<b>6,020,551</b>	<b>19.70</b>	<b>22.81</b>	<b>0.85</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-June	Mid-July	% Change		
		2019	2020	2021	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	47,933	39,284	41,688	47,465	47,312	-18.04	6.12	-0.32
	a. Paid-up Capital	40,039	31,964	32,232	36,977	36,994	-20.17	0.84	0.04
	b. Statutory Reserves	6,067	5,096	6,135	7,055	7,072	-16.01	20.38	0.25
	c. Retained Earning	427	(186)	505	(245)	(282)	-143.58	-371.49	14.95
	d. Others Reserves	1,400	2,410	2,816	3,678	3,528	72.13	16.87	-4.08
<b>2</b>	<b>BORROWINGS</b>	5,173	136	9,690	30,626	26,259	-97.37	7030.46	-14.26
	a. NRB	1,406	136	7,590	24,011	20,104	-90.34	5485.23	-16.27
	b. "A"Class Licensed Institution	3,767	-	1,100	1,000	500	-100.00	0.00	-50.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	122	165	0.00	0.00	35.12
	e. Bonds and Securities	-	-	1,000	5,493	5,490	0.00	0.00	-0.06
<b>3</b>	<b>DEPOSITS</b>	398,341	354,778	445,827	484,947	509,490	-10.94	25.66	5.06
	a. Current	9,426	9,263	13,929	7,387	9,932	-1.73	50.38	34.45
	b. Savings	135,366	112,816	139,864	113,915	120,613	-16.66	23.97	5.88
	c. Fixed	178,880	188,006	243,409	319,644	327,121	5.10	29.47	2.34
	d. Call Deposits	74,358	44,048	48,417	43,777	51,614	-40.76	9.92	17.90
	e. Others	311	646	207	224	211	107.38	-67.87	-5.96
<b>4</b>	<b>Bills Payable</b>	59	15	41	53	42	-75.01	178.27	-21.73
<b>5</b>	<b>Other Liabilities</b>	20,723	15,497	19,406	27,925	23,291	-25.22	25.22	-16.60
	1. Loan Loss Provision	5,639	4,242	6,431	9,346	9,405	-24.79	51.62	0.63
	2. Interest Suspense a/c	2,069	1,470	1,138	3,005	1,129	-28.95	-22.63	-62.42
	3. Others	13,014	9,785	11,837	15,574	12,757	-24.81	20.97	-18.09
<b>6</b>	<b>Reconciliation A/c</b>	6,828	141	76	1	0	-97.93	-46.09	-98.43
<b>7</b>	<b>Profit &amp; Loss A/c</b>	7,258	3,577	5,224	5,792	6,340	-50.72	46.05	9.46
	<b>TOTAL</b>	<b>486,316</b>	<b>413,428</b>	<b>521,953</b>	<b>596,809</b>	<b>612,733</b>	<b>-14.99</b>	<b>26.25</b>	<b>2.67</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	94,564	76,518	55,300	54,680	69,497	-19.08	-27.73	27.10
	a. Cash Balance	8,673	7,918	8,134	7,905	7,505	-8.71	2.74	-5.06
	Nepalese Notes & Coins	8,521	7,765	8,059	7,790	7,383	-8.88	3.78	-5.23
	Foreign Currency	151	153	76	115	123	0.90	-50.29	6.82
	b. Bank Balance	40,335	28,987	22,731	22,544	24,830	-28.13	-21.58	10.14
	1. In Nepal Rastra Bank	15,331	15,492	13,432	13,963	13,435	1.04	-13.30	-3.78
	2. "A"Class Licensed Institution	16,437	12,441	7,619	3,729	6,642	-24.31	-38.76	78.13
	3. Other Financial Ins.	8,560	1,052	1,676	4,850	4,752	-87.70	59.21	-2.03
	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	24,231	37,162	-13.04	-38.32	53.36
<b>2</b>	<b>INVESTMENTS</b>	15,305	28,288	56,879	64,426	68,793	84.82	101.07	6.78
	a. Govt. Securities	15,245	28,113	56,879	64,426	68,793	84.40	102.33	6.78
	b. Others	60	175	-	-	-	191.67	-100.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	4,745	4,484	8,062	6,660	8,446	-5.51	79.79	26.82
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	345,165	287,580	383,480	447,297	444,934	-16.68	33.35	-0.53
	<b>4.1 LOANS &amp; ADVANCES</b>	345,165	287,580	383,480	447,297	444,934	-16.68	33.35	-0.53
	a. Private Sector	338,885	284,009	369,145	427,671	386,815	-16.19	29.98	-9.55
	b. Financial Institutions	6,276	3,571	14,335	19,626	58,120	-43.10	301.39	196.13
	c. Government Organizations	4	-	-	-	-	-100.00	0.00	0.00
	<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	6,744	6,094	5,673	6,210	6,410	-9.64	-6.92	3.21
<b>7</b>	<b>OTHER ASSETS</b>	12,326	9,692	11,972	16,164	13,338	-21.36	23.52	-17.48
	a. Accrued Interests	2,609	5,555	6,166	8,733	7,075	112.90	10.99	-18.98
	b. Others	9,716	4,137	5,806	7,431	6,263	-57.42	40.34	-15.72
<b>8</b>	<b>Expenses not Written off</b>	6	17	0	2	-	169.91	-97.19	-100.00
<b>9</b>	<b>Non Banking Assets</b>	624	599	489	1,224	1,258	-3.99	-18.33	2.73
<b>10</b>	<b>Reconciliation Account</b>	6,827	141	78	0	0	-97.93	-45.12	0.00
<b>11</b>	<b>Profit &amp; Loss A/c</b>	9	15	21	145	56	59.13	41.19	-61.33
	<b>TOTAL</b>	<b>486,316</b>	<b>413,428</b>	<b>521,953</b>	<b>596,809</b>	<b>612,733</b>	<b>-14.99</b>	<b>26.25</b>	<b>2.67</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-June	Mid-July	% 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	17,635	17,861	13.82	8.05	1.28
	a. Paid-up Capital	13,585	14,101	12,959	14,420	14,700	3.80	-8.10	1.95
	b. Statutory Reserves	2,748	3,021	2,907	3,380	3,459	9.95	-3.79	2.34
	c. Retained Earning	(4,138)	(3,750)	(4,071)	(4,829)	(4,408)	-9.37	8.54	-8.72
	d. Others Reserves	1,029	1,680	4,469	4,665	4,110	63.25	166.09	-11.90
<b>2</b>	<b>BORROWINGS</b>	3,532	2,531	4,395	9,421	12,092	-28.33	73.60	28.35
	a. NRB	194	46	1,753	7,935	9,957	-76.43	3729.83	25.47
	b. "A"Class Licensed Institution	3,338	2,036	1,695	539	1,188	-39.01	-16.73	120.45
	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	0.05
<b>3</b>	<b>DEPOSITS</b>	75,995	88,858	89,326	99,655	104,528	16.93	0.53	4.89
	a. Current	530	2,167	1,290	810	1,878	309.33	-40.48	131.89
	b. Savings	23,791	23,856	25,932	18,327	19,854	0.28	8.70	8.33
	c. Fixed	39,349	49,766	50,529	70,642	71,743	26.47	1.53	1.56
	d. Call Deposits	6,231	10,691	9,945	8,456	9,558	71.57	-6.98	13.03
	e. Others	6,094	2,377	1,629	1,420	1,496	-60.99	-31.47	5.35
<b>4</b>	<b>Bills Payable</b>	11	2	23	3	0	-84.01	1240.71	-85.85
<b>5</b>	<b>Other Liabilities</b>	17,857	19,319	15,588	19,192	16,607	8.19	-19.31	-13.47
	1. Loan Loss Provision	6,338	6,918	5,274	6,583	5,486	9.16	-23.77	-16.66
	2. Interest Suspense a/c	7,604	9,230	7,267	8,587	8,165	21.37	-21.27	-4.91
	3. Others	3,915	3,171	3,048	4,023	2,955	-19.00	-3.89	-26.54
<b>6</b>	<b>Reconciliation A/c</b>	120	0	12	(5)	(4)	-99.96	21673.05	-22.53
<b>7</b>	<b>Profit &amp; Loss A/c</b>	1,805	984	1,071	664	957	-45.45	8.84	44.16
	<b>TOTAL</b>	<b>112,543</b>	<b>126,746</b>	<b>126,679</b>	<b>146,565</b>	<b>152,040</b>	<b>12.62</b>	<b>-0.05</b>	<b>3.74</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	23,704	24,269	16,607	13,812	19,655	2.38	-31.57	42.30
	a. Cash Balance	1,435	1,897	1,438	1,524	1,588	32.21	-24.21	4.25
	Nepalese Notes & Coins	1,435	1,897	1,438	1,524	1,588	32.22	-24.21	4.25
	Foreign Currency	0	0	0	0	0	-16.14	-37.48	399.33
	b. Bank Balance	12,603	12,727	6,977	7,045	9,906	0.99	-45.18	40.61
	1. In Nepal Rastra Bank	3,253	4,126	3,538	3,259	3,414	26.84	-14.25	4.76
	2. "A"Class Licensed Institution	5,123	6,514	1,959	2,188	4,434	27.16	-69.93	102.68
	3. Other Financial Ins.	4,227	2,087	1,480	1,598	2,058	-50.62	-29.09	28.75
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,666	9,644	8,193	5,244	8,160	-0.23	-15.05	55.62
<b>2</b>	<b>INVESTMENTS</b>	3,881	8,072	20,536	20,392	22,186	107.97	154.42	8.80
	a. Govt. Securities	3,858	8,072	20,536	20,392	22,186	109.23	154.42	8.80
	b. Others	24	-	-	-	-	-100.00	0.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2,357	2,683	3,698	3,524	2,875	13.86	37.79	-18.42
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	68,738	75,284	71,536	91,806	86,303	9.52	-4.98	-5.99
	<b>4.1 LOANS &amp; ADVANCES</b>	68,738	75,284	71,536	91,806	86,303	9.52	-4.98	-5.99
	a. Private Sector	66,133	71,499	65,795	86,060	81,645	8.11	-7.98	-5.13
	b. Financial Institutions	2,605	3,785	5,742	5,746	4,658	45.31	51.69	-18.93
	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	2,512	2,771	30.01	-23.36	10.31
<b>7</b>	<b>OTHER ASSETS</b>	11,111	12,986	11,657	13,811	17,646	16.88	-10.23	27.76
	a. Accrued Interests	7,722	10,938	9,061	11,367	15,306	41.65	-17.16	34.65
	b. Others	3,389	2,048	2,597	2,444	2,340	-39.56	26.78	-4.27
<b>8</b>	<b>Expenses not Written off</b>	2	3	100	1	-	13.23	3834.00	-100.00
<b>9</b>	<b>Non Banking Assets</b>	537	533	468	651	599	-0.80	-12.08	-7.88
<b>10</b>	<b>Reconciliation Account</b>	121	4	2	1	(0)	-96.44	-56.22	-118.37
<b>11</b>	<b>Profit &amp; Loss A/c</b>	66	279	55	54	6	320.12	-80.35	-88.17
	<b>TOTAL</b>	<b>112,543</b>	<b>126,746</b>	<b>126,679</b>	<b>146,565</b>	<b>152,040</b>	<b>12.62</b>	<b>-0.05</b>	<b>3.74</b>

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

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% 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	299,227	330,008	9.82	-3.70	10.29
1.1 Deposit Liabilities	208,274	227,205	215,183	278,069	305,976	9.09	-5.29	10.04
1.1.1 Saving A/c	48,102	53,627	43,601	69,272	76,032	11.49	-18.70	9.76
1.1.2 Fixed A/c	143,530	157,021	166,935	203,320	223,748	9.40	6.31	10.05
1.1.2.1 Upto 3 Months Fixed A/c	8,211	7,335	6,631	9,727	11,092	-10.68	-9.59	14.04
1.1.2.2 3 to 6 Months fixed A/c	10,806	18,168	18,574	28,288	31,919	68.14	2.23	12.84
1.1.2.3 6 Months to 1 Year Fixed A/c	72,244	74,620	69,135	88,489	99,440	3.29	-7.35	12.38
1.1.2.4 Above 1 Year	52,269	56,898	72,595	76,816	81,297	8.86	27.59	5.83
1.1.3 Call Deposit	16,374	16,291	4,443	5,394	6,111	-0.51	-72.73	13.29
1.1.4 Certificate of Deposits	268	266	204	82	85	-0.75	-23.26	3.16
1.2 Others	3,855	5,746	9,158	21,158	24,032	49.04	59.39	13.59
<b>2 Commission/Fee Expense</b>	1,668	1,695	1,735	2,414	3,121	1.59	2.36	29.31
<b>3 Employees Expenses</b>	39,312	42,145	48,174	47,722	53,727	7.21	14.30	12.58
<b>4 Office Operating Expenses</b>	29,456	32,395	33,544	34,088	38,326	9.98	3.55	12.43
<b>5 Exchange Fluctuation Loss</b>	35	6	1	149	105	-83.89	-74.82	-29.50
5.1 Due to Change in Exchange Rates	26	5	1	40	34	-81.86	-74.17	-15.50
5.2 Due to Foreign Currency Transactions	9	1	0	109	71	-89.93	-78.28	-34.62
<b>6 Non-Operating Expenses</b>	164	463	89	214	369	182.54	-80.71	72.45
<b>7. Provision for Risk</b>	19,852	33,869	39,014	23,986	25,497	70.61	15.19	6.30
7.1 Loan loss Provision	19,032	33,522	38,874	23,930	25,367	76.13	15.96	6.01
7.1.1 General Loan loss Provision	8,358	17,257	25,113	12,467	12,849	106.46	45.52	3.06
7.1.1.1 Pass Loan Loss Provision	6,457	10,921	21,235	8,822	8,873	69.12	94.45	0.58
7.1.1.2 Watch List Provision	1,901	6,336	3,878	3,645	3,976	233.29	-38.80	9.07
7.1.2 Special Loan Loss Provision	9,623	15,094	13,440	10,430	12,088	56.86	-10.96	15.89
7.1.3 Additional Loan Loss Provision	1,051	1,171	321	1,032	430	11.40	-72.60	-58.31
7.2. Provision for Non-Banking Assets	481	124	48	13	13	-74.23	-60.90	-0.80
7.3. Provision for Loss on Investment	147	92	3	16	98	-37.32	-96.39	495.00
7.4. Provision for Loss of Other Assets	191	131	88	26	19	-31.35	-32.93	-27.92
<b>8 Loan Written Off</b>	917	411	814	405	1,607	-55.19	97.97	296.47
<b>9 Provision for Staff Bonus</b>	8,857	7,499	9,238	10,010	11,766	-15.33	23.20	17.54
<b>10 Provision for Income Tax</b>	30,505	24,783	30,913	31,210	34,273	-18.76	24.73	9.81
<b>11 Others</b>	21	36	248	2	7	74.69	593.60	175.29
<b>12 Net Profit</b>	74,230	58,924	71,306	73,676	83,438	-20.62	21.01	13.25
<b>TOTAL EXPENSES</b>	<b>417,146</b>	<b>435,177</b>	<b>459,417</b>	<b>523,105</b>	<b>582,244</b>	<b>4.32</b>	<b>5.57</b>	<b>11.31</b>
<b>Income</b>								
<b>1. Interest Income</b>	359,820	378,136	372,972	460,074	509,366	5.09	-1.37	10.71
1.1. On Loans and Advance	335,598	350,654	342,440	421,458	464,186	4.49	-2.34	10.14
1.2. On Investment	13,247	19,023	25,974	33,629	38,306	43.60	36.54	13.91
1.2.1 Government Bonds	11,868	17,635	23,335	30,295	35,010	48.59	32.33	15.56
1.2.2 Foreign Bonds	195	109	215	312	341	-44.25	97.64	9.51
1.2.3 NRB Bonds	620	1,038	589	702	343	67.49	-43.27	-51.10
1.2.4 Deventure & Bonds	565	242	1,835	2,320	2,612	-57.16	658.86	12.58
1.3 Agency Balance	1,064	640	169	148	174	-39.84	-73.59	17.68
1.4 On Call Deposit	6,394	4,459	1,193	1,155	1,460	-30.26	-73.23	26.34
1.5 Others	3,517	3,360	3,196	3,684	5,239	-4.46	-4.90	42.23
<b>2. Comission &amp; Discount</b>	18,694	19,439	24,942	24,838	27,259	3.99	28.31	9.75
2.1 Bills Purchase & Discount	218	194	228	228	310	-11.04	17.68	35.83
2.2 Comission	15,685	15,925	20,920	20,947	22,861	1.53	31.37	9.14
2.3 Others	2,791	3,321	3,794	3,663	4,088	18.98	14.24	11.60
<b>3 Income From Exchange Fluctuation</b>	10,506	10,780	10,913	7,978	8,121	2.61	1.23	1.79
3.1 Due to Change in Exchange Rate	1,182	1,320	1,343	1,014	1,029	11.70	1.77	1.45
3.2 Due to Foreign Currency Trans.	9,324	9,461	9,569	6,964	7,092	1.46	1.15	1.84
<b>4 Other Operating Income</b>	15,376	11,434	16,789	11,594	12,504	-25.64	46.84	7.85
<b>5 Non Operating Income</b>	792	2,353	8,176	3,263	3,584	196.94	247.49	9.83
<b>6 Provision Written Back</b>	10,302	12,606	24,835	14,295	20,530	22.36	97.02	43.62
<b>7 Recovery from Written off Loan</b>	995	449	760	718	669	-54.88	69.26	-6.83
<b>8 Income from Extra Ordinary Expenses</b>	635	(98)	12	144	156	-115.50	-111.72	8.58
<b>9 Net Loss</b>	26	79	19	202	56	203.28	-75.98	-72.21
<b>TOTAL INCOME</b>	<b>417,146</b>	<b>435,177</b>	<b>459,417</b>	<b>523,105</b>	<b>582,244</b>	<b>4.32</b>	<b>5.57</b>	<b>11.31</b>

**Profit and Loss Statement of Commercial Banks**

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% 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	258,928	284,750	12.99	-2.79	9.97
1.1 Deposit Liabilities	173,492	194,436	185,438	239,185	262,357	12.07	-4.63	9.69
1.1.1 Saving A/c	38,239	45,353	37,545	61,472	67,417	18.60	-17.22	9.67
1.1.2 Fixed A/c	122,507	135,903	143,928	173,234	189,890	10.93	5.91	9.61
1.1.2.1 Upto 3 Months Fixed A/c	6,916	4,900	4,762	5,380	6,100	-29.14	-2.82	13.39
1.1.2.2 3 to 6 Months fixed A/c	9,377	15,244	14,410	22,981	25,966	62.57	-5.47	12.99
1.1.2.3 6 Months to 1 Year Fixed A/c	59,650	65,454	58,342	73,281	82,295	9.73	-10.87	12.30
1.1.2.4 Above 1 Year	46,565	50,304	66,414	71,592	75,530	8.03	32.02	5.50
1.1.3 Call Deposit	12,478	12,915	3,760	4,398	4,966	3.50	-70.89	12.91
1.1.4 Certificate of Deposits	268	266	204	82	85	-0.75	-23.26	3.16
1.2 Others	3,519	5,561	8,971	19,742	22,393	58.00	61.33	13.43
<b>2 Commission/Fee Expense</b>	1,663	1,678	1,693	2,360	3,057	0.92	0.90	29.53
<b>3 Employees Expenses</b>	33,900	36,655	42,824	42,220	47,172	8.13	16.83	11.73
<b>4 Office Operating Expenses</b>	24,478	27,815	29,235	29,629	33,086	13.64	5.10	11.67
<b>5 Exchange Fluctuation Loss</b>	22	-	0	148	104	-100.00	0.00	-29.62
5.1 Due to Change in Exchange Rates	14	-	0	39	33	-100.00	0.00	-15.68
5.2 Due to Foreign Currency Transactions	9	-	-	109	71	-100.00	0.00	-34.62
<b>6 Non-Operatiing Expenses</b>	156	458	78	158	312	194.30	-83.03	97.82
<b>7. Provision for Risk</b>	16,833	28,699	32,424	20,551	21,637	70.49	12.98	5.28
7.1 Loan loss Provision	16,382	28,485	32,326	20,533	21,538	73.89	13.48	4.90
7.1.1 General Loan loss Provision	6,774	14,922	21,420	10,683	11,093	120.28	43.54	3.83
7.1.1.1 Pass Loan Loss Provision	5,223	10,150	18,516	7,727	7,625	94.34	82.43	-1.32
7.1.1.2 Watch List Provision	1,552	4,772	2,904	2,956	3,468	207.60	-39.15	17.31
7.1.2 Special Loan Loss Provision	8,592	12,531	10,732	8,838	10,019	45.85	-14.36	13.36
7.1.3 Additional Loan Loss Provision	1,015	1,032	174	1,012	427	1.65	-83.14	-57.82
7.2. Provision for Non-Banking Assets	263	-	7	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	4	91	3	16	95	2060.20	-96.73	484.04
7.4. Provision for Loss of Other Assets	185	122	88	2	3	-34.01	-27.64	87.32
<b>8 Loan Written Off</b>	868	385	708	334	1,489	-55.67	83.94	345.80
<b>9 Provision for Staff Bonus</b>	7,625	6,917	8,146	9,001	10,673	-9.29	17.77	18.57
<b>10 Provision for Income Tax</b>	26,928	22,858	27,592	28,069	30,803	-15.11	20.71	9.74
<b>11 Others</b>	15	33	248	2	7	127.43	649.25	170.67
<b>12 Net Profit</b>	65,216	54,351	63,374	66,077	74,801	-16.66	16.60	13.20
<b>TOTAL EXPENSES</b>	<b>354,715</b>	<b>379,846</b>	<b>400,732</b>	<b>457,477</b>	<b>507,892</b>	<b>7.08</b>	<b>5.50</b>	<b>11.02</b>
<b>Income</b>								
<b>1. Interest Income</b>	304,367	328,666	326,157	400,627	442,405	7.98	-0.76	10.43
1.1. On Loans and Advance	285,281	305,723	298,351	366,063	402,230	7.17	-2.41	9.88
1.2. On Investment	12,684	17,963	23,895	30,567	34,586	41.62	33.02	13.15
1.2.1 Government Bonds	11,439	16,712	21,509	27,604	31,700	46.09	28.71	14.84
1.2.2 Foreign Bonds	195	109	215	312	341	-44.25	97.64	9.51
1.2.3 NRB Bonds	491	930	398	393	1	89.33	-57.24	-99.74
1.2.4 Deventure & Bonds	559	213	1,774	2,259	2,544	-61.95	733.94	12.62
1.3 Agency Balance	878	639	169	145	171	-27.26	-73.54	18.09
1.4 On Call Deposit	2,190	1,127	691	630	673	-48.52	-38.75	6.73
1.5 Others	3,334	3,214	3,051	3,222	4,745	-3.58	-5.08	47.29
<b>2. Comission &amp; Discount</b>	18,058	18,463	23,473	23,703	25,927	2.24	27.14	9.38
2.1 Bills Purchase & Discount	218	194	228	228	310	-11.04	17.68	35.83
2.2 Comission	15,267	15,407	20,103	20,326	21,943	0.92	30.48	7.96
2.3 Others	2,573	2,862	3,142	3,149	3,674	11.23	9.78	16.69
<b>3 Income From Exchange Fluctuation</b>	10,475	10,720	10,900	7,946	8,083	2.34	1.68	1.72
3.1 Due to Change in Exchange Rate	1,172	1,293	1,344	1,015	1,028	10.36	3.93	1.32
3.2 Due to Foreign Currency Trans.	9,303	9,427	9,556	6,932	7,055	1.33	1.37	1.78
<b>4 Other Operating Income</b>	11,744	9,346	12,990	9,567	10,325	-20.42	38.99	7.92
<b>5 Non Operating Income</b>	509	1,859	5,901	2,840	3,087	264.92	217.41	8.67
<b>6 Provision Written Back</b>	8,057	10,461	20,596	11,987	17,299	29.84	96.88	44.31
<b>7 Recovery from Written off Loan</b>	847	431	706	662	611	-49.15	64.00	-7.73
<b>8 Income from Extra Ordinary Expenses</b>	658	(100)	8	144	156	-115.25	-108.46	8.58
<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>457,477</b>	<b>507,892</b>	<b>7.08</b>	<b>5.50</b>	<b>11.02</b>

**Profit and Loss Statement of Development Banks**

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2019	2020	2021	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	28,665	25,608	24,027	33,126	37,191	-10.66	-6.18	12.27
1.1 Deposit Liabilities	28,433	25,519	23,915	32,010	35,908	-10.25	-6.29	12.18
1.1.1 Saving A/c	8,006	6,462	4,871	6,396	7,117	-19.29	-24.63	11.28
1.1.2 Fixed A/c	16,780	16,342	18,531	24,775	27,825	-2.61	13.39	12.31
1.1.2.1 Upto 3 Months Fixed A/c	1,159	2,121	1,531	3,748	4,324	83.05	-27.80	15.38
1.1.2.2 3 to 6 Months fixed A/c	1,210	2,524	3,583	4,670	5,239	108.68	41.94	12.17
1.1.2.3 6 Months to 1 Year Fixed A/c	9,967	6,517	8,890	12,889	14,318	-34.62	36.41	11.08
1.1.2.4 Above 1 Year	4,445	5,180	4,527	3,468	3,944	16.54	-12.61	13.74
1.1.3 Call Deposit	3,646	2,715	513	840	967	-25.54	-81.10	15.14
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	232	89	112	1,116	1,282	-61.55	25.95	14.95
<b>2 Commission/Fee Expense</b>	-	16	42	53	63	0.00	162.17	18.16
<b>3 Employees Expenses</b>	4,474	4,354	4,341	4,392	5,225	-2.67	-0.30	18.98
<b>4 Office Operating Expenses</b>	4,070	3,590	3,441	3,467	4,096	-11.80	-4.15	18.13
<b>5 Exchange Fluctuation Loss</b>	13	6	1	1	1	-55.51	-75.47	-5.75
5.1 Due to Change in Exchange Rates	13	5	1	1	1	-62.20	-74.95	-5.75
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	30	30	-56.01	256.13	0.01
<b>7. Provision for Risk</b>	2,088	3,878	5,678	2,765	3,329	85.77	46.42	20.39
7.1 Loan loss Provision	1,906	3,807	5,636	2,731	3,301	99.79	48.05	20.88
7.1.1 General Loan loss Provision	1,332	1,863	3,312	1,365	1,459	39.86	77.76	6.82
7.1.1.1 Pass Loan Loss Provision	1,057	716	2,468	789	1,028	-32.22	244.62	30.25
7.1.1.2 Watch List Provision	276	1,147	845	576	431	315.98	-26.39	-25.26
7.1.2 Special Loan Loss Provision	565	1,868	2,314	1,365	1,840	230.83	23.83	34.80
7.1.3 Additional Loan Loss Provision	9	75	10	-	2	786.22	-86.38	0.00
7.2. Provision for Non-Banking Assets	120	66	42	10	10	-45.27	-36.73	0.00
7.3. Provision for Loss on Investment	62	0	0	-	2	-99.26	-27.24	0.00
7.4. Provision for Loss of Other Assets	0	5	-	24	15	126788.62	-100.00	-36.65
<b>8 Loan Written Off</b>	4	4	14	33	36	10.39	272.70	9.85
<b>9 Provision for Staff Bonus</b>	1,052	473	828	892	987	-55.05	75.10	10.69
<b>10 Provision for Income Tax</b>	3,075	1,627	2,486	2,770	3,010	-47.09	52.83	8.67
<b>11 Others</b>	0	0	-	-	-	-98.52	-100.00	0.00
<b>12 Net Profit</b>	7,258	3,804	5,935	6,440	6,970	-47.59	56.04	8.24
<b>TOTAL EXPENSES</b>	<b>50,705</b>	<b>43,362</b>	<b>46,806</b>	<b>53,969</b>	<b>60,939</b>	<b>-14.48</b>	<b>7.94</b>	<b>12.92</b>
<b>Income</b>								
<b>1. Interest Income</b>	45,718	39,332	38,436	49,274	55,444	-13.97	-2.28	12.52
1.1. On Loans and Advance	41,784	36,071	36,443	46,326	51,703	-13.67	1.03	11.61
1.2. On Investment	434	781	1,525	2,193	2,732	79.87	95.21	24.59
1.2.1 Government Bonds	330	739	1,399	1,969	2,485	124.14	89.36	26.20
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	105	41	122	223	247	-60.45	195.11	10.45
1.2.4 Deventure & Bonds	-	1	4	1	1	0.00	286.52	24.38
1.3 Agency Balance	35	1	-	-	-	-96.39	-100.00	0.00
1.4 On Call Deposit	3,387	2,413	348	397	606	-28.76	-85.58	52.77
1.5 Others	79	67	119	359	403	-15.07	78.91	12.43
<b>2. Comission &amp; Discount</b>	554	915	1,273	919	1,051	65.23	39.02	14.37
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00
2.2 Comission	383	496	677	484	733	29.77	36.36	51.64
2.3 Others	171	419	596	435	317	144.36	42.17	-27.07
<b>3 Income From Exchange Fluctuation</b>	31	60	13	32	38	91.57	-79.13	17.98
3.1 Due to Change in Exchange Rate	10	26	(1)	(0)	1	164.75	-102.03	-349.87
3.2 Due to Foreign Currency Trans.	21	34	13	32	37	57.48	-61.19	13.68
<b>4 Other Operating Income</b>	2,995	1,504	2,257	1,561	1,684	-49.80	50.12	7.84
<b>5 Non Operating Income</b>	163	180	1,556	195	219	10.47	764.21	12.43
<b>6 Provision Written Back</b>	1,242	1,353	3,211	1,802	2,407	8.94	137.39	33.55
<b>7 Recovery from Written off Loan</b>	34	3	49	41	41	-90.09	1364.12	-0.01
<b>8 Income from Extra Ordinary Expenses</b>	(42)	-	-	-	-	-100.00	0.00	0.00
<b>9 Net Loss</b>	9	15	11	145	56	59.13	-25.97	-61.33
<b>TOTAL INCOME</b>	<b>50,705</b>	<b>43,362</b>	<b>46,806</b>	<b>53,969</b>	<b>60,939</b>	<b>-14.48</b>	<b>7.94</b>	<b>12.92</b>

**Profit and Loss Statement of Finance Companies**

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% 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	7,173	8,067	13.83	-19.61	12.46
1.1 Deposit Liabilities	6,349	7,250	5,830	6,873	7,710	14.18	-19.58	12.18
1.1.1 Saving A/c	1,856	1,811	1,185	1,405	1,498	-2.41	-34.58	6.63
1.1.2 Fixed A/c	4,243	4,777	4,476	5,311	6,033	12.58	-6.30	13.59
1.1.2.1 Upto 3 Months Fixed A/c	137	314	338	599	668	128.24	7.68	11.48
1.1.2.2 3 to 6 Months fixed A/c	219	400	581	637	714	82.44	45.37	12.17
1.1.2.3 6 Months to 1 Year Fixed A/c	2,627	2,650	1,903	2,319	2,827	0.85	-28.19	21.94
1.1.2.4 Above 1 Year	1,259	1,414	1,654	1,756	1,823	12.30	17.02	3.81
1.1.3 Call Deposit	250	662	170	157	179	164.27	-74.38	14.06
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	104	96	75	300	357	-7.87	-21.92	18.83
<b>2 Commission/Fee Expense</b>	5	1	-	-	1	-85.02	-100.00	0.00
<b>3 Employees Expenses</b>	938	1,136	1,009	1,111	1,329	21.07	-11.23	19.69
<b>4 Office Operating Expenses</b>	909	990	868	992	1,143	8.96	-12.36	15.27
<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	26	27	71.02	-85.43	3.17
<b>7. Provision for Risk</b>	931	1,293	911	670	532	38.84	-29.52	-20.64
7.1 Loan loss Provision	745	1,229	911	667	528	64.98	-25.88	-20.73
7.1.1 General Loan loss Provision	252	471	381	419	298	87.08	-19.23	-28.86
7.1.1.1 Pass Loan Loss Provision	178	55	252	306	221	-69.22	358.80	-27.93
7.1.1.2 Watch List Provision	74	416	129	113	77	464.72	-69.01	-31.39
7.1.2 Special Loan Loss Provision	466	694	394	227	228	49.06	-43.28	0.68
7.1.3 Additional Loan Loss Provision	27	64	137	21	2	132.79	114.82	-90.54
7.2. Provision for Non-Banking Assets	98	58	-	3	3	-40.78	-100.00	-3.10
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	-	-	-	-26.58	-100.00	0.00
<b>8 Loan Written Off</b>	46	22	92	38	81	-51.09	308.77	113.03
<b>9 Provision for Staff Bonus</b>	180	109	264	117	106	-39.31	142.33	-9.93
<b>10 Provision for Income Tax</b>	502	298	834	371	460	-40.59	179.80	24.08
<b>11 Others</b>	6	3	-	-	0	-52.71	-100.00	0.00
<b>12 Net Profit</b>	1,755	770	1,996	1,159	1,666	-56.14	159.33	43.67
<b>TOTAL EXPENSES</b>	<b>11,726</b>	<b>11,969</b>	<b>11,879</b>	<b>11,658</b>	<b>13,413</b>	<b>2.07</b>	<b>-0.75</b>	<b>15.05</b>
<b>Income</b>								
<b>1. Interest Income</b>	9,734	10,138	8,379	10,173	11,517	4.14	-17.34	13.21
1.1. On Loans and Advance	8,533	8,861	7,645	9,069	10,253	3.84	-13.72	13.06
1.2. On Investment	129	279	554	868	988	116.63	98.59	13.78
1.2.1 Government Bonds	99	184	427	722	826	85.24	131.97	14.37
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	24	67	69	86	95	179.14	3.64	11.04
1.2.4 Deventure & Bonds	5	28	58	60	67	413.40	104.85	10.62
1.3 Agency Balance	151	-	-	3	3	-100.00	0.00	0.00
1.4 On Call Deposit	817	919	155	129	181	12.48	-83.13	40.97
1.5 Others	105	79	25	103	91	-24.70	-67.95	-12.10
<b>2. Comission &amp; Discount</b>	82	61	196	216	281	-25.70	221.90	29.83
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	35	21	140	137	184	-40.04	559.38	34.67
2.3 Others	47	40	56	79	96	-14.80	41.30	21.46
<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	465	496	-8.27	164.08	6.56
<b>5 Non Operating Income</b>	120	314	719	228	278	161.61	129.12	22.06
<b>6 Provision Written Back</b>	1,003	792	1,027	505	825	-21.12	29.81	63.24
<b>7 Recovery from Written off Loan</b>	114	15	4	14	16	-86.91	-70.13	15.36
<b>8 Income from Extra Ordinary Expenses</b>	19	2	3	-	-	-89.16	51.06	0.00
<b>9 Net Loss</b>	17	64	8	57	-	282.36	-87.39	-100.00
<b>TOTAL INCOME</b>	<b>11,726</b>	<b>11,969</b>	<b>11,879</b>	<b>11,658</b>	<b>13,413</b>	<b>2.07</b>	<b>-0.75</b>	<b>15.05</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-June	Mid-July	% 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	336,585	336,187	20.31	44.17	-0.12
Fishery Related	4,216	5,490	8,956	13,161	13,234	30.24	63.13	0.55
Mining Related	7,313	6,454	8,685	8,556	8,789	-11.75	34.58	2.72
Agriculture, Forestry & Beverage Production Related	510,038	563,969	686,582	744,646	733,900	10.57	21.74	-1.44
Construction	309,417	347,420	414,030	207,438	190,196	12.28	19.17	-8.31
Electricity, Gas and Water	126,594	161,972	207,797	240,537	246,839	27.95	28.29	2.62
Metal Products, Machinery & Electronic Equipment & Assemblage	37,076	46,073	62,562	76,620	72,472	24.27	35.79	-5.41
Transport, Communication and Public Utilities	93,129	97,603	97,505	101,031	100,909	4.80	-0.10	-0.12
Wholesaler & Retailer	615,309	662,828	837,582	958,800	947,619	7.72	26.36	-1.17
Finance, Insurance and Real Estate	233,847	252,638	337,170	375,734	375,243	8.04	33.46	-0.13
Hotel or Restaurant	122,122	148,657	183,908	198,714	200,494	21.73	23.71	0.90
Other Services	122,900	150,620	177,036	181,569	192,913	22.55	17.54	6.25
Consumption Loans	163,819	158,624	233,767	888,075	867,483	-3.17	47.37	-2.32
Local Government	1,569	1,583	1,539	1,133	1,125	0.89	-2.79	-0.67
Others	406,642	472,099	641,727	392,356	421,635	16.10	35.93	7.46
<b>TOTAL</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,724,955</b>	<b>4,709,039</b>	<b>12.16</b>	<b>27.76</b>	<b>-0.34</b>
<b>Productwise</b>								
Term Loan	562,527	718,480	932,079	1,143,671	1,196,841	27.72	29.73	4.65
Overdraft	455,716	488,596	634,300	714,551	718,773	7.22	29.82	0.59
Trust Receipt Loan / Import Loan	127,216	138,316	205,638	95,070	78,432	8.73	48.67	-17.50
Demand & Other Working Capital Loan	615,755	702,115	880,234	1,038,254	1,014,048	14.03	25.37	-2.33
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	237,959	252,542	298,258	339,191	337,799	6.13	18.10	-0.41
Real Estate Loan	146,991	163,480	183,538	223,787	228,255	11.22	12.27	2.00
Margin Nature Loan	45,417	50,410	106,282	87,589	80,508	10.99	110.84	-8.08
Hire Purchase Loan	180,957	174,058	160,657	164,651	157,162	-3.81	-7.70	-4.55
Deprived Sector Loan	177,390	201,610	293,414	338,798	335,623	13.65	45.54	-0.94
Bills Purchased	3,342	3,304	4,403	4,050	3,130	-1.14	33.28	-22.73
Other Product	358,628	373,101	473,944	575,343	558,470	4.04	27.03	-2.93
<b>Total</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,724,955</b>	<b>4,709,039</b>	<b>12.16</b>	<b>27.76</b>	<b>-0.34</b>
<b>Collateral wise</b>								
Gold and Silver	38,246	38,427	43,111	52,025	52,782	0.47	12.19	1.45
Government Securities	336	465	678	804	783	38.25	45.85	-2.57
Non Governmental Securities	35,873	39,776	87,213	66,862	61,272	10.88	119.26	-8.36
Fixed Deposit Receipts	24,099	20,041	29,313	62,089	64,221	-16.84	46.27	3.43
Own	23,569	19,704	29,081	61,820	64,006	-16.40	47.59	3.54
Other Licences Institutions	530	336	232	269	215	-36.49	-31.05	-20.14
Collateral of Properties	2,600,225	2,913,947	3,647,609	4,146,942	4,116,123	12.07	25.18	-0.74
Fixed Assets	2,206,624	2,489,020	3,118,968	3,564,529	3,538,076	12.80	25.31	-0.74
Current Assets	393,601	424,927	528,641	582,413	578,047	7.96	24.41	-0.75
Against security of Bill	23,281	33,694	47,628	22,641	19,623	44.73	41.35	-13.33
Domestic Bills	2,382	720	556	681	880	-69.78	-22.76	29.13
Foreign Bills	20,899	32,974	47,072	21,960	18,744	57.78	42.75	-14.65
Against Guarantee	100,601	110,038	181,603	201,150	195,088	9.38	65.04	-3.01
Government Guarantee	2,365	2,666	2,597	2,749	2,307	12.73	-2.61	-16.09
Institutional Guarantee	77,217	80,995	135,679	140,671	136,841	4.89	67.52	-2.72
Personal Guarantee	5,846	9,330	26,424	38,216	37,037	59.59	183.23	-3.08
Collective Guarantee	7,398	8,340	8,130	7,814	7,418	12.72	-2.51	-5.07
International Rated Foreign Bank's Guarantee	1,662	1,901	1,783	1,527	1,509	14.39	-6.20	-1.18
Other Guarantee	6,112	6,806	6,990	10,173	9,977	11.35	2.70	-1.93
Credit Card	1,670	1,748	2,152	3,646	3,521	4.62	23.15	-3.42
Others	87,565	107,877	133,439	168,796	195,625	23.20	23.70	15.89
<b>Total</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,724,955</b>	<b>4,709,039</b>	<b>12.16</b>	<b>27.76</b>	<b>-0.34</b>

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

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% 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	297,745	299,987	26.87	45.18	0.75
Fishery Related	3,427	4,751	7,816	11,589	11,666	38.66	64.51	0.66
Mining Related	6,887	6,218	8,258	8,148	8,386	-9.71	32.81	2.92
Agriculture, Forestry & Beverage Production Related	483,686	540,111	661,515	714,350	703,432	11.67	22.48	-1.53
Construction	251,365	295,117	355,404	168,434	154,723	17.41	20.43	-8.14
Electricity, Gas and Water	119,658	156,730	202,483	233,772	239,756	30.98	29.19	2.56
Metal Products, Machinery & Electronic Equipment & Assemblage	32,235	42,906	59,823	74,105	69,958	33.10	39.43	-5.60
Transport, Communication and Public Utilities	63,602	75,379	78,828	82,733	82,970	18.52	4.58	0.29
Wholesaler & Retailer	550,845	605,155	763,650	875,866	866,464	9.86	26.19	-1.07
Finance, Insurance and Real Estate	200,565	222,515	287,621	318,394	315,353	10.94	29.26	-0.96
Hotel or Restaurant	105,954	133,795	164,941	174,427	175,638	26.28	23.28	0.69
Other Services	109,323	137,370	163,684	166,083	177,350	25.65	19.16	6.78
Consumption Loans	137,464	137,969	205,358	787,666	757,464	0.37	48.84	-3.83
Local Government	1,513	1,539	1,492	1,086	1,081	1.72	-3.04	-0.45
Others	299,952	377,177	513,833	277,639	311,215	25.75	36.23	12.09
<b>TOTAL</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,192,038</b>	<b>4,175,443</b>	<b>16.24</b>	<b>28.01</b>	<b>-0.40</b>
<b>Productwise</b>								
Term Loan	477,035	623,349	800,512	992,490	1,048,407	30.67	28.42	5.63
Overdraft	374,792	421,257	548,651	613,738	619,856	12.40	30.24	1.00
Trust Receipt Loan / Import Loan	127,214	138,308	205,627	95,037	78,389	8.72	48.67	-17.52
Demand & Other Working Capital Loan	598,418	684,538	856,327	1,013,847	989,680	14.39	25.10	-2.38
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	186,651	208,419	248,988	281,439	279,106	11.66	19.47	-0.83
Real Estate Loan	118,860	141,435	159,139	195,620	199,641	18.99	12.52	2.06
Margin Nature Loan	35,571	41,345	90,921	71,714	64,819	16.23	119.91	-9.61
Hire Purchase Loan	141,826	144,991	134,893	138,168	131,340	2.23	-6.96	-4.94
Deprived Sector Loan	142,088	169,090	239,728	283,014	279,646	0.00	0.00	-1.19
Bills Purchased	3,339	3,304	4,403	4,050	3,130	-1.05	33.28	-22.73
Other Product	292,199	327,553	427,751	502,922	481,430	12.10	30.59	-4.27
<b>Total</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,192,038</b>	<b>4,175,443</b>	<b>16.24</b>	<b>28.01</b>	<b>-0.40</b>
<b>Collateral wise</b>								
Gold and Silver	31,871	34,208	38,492	47,138	47,816	7.33	12.52	1.44
Government Securities	298	445	670	748	722	49.12	50.59	-3.49
Non Governmental Securities	27,631	31,998	73,593	53,252	47,841	15.80	130.00	-10.16
Fixed Deposit Receipts	18,896	16,803	24,777	47,705	49,275	-11.07	47.45	3.29
Own	18,366	16,467	24,545	47,436	49,060	-10.34	49.06	3.42
Other Licences Institutions	530	336	232	269	215	-36.49	-31.05	-20.14
Collateral of Properties	2,236,454	2,598,788	3,269,848	3,706,210	3,673,792	16.20	25.82	-0.87
Fixed Assets	1,843,001	2,174,097	2,741,246	3,123,848	3,095,794	17.97	26.09	-0.90
Current Assets	393,453	424,691	528,603	582,362	577,997	7.94	24.47	-0.75
Against security of Bill	23,279	33,694	47,626	22,641	19,623	44.74	41.35	-13.33
Domestic Bills	2,380	720	555	681	880	-69.77	-22.94	29.13
Foreign Bills	20,899	32,974	47,072	21,960	18,744	57.78	42.75	-14.65
Against Guarantee	80,168	87,681	130,550	149,137	142,452	9.37	48.89	-4.48
Government Guarantee	2,267	2,196	2,523	2,679	2,237	-3.14	14.91	-16.50
Institutional Guarantee	65,753	69,941	105,184	111,150	106,032	6.37	50.39	-4.60
Personal Guarantee	4,146	6,704	12,905	22,543	21,700	61.71	92.49	-3.74
Collective Guarantee	474	398	1,299	1,174	1,103	-16.21	226.82	-6.07
International Rated Foreign Bank's Guarantee	1,662	1,698	1,783	1,527	1,509	2.14	5.05	-1.18
Other Guarantee	5,865	6,744	6,855	10,063	9,870	14.98	1.65	-1.91
Credit Card	1,670	1,748	2,152	3,646	3,521	4.62	23.15	-3.42
Others	77,725	98,224	129,231	161,561	190,401	26.37	31.57	17.85
<b>Total</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,192,038</b>	<b>4,175,443</b>	<b>16.24</b>	<b>28.01</b>	<b>-0.40</b>

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

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% 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	32,587	29,913	-14.51	45.74	-8.21
Fishery Related	723	677	1,008	1,345	1,341	-6.37	48.90	-0.31
Mining Related	361	178	364	305	302	-50.63	104.18	-0.86
Agriculture, Forestry & Beverage								
Production Related	23,263	20,325	21,688	25,992	26,206	-12.63	6.71	0.82
Construction	48,633	42,472	49,017	34,229	31,622	-12.67	15.41	-7.62
Electricity, Gas and Water	6,597	4,891	5,116	6,147	6,488	-25.86	4.60	5.55
Metal Products, Machinery & Electronic								
Equipment & Assemblage	3,610	2,150	2,141	1,724	1,751	-40.43	-0.42	1.58
Transport, Communication and Public								
Utilities	24,873	17,516	15,054	14,174	13,921	-29.58	-14.06	-1.79
Wholesaler & Retailer	55,398	46,826	61,627	70,336	68,458	-15.47	31.61	-2.67
Finance, Insurance and Real Estate	25,994	21,802	39,227	46,343	47,742	-16.13	79.93	3.02
Hotel or Restaurant	13,522	11,734	15,863	19,922	20,443	-13.22	35.19	2.62
Other Services	11,457	11,219	11,586	13,006	13,088	-2.08	3.27	0.63
Consumption Loans	21,569	15,664	23,284	72,680	81,687	-27.38	48.65	12.39
Local Government	23	11	11	11	8	-52.43	-0.30	-24.94
Others	87,479	73,157	110,457	102,642	98,812	-16.37	50.99	-3.73
<b>TOTAL</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>441,442</b>	<b>441,783</b>	<b>-16.81</b>	<b>33.53</b>	<b>0.08</b>
<b>Productwise</b>								
Term Loan	72,328	80,772	115,573	133,025	130,209	11.67	43.09	-2.12
Overdraft	76,191	60,457	78,746	89,233	87,233	-20.65	30.25	-2.24
Trust Receipt Loan / Import Loan	-	8	10	33	43	0.00	23.61	29.14
Demand & Other Working Capital Loan	11,710	11,989	17,949	17,385	17,812	2.38	49.71	2.46
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	42,448	35,073	41,221	46,869	48,705	-17.37	17.53	3.92
Real Estate Loan	20,965	14,628	17,446	19,365	18,717	-30.23	19.26	-3.35
Margin Nature Loan	7,600	6,446	12,528	11,878	11,773	-15.19	94.36	-0.88
Hire Purchase Loan	33,002	23,215	21,804	22,320	21,814	-29.66	-6.08	-2.27
Deprived Sector Loan	30,550	26,851	47,111	49,187	49,167	0.00	0.00	-0.04
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	50,368	27,699	31,041	52,148	56,310	-45.01	12.07	7.98
<b>Total</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>441,442</b>	<b>441,783</b>	<b>-16.81</b>	<b>33.53</b>	<b>0.08</b>
<b>Collateral wise</b>								
Gold and Silver	5,442	3,254	3,721	3,910	3,982	-40.20	14.35	1.84
Government Securities	18	-	3	7	6	-100.00	0.00	-5.67
Non Governmental Securities	7,484	6,341	11,972	10,860	10,741	-15.27	88.79	-1.10
Fixed Deposit Receipts	4,083	2,395	3,688	11,961	12,219	-41.33	53.95	2.16
Own	4,083	2,395	3,688	11,961	12,219	-41.33	53.95	2.16
Other Licences Institutions	-	-	-	0	-	0.00	0.00	-100.00
Collateral of Properties	310,078	257,303	319,268	366,126	367,503	-17.02	24.08	0.38
Fixed Assets	310,036	257,300	319,252	366,116	367,493	-17.01	24.08	0.38
Current Assets	42	3	16	10	9	-92.48	401.57	-2.49
Against security of Bill	1	-	1	0	-	-100.00	0.00	-100.00
Domestic Bills	1	-	1	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	0	-	0.00	0.00	-100.00
Against Guarantee	16,412	17,425	43,691	44,940	45,678	6.17	150.74	1.64
Government Guarantee	61	31	34	30	29	-49.31	9.04	-0.72
Institutional Guarantee	8,352	7,455	24,143	23,880	25,284	-10.74	223.86	5.88
Personal Guarantee	1,073	1,995	12,644	14,338	13,999	85.84	533.92	-2.37
Collective Guarantee	6,924	7,942	6,831	6,639	6,314	14.71	-13.99	-4.89
International Rated Foreign Bank's								
Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	2	40	53	51	73.27	1650.11	-3.41
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	1,648	421	1,086	3,638	1,654	-74.46	158.10	-54.54
<b>Total</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>441,442</b>	<b>441,783</b>	<b>-16.81</b>	<b>33.53</b>	<b>0.08</b>

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

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% 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	4,726	4,608	4,679	6,253	6,287	-2.51	1.55	0.54
Fishery Related	66	62	132	227	227	-5.88	113.16	-0.08
Mining Related	65	58	64	103	101	-11.86	10.30	-1.99
Agriculture, Forestry & Beverage								
Production Related	3,088	3,533	3,379	4,303	4,263	14.41	-4.37	-0.94
Construction	9,419	9,830	9,609	4,775	3,851	4.37	-2.25	-19.34
Electricity, Gas and Water	339	352	198	618	595	3.75	-43.78	-3.76
Metal Products, Machinery & Electronic								
Equipment & Assemblage	1,230	1,016	598	791	762	-17.38	-41.17	-3.64
Transport, Communication and Public								
Utilities	4,654	4,708	3,623	4,124	4,018	1.16	-23.05	-2.58
Wholesaler & Retailer	9,067	10,847	12,305	12,598	12,697	19.63	13.45	0.79
Finance, Insurance and Real Estate	7,288	8,322	10,322	10,997	12,149	14.18	24.03	10.48
Hotel or Restaurant	2,647	3,128	3,104	4,365	4,413	18.18	-0.76	1.09
Other Services	2,119	2,032	1,766	2,480	2,475	-4.15	-13.07	-0.22
Consumption Loans	4,786	4,991	5,125	27,729	28,332	4.29	2.68	2.17
Local Government	33	33	36	36	36	0.00	7.85	0.00
Others	19,210	21,765	17,438	12,075	11,608	13.30	-19.88	-3.87
<b>TOTAL</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>91,475</b>	<b>91,813</b>	<b>9.52</b>	<b>-3.86</b>	<b>0.37</b>
<b>Productwise</b>								
Term Loan	13,163	14,359	15,994	18,156	18,225	9.08	11.39	0.38
Overdraft	4,733	6,881	6,903	11,580	11,684	45.39	0.31	0.90
Trust Receipt Loan / Import Loan	1	-	-	-	-	-100.00	0.00	0.00
Demand & Other Working Capital Loan	5,628	5,588	5,957	7,022	6,555	-0.71	6.61	-6.65
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	8,861	9,051	8,048	10,883	9,988	2.15	-11.07	-8.22
Real Estate Loan	7,165	7,418	6,953	8,803	9,897	3.52	-6.26	12.43
Margin Nature Loan	2,246	2,619	2,833	3,997	3,915	16.62	8.15	-2.05
Hire Purchase Loan	6,128	5,851	3,960	4,163	4,007	-4.52	-32.32	-3.74
Deprived Sector Loan	4,752	5,669	6,575	6,597	6,811	0.00	0.00	3.24
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	16,061	17,849	15,153	20,273	20,730	11.13	-15.11	2.25
<b>Total</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>91,475</b>	<b>91,813</b>	<b>9.52</b>	<b>-3.86</b>	<b>0.37</b>
<b>Collateral wise</b>								
Gold and Silver	934	965	898	976	983	3.38	-6.90	0.69
Government Securities	20	20	5	49	55	-0.04	-76.37	11.97
Non Governmental Securities	758	1,437	1,648	2,750	2,690	89.60	14.70	-2.19
Fixed Deposit Receipts	1,120	842	849	2,423	2,727	-24.86	0.84	12.53
Own	1,120	842	849	2,423	2,727	-24.86	0.84	12.53
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	53,693	57,856	58,493	74,606	74,829	7.75	1.10	0.30
Fixed Assets	53,587	57,624	58,471	74,565	74,789	7.53	1.47	0.30
Current Assets	106	233	22	41	40	119.37	-90.53	-1.99
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	7,073	6,959	22.65	49.25	-1.61
Government Guarantee	37	440	40	40	40	1081.98	-90.95	0.00
Institutional Guarantee	3,112	3,599	6,352	5,641	5,525	15.64	76.50	-2.05
Personal Guarantee	627	631	875	1,335	1,338	0.63	38.68	0.24
Collective Guarantee	-	-	0	1	1	0.00	0.00	1.64
International Rated Foreign Bank's								
Guarantee	-	204	-	-	-	0.00	-100.00	0.00
Other Guarantee	245	60	95	57	55	-75.73	59.30	-2.87
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	8,192	9,232	3,122	3,597	3,571	12.69	-66.19	-0.74
<b>Total</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>91,475</b>	<b>91,813</b>	<b>9.52</b>	<b>-3.86</b>	<b>0.37</b>

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	FBL	NSBI	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	<b>35,789.22</b>	<b>28,269.03</b>	<b>52,583.69</b>	<b>30,187.54</b>	<b>15,834.54</b>	<b>19,590.45</b>	<b>15,582.79</b>	<b>20,148.14</b>	<b>16,011.72</b>	<b>14,715.80</b>	<b>20,650.26</b>	<b>12,780.19</b>	<b>17,585.22</b>
	a. Paid-up Capital	14,405.90	13,940.36	22,832.91	18,307.54	9,429.45	12,968.73	9,825.85	9,467.34	10,623.99	11,139.68	11,564.01	10,257.16	14,711.18
	b. Calls in Advance	-	1,000.00	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	6,135.57	9,739.92	12,778.16	6,760.06	4,784.01	4,853.96	3,059.38	5,311.84	3,237.46	2,143.94	3,734.01	2,728.06	1,964.37
	e. Share Premium	-	-	0.18	-	-	-	-	238.47	-	-	-	30.88	88.80
	f. Retained Earning	3,563.84	422.79	3,371.42	79.33	641.38	161.65	785.51	1,349.40	(16.72)	0.27	1,734.41	11.84	-
	g. Others Reserves Fund	11,683.92	3,165.96	13,601.02	5,040.62	979.70	1,606.12	1,912.04	3,781.10	2,166.99	1,431.92	3,617.84	(247.75)	820.87
2	<b>BORROWINGS</b>	<b>16,687.38</b>	<b>30,120.74</b>	<b>21,445.54</b>	<b>16,848.62</b>	<b>514.99</b>	<b>17,373.00</b>	<b>12,236.99</b>	<b>6,800.89</b>	<b>9,072.88</b>	<b>5,730.12</b>	<b>31,875.32</b>	<b>11,783.27</b>	<b>4,345.59</b>
	a. NRB	11,108.87	24,060.74	4,579.43	6,470.87	514.99	14,807.90	1,303.50	2,919.26	4,285.53	2,586.89	19,727.76	3,612.52	1,345.59
	b. Interbank Borrowing	-	3,500.00	8,100.00	552.75	-	-	4,467.40	-	-	-	1,395.30	1,400.00	-
	c. Foreign Banks and Fin. Ins.	-	-	2,559.00	3,825.00	-	-	3,837.00	2,556.00	3,190.00	-	-	1,278.00	-
	d. Other Financial Ins.	2,084.18	60.00	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	3,494.34	2,500.00	6,207.11	6,000.00	-	2,565.11	2,629.09	1,325.63	1,597.35	3,143.23	10,752.26	5,492.76	3,000.00
3	<b>DEPOSITS</b>	<b>197,154.63</b>	<b>259,380.61</b>	<b>329,570.89</b>	<b>186,212.24</b>	<b>101,945.58</b>	<b>171,487.94</b>	<b>119,658.16</b>	<b>173,472.26</b>	<b>110,961.93</b>	<b>141,508.14</b>	<b>294,977.42</b>	<b>148,697.88</b>	<b>182,962.19</b>
	a. Current	40,549.06	65,326.53	32,335.14	19,353.86	27,474.93	13,693.19	6,881.39	13,497.28	6,839.48	13,448.94	38,630.79	9,174.16	13,360.20
	Domestic	40,397.56	65,233.13	28,670.86	14,988.63	14,812.49	11,041.58	6,503.58	12,976.01	6,344.09	13,418.21	38,450.14	8,966.94	13,231.34
	Foreign	151.49	93.40	3,664.28	4,355.23	12,662.44	2,651.62	377.81	521.28	495.39	30.73	180.65	207.21	128.86
	b. Savings	71,552.53	115,687.31	90,361.42	49,762.16	33,478.54	42,519.60	37,017.03	51,759.34	27,216.97	27,823.48	78,703.55	41,793.45	34,891.97
	Domestic	71,534.81	115,681.77	87,340.54	48,569.66	29,824.92	41,340.23	36,811.57	51,657.28	27,040.32	27,786.23	78,657.60	41,729.68	34,720.56
	Foreign	17.72	5.54	3,020.88	1,192.50	3,653.62	1,179.37	205.46	102.06	176.65	37.25	45.96	63.77	171.40
	c. Fixed	69,106.16	62,407.62	175,352.57	92,547.93	31,600.97	99,661.53	68,648.00	88,296.62	65,463.98	81,623.18	162,523.01	84,464.01	118,547.96
	Domestic	69,087.03	62,380.00	173,883.52	92,491.90	31,196.14	95,176.12	68,609.63	88,237.69	65,436.95	80,242.88	162,362.24	79,487.05	115,416.54
	Foreign	19.13	27.62	1,469.05	56.02	404.83	4,485.41	38.37	58.94	27.04	1,380.30	160.77	4,976.97	3,131.41
	d. Call Deposits	14,365.39	14,475.20	25,339.16	19,349.41	7,176.43	11,690.75	4,034.82	15,507.14	9,747.86	13,103.39	14,829.32	10,801.23	14,715.58
	Domestic	14,365.06	14,364.80	21,583.39	13,332.90	3,448.02	8,911.46	3,903.81	13,614.01	9,539.67	12,007.20	14,775.75	9,758.53	13,842.21
	Foreign	0.33	110.40	3,755.77	6,016.51	3,728.41	2,779.28	131.01	1,893.14	208.19	1,096.20	53.57	1,042.70	873.37
	e. Others	1,581.49	1,483.94	1,182.61	5,198.88	2,214.71	3,922.87	3,076.93	4,411.87	1,693.64	5,509.15	290.76	2,465.03	1,446.49
	Domestic	1,446.26	1,483.03	6,159.89	3,974.76	2,011.97	3,048.85	2,426.48	4,411.30	1,285.30	5,507.94	282.96	2,456.00	1,446.49
	Foreign	135.23	0.91	22.71	1,224.11	202.74	874.02	650.45	0.58	408.34	1.21	7.80	9.04	-
4	<b>Bills Payable</b>	<b>19.60</b>	<b>366.18</b>	<b>135.93</b>	<b>-</b>	<b>159.80</b>	<b>16.09</b>	<b>266.37</b>	<b>105.85</b>	<b>43.63</b>	<b>11.64</b>	<b>189.99</b>	<b>645.79</b>	<b>17.24</b>
5	<b>Other Liabilities</b>	<b>11,384.41</b>	<b>19,903.41</b>	<b>16,567.35</b>	<b>30,977.45</b>	<b>5,519.27</b>	<b>7,206.80</b>	<b>9,273.61</b>	<b>23,779.52</b>	<b>6,063.28</b>	<b>7,019.99</b>	<b>53,938.84</b>	<b>4,446.05</b>	<b>15,855.77</b>
	1. Sundry Creditors	875.22	1,137.26	7,031.00	4,183.25	171.45	31.69	1,281.30	1,045.74	531.45	726.98	37,376.60	623.48	8,799.96
	2. Loan Loss Provision	4,798.93	6,483.20	7,354.16	5,237.52	1,611.03	2,921.97	2,443.31	2,540.47	3,198.80	3,537.70	5,088.99	2,296.51	3,675.48
	3. Interest Suspense a/c	-	6,593.43	-	1,022.30	24.05	-	314.56	43.84	-	-	-	-	118.94
	4. Others	5,710.26	5,689.52	2,182.19	20,534.38	3,712.75	4,253.15	5,234.43	20,149.47	2,333.03	2,755.32	11,473.25	1,407.11	3,380.32
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>514.38</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.60</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>3,266.09</b>	<b>5,214.25</b>	<b>4,972.76</b>	<b>4,086.38</b>	<b>2,269.86</b>	<b>2,482.14</b>	<b>1,638.28</b>	<b>2,546.06</b>	<b>1,810.28</b>	<b>2,022.22</b>	<b>4,525.42</b>	<b>2,160.90</b>	<b>2,835.23</b>
	<b>TOTAL Liabilities</b>	<b>264,301.33</b>	<b>343,768.59</b>	<b>425,276.15</b>	<b>268,312.23</b>	<b>126,244.04</b>	<b>218,156.43</b>	<b>158,656.20</b>	<b>226,854.32</b>	<b>143,963.72</b>	<b>171,007.91</b>	<b>406,157.26</b>	<b>180,514.09</b>	<b>223,601.24</b>
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	<b>6,639.38</b>	<b>24,302.66</b>	<b>22,675.03</b>	<b>15,983.73</b>	<b>18,177.08</b>	<b>13,222.23</b>	<b>14,763.10</b>	<b>21,481.48</b>	<b>10,964.26</b>	<b>18,074.84</b>	<b>22,353.70</b>	<b>12,517.40</b>	<b>13,161.52</b>
	a. Cash Balance	6,051.41	4,739.38	5,161.46	3,550.32	1,175.66	2,604.68	1,344.68	2,783.28	2,335.20	5,557.26	7,735.94	3,590.06	5,731.59
	Nepalese Notes & Coins	5,991.52	4,607.41	4,779.99	3,200.90	1,080.52	2,440.46	1,327.00	2,755.96	2,282.50	5,538.85	7,561.41	3,561.40	5,481.34
	Foreign Currency	59.89	131.97	381.48	349.41	95.14	164.22	17.68	27.32	52.71	18.41	174.53	28.66	250.25
	b. Bank Balance	587.97	18,171.26	16,832.77	11,030.91	4,306.51	9,339.04	6,318.05	15,398.20	8,228.90	12,517.58	14,617.76	8,927.34	7,429.93
	1. In Nepal Rastra Bank	-	16,423.32	12,705.61	5,493.39	3,352.39	7,133.56	4,614.13	11,105.03	5,569.15	8,340.29	12,459.72	6,047.35	5,474.63
	Domestic Currency	-	16,363.59	12,405.79	5,182.29	3,151.68	6,899.20	4,543.80	10,949.64	5,527.75	8,263.55	12,426.84	5,380.81	5,303.30
	Foreign Currency	-	59.72	299.82	311.10	200.71	234.36	70.33	155.39	41.14	76.74	32.88	66.54	171.32
	2. "A" Class Licensed Institution	106.06	372.25	219.63	606.46	47.97	-	284.59	297.21	229.38	2,130.93	1,168.89	656.75	487.99
	Domestic Currency	106.06	329.77	219.63	594.57	47.97	-	284.59	169.67	113.16	297.54	795.46	393.26	487.99
	Foreign Currency	-	42.48	-	11.89	-	-	-	127.54	116.22	1,833.40	373.44	263.50	-
	3. Other Financial Ins.	-	-	-	-	-	88.08	-	-	-	30.11	-	-	-
	4. In Foreign Banks	481.91	1,375.70	3,907.53	4,931.06	906.15	2,117.40	1,419.34	3,995.96	2,430.37	2,016.25	989.15	2,223.23	1,467.32
	c. Money at Call	-	1,392.02	680.79	1,402.50	12,694.90	1,278.50	7,100.37	3,300.00	400.15	-	-	-	-
	Domestic Currency	-	1,170.00	-	-	-	-	-	3,300.00	400.15	-	-	-	-
	Foreign Currency	-	222.02	680.79	1,402.50	12,694.90	1,278.50	7,100.37	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>38,705.79</b>	<b>57,847.51</b>	<b>55,362.12</b>	<b>40,502.00</b>	<b>7,405.08</b>	<b>31,246.65</b>	<b>22,971.21</b>	<b>36,919.01</b>	<b>16,981.46</b>	<b>16,434.06</b>	<b>52,652.62</b>	<b>23,418.27</b>	<b>20,849.93</b>
	a. Govt. Securities	38,705.79	57,847.51	54,370.23	40,502.00	7,405.08	31,246.65	22,971.21	36,919.01	16,981.46	16,434.06	52,652.62	23,418.27	20,849.93
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	991.89	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>4,031.92</b>	<b>6,663.37</b>	<b>15,884.27</b>	<b>13,761.35</b>	<b>6,384.85</b>	<b>9,136.26</b>	<b>499.44</b>	<b>5,986.06</b>	<b>4,077.41</b>	<b>1,873.64</b>	<b>4,893.90</b>	<b>5,968.95</b>	<b>14,155.66</b>
	a. Interbank Lending	-	-	1,050.00	-	500.00	-	-	-	-	1,009.12	-	-	8,129.06
	b. Non Residents	-	-	9,424.93	9,570.92	4,475.45	8,610.70	-	2,875.50	2,073.82	-	-	4,617.41	3,248.82
	c. Others	4,031.92	6,663.37											

S.N.	BFI Name	lavami	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL	Century
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	<b>15,456.78</b>	<b>18,695.73</b>	<b>31,059.56</b>	<b>31,941.91</b>	<b>18,395.31</b>	<b>23,872.79</b>	<b>14,574.40</b>	<b>23,617.90</b>	<b>19,845.82</b>	<b>20,142.50</b>	<b>10,654.94</b>	<b>10,817.30</b>
	a. Paid-up Capital	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	9,075.84	9,553.91
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	2,150.04	3,507.11	8,881.49	5,240.89	3,079.04	4,011.02	2,355.35	3,647.76	2,847.99	2,841.85	1,087.70	1,110.84
	e. Share Premium	-	-	-	-	136.13	-	-	-	-	207.85	-	-
	f. Retained Earning	298.59	164.28	1,216.93	69.82	(791.03)	44.34	4.71	212.34	1,579.41	3.34	38.77	4.98
	g. Others Reserves Fund	1,456.80	2,499.91	2,340.51	2,835.45	1,770.20	1,161.11	2,095.45	1,391.09	2,709.71	969.01	452.62	147.57
2	<b>BORROWINGS</b>	<b>12,980.29</b>	<b>39,951.76</b>	<b>39,806.08</b>	<b>24,692.90</b>	<b>15,272.63</b>	<b>14,584.17</b>	<b>15,081.54</b>	<b>26,954.42</b>	<b>22,540.80</b>	<b>41,004.60</b>	<b>5,866.50</b>	<b>5,110.28</b>
	a. NRB	2,569.07	24,965.10	9,670.32	13,982.62	11,070.25	4,556.14	7,285.54	5,545.08	16,083.28	26,281.43	2,866.50	2,910.28
	b. Interbank Borrowing	-	2,301.30	7,881.22	-	1,724.50	-	150.00	500.00	819.75	4,439.58	-	-
	c. Foreign Banks and Fin. Ins.	6,395.00	1,022.80	-	5,755.50	-	-	3,655.08	12,396.60	-	10,283.60	-	-
	d. Other Financial Ins.	-	-	1,778.33	456.29	-	882.51	-	600.80	-	-	-	-
	e. Bonds and Securities	4,016.22	11,662.56	20,476.21	4,498.50	2,477.88	9,145.52	3,990.93	7,911.94	5,637.77	-	3,000.00	2,200.00
3	<b>DEPOSITS</b>	<b>140,711.86</b>	<b>196,483.98</b>	<b>166,711.40</b>	<b>286,559.81</b>	<b>155,140.05</b>	<b>165,417.67</b>	<b>134,783.44</b>	<b>186,399.54</b>	<b>182,141.41</b>	<b>156,488.04</b>	<b>96,038.74</b>	<b>101,401.99</b>
	a. Current	8,005.09	11,611.38	26,314.83	18,633.23	7,550.37	8,591.63	10,328.87	10,565.55	21,160.32	10,635.91	3,612.69	5,810.11
	Domestic	7,434.30	11,211.32	26,178.30	18,077.93	6,961.72	8,413.94	8,518.17	10,158.07	20,749.44	9,443.42	3,576.62	5,740.12
	Foreign	570.79	400.06	136.53	555.30	588.66	177.69	1,810.70	407.48	410.88	1,192.48	36.07	69.99
	b. Savings	36,608.89	54,847.74	47,696.63	89,377.40	38,907.17	30,536.82	34,970.83	47,073.57	60,124.39	38,823.61	16,597.98	21,154.68
	Domestic	36,135.53	54,740.02	47,696.57	89,216.77	38,716.96	30,514.48	34,843.36	46,828.32	60,102.91	38,730.41	16,539.63	21,109.97
	Foreign	473.37	107.71	0.07	160.63	190.21	22.33	127.47	245.25	21.48	93.19	58.36	44.70
	c. Fixed	82,798.96	108,723.36	87,273.09	156,511.62	98,401.19	109,176.61	80,252.70	114,240.66	84,598.87	90,917.32	69,731.62	66,751.54
	Domestic	81,495.93	108,188.29	87,273.09	154,611.84	93,517.28	107,455.92	79,363.93	112,701.47	84,577.66	90,861.65	68,097.96	65,008.32
	Foreign	1,303.03	535.07	-	1,899.79	4,883.91	1,720.69	888.76	1,539.18	21.21	55.67	1,633.66	1,743.22
	d. Call Deposits	10,927.56	18,593.33	4,869.04	18,873.63	9,459.58	14,969.52	7,575.53	10,588.88	13,879.42	14,779.96	5,526.17	7,274.02
	Domestic	10,531.26	18,537.31	4,869.04	18,365.46	9,365.04	14,720.40	7,315.37	10,012.10	13,675.67	14,644.78	5,485.78	7,248.02
	Foreign	396.30	56.02	-	508.17	94.54	249.12	260.15	576.78	203.74	135.18	40.39	26.00
	e. Others	2,377.35	2,708.17	557.80	3,163.92	821.73	2,143.09	1,655.52	3,930.88	2,378.43	1,331.25	570.27	411.65
	Domestic	2,087.63	2,472.72	557.80	3,157.67	821.73	1,958.49	1,655.52	3,141.15	2,378.43	1,293.78	570.27	411.65
	Foreign	289.72	235.45	-	6.25	-	184.60	-	789.73	-	37.46	-	-
4	<b>Bills Payable</b>	<b>19.06</b>	<b>-</b>	<b>-</b>	<b>12.71</b>	<b>152.06</b>	<b>206.92</b>	<b>20.01</b>	<b>43.34</b>	<b>46.85</b>	<b>189.36</b>	<b>24.35</b>	<b>47.20</b>
5	<b>Other Liabilities</b>	<b>10,167.02</b>	<b>20,545.07</b>	<b>29,842.20</b>	<b>17,411.78</b>	<b>9,287.39</b>	<b>12,273.20</b>	<b>8,244.16</b>	<b>20,851.97</b>	<b>17,327.15</b>	<b>6,347.98</b>	<b>7,854.03</b>	<b>5,377.18</b>
	1. Sundry Creditors	703.15	5,350.39	5,085.81	2,216.47	31.50	158.68	1.63	99.79	8,382.13	34.52	7.81	217.16
	2. Loan Loss Provision	2,779.18	3,621.82	4,633.35	6,802.44	3,314.37	3,427.42	2,807.94	4,256.03	3,280.51	2,953.59	1,816.65	2,261.14
	3. Interest Suspense a/c	-	-	534.78	-	-	276.37	852.33	-	(58.75)	107.23	-	504.43
	4. Others	6,684.70	11,572.85	19,588.26	8,392.87	5,941.52	8,410.73	4,582.26	16,496.15	5,723.26	3,252.64	6,029.57	2,394.45
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>0.11</b>	<b>-</b>	<b>-</b>	<b>-</b>							
7	<b>Profit &amp; Loss A/c</b>	<b>1,603.57</b>	<b>3,219.74</b>	<b>2,690.06</b>	<b>5,206.46</b>	<b>2,251.17</b>	<b>3,681.23</b>	<b>2,150.94</b>	<b>3,701.32</b>	<b>-</b>	<b>2,831.86</b>	<b>1,384.69</b>	<b>1,357.23</b>
	<b>TOTAL Liabilities</b>	<b>180,944.59</b>	<b>278,896.29</b>	<b>270,109.30</b>	<b>365,825.58</b>	<b>200,498.61</b>	<b>220,035.98</b>	<b>174,854.50</b>	<b>261,568.49</b>	<b>241,902.14</b>	<b>227,004.35</b>	<b>121,823.24</b>	<b>124,111.18</b>
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	<b>9,907.79</b>	<b>11,107.61</b>	<b>10,613.68</b>	<b>23,517.63</b>	<b>19,265.81</b>	<b>19,572.00</b>	<b>10,232.48</b>	<b>18,666.13</b>	<b>25,428.47</b>	<b>24,263.10</b>	<b>7,897.29</b>	<b>9,209.45</b>
	a. Cash Balance	2,520.01	4,229.05	3,944.19	5,866.41	6,585.14	4,152.94	2,492.20	4,821.25	4,923.46	3,535.80	1,804.63	3,051.78
	Nepalese Notes & Coins	2,471.07	3,961.02	3,925.24	5,766.12	6,197.00	4,112.81	2,456.72	4,665.15	4,735.93	3,454.89	1,778.96	3,034.46
	Foreign Currency	48.94	268.03	18.96	100.29	388.14	40.13	35.47	156.10	187.52	80.91	25.67	17.32
	b. Bank Balance	7,387.79	6,878.56	6,669.48	17,651.22	6,689.53	15,419.06	7,740.28	12,589.87	20,505.01	6,876.21	5,278.69	6,157.67
	1. In Nepal Rastra Bank	6,277.49	5,648.03	6,212.66	11,930.87	5,436.91	8,860.33	4,814.76	9,644.76	18,110.12	6,274.88	4,099.23	4,375.88
	Domestic Currency	6,092.32	5,582.45	6,206.81	11,799.17	5,360.65	8,435.52	4,569.74	4,990.79	17,995.61	6,181.75	4,051.58	4,299.93
	Foreign Currency	185.17	65.58	5.85	131.70	76.25	424.81	245.02	4,653.97	114.52	93.14	47.65	75.94
	2. "A" Class Licensed Institution	603.58	493.88	354.87	722.87	477.12	6,014.43	90.62	455.26	630.97	392.59	796.37	99.57
	Domestic Currency	405.76	176.42	284.24	387.93	321.82	362.48	90.43	455.08	575.45	388.30	186.62	69.10
	Foreign Currency	197.82	317.47	70.63	334.95	155.30	5,651.95	0.19	0.17	55.51	4.29	609.75	30.47
	3. Other Financial Ins.	-	-	-	-	-	-	1.34	2.39	20.79	-	-	6.31
	4. In Foreign Banks	506.72	736.64	101.95	4,997.48	775.50	544.31	2,833.56	2,487.46	1,743.13	208.74	383.09	1,675.92
	c. Money at Call	-	-	-	-	5,991.14	-	-	1,255.01	-	13,851.09	813.97	-
	Domestic Currency	-	-	-	-	1,751.11	-	-	-	-	-	750.00	-
	Foreign Currency	-	-	-	-	4,240.02	-	-	1,255.01	-	13,851.09	63.97	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>13,414.97</b>	<b>52,232.06</b>	<b>40,728.69</b>	<b>43,202.09</b>	<b>27,075.43</b>	<b>26,124.08</b>	<b>26,059.57</b>	<b>27,071.62</b>	<b>45,783.87</b>	<b>40,232.92</b>	<b>16,724.85</b>	<b>14,058.18</b>
	a. Govt. Securities	13,314.97	52,232.06	40,728.69	43,202.09	27,075.43	26,124.08	26,059.57	27,071.62	45,783.87	40,232.92	16,724.85	14,058.18
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	100.00	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>12,567.03</b>	<b>7,782.62</b>	<b>8,008.81</b>	<b>10,024.58</b>	<b>6,066.06</b>	<b>6,083.39</b>	<b>6,200.54</b>	<b>12,096.33</b>	<b>4,723.30</b>	<b>1,436.91</b>	<b>932.25</b>	<b>3,145.46</b>
	a. Interbank Lending	-	500.00	2,100.00	2,430.10	-	16.12	-	-	-	82.49	-	2,203.71
	b. Non Residents	7,552.04	2,292.54	-	3,205.04	4,127.07	1,035.99	4,032.09	3,427.93	358.51	-	507.80	-
	c. Others	5,015.00	4,990.08	5,908.81	4,389.44	1,938.99	5,031.28	2,168.45	8,668.41	4,364.79	1,354.41	424.45	941.76
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>136,729.25</b>	<b>186,090.64</b>	<b>178,394.18</b>	<b>272,211.67</b>	<b>135,776.13</b>	<b>154,919.82</b>	<b>123,770.51</b>	<b>182,090.29</b>	<b>150,405.51</b>	<b>150,043.25</b>	<b>87,092.26</b>	<b>91,466.55</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>136,570.50</b>	<b>186,050.64</b>	<b>178,394.18</b>	<b>272,211.67</b>	<b>135,751.23</b>	<b>154,011.25</b>	<b>123,487.72</b>	<b>182,090.29</b>	<b>150,400.51</b>	<b>150,043.25</b>	<b>87,092.26</b>	<b>91,462.75</b>
	a. Private Sector	130,261.15	179,506.13	178,391.20	261,173.33	132,406.41	145,959.47	120,092.83	175,903.70	150,400.51	147,085.95	82,194.26	89,212.66

S.N.	BFI Name	Sanima	Mahalaxmi	Narayani	Kannali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	Corporate
<b>Liabilities</b>												
1	<b>CAPITAL FUND</b>	<b>14,822.14</b>	<b>5,544.15</b>	<b>168.61</b>	<b>562.30</b>	<b>3,698.07</b>	<b>1,559.55</b>	<b>1,150.08</b>	<b>6,787.06</b>	<b>5,526.59</b>	<b>4,400.52</b>	<b>698.61</b>
	a. Paid-up Capital	11,327.38	4,010.88	262.47	502.83	3,010.67	1,151.79	903.43	5,657.18	4,579.89	3,142.58	500.00
	b. Calls in Advance	-	-	0.02	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	2,442.48	1,123.00	108.17	152.23	505.12	219.91	228.64	955.25	762.27	665.42	70.10
	e. Share Premium	-	-	10.10	-	-	9.55	-	-	0.10	-	23.92
	f. Retained Earning	4.72	3.21	(218.88)	(127.12)	27.82	105.45	(7.68)	6.18	(152.15)	198.62	42.87
	g. Others Reserves Fund	1,047.57	407.05	6.72	34.35	154.46	72.85	25.70	168.44	336.49	393.91	61.71
2	<b>BORROWINGS</b>	<b>13,401.60</b>	<b>1,605.40</b>	<b>-</b>	<b>-</b>	<b>2,490.59</b>	<b>263.29</b>	<b>-</b>	<b>2,291.27</b>	<b>1,830.82</b>	<b>3,802.52</b>	<b>-</b>
	a. NRB	4,047.98	1,605.40	-	-	1,744.04	263.29	-	944.08	807.90	2,809.54	-
	b. Interbank Borrowing	1,250.00	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	1,279.00	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	97.19	22.92	-	-
	e. Bonds and Securities	6,824.62	-	-	-	746.55	-	-	1,250.00	1,000.00	992.98	-
3	<b>DEPOSITS</b>	<b>158,882.96</b>	<b>45,898.32</b>	<b>336.67</b>	<b>4,481.47</b>	<b>52,205.15</b>	<b>12,173.11</b>	<b>6,124.41</b>	<b>107,877.98</b>	<b>70,445.85</b>	<b>50,564.89</b>	<b>786.36</b>
	a. Current	10,219.79	910.74	37.15	56.43	873.51	656.59	181.78	1,867.91	1,004.48	827.75	17.30
	Domestic	9,305.53	908.70	37.15	56.43	873.51	656.59	181.78	1,867.91	1,004.48	827.75	17.30
	Foreign	914.26	2.04	-	-	-	-	-	0.00	-	-	-
	b. Savings	42,427.78	12,785.34	117.58	1,553.86	10,660.21	3,931.68	1,736.13	24,640.07	16,439.56	10,323.85	202.26
	Domestic	41,089.13	12,782.97	117.58	1,553.86	10,660.21	3,931.68	1,736.13	24,639.33	16,439.56	10,323.85	202.26
	Foreign	1,338.65	2.38	-	-	-	-	-	0.74	-	-	-
	c. Fixed	87,332.35	26,837.41	150.66	2,353.87	34,902.20	6,002.42	3,863.90	72,303.02	46,264.32	32,581.01	470.68
	Domestic	86,086.92	26,837.41	150.66	2,353.87	34,902.20	6,002.42	3,863.90	72,303.02	46,264.32	32,581.01	470.68
	Foreign	1,245.43	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	17,443.15	5,360.22	30.40	517.00	5,751.66	1,578.81	341.64	8,997.43	6,728.20	6,832.28	94.37
	Domestic	17,106.88	5,360.22	30.40	517.00	5,751.66	1,578.81	341.64	8,997.43	6,728.20	6,832.28	94.37
	Foreign	336.27	-	-	-	-	-	-	-	-	-	-
	e. Others	1,459.89	4.60	0.88	0.31	17.56	3.61	0.96	69.55	9.29	-	1.74
	Domestic	1,409.86	4.60	0.88	0.31	17.56	3.61	0.96	69.55	9.29	-	1.74
	Foreign	50.03	-	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	<b>-</b>	<b>5.41</b>	<b>-</b>	<b>-</b>	<b>8.61</b>	<b>-</b>	<b>-</b>	<b>21.24</b>	<b>3.10</b>	<b>-</b>	<b>-</b>
5	<b>Other Liabilities</b>	<b>6,763.46</b>	<b>3,811.15</b>	<b>157.57</b>	<b>156.78</b>	<b>1,659.97</b>	<b>513.08</b>	<b>158.61</b>	<b>3,806.88</b>	<b>2,528.20</b>	<b>1,788.22</b>	<b>96.61</b>
	1. Sundry Creditors	32.20	72.58	16.89	29.16	152.41	9.41	-	20.98	6.07	3.09	-
	2. Loan Loss Provision	2,266.01	1,299.24	10.47	99.95	792.90	353.52	88.96	1,288.24	1,181.65	1,203.90	43.34
	3. Interest Suspense a/c	-	442.64	9.69	-	-	-	-	-	-	-	41.05
	4. Others	4,465.25	1,996.68	120.52	27.67	714.66	150.14	69.65	2,518.64	1,325.57	578.25	9.14
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>2,292.91</b>	<b>879.83</b>	<b>-</b>	<b>-</b>	<b>595.82</b>	<b>114.01</b>	<b>153.67</b>	<b>1,370.03</b>	<b>1,056.66</b>	<b>-</b>	<b>10.49</b>
	<b>TOTAL Liabilities</b>	<b>196,163.07</b>	<b>57,744.26</b>	<b>662.85</b>	<b>5,200.54</b>	<b>60,658.20</b>	<b>14,623.03</b>	<b>7,586.77</b>	<b>122,154.46</b>	<b>81,391.22</b>	<b>60,556.16</b>	<b>1,592.07</b>
<b>Assets</b>												
1	<b>LIQUID FUNDS</b>	<b>16,840.10</b>	<b>6,942.44</b>	<b>129.05</b>	<b>1,583.58</b>	<b>7,478.99</b>	<b>2,450.20</b>	<b>421.51</b>	<b>10,691.64</b>	<b>7,758.27</b>	<b>7,183.61</b>	<b>431.17</b>
	a. Cash Balance	2,249.17	485.96	32.09	67.97	564.58	392.78	52.10	1,520.54	882.96	630.75	4.79
	Nepalese Notes & Coins	2,110.70	477.34	32.09	67.97	563.09	392.78	52.10	1,505.95	863.26	629.22	4.79
	Foreign Currency	138.47	8.62	-	-	1.48	-	-	14.58	19.70	1.53	-
	b. Bank Balance	14,590.93	1,394.56	21.30	140.53	1,553.14	465.90	306.96	2,870.33	1,998.86	6,552.85	426.39
	1. In Nepal Rastra Bank	13,405.54	1,394.56	21.30	140.53	1,426.72	125.48	96.96	2,865.53	1,998.86	1,234.52	15.27
	Domestic Currency	11,317.59	1,394.56	21.30	140.53	1,414.32	125.48	96.96	2,856.63	1,998.86	1,234.30	15.27
	Foreign Currency	2,087.95	0.00	-	-	12.40	-	-	8.90	-	0.21	-
	2. "A"Class Licensed Institution	45.85	-	-	-	124.71	340.42	210.00	4.81	-	2,434.81	406.82
	Domestic Currency	36.81	-	-	-	110.69	340.42	210.00	-	-	2,406.87	406.82
	Foreign Currency	9.03	-	-	-	14.02	-	-	4.81	-	27.95	-
	3. Other Financial Ins.	-	-	-	-	-	-	-	-	-	2,883.52	4.30
	4. In Foreign Banks	1,139.54	-	-	-	1.71	-	-	-	-	-	-
	c. Money at Call	-	5,061.91	75.67	1,375.08	5,361.27	1,591.53	62.45	6,300.77	4,876.45	-	-
	Domestic Currency	-	5,026.14	75.67	1,375.08	5,361.27	1,591.18	62.45	6,300.77	4,873.07	-	-
	Foreign Currency	-	35.77	-	-	-	0.35	-	-	3.39	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>26,451.75</b>	<b>6,173.88</b>	<b>4.00</b>	<b>-</b>	<b>6,811.96</b>	<b>561.68</b>	<b>1,803.90</b>	<b>17,478.37</b>	<b>9,387.50</b>	<b>6,008.57</b>	<b>-</b>
	a. Govt. Securities	25,892.19	6,173.88	4.00	-	6,811.96	561.68	1,803.90	17,478.37	9,387.50	6,008.57	-
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	559.56	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>2,845.45</b>	<b>1,057.66</b>	<b>6.41</b>	<b>-</b>	<b>602.55</b>	<b>233.26</b>	<b>31.19</b>	<b>818.98</b>	<b>666.92</b>	<b>601.24</b>	<b>-</b>
	a. Interbank Lending	125.09	-	-	-	-	-	-	250.00	-	350.00	-
	b. Non Residents	1,035.99	-	-	-	-	-	-	-	-	-	-
	c. Others	1,684.37	1,057.66	6.41	-	602.55	233.26	31.19	568.98	666.92	251.24	-
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>140,829.44</b>	<b>40,424.63</b>	<b>352.51</b>	<b>3,361.46</b>	<b>44,576.33</b>	<b>10,670.91</b>	<b>5,084.26</b>	<b>89,631.73</b>	<b>62,357.49</b>	<b>45,493.15</b>	<b>980.47</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>140,829.44</b>	<b>40,424.63</b>	<b>352.51</b>	<b>3,361.46</b>	<b>44,576.33</b>	<b>10,670.91</b>	<b>5,084.26</b>	<b>89,631.73</b>	<b>62,357.49</b>	<b>45,493.15</b>	<b>980.47</b>
	a. Private Sector	135,573.65	35,755.45	352.51	3,361.46	44,576.33	10,333.25	4,860.75	86,001.57	59,503.94	43,691.71	980.47
	b. Financial Institutions	5,255.79	4,669.19	0.00	-	-	337.66	223.50	3,630.16	2,853.55	1,801.44	-
	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>
	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>
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-
6	<b>FIXED ASSETS</b>	<b>1,604.06</b>	<b>646.72</b>	<b>21.63</b>	<b>133.55</b>	<b>444.72</b>	<b>286.38</b>	<b>30.90</b>	<b>1,042.42</b>	<b>522.55</b>	<b>672.39</b>	<b>40.13</b>
7	<b>OTHER ASSETS</b>	<b>7,519.33</b>	<b>2,016.32</b>	<b>130.60</b>	<b>84.02</b>	<b>586.57</b>	<b>378.47</b>	<b>205.95</b>	<b>2,440.26</b>	<b>698.49</b>	<b>359.51</b>	<b>82.66</b>
	a. Accrued Interest:	1,757.28	611.71	9.69	-	111.76	73.95	39.50	637.41	-	-	41.05
	Financial Institutions	782.90	-	-	-	-	47.68	3.17	140.78	-	-	8.36
	Government Enterprises	366.40	66.50	-	-	111.76	-	28.72	194.91	-	-	-
	Private Sector	607.99	545.21	9.69	-	-	26.27	7.61	301.72	-	-	32.69
	b. Staff Loans / Adv.	3,175.50	177.00	0.59	1.25	-	167.00	46.09	985.77	-	37.76	0.21
	c. Sundry Debtors	77.94	51.12	71.82	12.15	151.29	45.33	3.93	31.89	206.83	47.74	3.07
	d. Cash In Transit	-	-	-	-	-	-	-	-	-	-	-
	e. Others	2,508.61	1,176.48	48.51	70.63							

S.N.	BFI Name	Jyoti	Shree	LumbiniDB	Sindhu	Sarapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	<b>5,072.84</b>	<b>4,833.73</b>	<b>5,143.73</b>	<b>569.99</b>	<b>202.44</b>	<b>839.24</b>	<b>554.37</b>	<b>911.01</b>	<b>263.61</b>	<b>1,489.63</b>	<b>1,951.42</b>	<b>1,331.58</b>
	a. Paid-up Capital	4,267.75	3,781.01	3,284.29	557.46	28.00	834.34	519.00	725.47	233.33	867.99	946.12	958.68
	b. Calls in Advance	-	-	-	-	-	177.37	-	48.36	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	608.56	709.77	807.09	48.27	4.97	67.98	35.37	229.82	242.96	394.81	205.82	243.43
	e. Share Premium	-	55.11	-	-	-	-	0.00	51.04	2.48	22.40	2.48	-
	f. Retained Earning	0.99	1.87	37.29	(98.91)	(13.62)	(87.71)	-	(327.72)	(2,040.84)	(68.53)	85.03	73.81
	g. Others Reserves Fund	195.53	285.96	1,015.06	63.17	5.73	24.63	-	184.04	1,825.68	272.95	711.97	55.66
2	<b>BORROWINGS</b>	<b>7,643.03</b>	<b>1,412.53</b>	<b>4,834.92</b>	<b>20.00</b>	<b>-</b>	<b>64.62</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>200.00</b>	<b>1,706.25</b>	<b>1,020.00</b>
	a. NRB	5,643.03	1,387.53	4,834.92	-	-	64.62	-	-	-	200.00	1,458.50	850.00
	b. Interbank Borrowing	500.00	-	-	-	-	-	-	-	-	-	-	170.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	25.00	-	20.00	-	-	-	-	-	-	-	-
	e. Bonds and Securities	1,500.00	-	-	-	-	-	-	-	-	-	247.75	-
3	<b>DEPOSITS</b>	<b>56,697.13</b>	<b>43,449.79</b>	<b>45,144.84</b>	<b>4,785.77</b>	<b>851.02</b>	<b>4,579.83</b>	<b>3,087.36</b>	<b>1,614.27</b>	<b>478.23</b>	<b>8,156.55</b>	<b>10,984.90</b>	<b>6,581.13</b>
	a. Current	1,222.09	586.72	804.43	631.12	37.08	163.44	53.62	35.11	-	920.43	9.50	-
	Domestic	1,222.06	586.72	804.43	631.12	37.08	163.44	53.62	35.11	-	920.43	9.50	-
	Foreign	0.03	-	0.01	-	-	-	-	-	-	-	-	-
	b. Savings	11,446.12	14,779.32	8,083.16	1,301.04	523.93	1,564.03	524.68	343.79	31.58	2,169.88	1,898.96	1,002.04
	Domestic	11,444.50	14,779.32	8,083.15	1,301.04	523.93	1,564.03	524.68	343.79	31.58	2,169.88	1,898.96	1,002.04
	Foreign	1.62	-	0.01	-	-	-	-	-	-	-	-	-
	c. Fixed	36,218.78	26,292.51	32,188.75	2,147.15	226.85	2,257.24	2,059.73	948.00	-	3,944.98	8,302.49	5,194.74
	Domestic	36,218.78	26,292.51	32,188.75	2,147.15	226.85	2,257.24	2,059.73	948.00	-	3,944.98	8,302.49	5,194.74
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	7,736.41	1,780.93	4,052.28	704.72	63.16	595.13	449.33	287.37	211.17	1,121.26	772.37	384.35
	Domestic	7,736.41	1,780.93	4,052.28	704.72	63.16	595.13	449.33	287.37	211.17	1,121.26	772.37	384.35
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	73.73	10.31	16.22	1.75	-	-	-	-	235.48	-	1.58	-
	Domestic	73.73	10.31	16.22	1.75	-	-	-	-	235.48	-	1.58	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	<b>-</b>	<b>-</b>	<b>3.45</b>	<b>-</b>	<b>-</b>	<b>-</b>						
5	<b>Other Liabilities</b>	<b>2,672.61</b>	<b>1,625.60</b>	<b>3,533.11</b>	<b>164.68</b>	<b>262.43</b>	<b>228.76</b>	<b>126.35</b>	<b>781.22</b>	<b>7,048.67</b>	<b>953.49</b>	<b>909.57</b>	<b>194.44</b>
	1. Sundry Creditors	46.81	90.13	176.91	10.41	225.24	228.76	23.10	57.71	147.75	4.30	340.81	3.48
	2. Loan Loss Provision	1,097.48	719.94	1,078.38	75.26	21.28	-	50.15	209.21	2,214.33	577.45	286.25	94.35
	3. Interest Suspense a/c	-	50.48	568.06	-	-	-	17.44	490.36	4,632.04	190.88	-	6.46
	4. Others	1,528.32	765.05	1,709.77	79.01	15.91	-	35.66	23.94	54.55	180.87	282.51	90.15
6	<b>Reconciliation A/c</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.05</b>	<b>-</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>701.50</b>	<b>645.42</b>	<b>675.63</b>	<b>68.10</b>	<b>27.65</b>	<b>16.70</b>	<b>24.19</b>	<b>48.58</b>	<b>27.85</b>	<b>92.11</b>	<b>-</b>	<b>-</b>
	<b>TOTAL Liabilities</b>	<b>72,787.12</b>	<b>51,967.06</b>	<b>59,335.68</b>	<b>5,608.54</b>	<b>1,343.55</b>	<b>5,729.15</b>	<b>3,792.27</b>	<b>3,355.08</b>	<b>7,818.41</b>	<b>10,891.80</b>	<b>15,552.15</b>	<b>9,127.15</b>
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	<b>11,158.58</b>	<b>4,124.78</b>	<b>5,666.37</b>	<b>1,088.60</b>	<b>621.42</b>	<b>867.75</b>	<b>899.15</b>	<b>756.40</b>	<b>281.83</b>	<b>2,281.17</b>	<b>1,222.16</b>	<b>861.64</b>
	a. Cash Balance	1,466.33	637.09	467.27	63.97	55.44	140.57	40.21	26.28	0.13	223.62	175.82	79.71
	Nepalese Notes & Coins	1,391.19	637.09	465.46	63.97	55.44	140.57	40.21	26.28	0.13	223.62	175.82	79.71
	Foreign Currency	75.14	-	1.81	-	-	-	-	-	-	-	-	-
	b. Bank Balance	1,369.08	1,329.89	5,199.10	129.44	44.12	168.81	858.94	730.11	30.66	236.09	420.69	208.20
	1. In Nepal Rastra Bank	1,323.40	1,322.98	1,111.43	87.66	0.05	168.49	101.23	126.02	0.07	236.09	420.69	208.20
	Domestic Currency	1,317.67	1,322.98	1,111.43	87.66	0.05	168.49	101.23	126.02	0.07	236.09	420.69	208.20
	Foreign Currency	5.73	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	45.68	6.87	2,801.81	41.78	44.07	0.32	179.63	325.83	(1.54)	-	-	-
	Domestic Currency	42.52	6.72	2,789.34	41.78	44.07	0.32	179.63	325.83	(1.54)	-	-	-
	Foreign Currency	3.16	0.15	12.47	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	0.03	1,285.85	-	-	-	-	-	-	-	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	8,323.17	2,157.81	-	895.19	521.86	558.37	-	-	251.04	1,821.47	625.65	573.74
	Domestic Currency	7,538.78	2,157.81	-	895.19	521.86	558.37	-	-	251.04	1,821.47	625.65	573.74
	Foreign Currency	784.39	-	-	-	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>6,148.90</b>	<b>6,193.55</b>	<b>7,851.06</b>	<b>-</b>	<b>-</b>	<b>250.00</b>	<b>120.00</b>	<b>380.00</b>	<b>1.00</b>	<b>606.85</b>	<b>2,944.98</b>	<b>2,334.35</b>
	a. Govt. Securities	6,148.90	6,193.55	7,851.06	-	-	250.00	120.00	380.00	1.00	606.85	2,944.98	2,334.35
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>1,116.01</b>	<b>1,683.50</b>	<b>1,528.56</b>	<b>61.73</b>	<b>-</b>	<b>15.48</b>	<b>22.50</b>	<b>82.84</b>	<b>123.75</b>	<b>283.52</b>	<b>338.06</b>	<b>170.89</b>
	a. Interbank Lending	-	1,350.00	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,116.01	333.50	1,528.56	61.73	-	15.48	22.50	82.84	123.75	283.52	338.06	170.89
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>51,262.99</b>	<b>38,037.19</b>	<b>41,133.47</b>	<b>4,019.78</b>	<b>658.46</b>	<b>4,280.57</b>	<b>2,609.10</b>	<b>1,410.43</b>	<b>2,247.18</b>	<b>6,771.48</b>	<b>9,524.25</b>	<b>5,529.79</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>51,262.99</b>	<b>38,037.19</b>	<b>41,133.47</b>	<b>4,019.78</b>	<b>658.46</b>	<b>4,280.57</b>	<b>2,609.10</b>	<b>1,410.43</b>	<b>2,247.18</b>	<b>6,771.48</b>	<b>9,524.25</b>	<b>5,529.79</b>
	a. Private Sector	51,262.99	34,621.31	-	4,019.78	658.46	4,250.96	2,583.92	1,198.27	2,247.18	6,068.48	8,889.25	5,134.29
	b. Financial Institutions	-	3,415.88	41,133.47	-	-	29.61	25.18	212.16	-	703.00	635.00	395.50
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
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>
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	<b>FIXED ASSETS</b>	<b>976.68</b>	<b>574.14</b>	<b>652.83</b>	<b>225.12</b>	<b>23.82</b>	<b>84.04</b>	<b>31.80</b>	<b>64.14</b>	<b>25.94</b>	<b>145.21</b>	<b>464.44</b>	<b>109.08</b>
7	<b>OTHER ASSETS</b>	<b>2,030.96</b>	<b>1,353.91</b>	<b>2,431.61</b>	<b>160.28</b>	<b>39.85</b>	<b>228.81</b>	<b>109.72</b>	<b>560.67</b>	<b>5,138.70</b>	<b>723.37</b>	<b>952.05</b>	<b>120.39</b>
	a. Accrued Interest:	469.33	232.13	659.99	-	9.53	17.44	17.44	490.36	4,627.40	342.77	-	41.43
	Financial Institutions	-	-	568.06	-	0.27	-	-	135.58	-	143.95	-	3.40
	Government Enterprises	69.65	83.55	70.30	-	-	-	-	-	-	12.04	-	31.19
	Private Sector	399.68	148.58	21.64	-	9.27	-	17.44	3				

S.N.	BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	<b>1,202.43</b>	<b>927.21</b>	<b>900.39</b>	<b>1,350.52</b>	<b>1,153.64</b>	<b>493.01</b>	<b>595.32</b>	<b>(657.31)</b>	<b>1,278.15</b>	<b>1,589.58</b>	<b>1,807.21</b>	<b>1,273.43</b>
	a. Paid-up Capital	828.91	848.11	690.47	1,040.92	948.88	452.00	742.17	935.07	950.40	1,127.12	1,351.55	1,053.01
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	234.67	36.83	189.92	220.41	170.02	16.65	92.70	259.54	237.09	281.63	262.88	139.85
	e. Share Premium	3.03	-	-	-	0.44	-	20.04	2.61	-	-	-	1.14
	f. Retained Earning	(209.21)	15.54	4.81	4.58	(8.50)	5.02	(293.49)	(1,854.54)	90.66	6.73	90.52	18.10
	g. Others Reserves Fund	345.02	26.73	15.19	84.61	42.79	19.33	33.91	(0.00)	(0.00)	174.10	102.26	61.33
2	<b>BORROWINGS</b>	<b>65.91</b>	<b>454.21</b>	<b>-</b>	<b>216.02</b>	<b>295.53</b>	<b>-</b>	<b>90.00</b>	<b>17.80</b>	<b>350.00</b>	<b>4,378.59</b>	<b>2,447.30</b>	<b>850.00</b>
	a. NRB	65.91	454.21	-	216.02	295.53	-	90.00	-	350.00	4,179.14	947.30	850.00
	b. Interbank Borrowing	-	-	-	-	-	-	-	17.80	-	-	1,000.00	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	199.45	500.00	-
3	<b>DEPOSITS</b>	<b>3,822.63</b>	<b>4,758.19</b>	<b>3,334.03</b>	<b>11,509.80</b>	<b>6,326.63</b>	<b>840.98</b>	<b>1,915.59</b>	<b>692.68</b>	<b>7,098.12</b>	<b>18,087.13</b>	<b>11,437.24</b>	<b>6,890.13</b>
	a. Current	58.39	186.08	26.53	90.32	31.02	31.46	238.95	-	38.22	192.20	-	19.54
	Domestic	58.39	186.08	26.53	90.32	31.02	31.46	238.95	-	38.22	192.20	-	19.54
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	914.22	887.40	822.87	2,040.39	1,166.72	180.59	281.03	21.77	1,175.38	3,573.39	1,829.47	1,514.44
	Domestic	914.22	887.40	822.87	2,040.39	1,166.72	180.59	281.03	21.77	1,175.38	3,573.39	1,829.47	1,514.44
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	2,597.36	2,995.92	2,394.48	8,196.03	4,560.88	487.18	1,120.39	-	5,100.82	12,926.89	8,308.65	4,663.97
	Domestic	2,597.36	2,995.92	2,394.48	8,196.03	4,560.88	487.18	1,120.39	-	5,100.82	12,926.89	8,308.65	4,663.97
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	252.66	688.79	90.15	1,183.06	-	141.75	275.22	-	779.70	1,379.17	1,299.07	692.18
	Domestic	252.66	688.79	90.15	1,183.06	-	141.75	275.22	-	779.70	1,379.17	1,299.07	692.18
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	-	-	-	568.02	-	-	670.91	4.00	15.49	0.05	-
	Domestic	-	-	-	-	568.02	-	-	670.91	4.00	15.49	0.05	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.26</b>	<b>-</b>	<b>-</b>
5	<b>Other Liabilities</b>	<b>184.61</b>	<b>174.80</b>	<b>144.68</b>	<b>421.70</b>	<b>44.02</b>	<b>5.64</b>	<b>139.23</b>	<b>4,373.47</b>	<b>165.16</b>	<b>543.14</b>	<b>223.45</b>	<b>299.37</b>
	1. Sundry Creditors	9.80	15.68	2.37	6.08	7.11	0.01	7.17	312.83	7.39	34.77	13.44	8.21
	2. Loan Loss Provision	-	76.31	-	221.02	-	-	51.58	1,283.91	95.49	234.47	-	142.09
	3. Interest Suspense a/c	-	4.60	74.52	6.91	-	-	6.02	2,727.65	-	-	-	25.81
	4. Others	174.82	78.22	67.78	187.69	36.91	5.63	74.46	49.09	62.28	273.89	210.01	123.27
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>(4.06)</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>43.09</b>	<b>101.32</b>	<b>64.39</b>	<b>4.09</b>	<b>-</b>	<b>301.89</b>	<b>-</b>	<b>200.60</b>	<b>-</b>	<b>72.70</b>
	<b>TOTAL Liabilities</b>	<b>5,275.59</b>	<b>6,310.35</b>	<b>4,422.19</b>	<b>13,599.51</b>	<b>7,884.22</b>	<b>1,343.72</b>	<b>2,740.15</b>	<b>4,728.53</b>	<b>8,891.43</b>	<b>24,799.29</b>	<b>15,915.18</b>	<b>9,385.63</b>
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	<b>572.39</b>	<b>1,240.42</b>	<b>1,271.76</b>	<b>1,823.98</b>	<b>856.15</b>	<b>360.91</b>	<b>609.62</b>	<b>567.09</b>	<b>723.28</b>	<b>2,335.62</b>	<b>3,061.36</b>	<b>829.18</b>
	a. Cash Balance	53.62	65.99	25.88	150.97	73.04	7.31	38.10	0.09	50.92	298.76	252.74	65.40
	Nepalese Notes & Coins	53.62	65.99	25.88	150.97	73.04	7.31	38.10	0.09	50.91	298.71	252.74	65.40
	Foreign Currency	-	-	-	-	-	-	-	-	0.01	0.05	-	-
	b. Bank Balance	518.77	126.13	103.08	330.02	783.11	23.80	571.52	567.00	190.20	2,036.86	2,808.62	221.57
	1. In Nepal Rastra Bank	138.56	120.01	88.67	316.13	307.70	23.80	93.50	3.11	181.09	611.51	317.68	221.57
	Domestic Currency	138.56	120.01	88.67	316.13	307.70	23.80	93.50	3.11	181.09	611.51	317.68	221.57
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	182.45	6.10	14.41	13.88	166.79	-	222.36	556.89	9.08	1,145.85	1,792.13	-
	Domestic Currency	182.45	6.10	14.41	13.88	166.79	-	222.36	556.89	9.08	1,145.85	1,792.13	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	197.77	0.02	0.00	-	308.62	-	255.66	7.01	0.03	279.50	698.82	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	1,048.29	1,142.80	1,342.99	-	329.80	-	-	482.16	-	-	542.22
	Domestic Currency	-	1,048.29	1,142.80	1,342.99	-	329.80	-	-	482.16	-	-	542.22
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>626.88</b>	<b>759.17</b>	<b>-</b>	<b>920.65</b>	<b>1,344.25</b>	<b>19.54</b>	<b>259.98</b>	<b>-</b>	<b>1,361.98</b>	<b>6,503.27</b>	<b>1,847.92</b>	<b>2,274.89</b>
	a. Govt. Securities	626.88	759.17	-	920.65	1,344.25	19.54	259.98	-	1,361.98	6,503.27	1,847.92	2,274.89
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>349.49</b>	<b>99.06</b>	<b>55.60</b>	<b>112.49</b>	<b>284.86</b>	<b>55.91</b>	<b>79.95</b>	<b>0.03</b>	<b>285.71</b>	<b>383.29</b>	<b>-</b>	<b>169.14</b>
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	349.49	99.06	55.60	112.49	284.86	55.91	79.95	0.03	285.71	383.29	-	169.14
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>3,223.38</b>	<b>3,890.09</b>	<b>2,937.58</b>	<b>10,214.91</b>	<b>-</b>	<b>709.03</b>	<b>1,587.31</b>	<b>1,283.91</b>	<b>6,049.86</b>	<b>14,727.51</b>	<b>10,622.64</b>	<b>5,574.11</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>3,223.38</b>	<b>3,890.09</b>	<b>2,937.58</b>	<b>10,214.91</b>	<b>-</b>	<b>709.03</b>	<b>1,587.31</b>	<b>1,283.91</b>	<b>6,049.86</b>	<b>14,727.51</b>	<b>10,622.64</b>	<b>5,574.11</b>
	a. Private Sector	3,218.43	3,652.48	2,920.85	10,214.91	-	709.03	1,567.18	1,283.91	5,616.96	14,092.04	9,641.93	5,189.97
	b. Financial Institutions	4.95	237.61	16.74	-	-	-	20.13	-	432.90	635.47	980.71	384.14
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
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>
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	<b>FIXED ASSETS</b>	<b>195.32</b>	<b>156.51</b>	<b>34.22</b>	<b>193.77</b>	<b>155.18</b>	<b>168.84</b>	<b>58.49</b>	<b>79.73</b>	<b>170.80</b>	<b>288.60</b>	<b>193.81</b>	<b>266.56</b>
7	<b>OTHER ASSETS</b>	<b>117.13</b>	<b>156.46</b>	<b>122.06</b>	<b>333.71</b>	<b>5,243.10</b>	<b>26.11</b>	<b>88.74</b>	<b>2,777.43</b>	<b>299.80</b>	<b>556.74</b>	<b>163.54</b>	<b>265.51</b>
	a. Accrued Interest:	-	44.55	74.52	170.43	5,178.45	-	19.59	2,727.65	192.32	187.82	131.99	83.26
	Financial Institutions	-	-	-	-	164.62	-	5.83	2,727.65	-	67.88	12.64	22.11
	Government Enterprises	-	9.77	-	9.48	0.81	-	4.19	-	-	119.93	-	31.49
	Private Sector	-	34.78	74.52	160.95	5,013.02	-	9.57	-	192.32	-	119.35	29.65
	b. Staff Loans / Adv.	-	45.82	8.30	55.10	-	2.39	33.89	0.14	-	111.94	-	59.66
	c. Sundry Debtors	21.77	19.31										

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>9,659.02</b>	<b>11,349.08</b>	<b>14,350.32</b>	<b>10,884.91</b>	<b>3,775.30</b>	<b>11,562.64</b>	<b>7,956.45</b>
1.1 On Deposit Liabilities	9,050.70	10,653.15	13,569.71	9,879.38	3,595.34	10,628.43	7,240.73
1.1.1 Saving Account	4,099.27	5,993.75	3,556.53	2,538.49	1,595.69	2,496.44	1,890.62
1.1.2 Fixed Account	4,647.08	4,318.49	9,650.99	6,988.76	1,955.50	7,922.71	5,297.00
1.1.2.1 Up to 3 months Fixed Account	349.93	-	1,447.65	169.54	52.11	-	212.28
1.1.2.2 3 to 6 months Fixed Account	639.82	-	1,930.20	-	488.00	-	169.17
1.1.2.3 6 months to 1 year Fixed Account	2,742.11	-	4,825.49	-	1,073.15	7,922.71	464.32
1.1.2.4 Above 1 year Fixed Account	915.22	4,318.49	1,447.65	6,819.23	342.24	-	4,451.23
1.1.3 Call Deposit	304.36	340.91	362.20	352.12	44.15	209.28	53.12
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	608.32	695.93	780.60	1,005.54	179.96	934.22	715.72
<b>2. Commission Expense</b>	<b>84.15</b>	<b>200.50</b>	<b>368.59</b>	<b>296.03</b>	<b>164.34</b>	<b>-</b>	<b>77.04</b>
<b>3. Staff Expense</b>	<b>2,296.67</b>	<b>2,969.66</b>	<b>1,936.26</b>	<b>1,934.33</b>	<b>905.88</b>	<b>1,249.84</b>	<b>1,354.17</b>
<b>4. Office Operating Expenses</b>	<b>1,167.21</b>	<b>1,765.23</b>	<b>1,154.00</b>	<b>1,254.19</b>	<b>698.82</b>	<b>1,260.04</b>	<b>1,032.76</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.05</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>1,257.99</b>	<b>2,293.46</b>	<b>1,718.38</b>	<b>1,400.07</b>	<b>238.50</b>	<b>426.68</b>	<b>850.64</b>
7.1 Loan loss Provision	1,257.99	2,292.26	1,717.55	1,400.07	238.50	426.68	835.50
7.1.1 General Loan loss Provision	1,257.99	680.03	-	672.40	233.38	-	739.97
7.1.1.1 Pass Loan Loss Provision	1,257.99	422.37	-	170.44	233.38	-	97.66
7.1.1.2 Watch List Provision	-	257.67	-	501.96	-	-	642.31
7.1.2 Special Loan Loss Provision	-	1,612.23	1,717.55	727.67	5.12	-	95.53
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	426.68	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	15.14
7.5. Provision for Loss of Other Assets	-	1.20	0.84	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>0.83</b>	<b>904.11</b>	<b>8.16</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>227.91</b>	<b>392.05</b>	<b>789.35</b>	<b>-</b>	<b>360.29</b>	<b>1,062.59</b>	<b>264.33</b>
<b>10. Provision for Income Tax</b>	<b>1,064.25</b>	<b>2,232.71</b>	<b>2,131.43</b>	<b>1,740.01</b>	<b>972.80</b>	<b>379.55</b>	<b>740.64</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>3,266.09</b>	<b>5,214.25</b>	<b>4,972.76</b>	<b>4,086.38</b>	<b>2,269.86</b>	<b>2,482.14</b>	<b>1,638.28</b>
<b>Total Expenses</b>	<b>19,023.30</b>	<b>26,416.94</b>	<b>27,421.91</b>	<b>22,500.09</b>	<b>9,393.94</b>	<b>18,423.48</b>	<b>13,914.31</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>16,543.78</b>	<b>21,018.37</b>	<b>23,782.30</b>	<b>16,833.98</b>	<b>7,532.68</b>	<b>16,688.38</b>	<b>12,154.66</b>
1.1 On Loans and Advances	14,944.77	18,623.42	21,389.18	15,317.59	6,699.64	15,155.16	10,903.87
1.2 On Investment	486.39	2,283.27	1,804.93	1,456.24	655.88	1,448.91	1,095.48
1.2.1 Government Bonds	486.39	964.47	1,758.11	1,456.24	619.10	1,448.58	1,095.48
1.2.2 Foreign Bonds	-	-	46.82	-	-	0.33	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	1,318.81	-	-	36.78	-	-
1.3 On Agency Balance	33.61	-	2.78	43.77	1.30	-	5.03
1.4 On Call Deposit	-	107.31	176.01	-	35.69	-	-
1.5 On Others	1,079.01	4.36	409.40	16.38	140.17	84.32	150.28
<b>2. Commission and Discount</b>	<b>966.73</b>	<b>241.18</b>	<b>1,101.40</b>	<b>1,201.82</b>	<b>1,025.17</b>	<b>935.32</b>	<b>1,280.25</b>
2.1 Bills Purchase and Discount	-	-	0.01	0.66	30.54	0.38	1.65
2.2 Commission	966.73	241.18	1,106.52	1,201.16	764.80	628.79	446.53
2.3 Others	-	0.00	(5.13)	-	229.83	306.16	832.06
<b>3. Exchange Fluctuation Income</b>	<b>220.54</b>	<b>36.33</b>	<b>704.47</b>	<b>702.18</b>	<b>654.57</b>	<b>570.24</b>	<b>289.41</b>
3.1 Due to Change in Exchange Rate	-	9.06	564.91	15.49	89.24	-	8.30
3.2 Due to Foreign Currency Transaction	220.54	27.27	139.56	686.69	565.33	570.24	281.11
<b>4. Other Operating Income</b>	<b>293.70</b>	<b>1,680.53</b>	<b>609.38</b>	<b>464.31</b>	<b>71.89</b>	<b>182.09</b>	<b>23.13</b>
<b>5. Non Operating Income</b>	<b>219.33</b>	<b>0.80</b>	<b>200.86</b>	<b>274.10</b>	<b>5.44</b>	<b>36.66</b>	<b>13.82</b>
<b>6. Write Back from Provisions for loss</b>	<b>779.22</b>	<b>3,010.10</b>	<b>1,014.80</b>	<b>3,023.69</b>	<b>104.19</b>	<b>-</b>	<b>153.05</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>429.63</b>	<b>8.70</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>10.77</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>19,023.30</b>	<b>26,416.94</b>	<b>27,421.91</b>	<b>22,500.09</b>	<b>9,393.94</b>	<b>18,423.48</b>	<b>13,914.31</b>

BFI Name	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>10,181.07</b>	<b>7,452.59</b>	<b>8,921.90</b>	<b>21,482.31</b>	<b>10,271.19</b>	<b>12,137.82</b>	<b>9,223.51</b>
1.1 On Deposit Liabilities	9,696.82	6,851.71	8,441.55	19,815.70	9,233.03	11,281.94	8,521.10
1.1.1 Saving Account	2,741.05	1,508.74	1,634.51	5,516.33	2,119.11	1,781.31	1,772.19
1.1.2 Fixed Account	6,748.81	5,237.11	6,626.83	14,091.00	6,940.78	9,229.61	6,464.85
1.1.2.1 Up to 3 months Fixed Account	1,533.40	-	1,144.33	-	36.49	-	-
1.1.2.2 3 to 6 months Fixed Account	1,455.03	-	706.67	5.00	-	-	1,149.06
1.1.2.3 6 months to 1 year Fixed Account	1,521.84	5,237.11	3,943.64	190.34	202.36	-	2,764.99
1.1.2.4 Above 1 year Fixed Account	2,238.53	-	832.19	13,895.66	6,701.92	9,229.61	2,550.79
1.1.3 Call Deposit	206.96	105.85	180.22	208.37	173.14	271.02	284.06
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	484.24	600.88	480.35	1,666.62	1,038.16	855.88	702.41
<b>2. Commission Expense</b>	<b>72.44</b>	<b>100.91</b>	<b>78.19</b>	<b>347.02</b>	<b>191.03</b>	-	-
<b>3. Staff Expense</b>	<b>1,472.84</b>	<b>1,058.29</b>	<b>1,304.72</b>	<b>3,832.13</b>	<b>1,644.94</b>	<b>1,896.31</b>	<b>1,547.43</b>
<b>4. Office Operating Expenses</b>	<b>1,176.58</b>	<b>815.49</b>	<b>866.20</b>	<b>2,469.09</b>	<b>1,206.51</b>	<b>1,233.11</b>	<b>1,682.75</b>
<b>5. Foreign Exchange Loss</b>	-	-	<b>9.67</b>	<b>23.38</b>	-	-	-
5.1 Due to Change in Exchange Rates	-	-	9.67	23.38	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	<b>24.76</b>	<b>0.03</b>	-
<b>7. Provision for Risk</b>	<b>463.85</b>	<b>949.96</b>	<b>1,163.73</b>	<b>870.25</b>	<b>372.63</b>	<b>1,767.16</b>	<b>1,321.09</b>
7.1 Loan loss Provision	463.85	948.57	1,163.73	870.25	372.63	1,767.16	1,321.09
7.1.1 General Loan loss Provision	463.85	287.54	760.30	304.04	187.83	1,362.74	778.20
7.1.1.1 Pass Loan Loss Provision	463.85	159.02	626.61	(38.35)	187.83	875.86	314.40
7.1.1.2 Watch List Provision	-	128.52	133.69	342.39	-	486.88	463.80
7.1.2 Special Loan Loss Provision	-	661.02	403.43	566.20	184.80	404.42	542.88
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	-	1.40	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>0.44</b>	<b>3.36</b>	-	<b>31.12</b>	<b>38.13</b>	-	<b>36.90</b>
<b>9. Provision for Staff Bonus</b>	<b>402.97</b>	<b>288.48</b>	<b>311.83</b>	<b>715.65</b>	<b>344.62</b>	<b>445.15</b>	<b>250.92</b>
<b>10. Provision for Income Tax</b>	<b>1,091.17</b>	<b>786.07</b>	<b>784.23</b>	<b>1,915.42</b>	<b>940.72</b>	<b>1,171.16</b>	<b>654.67</b>
<b>11. Others</b>	<b>1.99</b>	-	<b>1.88</b>	-	-	-	-
<b>12. Net Profit</b>	<b>2,546.06</b>	<b>1,810.28</b>	<b>2,022.22</b>	<b>4,525.42</b>	<b>2,160.90</b>	<b>2,835.23</b>	<b>1,603.57</b>
<b>Total Expenses</b>	<b>17,409.40</b>	<b>13,265.43</b>	<b>15,464.56</b>	<b>36,211.79</b>	<b>17,195.43</b>	<b>21,485.97</b>	<b>16,320.83</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>15,522.47</b>	<b>11,489.69</b>	<b>13,077.56</b>	<b>33,254.50</b>	<b>15,348.19</b>	<b>18,518.54</b>	<b>13,311.90</b>
1.1 On Loans and Advances	13,629.39	10,656.28	12,321.50	30,585.73	14,061.04	17,374.10	12,632.43
1.2 On Investment	1,773.12	819.41	699.59	2,388.19	1,061.37	964.38	591.84
1.2.1 Government Bonds	1,666.65	819.41	699.59	2,361.80	77.65	964.38	557.79
1.2.2 Foreign Bonds	57.54	-	-	-	71.46	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	0.45
1.2.4 Debenture & Bonds	48.92	-	-	26.38	912.25	-	33.59
1.3 On Agency Balance	-	-	37.62	2.74	-	-	-
1.4 On Call Deposit	-	3.88	0.17	46.05	-	-	-
1.5 On Others	119.96	10.12	18.68	231.79	225.78	180.07	87.64
<b>2. Commission and Discount</b>	<b>1,294.96</b>	<b>639.11</b>	<b>1,083.79</b>	<b>2,350.80</b>	<b>1,354.17</b>	<b>818.80</b>	<b>552.67</b>
2.1 Bills Purchase and Discount	34.36	5.45	0.01	3.96	-	-	56.37
2.2 Commission	1,260.60	633.66	1,083.79	2,346.84	1,306.02	326.48	496.30
2.3 Others	-	-	-	-	48.15	492.33	-
<b>3. Exchange Fluctuation Income</b>	<b>123.16</b>	<b>193.88</b>	<b>267.46</b>	<b>224.93</b>	<b>302.71</b>	<b>379.88</b>	<b>278.20</b>
3.1 Due to Change in Exchange Rate	0.00	-	-	-	69.80	80.50	0.74
3.2 Due to Foreign Currency Transaction	123.16	193.88	267.46	224.93	232.90	299.39	277.45
<b>4. Other Operating Income</b>	<b>468.82</b>	<b>74.14</b>	<b>167.50</b>	<b>319.54</b>	<b>25.25</b>	<b>545.55</b>	<b>597.21</b>
<b>5. Non Operating Income</b>	-	-	-	<b>62.03</b>	<b>34.47</b>	<b>18.26</b>	<b>767.95</b>
<b>6. Write Back from Provisions for loss</b>	-	<b>803.27</b>	<b>732.05</b>	-	<b>130.66</b>	<b>1,204.93</b>	<b>802.59</b>
<b>7. Recovery of written-off Loan</b>	-	<b>65.33</b>	-	-	-	-	<b>10.30</b>
<b>8. Income from Extra Ordinary transactions</b>	-	-	<b>136.20</b>	-	-	-	-
<b>9. Net Loss</b>	-	-	-	-	-	-	-
<b>Total Income</b>	<b>17,409.40</b>	<b>13,265.43</b>	<b>15,464.56</b>	<b>36,211.79</b>	<b>17,195.43</b>	<b>21,485.97</b>	<b>16,320.83</b>

BFI Name	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>13,970.84</b>	<b>11,219.09</b>	<b>18,768.99</b>	<b>10,974.16</b>	<b>12,037.49</b>	<b>9,410.56</b>	<b>12,781.32</b>
1.1 On Deposit Liabilities	12,380.38	9,435.59	17,575.38	10,184.07	11,477.19	8,614.90	11,825.86
1.1.1 Saving Account	2,950.31	2,547.84	5,234.56	2,113.57	1,630.67	1,892.21	2,557.26
1.1.2 Fixed Account	9,202.58	6,853.01	12,074.80	7,876.71	9,668.53	6,618.28	8,997.89
1.1.2.1 Up to 3 months Fixed Account	-	-	-	836.71	-	-	317.40
1.1.2.2 3 to 6 months Fixed Account	3,665.85	-	2,972.98	634.08	2,832.59	4,001.89	787.71
1.1.2.3 6 months to 1 year Fixed Account	3,143.41	6,801.36	5,472.94	4,740.46	5,150.67	136.08	5,216.34
1.1.2.4 Above 1 year Fixed Account	2,393.32	51.65	3,628.88	1,665.46	1,685.27	2,480.31	2,676.44
1.1.3 Call Deposit	227.49	34.74	266.03	193.78	177.99	104.41	185.81
1.1.4 Certificate of Deposit	-	-	-	-	-	-	84.90
1.2 On Borrowing	1,590.46	1,783.50	1,193.61	790.09	560.30	795.66	955.46
<b>2. Commission Expense</b>	<b>-</b>	<b>25.38</b>	<b>533.90</b>	<b>129.03</b>	<b>-</b>	<b>10.84</b>	<b>215.87</b>
<b>3. Staff Expense</b>	<b>2,200.74</b>	<b>3,148.23</b>	<b>2,586.92</b>	<b>1,446.37</b>	<b>1,123.07</b>	<b>1,560.64</b>	<b>2,026.32</b>
<b>4. Office Operating Expenses</b>	<b>1,628.80</b>	<b>1,398.16</b>	<b>2,005.26</b>	<b>1,213.17</b>	<b>970.79</b>	<b>1,154.08</b>	<b>1,375.74</b>
<b>5. Foreign Exchange Loss</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>15.49</b>	<b>78.85</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.28</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>446.91</b>	<b>1,969.08</b>	<b>503.79</b>	<b>258.47</b>	<b>188.28</b>	<b>843.94</b>	<b>636.89</b>
7.1 Loan loss Provision	446.91	1,969.08	503.79	258.47	188.28	843.94	636.89
7.1.1 General Loan loss Provision	446.91	893.06	221.09	156.67	1.13	323.94	429.80
7.1.1.1 Pass Loan Loss Provision	446.91	566.58	186.31	69.58	191.96	243.60	429.80
7.1.1.2 Watch List Provision	-	326.48	34.78	87.09	(190.83)	80.34	-
7.1.2 Special Loan Loss Provision	-	1,076.02	282.71	101.80	187.15	520.00	207.09
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>1.20</b>	<b>-</b>	<b>162.96</b>	<b>-</b>	<b>-</b>	<b>4.42</b>	<b>46.76</b>
<b>9. Provision for Staff Bonus</b>	<b>523.00</b>	<b>208.40</b>	<b>822.27</b>	<b>354.55</b>	<b>581.88</b>	<b>306.58</b>	<b>574.32</b>
<b>10. Provision for Income Tax</b>	<b>1,487.22</b>	<b>1,464.55</b>	<b>2,194.00</b>	<b>939.74</b>	<b>1,555.72</b>	<b>608.30</b>	<b>1,467.53</b>
<b>11. Others</b>	<b>-</b>	<b>2.26</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.61</b>	<b>-</b>
<b>12. Net Profit</b>	<b>3,219.74</b>	<b>2,690.06</b>	<b>5,206.46</b>	<b>2,251.17</b>	<b>3,681.23</b>	<b>2,150.94</b>	<b>3,701.32</b>
<b>Total Expenses</b>	<b>23,493.93</b>	<b>22,204.06</b>	<b>32,784.55</b>	<b>17,566.66</b>	<b>20,138.47</b>	<b>16,051.20</b>	<b>22,826.06</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>21,008.96</b>	<b>19,029.80</b>	<b>29,509.61</b>	<b>16,095.43</b>	<b>18,516.92</b>	<b>13,991.07</b>	<b>19,333.57</b>
1.1 On Loans and Advances	18,924.14	17,145.10	27,089.52	14,351.29	17,378.20	12,810.63	17,887.98
1.2 On Investment	1,992.15	1,858.71	2,341.38	1,106.16	1,063.21	1,080.17	1,235.61
1.2.1 Government Bonds	1,974.15	1,857.35	2,341.38	1,106.16	990.68	1,067.53	1,182.86
1.2.2 Foreign Bonds	-	-	-	-	-	-	2.17
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	18.00	1.35	-	-	72.53	12.64	50.58
1.3 On Agency Balance	0.48	-	-	6.30	0.48	0.31	-
1.4 On Call Deposit	89.53	(0.01)	-	39.07	-	46.31	3.50
1.5 On Others	2.65	26.00	78.71	592.60	75.04	53.65	206.49
<b>2. Commission and Discount</b>	<b>1,500.95</b>	<b>883.77</b>	<b>2,207.51</b>	<b>998.10</b>	<b>923.68</b>	<b>735.47</b>	<b>1,689.47</b>
2.1 Bills Purchase and Discount	34.44	-	-	41.33	-	92.51	-
2.2 Commission	179.06	882.65	2,207.51	924.98	902.15	571.11	1,689.47
2.3 Others	1,287.44	1.12	-	31.80	21.53	71.85	-
<b>3. Exchange Fluctuation Income</b>	<b>501.22</b>	<b>106.48</b>	<b>645.97</b>	<b>278.73</b>	<b>233.09</b>	<b>197.25</b>	<b>340.51</b>
3.1 Due to Change in Exchange Rate	58.29	-	54.49	-	1.92	(25.45)	68.10
3.2 Due to Foreign Currency Transaction	442.93	106.48	591.48	278.73	231.16	222.70	272.41
<b>4. Other Operating Income</b>	<b>474.20</b>	<b>260.68</b>	<b>418.20</b>	<b>122.60</b>	<b>333.79</b>	<b>484.17</b>	<b>326.21</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>249.40</b>	<b>-</b>	<b>71.27</b>	<b>130.99</b>	<b>266.77</b>	<b>12.43</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>1,673.93</b>	<b>-</b>	<b>(51.44)</b>	<b>-</b>	<b>356.88</b>	<b>1,121.21</b>
<b>7. Recovery of written-off Loan</b>	<b>8.61</b>	<b>-</b>	<b>3.27</b>	<b>51.96</b>	<b>-</b>	<b>16.85</b>	<b>2.09</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.73</b>	<b>0.57</b>
<b>9. Net Loss</b>	<b>-</b>						
<b>Total Income</b>	<b>23,493.93</b>	<b>22,204.06</b>	<b>32,784.55</b>	<b>17,566.66</b>	<b>20,138.47</b>	<b>16,051.20</b>	<b>22,826.06</b>

BFI Name	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>11,239.55</b>	<b>10,909.39</b>	<b>7,142.13</b>	<b>6,892.28</b>	<b>10,196.57</b>	<b>3,109.66</b>	<b>13.12</b>
1.1 On Deposit Liabilities	9,948.67	9,630.38	6,809.19	6,611.35	9,404.78	3,065.02	13.12
1.1.1 Saving Account	2,974.80	2,043.64	947.56	1,040.85	2,239.22	774.22	4.63
1.1.2 Fixed Account	6,841.11	7,389.01	5,751.03	5,494.73	7,002.84	2,205.66	7.87
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	4.08
1.1.2.2 3 to 6 months Fixed Account	-	-	-	4,527.86	-	407.19	0.80
1.1.2.3 6 months to 1 year Fixed Account	-	7,389.01	5,751.03	602.40	7,002.84	1,505.42	2.96
1.1.2.4 Above 1 year Fixed Account	6,841.11	-	-	364.47	-	293.05	0.04
1.1.3 Call Deposit	132.75	197.73	110.60	75.77	162.71	85.15	0.62
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1,290.88	1,279.01	332.94	280.93	791.79	44.64	-
<b>2. Commission Expense</b>	<b>-</b>	<b>161.80</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11.65</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>2,485.83</b>	<b>1,730.28</b>	<b>976.52</b>	<b>1,257.93</b>	<b>1,225.89</b>	<b>546.17</b>	<b>15.11</b>
<b>4. Office Operating Expenses</b>	<b>1,670.79</b>	<b>1,076.06</b>	<b>826.23</b>	<b>857.47</b>	<b>1,127.92</b>	<b>344.76</b>	<b>22.27</b>
<b>5. Foreign Exchange Loss</b>	<b>71.42</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	71.42	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>123.22</b>	<b>69.32</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>209.27</b>	<b>194.74</b>	<b>281.80</b>	<b>690.00</b>	<b>318.96</b>	<b>583.69</b>	<b>10.85</b>
7.1 Loan loss Provision	209.27	194.74	281.80	690.00	239.02	583.69	8.43
7.1.1 General Loan loss Provision	170.59	188.65	166.36	272.41	93.78	175.47	4.80
7.1.1.1 Pass Loan Loss Provision	170.59	188.65	123.50	142.40	93.78	122.17	3.27
7.1.1.2 Watch List Provision	-	-	42.86	130.01	-	53.30	1.53
7.1.2 Special Loan Loss Provision	38.69	6.10	115.44	417.60	145.24	408.22	3.63
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	79.94	-	2.42
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>120.22</b>	<b>124.70</b>	<b>-</b>	<b>-</b>	<b>6.18</b>	<b>29.98</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>415.60</b>	<b>447.87</b>	<b>221.18</b>	<b>-</b>	<b>360.75</b>	<b>139.66</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>1,140.01</b>	<b>1,198.94</b>	<b>605.89</b>	<b>581.99</b>	<b>953.81</b>	<b>377.07</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>2,600.40</b>	<b>2,831.86</b>	<b>1,384.69</b>	<b>1,357.23</b>	<b>2,292.91</b>	<b>879.83</b>	<b>-</b>
<b>Total Expenses</b>	<b>19,953.08</b>	<b>18,675.64</b>	<b>11,561.67</b>	<b>11,706.22</b>	<b>16,482.97</b>	<b>6,022.46</b>	<b>61.35</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>17,430.81</b>	<b>16,820.72</b>	<b>10,577.18</b>	<b>10,093.91</b>	<b>14,919.54</b>	<b>5,001.68</b>	<b>21.54</b>
1.1 On Loans and Advances	14,825.89	14,940.92	9,881.87	9,304.18	13,396.17	4,623.59	20.22
1.2 On Investment	2,069.71	1,528.12	670.50	735.07	1,376.31	202.36	0.23
1.2.1 Government Bonds	2,069.71	1,528.12	670.50	684.00	1,251.74	202.36	0.23
1.2.2 Foreign Bonds	-	-	-	41.62	121.26	-	-
1.2.3 NRB Bonds	-	-	-	0.58	-	-	-
1.2.4 Debenture & Bonds	-	-	-	8.87	3.32	-	-
1.3 On Agency Balance	30.05	0.40	0.53	5.28	-	-	-
1.4 On Call Deposit	11.28	89.76	24.08	-	-	64.60	1.08
1.5 On Others	493.89	261.52	0.20	49.37	147.05	111.14	-
<b>2. Commission and Discount</b>	<b>561.08</b>	<b>627.74</b>	<b>157.10</b>	<b>529.24</b>	<b>267.17</b>	<b>214.51</b>	<b>0.40</b>
2.1 Bills Purchase and Discount	3.86	4.09	-	-	-	-	-
2.2 Commission	532.91	290.70	157.10	529.24	267.17	5.33	0.40
2.3 Others	24.31	332.95	-	-	-	209.18	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>213.95</b>	<b>142.27</b>	<b>97.49</b>	<b>378.08</b>	<b>2.75</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	15.83	-	16.64	-	-
3.2 Due to Foreign Currency Transaction	-	213.95	126.45	97.49	361.43	2.75	-
<b>4. Other Operating Income</b>	<b>838.39</b>	<b>311.20</b>	<b>404.63</b>	<b>98.79</b>	<b>728.66</b>	<b>205.99</b>	<b>3.43</b>
<b>5. Non Operating Income</b>	<b>511.24</b>	<b>17.50</b>	<b>-</b>	<b>58.40</b>	<b>135.09</b>	<b>-</b>	<b>0.68</b>
<b>6. Write Back from Provisions for loss</b>	<b>597.18</b>	<b>684.52</b>	<b>280.48</b>	<b>822.84</b>	<b>54.43</b>	<b>556.96</b>	<b>17.11</b>
<b>7. Recovery of written-off Loan</b>	<b>14.37</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>40.57</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.58</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>18.20</b>
<b>Total Income</b>	<b>19,953.08</b>	<b>18,675.64</b>	<b>11,561.67</b>	<b>11,706.22</b>	<b>16,482.97</b>	<b>6,022.46</b>	<b>61.35</b>

BFI Name	Kamali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>339.59</b>	<b>3,807.33</b>	<b>780.57</b>	<b>449.80</b>	<b>8,183.46</b>	<b>5,339.36</b>	<b>3,843.10</b>
1.1 On Deposit Liabilities	339.59	3,638.33	769.20	449.61	7,970.51	5,221.07	3,637.00
1.1.1 Saving Account	116.92	621.44	230.71	131.34	1,521.26	917.85	624.41
1.1.2 Fixed Account	205.35	2,922.66	512.21	311.95	6,274.56	4,159.76	2,886.58
1.1.2.1 Up to 3 months Fixed Account	-	181.82	-	12.48	1,277.97	702.16	579.07
1.1.2.2 3 to 6 months Fixed Account	-	1,623.47	354.44	15.60	770.79	488.42	642.57
1.1.2.3 6 months to 1 year Fixed Account	-	692.45	3.75	109.18	3,293.29	2,700.32	1,199.01
1.1.2.4 Above 1 year Fixed Account	205.35	424.91	154.02	174.69	932.51	268.85	465.92
1.1.3 Call Deposit	17.32	94.23	26.28	6.33	174.70	143.46	126.02
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	169.00	11.36	0.18	212.94	118.29	206.09
<b>2. Commission Expense</b>	<b>-</b>	<b>14.54</b>	<b>8.77</b>	<b>-</b>	<b>-</b>	<b>14.56</b>	<b>13.52</b>
<b>3. Staff Expense</b>	<b>59.24</b>	<b>534.31</b>	<b>173.01</b>	<b>55.89</b>	<b>942.47</b>	<b>703.51</b>	<b>541.12</b>
<b>4. Office Operating Expenses</b>	<b>55.23</b>	<b>432.55</b>	<b>113.48</b>	<b>41.53</b>	<b>737.32</b>	<b>538.52</b>	<b>432.72</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.50</b>	<b>0.11</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	0.50	0.11	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>0.19</b>	<b>29.02</b>	<b>0.05</b>	<b>0.86</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>31.57</b>	<b>116.26</b>	<b>72.62</b>	<b>3.24</b>	<b>606.38</b>	<b>218.37</b>	<b>299.78</b>
7.1 Loan loss Provision	31.57	116.26	72.62	3.24	606.38	208.39	299.78
7.1.1 General Loan loss Provision	31.57	87.49	16.81	0.41	423.82	127.01	56.33
7.1.1.1 Pass Loan Loss Provision	31.57	87.49	16.81	1.24	274.73	127.01	56.33
7.1.1.2 Watch List Provision	-	-	-	(0.83)	149.09	-	-
7.1.2 Special Loan Loss Provision	-	28.78	55.81	2.83	182.57	81.38	243.45
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	9.97	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>2.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>96.00</b>	<b>18.10</b>	<b>21.95</b>	<b>217.46</b>	<b>167.72</b>	<b>100.15</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>268.19</b>	<b>48.86</b>	<b>65.86</b>	<b>587.15</b>	<b>452.85</b>	<b>270.42</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>595.82</b>	<b>114.01</b>	<b>153.67</b>	<b>1,370.03</b>	<b>1,056.66</b>	<b>630.98</b>
<b>Total Expenses</b>	<b>485.63</b>	<b>5,867.20</b>	<b>1,358.43</b>	<b>791.98</b>	<b>12,645.63</b>	<b>8,491.65</b>	<b>6,131.78</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>429.94</b>	<b>5,555.29</b>	<b>1,223.15</b>	<b>757.05</b>	<b>11,560.04</b>	<b>7,950.19</b>	<b>5,797.23</b>
1.1 On Loans and Advances	428.71	5,195.11	1,169.53	665.24	10,717.29	7,467.99	5,416.54
1.2 On Investment	-	245.75	26.17	77.98	726.08	402.98	268.80
1.2.1 Government Bonds	-	245.75	26.17	77.98	534.75	402.98	268.80
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	190.49	-	-
1.2.4 Debenture & Bonds	-	-	-	-	0.84	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.23	70.65	26.77	1.79	56.36	56.11	83.59
1.5 On Others	-	43.78	0.67	12.04	60.31	23.11	28.31
<b>2. Commission and Discount</b>	<b>17.76</b>	<b>205.62</b>	<b>70.63</b>	<b>2.57</b>	<b>46.73</b>	<b>116.88</b>	<b>302.93</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	17.76	188.95	6.80	1.52	44.52	93.17	302.93
2.3 Others	-	16.67	63.83	1.04	2.21	23.71	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>1.35</b>	<b>-</b>	<b>-</b>	<b>10.02</b>	<b>0.31</b>	<b>0.10</b>
3.1 Due to Change in Exchange Rate	-	1.26	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	0.09	-	-	10.02	0.31	0.10
<b>4. Other Operating Income</b>	<b>-</b>	<b>12.51</b>	<b>-</b>	<b>24.30</b>	<b>455.35</b>	<b>342.82</b>	<b>31.53</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>1.60</b>	<b>4.36</b>	<b>8.06</b>	<b>39.93</b>	<b>17.34</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>90.83</b>	<b>60.29</b>	<b>-</b>	<b>533.56</b>	<b>64.12</b>	<b>-</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>37.93</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>485.63</b>	<b>5,867.20</b>	<b>1,358.43</b>	<b>791.98</b>	<b>12,645.63</b>	<b>8,491.65</b>	<b>6,131.78</b>

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>49.32</b>	<b>4,184.99</b>	<b>3,012.45</b>	<b>3,251.93</b>	<b>279.52</b>	<b>45.99</b>	<b>310.16</b>
1.1 On Deposit Liabilities	49.32	3,819.65	2,969.93	3,146.74	273.53	45.99	309.33
1.1.1 Saving Account	10.54	635.14	837.99	476.00	71.57	23.73	90.48
1.1.2 Fixed Account	37.85	3,048.82	2,104.03	2,581.21	181.90	20.88	208.57
1.1.2.1 Up to 3 months Fixed Account	-	519.46	-	1,045.04	-	1.94	-
1.1.2.2 3 to 6 months Fixed Account	-	318.86	387.05	48.43	49.70	2.14	85.63
1.1.2.3 6 months to 1 year Fixed Account	27.53	1,706.17	1,487.41	1,290.75	99.76	13.81	77.61
1.1.2.4 Above 1 year Fixed Account	10.32	504.33	229.57	196.98	32.44	3.00	45.33
1.1.3 Call Deposit	0.92	135.69	27.91	89.53	20.05	1.38	10.28
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	365.34	42.52	105.19	5.99	-	0.84
<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>14.12</b>	<b>532.77</b>	<b>499.83</b>	<b>361.51</b>	<b>79.03</b>	<b>33.85</b>	<b>91.67</b>
<b>4. Office Operating Expenses</b>	<b>13.93</b>	<b>492.92</b>	<b>338.76</b>	<b>323.54</b>	<b>65.47</b>	<b>19.75</b>	<b>86.12</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.06</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	0.06	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>20.83</b>	<b>150.16</b>	<b>134.17</b>	<b>573.97</b>	<b>8.30</b>	<b>24.19</b>	<b>406.88</b>
7.1 Loan loss Provision	20.83	150.16	134.17	573.97	8.30	24.19	391.55
7.1.1 General Loan loss Provision	7.13	106.85	53.13	255.78	4.72	8.69	63.24
7.1.1.1 Pass Loan Loss Provision	5.86	74.58	39.42	139.71	4.72	3.61	18.91
7.1.1.2 Watch List Provision	1.26	32.27	13.71	116.06	-	5.08	44.33
7.1.2 Special Loan Loss Provision	13.70	43.31	81.04	316.39	3.58	15.50	328.32
7.1.3 Additional Loan Loss Provision	-	-	-	1.81	-	-	-
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>1.66</b>	<b>0.70</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>1.66</b>	<b>100.21</b>	<b>-</b>	<b>107.79</b>	<b>10.82</b>	<b>-</b>	<b>2.65</b>
<b>10. Provision for Income Tax</b>	<b>4.50</b>	<b>300.64</b>	<b>293.63</b>	<b>294.50</b>	<b>29.26</b>	<b>-</b>	<b>7.16</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>10.49</b>	<b>701.50</b>	<b>645.42</b>	<b>675.63</b>	<b>68.10</b>	<b>27.42</b>	<b>16.70</b>
<b>Total Expenses</b>	<b>114.85</b>	<b>6,463.21</b>	<b>4,925.91</b>	<b>5,589.65</b>	<b>540.50</b>	<b>151.20</b>	<b>921.33</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>106.57</b>	<b>6,135.26</b>	<b>4,678.14</b>	<b>4,828.02</b>	<b>447.02</b>	<b>104.14</b>	<b>538.38</b>
1.1 On Loans and Advances	92.36	5,739.16	4,341.98	4,503.92	431.13	93.16	522.98
1.2 On Investment	-	256.58	259.37	251.47	0.00	-	8.76
1.2.1 Government Bonds	-	256.58	259.37	200.84	-	-	8.76
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	50.63	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	0.00	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	93.98	43.74	66.78	14.20	10.98	6.64
1.5 On Others	14.22	45.53	33.05	5.85	1.69	-	-
<b>2. Commission and Discount</b>	<b>0.62</b>	<b>22.39</b>	<b>28.14</b>	<b>9.27</b>	<b>3.97</b>	<b>1.54</b>	<b>5.89</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.09	22.39	28.14	9.27	3.97	1.54	5.89
2.3 Others	0.53	-	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>23.16</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	(0.32)	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	23.48	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>6.86</b>	<b>224.71</b>	<b>166.53</b>	<b>155.38</b>	<b>17.82</b>	<b>3.31</b>	<b>19.39</b>
<b>5. Non Operating Income</b>	<b>0.34</b>	<b>57.58</b>	<b>40.13</b>	<b>47.83</b>	<b>0.87</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>0.45</b>	<b>-</b>	<b>12.98</b>	<b>548.66</b>	<b>70.81</b>	<b>42.21</b>	<b>357.68</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>0.10</b>	<b>-</b>	<b>0.50</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>114.85</b>	<b>6,463.21</b>	<b>4,925.91</b>	<b>5,589.65</b>	<b>540.50</b>	<b>151.20</b>	<b>921.33</b>

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>190.46</b>	<b>88.45</b>	<b>1.94</b>	<b>582.66</b>	<b>972.83</b>	<b>571.77</b>	<b>274.16</b>
1.1 On Deposit Liabilities	190.46	88.45	1.94	577.93	920.35	532.65	271.57
1.1.1 Saving Account	28.76	21.67	1.93	172.06	196.10	84.09	64.24
1.1.2 Fixed Account	154.96	62.72	-	381.01	710.25	437.73	200.79
1.1.2.1 Up to 3 months Fixed Account	-	-	-	109.38	51.37	-	-
1.1.2.2 3 to 6 months Fixed Account	43.47	-	-	81.57	25.45	25.50	-
1.1.2.3 6 months to 1 year Fixed Account	108.46	-	-	104.34	530.74	254.51	200.79
1.1.2.4 Above 1 year Fixed Account	3.04	62.72	-	85.72	102.69	157.72	-
1.1.3 Call Deposit	6.74	4.06	0.01	24.86	14.00	10.84	6.54
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	4.73	52.48	39.11	2.59
<b>2. Commission Expense</b>	<b>-</b>	<b>0.25</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>41.73</b>	<b>51.78</b>	<b>4.25</b>	<b>126.91</b>	<b>127.07</b>	<b>59.31</b>	<b>97.31</b>
<b>4. Office Operating Expenses</b>	<b>37.24</b>	<b>49.16</b>	<b>26.80</b>	<b>116.32</b>	<b>113.12</b>	<b>49.69</b>	<b>61.71</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>25.88</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>67.25</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30.60</b>	<b>55.56</b>
7.1 Loan loss Provision	67.25	-	-	-	-	30.60	55.56
7.1.1 General Loan loss Provision	35.36	-	-	-	-	30.60	29.76
7.1.1.1 Pass Loan Loss Provision	20.32	-	-	-	-	30.60	16.54
7.1.1.2 Watch List Provision	15.03	-	-	-	-	-	13.23
7.1.2 Special Loan Loss Provision	31.89	-	-	-	-	-	25.80
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>1.95</b>	<b>-</b>	<b>-</b>	<b>1.58</b>	<b>-</b>	<b>-</b>	<b>45.11</b>
<b>9. Provision for Staff Bonus</b>	<b>3.04</b>	<b>-</b>	<b>-</b>	<b>14.62</b>	<b>-</b>	<b>14.26</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>10.37</b>	<b>3.62</b>	<b>-</b>	<b>39.48</b>	<b>79.76</b>	<b>36.41</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.12</b>
<b>12. Net Profit</b>	<b>24.19</b>	<b>48.58</b>	<b>27.85</b>	<b>92.11</b>	<b>188.56</b>	<b>91.95</b>	<b>165.64</b>
<b>Total Expenses</b>	<b>376.22</b>	<b>241.85</b>	<b>60.84</b>	<b>999.56</b>	<b>1,481.34</b>	<b>853.98</b>	<b>699.62</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>310.80</b>	<b>165.68</b>	<b>7.74</b>	<b>819.19</b>	<b>1,319.97</b>	<b>784.14</b>	<b>400.82</b>
1.1 On Loans and Advances	273.96	141.16	0.46	751.75	1,149.85	672.31	350.96
1.2 On Investment	5.65	9.91	-	36.29	159.88	102.30	22.82
1.2.1 Government Bonds	-	9.91	-	36.29	159.88	102.30	22.82
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	5.65	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	7.40	6.14	7.28	26.53	10.24	9.53	11.44
1.5 On Others	23.79	8.48	-	4.62	-	-	15.60
<b>2. Commission and Discount</b>	<b>0.68</b>	<b>9.02</b>	<b>-</b>	<b>1.20</b>	<b>65.91</b>	<b>0.81</b>	<b>21.66</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.68	0.54	-	1.20	65.91	0.81	21.66
2.3 Others	-	8.48	-	-	-	-	-
<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>13.86</b>	<b>27.00</b>	<b>0.50</b>	<b>34.40</b>	<b>48.95</b>	<b>43.81</b>	<b>48.03</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>52.21</b>	<b>128.96</b>	<b>4.87</b>	<b>2.04</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>50.88</b>	<b>40.14</b>	<b>0.39</b>	<b>15.82</b>	<b>41.65</b>	<b>23.19</b>	<b>225.27</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.84</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>376.22</b>	<b>241.85</b>	<b>60.84</b>	<b>999.56</b>	<b>1,481.34</b>	<b>853.98</b>	<b>699.62</b>

BFI Name	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant
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**Expenses**

<b>1. Interest Expense</b>	<b>293.01</b>	<b>273.75</b>	<b>816.45</b>	<b>491.56</b>	<b>57.68</b>	<b>129.84</b>	<b>5.09</b>
1.1 On Deposit Liabilities	285.07	273.75	809.75	476.26	57.68	124.07	4.37
1.1.1 Saving Account	57.16	59.62	130.95	96.20	4.93	22.48	1.48
1.1.2 Fixed Account	216.39	212.43	659.78	380.06	51.02	94.08	-
1.1.2.1 Up to 3 months Fixed Account	71.62	-	-	-	2.92	34.54	-
1.1.2.2 3 to 6 months Fixed Account	19.64	22.65	99.03	62.84	0.73	11.49	-
1.1.2.3 6 months to 1 year Fixed Account	78.85	151.67	123.06	233.40	8.22	14.53	-
1.1.2.4 Above 1 year Fixed Account	46.28	38.11	437.68	83.83	39.14	33.52	-
1.1.3 Call Deposit	11.52	1.69	19.02	-	1.73	7.52	2.89
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	7.94	-	6.70	15.30	-	5.76	0.72
<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>71.24</b>	<b>17.05</b>	<b>129.58</b>	<b>74.19</b>	<b>19.88</b>	<b>46.71</b>	<b>5.29</b>
<b>4. Office Operating Expenses</b>	<b>80.78</b>	<b>33.45</b>	<b>78.57</b>	<b>63.21</b>	<b>11.08</b>	<b>39.88</b>	<b>5.28</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>1.20</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>26.46</b>	<b>96.25</b>	<b>58.82</b>	<b>38.75</b>	<b>6.59</b>	<b>0.13</b>	<b>-</b>
7.1 Loan loss Provision	26.46	96.25	58.82	38.75	3.22	-	-
7.1.1 General Loan loss Provision	11.95	39.34	43.55	15.75	3.25	-	-
7.1.1.1 Pass Loan Loss Provision	6.54	2.06	43.55	10.66	1.50	-	-
7.1.1.2 Watch List Provision	5.40	37.28	-	5.09	1.75	-	-
7.1.2 Special Loan Loss Provision	14.52	56.91	15.27	23.00	(2.00)	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	1.97	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	3.37	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	0.13	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>0.52</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>34.23</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>6.84</b>	<b>16.08</b>	<b>10.22</b>	<b>0.65</b>	<b>0.64</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>12.45</b>	<b>18.47</b>	<b>43.42</b>	<b>27.60</b>	<b>1.75</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>50.15</b>	<b>43.09</b>	<b>101.32</b>	<b>64.39</b>	<b>4.09</b>	<b>6.43</b>	<b>301.89</b>
<b>Total Expenses</b>	<b>534.62</b>	<b>488.90</b>	<b>1,245.45</b>	<b>769.94</b>	<b>101.72</b>	<b>257.86</b>	<b>317.55</b>

**Income**

<b>1. Interest Income</b>	<b>454.34</b>	<b>456.56</b>	<b>1,171.24</b>	<b>726.81</b>	<b>90.85</b>	<b>200.84</b>	<b>8.84</b>
1.1 On Loans and Advances	404.74	431.90	1,075.13	649.27	84.23	184.30	1.48
1.2 On Investment	24.82	-	48.89	70.59	-	11.15	-
1.2.1 Government Bonds	-	-	48.89	-	-	11.15	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	24.82	-	-	70.59	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	8.59	24.66	26.16	6.94	6.61	5.21	7.36
1.5 On Others	16.19	-	21.07	-	-	0.18	-
<b>2. Commission and Discount</b>	<b>0.52</b>	<b>0.84</b>	<b>0.23</b>	<b>38.11</b>	<b>9.51</b>	<b>12.32</b>	<b>-</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.52	0.84	0.23	38.11	9.51	-	-
2.3 Others	-	-	-	-	-	12.32	-
<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>49.44</b>	<b>12.56</b>	<b>60.07</b>	<b>3.85</b>	<b>-</b>	<b>10.31</b>	<b>0.12</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>12.60</b>	<b>0.88</b>	<b>1.17</b>	<b>1.36</b>	<b>3.43</b>	<b>4.70</b>
<b>6. Write Back from Provisions for loss</b>	<b>30.26</b>	<b>6.18</b>	<b>13.03</b>	<b>-</b>	<b>-</b>	<b>23.43</b>	<b>303.90</b>
<b>7. Recovery of written-off Loan</b>	<b>0.06</b>	<b>0.16</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.52</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>534.62</b>	<b>488.90</b>	<b>1,245.45</b>	<b>769.94</b>	<b>101.72</b>	<b>257.86</b>	<b>317.55</b>

BFI Name	GMBL	ICFC	Manju	Reliance
<b>Expenses</b>				
<b>1. Interest Expense</b>	<b>562.36</b>	<b>1,413.90</b>	<b>1,013.61</b>	<b>517.82</b>
1.1 On Deposit Liabilities	552.46	1,283.46	943.95	506.53
1.1.1 Saving Account	84.74	228.08	151.24	121.28
1.1.2 Fixed Account	450.44	1,032.35	758.85	385.25
1.1.2.1 Up to 3 months Fixed Account	43.02	141.84	213.37	-
1.1.2.2 3 to 6 months Fixed Account	56.22	61.68	203.07	44.55
1.1.2.3 6 months to 1 year Fixed Account	276.63	543.16	275.04	32.25
1.1.2.4 Above 1 year Fixed Account	74.57	285.67	67.38	308.44
1.1.3 Call Deposit	17.28	23.03	33.86	-
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	9.89	130.44	69.66	11.30
<b>2. Commission Expense</b>	<b>0.54</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>101.48</b>	<b>144.51</b>	<b>161.82</b>	<b>91.12</b>
<b>4. Office Operating Expenses</b>	<b>62.05</b>	<b>147.40</b>	<b>114.32</b>	<b>90.37</b>
<b>5. Foreign Exchange Loss</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>7. Provision for Risk</b>	<b>23.42</b>	<b>42.51</b>	<b>81.26</b>	<b>71.50</b>
7.1 Loan loss Provision	23.42	42.51	81.26	71.50
7.1.1 General Loan loss Provision	15.29	41.41	46.99	20.05
7.1.1.1 Pass Loan Loss Provision	15.83	41.41	35.24	16.75
7.1.1.2 Watch List Provision	(0.54)	-	11.75	3.30
7.1.2 Special Loan Loss Provision	8.13	1.10	34.27	51.46
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>9. Provision for Staff Bonus</b>	<b>-</b>	<b>30.92</b>	<b>-</b>	<b>11.54</b>
<b>10. Provision for Income Tax</b>	<b>41.99</b>	<b>77.70</b>	<b>46.47</b>	<b>31.16</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>97.98</b>	<b>200.60</b>	<b>108.44</b>	<b>72.70</b>
<b>Total Expenses</b>	<b>889.82</b>	<b>2,057.53</b>	<b>1,525.92</b>	<b>886.21</b>
<b>Income</b>				
<b>1. Interest Income</b>	<b>811.95</b>	<b>1,884.59</b>	<b>1,442.50</b>	<b>770.64</b>
1.1 On Loans and Advances	734.38	1,646.22	1,287.48	687.82
1.2 On Investment	66.76	219.72	140.75	74.27
1.2.1 Government Bonds	-	219.72	140.75	74.27
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-
1.2.4 Debenture & Bonds	66.76	-	-	-
1.3 On Agency Balance	3.37	-	-	-
1.4 On Call Deposit	7.08	11.53	-	5.85
1.5 On Others	0.35	7.12	14.27	2.71
<b>2. Commission and Discount</b>	<b>28.86</b>	<b>13.98</b>	<b>75.15</b>	<b>2.56</b>
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	28.47	13.98	0.16	2.56
2.3 Others	0.39	-	75.00	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-
<b>4. Other Operating Income</b>	<b>5.02</b>	<b>107.42</b>	<b>8.27</b>	<b>36.02</b>
<b>5. Non Operating Income</b>	<b>43.99</b>	<b>17.28</b>	<b>-</b>	<b>4.72</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>29.57</b>	<b>-</b>	<b>72.26</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>4.70</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>889.82</b>	<b>2,057.53</b>	<b>1,525.92</b>	<b>886.21</b>

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Sector Wise</b>							
Agricultural and Forest Related	7,125.71	16,024.49	15,264.91	6,628.33	5,279.37	10,582.04	5,614.31
Fishery Related	602.84	962.54	586.16	211.82	-	217.12	60.68
Mining Related	1,931.42	-	378.57	317.63	-	-	255.64
Manufacturing (Producing) Related	42,293.25	26,906.16	53,560.46	49,068.85	13,850.23	53,040.61	29,002.08
Construction	1,607.85	3,450.84	6,010.85	4,483.35	7,317.02	1,136.19	1,985.29
Electricity, Gas and Water	11,475.92	14,464.76	17,744.35	15,235.03	5,619.84	3,958.50	6,545.31
Metal Products, Mach. & Ele. Eqp.	5,256.07	2,393.69	2,768.98	1,541.55	3,288.42	9,389.77	2,103.61
Tras., Com. and Public Utilities	2,718.44	2,023.72	2,670.34	1,149.04	3,750.55	3,516.00	202.23
Wholesaler & Retailer	31,359.06	52,328.09	66,338.34	30,833.20	25,901.57	32,799.31	24,835.97
Finance, Insurance and Real Estate	6,442.07	26,288.53	10,978.06	12,736.25	5,002.25	13,495.37	5,561.01
Hotel or Restaurant	7,021.96	11,771.88	8,414.08	13,528.51	1,516.58	6,598.63	5,901.90
Other Services	6,479.00	7,350.07	22,762.33	17,037.99	1,763.47	4,782.86	2,144.30
Consumption Loans	53,646.66	64,677.56	35,252.68	11,133.73	15,976.96	11,555.31	17,047.65
Local Government	-	-	-	383.43	138.81	255.20	-
Others	2,867.82	885.02	66,340.81	3,871.02	211.26	5,119.04	9,433.75
<b>TOTAL sectorwise</b>	<b>180,828.07</b>	<b>229,527.35</b>	<b>309,070.91</b>	<b>168,159.73</b>	<b>89,616.31</b>	<b>156,445.94</b>	<b>110,693.75</b>

**Product Wise**

Term Loan	38,359.12	48,444.04	60,022.02	58,082.70	8,158.71	38,559.28	26,465.31
Overdraft	29,320.60	23,374.20	45,216.94	20,904.15	6,342.74	14,253.54	1,494.43
Trust Receipt Loan / Import Loan	5,103.62	837.00	11,475.64	8,913.59	7,339.03	8,483.27	1,452.46
Demand & Other Working Capital Loan	34,156.00	37,249.76	84,043.87	48,835.36	28,171.72	61,565.97	39,403.49
Res. Per. H. Loan (Up to Rs. 15 mil.)	8,034.29	20,088.61	16,829.43	1,998.95	8,996.31	3,983.81	2,195.09
Real Estate Loan	8,850.73	16,913.13	18,339.30	7,258.71	7,568.31	7,777.90	5,764.17
Margin Nature Loan	4,605.59	4,623.24	7,617.21	1,683.51	-	1,295.84	32.72
Hire Purchase Loan	2,874.34	5,336.73	7,728.42	2,831.21	4,648.29	6,734.45	2,805.56
Deprived Sector Loan	11,058.24	16,439.48	17,909.58	11,609.19	5,088.81	8,202.95	6,683.90
Bills Purchased	2.80	8.52	7.33	489.60	670.14	47.45	0.08
Other Product	38,462.74	56,212.64	39,881.17	5,552.74	12,632.26	5,541.46	24,396.55
<b>Total Product wise Loan</b>	<b>180,828.07</b>	<b>229,527.35</b>	<b>309,070.91</b>	<b>168,159.73</b>	<b>89,616.31</b>	<b>156,445.94</b>	<b>110,693.75</b>

**Collateral Wise**

Gold and Silver	16,704.55	18,631.20	1,437.64	1,821.15	-	-	-
Government Securities	0.90	520.02	22.95	2.82	-	-	-
Non Governmental Securities	0.09	4,623.25	7,482.25	1,683.51	-	1,295.84	32.72
Fixed Deposit Receipts	996.40	1,287.56	2,997.86	1,115.48	6,293.88	1,106.82	1,048.55
Own	996.40	1,287.56	2,870.50	1,115.48	6,289.61	1,106.82	1,048.55
Other Licences Institutions	-	-	127.36	-	4.28	-	-
Collateral of Properties	154,553.61	177,242.84	241,638.89	150,327.83	74,438.86	145,553.65	94,112.20
Fixed Assets	137,345.73	176,923.80	156,498.86	136,903.61	55,359.97	145,553.65	54,074.53
Current Assets	17,207.88	319.04	85,140.04	13,424.23	19,078.89	-	40,037.68
Against security of Bill	1,483.25	5.89	4,301.17	-	-	47.45	1,452.46
Domestic Bills	-	-	501.34	-	-	35.65	-
Foreign Bills	1,483.25	5.89	3,799.82	-	-	11.80	1,452.46
Against Guarantee	5,459.86	27,176.24	7,085.12	6,279.59	1,403.66	8,314.13	6,025.37
Government Guarantee	31.96	-	91.30	383.43	138.81	-	156.08
Institutional Guarantee	4,536.57	16,741.60	5,110.86	4,198.44	1,264.86	-	5,360.77
Personal Guarantee	307.74	10,434.25	1,872.67	1,697.24	-	-	-
Collective Guarantee	5.47	0.39	10.29	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	115.40	508.52
Other Guarantee	536.34	-	-	0.48	-	8,198.72	-
Credit Card	-	2.11	674.24	53.08	382.84	128.05	-
Others	1,629.41	38.24	43,430.80	6,876.27	7,097.07	-	8,022.44
<b>Total</b>	<b>180,828.07</b>	<b>229,527.35</b>	<b>309,070.91</b>	<b>168,159.73</b>	<b>89,616.31</b>	<b>156,445.94</b>	<b>110,693.75</b>

BFI Name	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi
<b>Sector Wise</b>							
Agricultural and Forest Related	10,398.95	5,111.59	7,305.59	21,627.43	6,983.04	7,878.10	5,929.68
Fishery Related	167.66	103.31	508.05	1,994.67	225.70	327.21	533.66
Mining Related	14.35	29.13	102.28	-	175.47	1,039.93	98.49
Manufacturing (Producing) Related	23,454.42	24,124.58	21,774.67	14,263.41	26,080.34	33,752.18	17,637.92
Construction	2,784.42	673.46	10,316.02	2,510.20	3,842.85	8,348.45	25,879.86
Electricity, Gas and Water	8,137.06	5,834.65	7,133.34	3,016.24	6,896.21	9,804.14	7,712.75
Metal Products, Mach. & Ele. Eqp.	2,084.43	2,917.27	2,120.12	293.40	1,103.80	7,787.37	4,338.91
Tras., Com. and Public Utilities	1,940.60	4,750.12	1,652.08	1,780.33	2,816.42	8,345.82	5,845.54
Wholesaler & Retailer	40,885.71	27,466.78	23,667.84	53,139.76	28,403.45	19,881.41	25,572.26
Finance, Insurance and Real Estate	12,926.85	9,081.20	6,790.39	19,118.47	11,104.01	9,266.05	13,046.03
Hotel or Restaurant	3,067.62	6,491.76	5,672.92	5,373.41	4,678.90	8,629.27	5,847.93
Other Services	4,683.80	5,884.08	4,209.53	4,973.44	6,461.13	7,477.57	5,796.83
Consumption Loans	32,463.57	13,873.88	22,713.13	100,150.75	11,547.86	12,680.75	12,891.22
Local Government	-	-	-	-	-	-	136.67
Others	11,547.16	381.72	12,961.21	39,994.65	19,235.57	24,225.89	1,300.84
<b>TOTAL sectorwise</b>	<b>154,556.60</b>	<b>106,723.54</b>	<b>126,927.17</b>	<b>268,236.16</b>	<b>129,554.76</b>	<b>159,444.13</b>	<b>132,568.60</b>

**Product Wise**

Term Loan	37,871.14	30,556.94	34,283.12	80,939.29	41,666.39	57,167.65	32,036.56
Overdraft	37,749.25	24,804.50	27,730.85	40,270.63	15,191.67	30,257.61	9,812.06
Trust Receipt Loan / Import Loan	3,947.56	1,212.81	1,214.93	90.12	1,875.43	1,799.05	3,394.86
Demand & Other Working Capital Loan	24,376.29	20,287.39	19,940.82	50,550.57	22,306.35	42,116.28	28,400.83
Res. Per. H. Loan (Up to Rs. 15 mil.)	23,134.46	3,374.48	5,284.14	45,802.16	6,483.89	5,332.48	5,958.62
Real Estate Loan	4,233.15	5,209.25	1,321.45	19,351.99	6,065.26	1,332.70	6,231.95
Margin Nature Loan	736.88	1,975.43	1,601.61	1,919.24	1,049.22	2,600.74	2,109.04
Hire Purchase Loan	3,228.96	5,243.24	5,308.58	7,981.12	6,853.90	4,327.74	2,130.95
Deprived Sector Loan	8,723.00	4,810.28	6,961.43	13,418.51	6,903.68	8,307.07	9,888.18
Bills Purchased	499.79	-	-	-	89.16	3.58	129.53
Other Product	10,056.14	9,249.22	23,280.24	7,912.51	21,069.82	6,199.23	32,476.03
<b>Total Product wise Loan</b>	<b>154,556.60</b>	<b>106,723.54</b>	<b>126,927.17</b>	<b>268,236.16</b>	<b>129,554.76</b>	<b>159,444.13</b>	<b>132,568.60</b>

**Collateral Wise**

Gold and Silver	-	27.33	57.74	23.93	255.54	1.70	408.92
Government Securities	71.10	2.66	-	-	20.16	48.71	-
Non Governmental Securities	736.77	-	1,601.61	1,919.24	-	2,958.74	-
Fixed Deposit Receipts	2,331.95	667.87	1,596.20	829.07	948.74	2,446.36	1,255.99
Own	2,331.95	667.87	1,596.20	829.07	948.74	2,445.18	1,255.99
Other Licences Institutions	-	-	-	-	-	1.18	-
Collateral of Properties	136,331.23	99,634.53	117,503.89	245,219.27	119,381.15	146,844.30	119,352.33
Fixed Assets	76,028.95	97,748.86	114,466.45	237,701.41	70,936.72	138,448.36	83,813.43
Current Assets	60,302.28	1,885.68	3,037.44	7,517.86	48,444.42	8,395.94	35,538.90
Against security of Bill	1,932.18	80.11	1,012.97	-	154.66	2.96	-
Domestic Bills	69.08	-	-	-	-	-	-
Foreign Bills	1,863.10	80.11	1,012.97	-	154.66	2.96	-
Against Guarantee	10,455.81	4,250.00	4,366.99	15,267.79	1,173.75	5,378.37	136.67
Government Guarantee	199.02	210.83	74.74	0.18	-	165.12	136.67
Institutional Guarantee	9,769.29	3,014.87	4,292.26	14,285.61	-	4,578.08	-
Personal Guarantee	487.50	179.11	-	-	1,173.75	569.61	-
Collective Guarantee	-	-	-	-	-	61.76	-
Int. Rtd. Foreign Bank's Guarantee	-	843.78	-	-	-	-	-
Other Guarantee	-	1.41	-	982.01	(0.00)	3.79	-
Credit Card	1.16	33.14	61.76	153.95	278.00	155.02	107.26
Others	2,696.40	2,027.90	726.00	4,822.90	7,342.76	1,607.96	11,307.43
<b>Total</b>	<b>154,556.60</b>	<b>106,723.54</b>	<b>126,927.17</b>	<b>268,236.16</b>	<b>129,554.76</b>	<b>159,444.13</b>	<b>132,568.60</b>

BFI Name	SBL	ADBNI	Global	Citizen	Prime	Sunrise	NMB
<b>Sector Wise</b>							
Agricultural and Forest Related	13,697.69	58,053.11	13,364.81	12,770.13	10,410.76	9,894.54	12,361.17
Fishery Related	585.97	541.89	731.08	380.08	585.52	492.01	271.00
Mining Related	216.14	316.64	422.38	1,226.42	226.98	8.66	308.97
Manufacturing (Producing) Related	28,717.53	10,778.78	51,568.21	17,998.42	17,677.15	15,721.37	34,466.65
Construction	5,702.23	8,846.59	9,350.63	7,000.60	9,788.96	5,081.49	5,540.51
Electricity, Gas and Water	10,034.59	3,442.30	19,407.60	8,458.78	10,100.65	9,895.69	15,168.38
Metal Products, Mach. & Ele. Eqp.	2,874.30	492.88	2,554.63	714.42	1,556.68	1,964.64	2,641.08
Tras., Com. and Public Utilities	4,480.71	2,364.05	6,994.84	2,494.87	3,063.24	681.25	3,737.66
Wholesaler & Retailer	46,844.65	34,396.36	62,459.40	27,124.25	20,891.64	26,495.62	46,530.86
Finance, Insurance and Real Estate	9,684.55	6,248.58	21,749.72	7,851.97	21,761.68	9,217.96	9,623.31
Hotel or Restaurant	7,246.59	4,439.61	10,819.87	2,747.69	12,307.44	3,525.16	5,484.06
Other Services	7,451.62	4,142.62	10,135.11	6,744.43	6,307.51	3,416.94	4,052.95
Consumption Loans	24,158.38	26,168.06	62,631.29	34,128.68	21,162.18	37,026.53	33,589.05
Local Government	150.58	-	-	-	-	-	-
Others	24,245.12	18,162.71	22.07	6,135.39	19,079.44	348.66	8,314.63
<b>TOTAL sectorwise</b>	<b>186,090.64</b>	<b>178,394.18</b>	<b>272,211.67</b>	<b>135,776.13</b>	<b>154,919.82</b>	<b>123,770.51</b>	<b>182,090.29</b>

**Product Wise**

Term Loan	57,204.27	12,675.26	79,458.11	31,883.90	40,509.11	18,205.29	48,310.77
Overdraft	32,236.52	8,911.84	55,173.65	19,288.61	43,005.66	20,293.40	23,001.71
Trust Receipt Loan / Import Loan	3,786.94	78.69	5,549.19	1,073.93	325.55	1,411.40	2,440.70
Demand & Other Working Capital Loan	49,096.73	106,770.29	60,838.90	19,893.13	17,379.56	24,230.66	33,074.42
Res. Per. H. Loan (Up to Rs. 15 mil.)	8,227.19	7,778.09	23,871.68	9,020.70	8,077.21	15,253.69	13,326.90
Real Estate Loan	6,417.65	1,794.47	10,456.61	4,863.97	13,325.54	4,712.70	5,642.68
Margin Nature Loan	4,055.61	1,172.43	4,999.44	4,074.66	3,466.91	2,255.08	1,450.93
Hire Purchase Loan	6,912.22	2,864.51	11,253.84	5,470.93	6,833.88	4,321.71	6,301.00
Deprived Sector Loan	12,181.82	33,274.43	15,257.29	15,101.89	10,414.95	9,067.08	9,190.28
Bills Purchased	40.00	-	-	24.90	514.25	306.39	-
Other Product	5,931.69	3,074.17	5,352.97	25,079.51	11,067.20	23,713.10	39,350.91
<b>Total Product wise Loan</b>	<b>186,090.64</b>	<b>178,394.18</b>	<b>272,211.67</b>	<b>135,776.13</b>	<b>154,919.82</b>	<b>123,770.51</b>	<b>182,090.29</b>

**Collateral Wise**

Gold and Silver	10.25	78.07	5.53	1,023.28	6,954.50	-	10.96
Government Securities	14.50	-	-	0.73	-	-	-
Non Governmental Securities	4,017.81	-	-	4,161.79	3,835.93	2,255.08	1,450.93
Fixed Deposit Receipts	2,520.56	1,918.41	3,859.10	1,493.43	1,418.31	2,189.33	2,168.23
Own	2,520.56	1,918.41	3,859.10	1,411.26	1,418.31	2,189.33	2,168.23
Other Licences Institutions	-	-	-	82.16	-	-	-
Collateral of Properties	167,089.15	176,397.70	209,691.67	108,954.71	134,041.13	115,180.91	175,948.11
Fixed Assets	92,520.09	176,397.70	133,409.67	80,149.13	132,464.68	111,613.14	162,330.37
Current Assets	74,569.07	-	76,282.00	28,805.59	1,576.45	3,567.76	13,617.74
Against security of Bill	4,104.58	-	-	2,220.02	-	690.30	-
Domestic Bills	2.85	-	-	184.75	-	-	-
Foreign Bills	4,101.73	-	-	2,035.27	-	690.30	-
Against Guarantee	7,403.13	-	570.29	3,866.91	7,000.20	3,212.02	455.71
Government Guarantee	145.02	-	115.86	3.49	155.32	-	87.07
Institutional Guarantee	7,088.00	-	-	446.65	6,667.76	3,034.23	10.65
Personal Guarantee	170.10	-	454.43	2,521.81	175.95	83.27	313.84
Collective Guarantee	-	-	-	890.13	-	-	18.14
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	4.84	1.16	94.53	26.02
Credit Card	362.62	-	313.49	86.72	130.88	190.19	152.23
Others	568.05	-	57,771.60	13,968.55	1,538.87	52.68	1,904.12
<b>Total</b>	<b>186,090.64</b>	<b>178,394.18</b>	<b>272,211.67</b>	<b>135,776.13</b>	<b>154,919.82</b>	<b>123,770.51</b>	<b>182,090.29</b>

BFI Name	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani	Karnali
<b>Sector Wise</b>								
Agricultural and Forest Related	10,047.90	7,634.67	6,388.64	4,263.23	9,347.02	1,870.52	24.02	538.28
Fishery Related	321.72	313.79	106.90	305.77	528.46	95.37	-	-
Mining Related	-	902.87	193.52	184.48	36.03	4.07	-	-
Manufacturing (Producing) Related	25,302.76	22,934.51	11,440.45	15,845.71	22,171.11	1,325.58	0.18	332.25
Construction	5,568.75	2,108.13	1,478.37	5,972.54	7,937.12	5,331.08	48.17	89.64
Electricity, Gas and Water	8,489.56	8,076.45	5,471.97	6,480.81	11,151.08	655.90	-	-
Metal Products, Mach. & Ele. Eqp.	2,425.20	1,109.22	1,660.14	2,042.52	2,535.33	150.51	2.70	-
Tras., Com. and Public Utilities	3,480.84	2,059.80	3,460.39	2,339.58	4,651.50	1,181.87	20.09	117.78
Wholesaler & Retailer	22,984.98	35,985.62	18,487.85	16,465.51	24,384.49	7,028.54	58.77	1,006.32
Finance, Insurance and Real Estate	15,007.81	21,150.37	11,490.61	10,421.82	9,307.80	6,248.27	0.00	200.00
Hotel or Restaurant	15,082.14	7,972.04	3,794.05	3,276.26	4,428.00	791.04	11.78	-
Other Services	14,875.17	5,402.11	3,487.41	3,960.23	5,567.49	574.95	8.00	801.80
Consumption Loans	18,854.90	33,019.01	18,355.56	19,236.75	13,522.39	4,290.38	34.18	74.43
Local Government	-	-	16.54	-	-	-	-	-
Others	7,963.79	1,374.64	1,259.87	671.34	25,261.61	10,876.55	144.62	-
<b>TOTAL sectorwise</b>	<b>150,405.51</b>	<b>150,043.25</b>	<b>87,092.26</b>	<b>91,466.55</b>	<b>140,829.44</b>	<b>40,424.63</b>	<b>352.51</b>	<b>3,160.50</b>

**Product Wise**

Term Loan	52,616.58	31,874.93	23,773.21	27,278.03	32,005.04	11,561.81	170.52	413.91
Overdraft	19,015.32	22,906.64	17,934.66	16,695.31	14,669.32	8,561.24	95.16	1,420.98
Trust Receipt Loan / Import Loan	2,613.52	1,349.29	293.72	380.40	1,945.97	1.19	-	-
Demand & Other Working Capital Loan	34,348.20	40,016.73	19,409.49	17,039.82	26,177.47	21.96	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	11,474.91	9,173.68	4,170.80	5,076.01	6,158.30	4,751.26	36.74	89.64
Real Estate Loan	2,845.70	11,386.87	6,842.31	8,468.11	6,666.59	848.32	-	200.00
Margin Nature Loan	2,062.00	2,894.29	2,330.27	2,449.41	1,757.70	1,811.13	7.47	-
Hire Purchase Loan	5,557.32	4,643.61	2,650.17	2,295.37	4,202.16	1,846.58	33.56	117.78
Deprived Sector Loan	9,810.73	8,358.60	7,325.13	4,746.80	8,912.27	5,045.37	0.57	158.19
Bills Purchased	-	-	162.56	28.53	105.16	-	-	-
Other Product	10,061.22	17,438.62	2,199.95	7,008.76	38,229.46	5,975.77	8.51	760.00
<b>Total Product wise Loan</b>	<b>150,405.51</b>	<b>150,043.25</b>	<b>87,092.26</b>	<b>91,466.55</b>	<b>140,829.44</b>	<b>40,424.63</b>	<b>352.51</b>	<b>3,160.50</b>

**Collateral Wise**

Gold and Silver	34.27	297.03	0.61	19.85	12.33	278.10	-	-
Government Securities	17.33	-	-	-	-	1.83	-	-
Non Governmental Securities	2,111.86	2,894.29	2,330.27	2,449.41	-	1,844.24	-	-
Fixed Deposit Receipts	2,445.09	1,803.37	1,467.06	1,113.31	1,955.99	1,262.05	5.78	74.43
Own	2,445.09	1,803.37	1,467.06	1,113.31	1,955.99	1,262.05	5.78	74.43
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	131,993.51	137,280.65	78,192.25	85,052.66	131,834.72	32,129.02	317.48	3,086.07
Fixed Assets	129,041.97	136,252.89	77,970.93	65,973.94	115,865.58	32,128.23	317.48	3,086.07
Current Assets	2,951.54	1,027.76	221.32	19,078.72	15,969.14	0.79	-	-
Against security of Bill	1,904.00	-	162.56	28.53	40.00	-	-	-
Domestic Bills	17.32	-	-	28.53	40.00	-	-	-
Foreign Bills	1,886.67	-	162.56	-	-	-	-	-
Against Guarantee	7,451.79	2,838.95	4,456.10	2,409.50	14.15	4,896.19	2.72	-
Government Guarantee	125.87	-	16.54	-	-	-	2.72	-
Institutional Guarantee	6,364.24	2,651.67	4,392.63	2,223.08	-	4,522.57	-	-
Personal Guarantee	870.60	176.85	11.00	186.42	14.15	366.76	-	-
Collective Guarantee	73.34	10.43	32.72	-	-	4.08	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	17.75	-	3.22	-	-	2.78	-	-
Credit Card	2.04	112.89	-	78.36	61.15	-	-	-
Others	4,445.63	4,816.08	483.40	314.93	6,911.11	13.19	26.53	-
<b>Total</b>	<b>150,405.51</b>	<b>150,043.25</b>	<b>87,092.26</b>	<b>91,466.55</b>	<b>140,829.44</b>	<b>40,424.63</b>	<b>352.51</b>	<b>3,160.50</b>

BFI Name	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti
<b>Sector Wise</b>								
Agricultural and Forest Related	2,331.39	469.01	353.04	5,924.67	3,256.02	3,096.27	75.20	4,189.53
Fishery Related	42.60	16.79	3.58	128.08	245.36	154.76	44.90	136.29
Mining Related	6.91	-	-	49.95	107.23	-	-	46.73
Manufacturing (Producing) Related	2,611.44	754.77	319.10	4,008.70	2,361.60	2,077.91	173.13	5,274.06
Construction	1,929.02	116.35	302.03	636.85	10,186.66	2,560.30	164.88	5,383.36
Electricity, Gas and Water	670.46	1.40	-	337.48	258.97	32.16	-	1,025.94
Metal Products, Mach. & Ele. Eqp.	145.40	24.93	23.77	179.91	300.41	182.73	46.15	450.22
Tras., Com. and Public Utilities	1,923.65	153.81	282.37	2,225.67	2,884.42	1,828.88	37.35	797.68
Wholesaler & Retailer	6,527.52	3,015.12	660.20	13,133.12	7,944.27	9,237.20	109.30	5,485.28
Finance, Insurance and Real Estate	5,710.83	788.15	289.35	9,827.38	4,526.89	3,183.41	-	3,702.90
Hotel or Restaurant	1,849.07	334.32	50.94	3,641.42	2,857.32	1,405.53	11.23	2,651.27
Other Services	1,593.63	615.30	38.94	1,645.46	1,250.39	1,178.53	24.46	1,139.67
Consumption Loans	12,898.33	3,631.75	2,010.72	23,565.76	3,910.98	2,951.10	123.44	4,944.80
Local Government	3.34	-	1.50	-	0.03	-	-	3.32
Others	4,996.56	749.21	748.73	24,349.90	21,383.75	16,774.73	165.20	16,031.96
<b>TOTAL sectorwise</b>	<b>43,240.16</b>	<b>10,670.91</b>	<b>5,084.26</b>	<b>89,654.34</b>	<b>61,474.31</b>	<b>44,663.52</b>	<b>975.24</b>	<b>51,262.99</b>

**Product Wise**

Term Loan	12,366.58	2,958.75	846.52	31,588.48	15,541.26	21,087.04	246.52	15,211.10
Overdraft	9,446.41	985.79	501.32	16,922.85	11,400.87	11,652.71	315.13	15,915.87
Trust Receipt Loan / Import Loan	-	-	-	-	-	41.73	-	-
Demand & Other Working Capital Loan	1,177.37	2,884.41	-	858.41	484.78	612.55	105.66	78.16
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,173.67	1,416.10	913.35	11,352.01	9,480.62	2,140.46	179.78	4,410.11
Real Estate Loan	2,696.95	458.20	65.44	5,735.38	2,041.25	83.47	-	926.01
Margin Nature Loan	1,198.96	218.53	-	2,052.55	1,040.31	1,199.29	-	1,843.11
Hire Purchase Loan	3,479.77	530.73	382.24	3,594.97	4,102.59	2,208.34	48.88	2,022.68
Deprived Sector Loan	5,274.51	702.23	664.42	10,472.50	7,233.62	4,350.15	39.77	5,143.88
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,425.95	516.16	1,710.97	7,077.19	10,149.00	1,287.79	39.51	5,712.08
<b>Total Product wise Loan</b>	<b>43,240.16</b>	<b>10,670.91</b>	<b>5,084.26</b>	<b>89,654.34</b>	<b>61,474.31</b>	<b>44,663.52</b>	<b>975.24</b>	<b>51,262.99</b>

**Collateral Wise**

Gold and Silver	126.69	98.21	-	534.45	1,169.93	757.76	-	476.36
Government Securities	-	-	-	-	-	-	-	4.50
Non Governmental Securities	1,198.96	218.53	-	2,061.45	552.98	1,206.27	-	1,843.41
Fixed Deposit Receipts	753.30	131.06	112.02	2,922.67	1,489.48	523.57	38.38	1,567.03
Own	753.30	131.06	112.02	2,922.67	1,489.48	523.57	38.38	1,567.03
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	35,839.33	9,772.14	4,970.74	69,885.54	52,615.55	39,282.91	936.86	40,784.74
Fixed Assets	35,839.33	9,772.14	4,970.74	69,885.54	52,615.55	39,282.91	936.86	40,776.09
Current Assets	-	-	-	-	-	-	-	8.64
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	5,321.89	407.40	-	13,993.06	5,167.70	2,893.01	-	6,374.81
Government Guarantee	-	-	-	-	5.59	0.60	-	3.32
Institutional Guarantee	2,984.99	309.21	-	2,759.65	2,894.97	1,801.44	-	3,710.04
Personal Guarantee	1,808.68	98.19	-	6,103.85	1,706.23	1,058.16	-	2,561.54
Collective Guarantee	528.22	-	-	5,129.56	515.75	32.81	-	96.69
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	45.16	-	-	3.22
Credit Card	-	-	-	-	-	-	-	-
Others	-	43.57	1.50	257.17	478.67	0.00	-	212.15
<b>Total</b>	<b>43,240.16</b>	<b>10,670.91</b>	<b>5,084.26</b>	<b>89,654.34</b>	<b>61,474.31</b>	<b>44,663.52</b>	<b>975.24</b>	<b>51,262.99</b>

BFI Name	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
<b>Sector Wise</b>							
Agricultural and Forest Related	2,297.65	3,600.45	284.16	298.29	883.89	420.38	95.31
Fishery Related	303.42	148.69	-	2.54	7.35	11.04	13.12
Mining Related	82.24	0.60	-	-	-	4.59	-
Manufacturing (Producing) Related	4,573.21	1,630.81	210.81	51.56	133.16	367.53	-
Construction	2,770.15	1,327.63	176.48	7.23	288.24	303.86	161.09
Electricity, Gas and Water	-	3,498.80	-	-	2.14	5.11	-
Metal Products, Mach. & Ele. Eqp.	139.17	68.57	0.87	9.87	-	25.84	-
Tras., Com. and Public Utilities	1,201.86	840.48	218.69	1.18	80.81	124.60	46.46
Wholesaler & Retailer	8,263.02	4,068.84	581.28	74.96	1,064.48	200.24	269.24
Finance, Insurance and Real Estate	5,134.95	7,055.88	606.80	6.82	403.48	56.81	238.40
Hotel or Restaurant	4,882.10	1,413.09	321.32	35.86	87.85	98.59	14.51
Other Services	1,909.65	2,019.34	19.16	2.27	202.56	64.36	-
Consumption Loans	4,849.23	15,443.32	1,586.96	28.90	1,205.77	137.09	270.05
Local Government	-	-	-	-	-	-	-
Others	1,630.54	16.99	13.25	138.97	1.81	789.06	302.25
<b>TOTAL sectorwise</b>	<b>38,037.19</b>	<b>41,133.47</b>	<b>4,019.78</b>	<b>658.46</b>	<b>4,361.53</b>	<b>2,609.10</b>	<b>1,410.43</b>

**Product Wise**

Term Loan	7,527.29	6,905.22	491.31	185.96	2,136.46	969.96	459.49
Overdraft	1,361.62	6,751.02	423.31	153.18	793.02	532.96	189.49
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	9,070.28	2,028.60	409.65	-	80.51	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,248.78	4,636.21	452.36	-	141.19	282.40	99.42
Real Estate Loan	1,646.75	3,508.07	119.97	-	345.98	41.00	100.35
Margin Nature Loan	554.11	1,539.30	281.94	-	17.61	9.06	185.20
Hire Purchase Loan	1,489.15	1,482.92	243.89	6.94	50.86	172.15	56.14
Deprived Sector Loan	5,046.42	3,578.56	479.08	159.77	358.77	458.81	229.82
Bills Purchased	-	-	-	-	-	-	-
Other Product	9,092.77	10,703.57	1,118.26	152.60	437.12	142.75	90.51
<b>Total Product wise Loan</b>	<b>38,037.19</b>	<b>41,133.47</b>	<b>4,019.78</b>	<b>658.46</b>	<b>4,361.53</b>	<b>2,609.10</b>	<b>1,410.43</b>

**Collateral Wise**

Gold and Silver	-	159.28	121.01	15.93	205.82	38.67	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	-	1,539.30	249.32	-	17.61	9.06	-
Fixed Deposit Receipts	841.67	2,257.75	65.78	6.23	68.31	99.46	38.48
Own	841.67	2,257.75	65.78	6.23	68.31	99.46	38.48
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	33,223.69	34,547.00	3,080.04	636.30	3,971.28	2,424.01	936.29
Fixed Assets	33,223.69	34,547.00	3,080.04	636.30	3,971.28	2,424.01	936.29
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	3,417.72	2,621.28	483.33	-	98.51	-	250.53
Government Guarantee	-	17.19	-	-	-	-	-
Institutional Guarantee	3,415.88	2,371.49	483.33	-	30.00	-	229.38
Personal Guarantee	0.62	226.48	-	-	68.51	-	21.15
Collective Guarantee	1.22	6.12	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	554.11	8.85	20.30	-	-	37.90	185.13
<b>Total</b>	<b>38,037.19</b>	<b>41,133.47</b>	<b>4,019.78</b>	<b>658.46</b>	<b>4,361.53</b>	<b>2,609.10</b>	<b>1,410.43</b>

BFI Name	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central
<b>Sector Wise</b>									
Agricultural and Forest Related	0.52	459.09	375.85	592.63	461.88	338.76	626.85	607.43	399.52
Fishery Related	-	4.09	11.04	38.26	5.15	27.78	-	2.24	6.98
Mining Related	-	-	27.16	-	20.48	-	-	-	27.48
Manufacturing (Producing) Related	60.00	379.00	466.30	220.09	141.45	283.78	194.05	451.59	184.46
Construction	17.98	50.00	596.33	1,103.67	5.46	443.84	-	11.61	330.42
Electricity, Gas and Water	-	-	212.44	-	-	7.25	-	-	-
Metal Products, Mach. & Ele. Eqp.	3.45	-	307.78	39.59	44.00	24.76	-	-	85.31
Tras., Com. and Public Utilities	-	182.01	1,079.36	89.19	105.26	63.78	-	862.77	269.12
Wholesaler & Retailer	33.33	816.75	297.64	517.36	208.50	468.21	1,107.29	2,521.80	673.00
Finance, Insurance and Real Estate	40.31	1,356.16	1,171.73	563.75	205.21	476.29	194.04	1,931.77	454.37
Hotel or Restaurant	27.50	134.47	744.58	155.73	112.09	96.08	92.50	629.39	68.70
Other Services	-	93.84	650.22	734.17	25.83	103.88	-	60.74	64.11
Consumption Loans	144.91	2,702.48	2,460.12	579.98	1,869.34	1,468.57	133.71	3,130.43	724.11
Local Government	33.18	-	-	-	-	-	-	-	-
Others	1,886.00	593.58	1,005.31	895.37	46.69	87.11	757.89	5.14	1,978.07
<b>TOTAL sectorwise</b>	<b>2,247.18</b>	<b>6,771.48</b>	<b>9,405.85</b>	<b>5,529.79</b>	<b>3,251.33</b>	<b>3,890.09</b>	<b>3,106.33</b>	<b>10,214.91</b>	<b>5,265.64</b>

**Product Wise**

Term Loan	124.27	542.96	2,558.73	843.27	89.18	333.96	5.21	3,612.38	1,018.79
Overdraft	-	638.84	-	222.75	312.21	-	1,253.84	1,883.98	294.59
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	147.82	1,139.66	1,257.44	382.34	81.69	194.50	-	539.97	946.03
Res. Per. H. Loan (Up to Rs. 15 mil.)	17.98	544.63	892.26	905.31	504.99	200.52	34.53	792.79	691.37
Real Estate Loan	1,765.88	651.11	971.39	694.22	202.88	447.03	177.31	785.91	216.82
Margin Nature Loan	26.19	251.54	425.52	364.65	228.09	219.84	-	219.51	5.03
Hire Purchase Loan	122.28	228.77	903.37	60.36	173.69	117.31	0.47	919.14	343.43
Deprived Sector Loan	33.18	709.56	676.36	496.97	212.46	338.52	157.37	1,162.60	242.45
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	9.57	2,064.40	1,720.78	1,559.92	1,446.14	2,038.42	1,477.61	298.63	1,507.14
<b>Total Product wise Loan</b>	<b>2,247.18</b>	<b>6,771.48</b>	<b>9,405.85</b>	<b>5,529.79</b>	<b>3,251.33</b>	<b>3,890.09</b>	<b>3,106.33</b>	<b>10,214.91</b>	<b>5,265.64</b>

**Collateral Wise**

Gold and Silver	-	673.41	309.22	-	0.38	-	-	-	-
Government Securities	-	-	6.65	-	-	-	-	-	-
Non Governmental Securities	26.19	251.54	455.37	364.65	228.09	217.00	-	-	5.03
Fixed Deposit Receipts	0.05	81.00	392.16	209.08	88.89	70.58	94.00	159.35	158.77
Own	0.05	81.00	392.16	209.08	88.89	70.58	94.00	159.35	158.77
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	399.50	4,900.96	7,522.10	4,560.56	2,757.44	3,208.33	3,012.33	8,597.35	4,934.79
Fixed Assets	399.50	4,900.96	7,522.10	4,560.56	2,757.44	3,168.29	3,012.33	8,597.35	4,934.79
Current Assets	-	-	-	-	-	40.04	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	83.27	864.58	251.59	395.50	176.53	377.96	-	1,238.70	167.05
Government Guarantee	33.18	-	-	-	4.02	-	-	-	-
Institutional Guarantee	-	703.00	244.55	395.50	5.02	276.29	-	1,157.47	166.79
Personal Guarantee	50.09	161.58	7.04	-	167.50	101.24	-	81.23	-
Collective Guarantee	-	-	-	-	-	0.44	-	-	0.25
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	1,738.17	-	468.76	-	-	16.21	-	219.51	-
<b>Total</b>	<b>2,247.18</b>	<b>6,771.48</b>	<b>9,405.85</b>	<b>5,529.79</b>	<b>3,251.33</b>	<b>3,890.09</b>	<b>3,106.33</b>	<b>10,214.91</b>	<b>5,265.64</b>

BFI Name	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Sector Wise</b>							
Agricultural and Forest Related	157.75	311.48	175.76	269.25	493.97	644.70	276.26
Fishery Related	-	-	-	7.87	69.08	24.62	17.00
Mining Related	-	-	-	0.98	25.01	-	-
Manufacturing (Producing) Related	17.75	43.19	418.38	175.59	667.31	260.56	299.31
Construction	41.07	51.73	-	110.73	338.51	231.93	357.12
Electricity, Gas and Water	-	-	-	127.11	146.84	73.48	27.51
Metal Products, Mach. & Ele. Eqp.	-	2.47	-	5.17	10.99	166.66	72.32
Tras., Com. and Public Utilities	-	96.13	2.94	64.80	544.21	340.16	271.39
Wholesaler & Retailer	154.53	200.67	68.51	709.53	2,587.51	1,377.99	684.97
Finance, Insurance and Real Estate	1.20	100.04	-	607.35	1,937.80	2,240.78	629.56
Hotel or Restaurant	-	54.75	74.77	266.39	1,347.78	248.41	345.25
Other Services	1.00	19.29	-	40.80	442.32	189.76	48.69
Consumption Loans	284.23	463.57	1.55	1,875.08	5,828.45	4,177.83	2,217.29
Local Government	-	2.60	-	-	-	-	-
Others	65.54	241.39	542.00	1,789.22	287.74	797.41	327.44
<b>TOTAL sectorwise</b>	<b>723.07</b>	<b>1,587.31</b>	<b>1,283.91</b>	<b>6,049.86</b>	<b>14,727.51</b>	<b>10,774.30</b>	<b>5,574.11</b>

**Product Wise**

Term Loan	129.20	545.74	688.71	662.66	4,156.16	2,454.38	0.26
Overdraft	422.30	279.57	-	504.22	5,130.37	500.40	51.40
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	33.26	3.27	149.60	185.99	197.12	1,296.38	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	41.07	163.19	-	1,170.63	1,397.51	1,862.58	669.63
Real Estate Loan	1.20	104.90	411.53	322.61	1,291.77	1,408.08	343.86
Margin Nature Loan	-	128.61	-	390.55	444.70	583.74	442.27
Hire Purchase Loan	1.74	121.34	2.27	68.80	452.78	175.01	260.56
Deprived Sector Loan	65.54	209.58	-	443.36	821.99	574.13	437.14
Bills Purchased	-	-	-	-	-	-	-
Other Product	28.76	31.10	31.80	2,301.05	835.10	1,919.60	3,368.99
<b>Total Product wise Loan</b>	<b>723.07</b>	<b>1,587.31</b>	<b>1,283.91</b>	<b>6,049.86</b>	<b>14,727.51</b>	<b>10,774.30</b>	<b>5,574.11</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-
Government Securities	-	16.59	-	-	31.44	-	-
Non Governmental Securities	-	113.67	-	-	444.70	583.74	-
Fixed Deposit Receipts	18.29	29.76	-	266.20	707.14	211.78	201.58
Own	18.29	29.76	-	266.20	707.14	211.78	201.58
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	704.78	1,197.45	1,283.91	5,014.90	12,886.76	8,471.21	4,440.07
Fixed Assets	704.78	1,197.43	1,283.91	5,014.90	12,886.76	8,471.21	4,440.07
Current Assets	-	0.02	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	-	229.76	-	382.65	649.02	1,502.22	389.35
Government Guarantee	-	2.60	-	-	-	-	-
Institutional Guarantee	-	20.13	-	381.19	591.19	993.63	360.69
Personal Guarantee	-	179.05	-	1.46	57.83	508.58	1.15
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	27.98	-	-	-	-	27.51
Credit Card	-	-	-	-	-	-	-
Others	-	0.06	-	386.11	8.44	5.35	543.11
<b>Total</b>	<b>723.07</b>	<b>1,587.31</b>	<b>1,283.91</b>	<b>6,049.86</b>	<b>14,727.51</b>	<b>10,774.30</b>	<b>5,574.11</b>

**Major Financial Indicators of Microfinance Financial Institutions**

Amt in Mn of Rs

Liabilities	Mid-July			Mid-June	Mid-July	% change		
	2019	2020	2021	2022	2022	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	25,503	33,424	39,092	50,117	50,334	31.06	16.96	0.43
a. Paid-up Capital	17,078	21,495	24,740	30,016	30,093	25.87	15.09	0.26
b. Statutory Reserves	3,531	4,814	5,803	9,029	9,012	36.32	20.55	-0.18
c. Retained Earning	1,750	2,790	3,434	5,953	5,520	59.44	23.08	-7.28
d. Others Reserves	3,144	4,324	5,115	5,119	5,709	37.53	18.29	11.51
<b>2 BORROWINGS</b>	126,378	142,095	207,349	234,017	233,582	12.44	45.92	-0.19
a. NRB	1,701	8	8,220	9,287	22,655	-99.52	100236.37	143.95
b. Others	124,677	142,086	199,129	224,731	210,926	13.96	40.15	-6.14
<b>3 DEPOSITS</b>	85,606	106,150	130,425	154,627	159,023	24.00	22.87	2.84
<b>4 BILLS PAYABLE</b>	75	41	11	53	38	-45.48	-73.99	-28.83
<b>5 OTHER LIABILITIES</b>	23,664	29,558	37,483	47,035	42,123	24.90	26.81	-10.44
a. Loan Loss Provision	4,013	7,631	10,760	12,322	11,708	90.16	41.01	-4.98
b. Interest Suspense a/c	1,800	4,003	4,176	5,768	4,727	122.36	4.32	-18.05
c. Others	17,851	17,924	22,547	28,945	25,688	0.41	25.79	-11.25
<b>6 RECONCILIATION A/c</b>	5,192	8,482	19,298	21,905	22,174	63.36	127.52	1.23
<b>7 PROFIT &amp; LOSS A/c</b>	6,608	5,419	11,839	10,889	12,378	-17.99	118.45	13.68
<b>Total</b>	<b>273,028</b>	<b>325,169</b>	<b>445,497</b>	<b>518,644</b>	<b>519,651</b>	<b>19.10</b>	<b>37.00</b>	<b>0.19</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	19,246	30,382	28,288	19,434	20,320	57.86	-6.89	4.56
a. Cash Balance	214	379	521	425	371	76.94	37.33	-12.59
b. Bank Balance	13,398	16,872	17,507	10,823	10,770	25.93	3.76	-0.49
c. Money at Call	5,634	13,130	10,260	8,187	9,178	133.06	-21.86	12.11
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	312	468	559	488	762	49.91	19.63	56.07
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,262	9,732	14,153	5,649	5,334	330.28	45.43	-5.57
<b>4 LOANS &amp; ADVANCES</b>	235,101	262,732	365,554	451,211	449,686	11.75	39.14	-0.34
Institutional	38,955	39,721	54,128	80,887	90,239	1.97	36.27	11.56
Individual	196,147	223,012	311,426	370,324	359,447	13.70	39.65	-2.94
<b>5 FIXED ASSETS</b>	2,107	2,223	2,565	3,271	3,073	5.50	15.42	-6.05
<b>6 OTHER ASSETS</b>	8,552	11,063	15,031	17,221	18,137	29.36	35.86	5.32
<b>7 EXPENSES NOT WRITTEN OFF</b>	11	11	7	6	3	1.87	-34.99	-46.26
<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	21,307	22,176	57.11	128.18	4.08
<b>10 PROFIT &amp; LOSS A/c</b>	45	88	13	55	160	96.81	-85.79	189.49
<b>Total</b>	<b>273,028</b>	<b>325,169</b>	<b>445,497</b>	<b>518,644</b>	<b>519,651</b>	<b>19.10</b>	<b>37.00</b>	<b>0.19</b>
<b>Profit &amp; Loss A/c</b>								
<b>Expenses</b>								
<b>1 INTEREST EXPENSES</b>	17,022	21,965	18,279	27,324	30,522	29.04	-16.78	11.70
<b>2 COMMISSION/FEE EXPENSES</b>	7	38	16	15	20	472.63	-57.81	37.66
<b>3 EMPLOYEE EXPENSES</b>	6,299	8,757	9,379	10,241	11,857	39.02	7.09	15.79
<b>4 OFFICE OPERATING EXPENSES</b>	2,358	2,907	3,353	3,521	4,358	23.29	15.32	23.75
<b>5 NON OPERATING EXPENSES</b>	63	140	36	17	20	122.70	-74.52	13.44
<b>6 PROVISION FOR RISK</b>	1,921	6,648	17,303	5,359	5,527	246.15	160.26	3.14
<b>7 LOAN WRITTEN OFF</b>	5	5	31	26	35	14.51	485.19	34.55
<b>8 EXTRAORDINARY EXPENSES</b>	1	18	9	11	18	1279.00	-49.22	60.97
<b>9 PROVISION FOR STAFF BONUS</b>	861	836	1,848	1,728	1,955	-2.95	121.03	13.11
<b>10 PROVISION FOR INCOME TAX</b>	2,545	2,353	5,069	4,811	5,462	-7.52	115.41	13.55
<b>11 NET PROFIT</b>	6,249	5,394	11,829	10,857	12,376	-13.68	119.31	13.99
<b>TOTAL EXPENSES</b>	<b>37,331</b>	<b>49,062</b>	<b>67,152</b>	<b>63,910</b>	<b>72,151</b>	<b>31.43</b>	<b>36.87</b>	<b>12.89</b>
<b>Income</b>								
<b>1. INTEREST INCOME</b>	31,647	41,259	45,304	53,249	59,985	30.37	9.80	12.65
<b>2. COMMISSION &amp; DISCOUNT</b>	805	718	1,420	1,342	1,442	-10.80	97.74	7.52
<b>3 OTHER OPERATING INCOME</b>	3,739	3,726	5,025	5,017	5,495	-0.33	34.86	9.51
<b>4 NON OPERATING INCOME</b>	176	153	270	390	446	-13.28	76.96	14.57
<b>5 PROVISION FOR WRITTEN BACK</b>	936	3,134	15,072	3,826	4,555	234.88	380.95	19.06
<b>6 RECOVERY FOR WRITE BACK</b>	2	2	9	5	6	6.73	292.16	17.16
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0	18	48	59	63	53203.70	166.79	7.96
<b>8 NET LOSS</b>	26	52	3	23	158	102.16	-94.57	574.41
<b>TOTAL INCOME</b>	<b>37,331</b>	<b>49,062</b>	<b>67,152</b>	<b>63,910</b>	<b>72,151</b>	<b>31.43</b>	<b>36.87</b>	<b>12.89</b>
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	17,361	19,017	20,872	23,408	23,303	9.54	9.75	-0.45
<b>No. of Total Branches</b>	3,629	4,057	4,685	5,118	5,134	11.79	15.48	0.31
<b>No. of Total Centers</b>	274,186	310,895	362,982	424,985	428,783	13.39	16.75	0.89
<b>No. of Total Groups</b>	926,625	1,039,696	1,183,364	1,343,187	1,351,729	12.20	13.82	0.64
<b>No. of Total Passive Groups</b>	9,565	9,398	34,163	14,804	16,159	-1.75	263.51	9.15
<b>No. of Total Members</b>	4,327,991	4,686,659	5,191,363	5,826,729	5,859,530	8.29	10.77	0.56
<b>No. of Total Passive Members</b>	118,044	195,311	329,895	454,994	438,040	65.46	68.91	-3.73
<b>No. of Total Borrowers</b>	2,679,016	2,783,222	2,992,068	3,300,657	3,303,100	3.89	7.50	0.07
<b>No. of Total Overdue Borrowers</b>	165,984	1,001,407	764,663	439,262	382,353	503.32	-23.64	-12.96
<b>No. of Total Saving Members</b>	4,323,957	4,679,987	5,193,582	6,133,890	5,888,077	8.23	10.97	-4.01
<b>Total Saving Amount (Rs million)</b>	101,910	106,150	130,472	154,627	159,023	4.16	22.91	2.84

**Districtwise List of Banks and Financial Institutions Branches ( Asar, 2079)**

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	9	1	49	280,565	5,726
4	1	Jhapa	145	54	12	211	994,090	4,711
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	178	62	4	244	1,147,186	4,702
10	1	Sunsari	141	39	10	190	934,461	4,918
11	1	Solukhumbu	27	-	-	27	104,768	3,880
12	1	Khotang	19	6	-	25	175,340	7,014
13	1	Okhaldhunga	24	4	-	28	140,914	5,033
14	1	Udayapur	42	6	1	49	342,773	6,995
	<b>Total</b>		<b>763</b>	<b>194</b>	<b>32</b>	<b>989</b>	<b>4,972,021</b>	<b>5,027</b>
15	Madhesh	Saptari	54	7	2	63	713,203	11,321
16	Madhesh	Siraha	88	12	2	102	748,416	7,337
17	Madhesh	Dhanusa	86	8	10	104	873,274	8,397
18	Madhesh	Mahottari	60	7	7	74	715,040	9,663
19	Madhesh	Sarlahi	75	14	5	94	857,360	9,121
20	Madhesh	Rautahat	59	9	2	70	825,623	11,795
21	Madhesh	Bara	83	13	6	102	743,975	7,294
22	Madhesh	Parsa	67	14	4	85	649,397	7,640
	<b>Total</b>		<b>572</b>	<b>84</b>	<b>38</b>	<b>694</b>	<b>6,126,288</b>	<b>8,828</b>
23	Bagmati	Dolakha	29	3	-	32	172,726	5,398
24	Bagmati	Ramechhap	25	2	-	27	170,620	6,319
25	Bagmati	Sindhuli	35	2	2	39	300,117	7,695
26	Bagmati	Rasuwa	28	1	1	30	45,554	1,518
27	Bagmati	Dhading	63	17	-	80	322,751	4,034
28	Bagmati	Nuwakot	41	15	1	57	262,981	4,614
29	Bagmati	Sindhupalchok	39	11	-	50	262,852	5,257
30	Bagmati	Kavrepalanchok	74	14	7	95	366,879	3,862
31	Bagmati	Kathmandu	911	143	49	1,103	2,017,532	1,829
32	Bagmati	Lalitpur	213	30	15	258	548,401	2,126
33	Bagmati	Bhaktapur	118	17	5	140	430,408	3,074
34	Bagmati	Makwanpur	59	14	8	81	461,053	5,692
35	Bagmati	Chitawan	172	52	18	242	722,168	2,984
	<b>Total</b>		<b>1,807</b>	<b>321</b>	<b>106</b>	<b>2,234</b>	<b>6,084,042</b>	<b>2,723</b>
36	Gandaki	Gorkha	44	6	4	54	252,201	4,670
37	Gandaki	Manang	11	-	-	11	5,645	513
38	Gandaki	Lamjung	43	6	2	51	153,480	3,009
39	Gandaki	Kaski	199	77	19	295	599,504	2,032
40	Gandaki	Tanahu	78	23	1	102	327,620	3,212
41	Gandaki	Syangja	44	24	2	70	254,965	3,642
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	70	24	8	102	381,105	3,736
	<b>Total</b>		<b>599</b>	<b>190</b>	<b>36</b>	<b>825</b>	<b>2,479,745</b>	<b>3,006</b>

47	Lumbini	Gulmi	35	15	-	50	246,836	4,937
48	Lumbini	Palpa	49	11	-	60	242,423	4,040
49	Lumbini	Rupandehi	223	77	28	328	1,118,975	3,412
50	Lumbini	Kapilbastu	81	17	5	103	686,739	6,667
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	94	39	3	136	676,277	4,973
56	Lumbini	Banke	82	29	7	118	603,393	5,114
57	Lumbini	Bardiya	42	26	-	68	460,831	6,777
58	Lumbini	Nawalparasi West	63	20	3	86	385,515	4,483
	<b>Total</b>		<b>740</b>	<b>256</b>	<b>46</b>	<b>1,042</b>	<b>5,124,225</b>	<b>4,918</b>
59	Karnali	Rukum West	20	2	1	23	166,354	7,233
60	Karnali	Salyan	25	5	1	31	238,668	7,699
61	Karnali	Surkhet	51	10	1	62	417,776	6,738
62	Karnali	Dailekh	24	1	-	25	253,319	10,133
63	Karnali	Jajarkot	13	1	-	14	189,365	13,526
64	Karnali	Dolpa	13	-	-	13	42,959	3,305
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>199</b>	<b>21</b>	<b>3</b>	<b>223</b>	<b>1,694,889</b>	<b>7,600</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	135	30	5	170	911,155	5,360
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	65	11	1	77	517,645	6,723
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>329</b>	<b>52</b>	<b>6</b>	<b>387</b>	<b>2,711,270</b>	<b>7,006</b>
	<b>Grand Total</b>		<b>5,009</b>	<b>1,118</b>	<b>267</b>	<b>6,394</b>	<b>29,192,480</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	26	17	17	65	1	126
No. of Branches <sup>^</sup>	5,009	1,118	267	5,134		11,528
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						4,566
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						2,532

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	763	194	32	868	989	1,857
Madhesh	572	84	38	1,051	694	1,745
Bagmati	1,807	321	106	769	2,234	3,003
Gandaki	599	190	36	591	825	1,416
Lumbini	740	256	46	1,170	1,042	2,212
Karnali	199	21	3	232	223	455
Sudur Paschim	329	52	6	453	387	840
<b>Total</b>	<b>5,009</b>	<b>1,118</b>	<b>267</b>	<b>5,134</b>	<b>6,394</b>	<b>11,528</b>

\* 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

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	205,284.19	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

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)	
S.N.	Description	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	Fixed:	5.65	501,932.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52
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
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
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
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
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
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
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29
	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

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)	
S.N.	Description	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
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67
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
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
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10
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
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	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
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91
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
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45
	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

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)	
S.N.	Description	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
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79
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
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
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
6	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17
7	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70
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	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90
10	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02
11	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33
	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

Overall Summary of Interest Rate on LCY Deposit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.11	725,776.47	2.16	687,278.85	2.26	665,175.55	2.66	655,849.74
2	Fixed:	6.72	596,250.43	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26
2.1	up to 1 month	4.26	5,038.76	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27
2.2	1-3 months	4.76	17,403.76	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62
2.3	3-6 months	6.96	60,834.06	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44
2.4	6-12 months	6.91	336,877.15	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38
2.5	1-2 yrs	6.44	136,635.01	7.13	136,592.84	7.76	161,655.51	8.58	164,487.86
2.6	2 yrs and above	6.88	39,461.69	7.88	37,449.70	7.95	52,815.52	8.50	50,113.68
3	Call	5.55	306,544.56	7.24	328,447.20	7.28	305,530.13	4.50	269,886.15
4	Certificate of Deposits	5.50	635.39	5.00	617.56	-	5.03	5.00	2.49
5	Other	3.45	666.27	5.45	734.62	4.29	255.05	5.23	1,193.13
6	Non interest bearing deposits	-	172,467.15	-	172,535.45	-	171,340.38	-	166,753.36
6.1	Current	-	152,187.18	-	153,332.36	-	150,808.52	-	146,816.85
6.2	Margin	-	17,738.76	-	16,788.79	-	17,589.04	-	17,992.01
6.3	Other	-	2,541.21	-	2,414.30	-	2,942.82	-	1,944.51
	Aggregate	4.02	1,802,340.27	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.37	64,498.55	10.31	66,089.90	10.96	66,333.18	11.14	68,608.21
2	Fishery Related	10.03	1,736.06	10.38	1,762.60	10.56	1,804.58	10.62	1,846.38
3	Mining Related	9.41	2,750.59	10.02	2,815.26	10.60	2,914.26	10.62	3,105.32
4	Agriculture, Forestry & Beverage Production Related	9.02	92,705.62	9.59	103,943.84	10.08	104,228.51	10.37	104,897.36
5	Non Food Production Related	8.80	184,764.96	9.49	205,180.67	9.92	204,171.79	10.24	201,334.02
6	Construction	9.70	159,914.73	10.42	171,413.88	10.87	173,374.93	11.02	174,812.99
7	Electricity, Gas and Water	9.42	46,296.49	9.75	51,027.33	9.96	51,354.74	9.94	54,227.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.18	18,648.81	9.76	19,736.00	10.24	19,996.14	10.49	20,434.10
9	Transport, Communication and Public Utilities	9.81	48,666.05	10.45	51,232.26	10.86	51,071.23	11.17	51,148.39
10	Wholesaler & Retailer	9.27	347,534.10	10.13	378,020.65	10.60	379,459.95	10.79	383,527.06
11	Finance, Insurance and Real Estate	8.20	129,094.65	9.08	136,948.36	9.61	135,387.71	9.77	140,609.81
12	Hotel or Restaurant	8.91	47,805.43	9.68	51,041.59	10.03	51,621.75	10.16	52,539.78
13	Other Services	9.72	64,924.66	10.24	67,521.48	10.68	68,379.87	10.88	69,405.27
14	Consumption Loans	10.15	122,254.55	10.91	129,858.98	11.11	119,378.38	11.24	123,171.61
15	Local Government	3.04	1,473.00	3.04	1,473.00	4.14	1,482.25	4.14	1,482.25
16	Others	9.45	248,305.54	11.21	174,212.61	11.95	185,987.21	11.93	188,855.59
	Aggregate	9.32	1,581,373.78	10.12	1,612,278.43	10.60	1,616,946.48	10.77	1,640,005.27

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.44	244,462.06	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28
2	Overdraft	9.74	285,840.27	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95
3	Trust Receipt Loan / Import Loan	7.25	74,884.19	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67
4	Demand & Other Working Capital Loan	9.00	372,455.08	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.42	127,759.81	10.15	129,870.30	10.60	130,940.37	10.75	133,265.55
6	Real Estate Loan	9.80	96,618.08	10.59	98,968.33	11.13	100,204.02	11.42	101,058.02
7	Margin Nature Loan	9.15	32,288.12	10.43	33,801.57	11.01	31,943.37	11.40	31,298.75
8	Hire Purchase Loan	9.72	106,711.64	10.52	110,463.67	11.09	112,194.98	11.31	114,838.70
9	Deprived Sector Loan	7.09	78,528.62	8.07	79,293.96	8.47	80,613.60	8.95	86,470.72
10	Bills Purchased	4.29	6,778.84	4.20	6,120.65	3.90	6,840.14	2.49	7,826.28
11	Other Product	10.48	155,046.08	11.18	159,830.26	11.65	161,848.09	11.77	168,224.02
	Aggregate	9.28	1,581,373.77	10.05	1,612,278.43	10.51	1,616,946.48	10.78	1,640,005.26

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.56	653,883.30	3.80	655,147.14	4.01	689,423.30	4.04	695,584.55
2	Fixed:	8.92	770,273.56	9.61	790,886.02	10.08	835,554.74	10.22	848,444.64
2.1	up to 1 month	7.33	13,809.77	7.72	17,486.93	9.13	16,437.81	7.52	10,162.73
2.2	1-3 months	8.63	52,800.34	8.81	41,247.24	8.92	39,944.81	8.35	45,009.88
2.3	3-6 months	8.67	52,060.59	8.90	54,974.83	9.57	57,925.54	9.66	56,714.42
2.4	6-12 months	9.01	439,358.19	9.92	441,605.58	10.39	471,888.50	10.66	486,270.78
2.5	1-2 yrs	9.15	165,921.08	9.63	180,424.19	10.23	190,857.41	10.20	192,068.47
2.6	2 yrs and above	8.34	46,323.59	8.97	55,147.26	8.71	58,500.67	9.09	58,218.35
3	Call	3.92	253,426.90	4.01	253,914.87	4.14	266,107.50	3.88	281,827.55
4	Certificate of Deposits	5.00	0.26	-	-	5.00	555.98	-	-
5	Other	5.61	1,349.55	0.70	1,046.48	3.96	250.25	5.20	651.98
6	Non interest bearing deposits	-	171,435.75	-	178,169.15	-	206,434.01	-	185,575.78
6.1	Current	-	151,587.64	-	158,014.40	-	183,465.21	-	160,838.10
6.2	Margin	-	17,724.81	-	17,903.71	-	20,602.83	-	22,326.56
6.3	Other	-	2,123.30	-	2,251.04	-	2,365.97	-	2,411.12
	Aggregate	5.51	1,850,369.32	5.91	1,879,163.66	6.15	1,998,325.79	6.25	2,012,084.50

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.13	68,960.55	11.65	70,716.61	11.11	73,310.67	11.56	73,228.99
2	Fishery Related	10.62	1,880.77	11.18	1,919.22	11.36	1,996.59	11.38	2,009.19
3	Mining Related	10.23	3,160.37	11.13	3,139.88	11.26	3,467.83	11.74	3,535.81
4	Agriculture, Forestry & Beverage Production Related	10.16	107,392.77	10.86	106,059.76	10.85	108,358.60	11.09	106,699.79
5	Non Food Production Related	10.06	200,345.07	10.63	197,846.92	10.75	198,529.21	10.95	202,450.68
6	Construction	11.14	176,395.80	11.59	179,038.03	11.53	178,777.17	11.80	181,267.47
7	Electricity, Gas and Water	9.64	54,896.12	10.14	55,971.55	10.32	59,344.92	10.60	60,181.91
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.42	20,883.42	10.94	21,260.37	10.97	22,346.92	11.15	22,951.87
9	Transport, Communication and Public Utilities	9.85	50,991.96	11.71	51,184.31	11.83	51,552.63	12.04	52,332.74
10	Wholesaler & Retailer	10.74	383,208.00	11.32	385,980.41	11.37	396,221.55	11.70	396,583.21
11	Finance, Insurance and Real Estate	9.96	139,112.22	10.74	139,177.32	10.99	148,589.16	11.33	145,424.60
12	Hotel or Restaurant	10.45	52,840.78	10.66	52,981.21	10.74	55,910.21	11.08	56,235.89
13	Other Services	10.72	69,826.03	11.25	70,392.86	11.41	79,016.31	11.75	79,621.54
14	Consumption Loans	11.47	124,523.92	11.87	125,697.74	11.94	134,320.38	12.07	131,965.72
15	Local Government	3.09	1,479.74	4.13	1,479.75	4.14	1,506.86	4.13	1,508.06
16	Others	11.64	189,643.65	12.28	191,662.56	12.21	203,818.47	13.08	200,457.44
	Aggregate	10.69	1,645,541.17	11.29	1,654,508.50	11.33	1,717,067.47	11.68	1,716,454.91

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.17	253,060.53	10.94	257,682.55	11.06	277,111.94	11.31	280,491.84
2	Overdraft	10.67	290,775.43	11.79	290,633.71	11.93	310,486.80	12.20	303,165.08
3	Trust Receipt Loan / Import Loan	9.16	68,537.00	9.65	65,966.98	9.65	58,642.73	10.02	61,655.11
4	Demand & Other Working Capital Loan	10.53	384,390.08	11.13	384,490.27	11.09	385,828.33	11.41	385,860.66
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.73	133,628.24	11.16	134,504.68	11.33	140,053.24	11.69	142,469.21
6	Real Estate Loan	10.79	101,613.50	11.82	102,695.97	11.94	104,245.22	12.28	104,291.37
7	Margin Nature Loan	11.16	31,213.79	12.02	31,743.32	12.27	34,419.83	12.43	34,044.76
8	Hire Purchase Loan	10.78	115,626.58	11.87	116,266.54	12.03	120,085.97	12.35	120,615.83
9	Deprived Sector Loan	8.80	86,523.05	9.49	86,968.87	10.16	93,428.55	10.41	93,183.32
10	Bills Purchased	2.23	8,553.30	2.43	9,718.04	2.28	9,438.91	1.92	10,500.29
11	Other Product	12.41	171,619.68	12.23	173,837.58	12.38	183,325.97	12.65	180,177.44
	Aggregate	10.57	1,645,541.18	11.25	1,654,508.50	11.39	1,717,067.48	11.66	1,716,454.90

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.95	709,577.60	3.93	727,118.41	3.82	737,984.93	3.94	746,763.28
2	Fixed:	10.32	858,905.48	10.31	855,002.39	10.20	844,500.34	10.27	860,980.71
2.1	up to 1 month	7.40	13,325.79	7.84	14,066.71	7.79	10,557.47	9.00	11,034.12
2.2	1-3 months	8.01	43,986.45	8.26	41,116.48	8.95	36,357.72	8.91	42,897.52
2.3	3-6 months	9.25	64,243.10	10.49	67,911.40	10.61	72,261.85	10.50	64,709.62
2.4	6-12 months	10.82	500,896.67	10.75	473,474.74	10.61	480,249.06	10.51	485,145.67
2.5	1-2 yrs	10.60	174,837.38	10.22	187,011.21	9.77	176,064.48	10.44	184,978.21
2.6	2 yrs and above	8.86	61,616.10	9.12	71,421.85	8.99	69,009.77	9.05	72,215.57
3	Call	3.42	262,539.32	3.77	269,813.84	3.89	275,414.32	3.92	278,783.16
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	5.07	791.02	5.50	795.30	5.75	656.14	5.00	981.16
6	Non interest bearing deposits	-	199,471.61	-	202,623.57	-	192,295.40	-	199,654.53
6.1	Current	-	173,231.69	-	176,615.24	-	167,318.91	-	172,189.88
6.2	Margin	-	23,595.78	-	23,588.72	-	22,777.20	-	24,016.07
6.3	Other	-	2,644.14	-	2,419.61	-	2,199.29	-	3,448.58
	Aggregate	6.19	2,031,285.03	6.17	2,055,353.52	6.10	2,050,851.13	6.17	2,087,162.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.91	74,361.51	11.02	78,526.33	11.55	79,181.64	11.49	81,944.65
2	Fishery Related	11.38	2,020.02	11.19	2,076.58	11.38	2,081.73	11.28	2,152.63
3	Mining Related	11.69	3,433.41	10.70	3,603.26	11.46	3,568.39	11.07	4,074.23
4	Agriculture, Forestry & Beverage Production Related	11.31	104,199.76	10.64	104,312.71	11.26	104,860.15	10.79	106,633.71
5	Non Food Production Related	11.03	207,052.22	10.08	213,809.69	10.94	215,960.65	10.71	219,378.38
6	Construction	12.00	183,740.57	11.45	186,480.88	11.87	187,994.52	11.71	194,380.07
7	Electricity, Gas and Water	10.71	61,365.99	9.71	62,989.54	10.73	62,291.41	10.38	65,823.48
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.35	23,316.28	11.29	24,441.32	11.63	24,670.84	11.24	24,833.02
9	Transport, Communication and Public Utilities	12.20	52,985.83	11.27	51,516.23	11.90	53,042.58	10.51	55,960.03
10	Wholesaler & Retailer	11.75	409,220.84	11.16	422,554.95	11.57	427,615.08	11.26	431,388.31
11	Finance, Insurance and Real Estate	11.41	146,742.52	10.84	153,176.65	11.10	150,844.36	10.78	153,489.28
12	Hotel or Restaurant	11.23	58,385.10	9.70	61,253.22	11.40	59,457.43	11.13	62,102.59
13	Other Services	11.84	79,924.63	10.59	82,537.98	11.69	80,790.21	11.53	84,610.84
14	Consumption Loans	12.35	131,064.34	11.93	130,419.63	12.18	131,743.60	11.96	134,502.62
15	Local Government	3.07	1,506.96	2.34	1,518.69	3.08	1,497.33	3.08	1,507.64
16	Others	12.94	203,809.37	12.62	210,697.81	12.85	213,470.70	11.85	222,065.32
	Aggregate	11.78	1,743,129.36	11.09	1,789,915.47	11.64	1,799,070.64	11.25	1,844,846.81

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.43	285,171.67	11.47	290,444.14	11.26	289,539.19	10.83	303,123.46
2	Overdraft	12.42	304,901.57	12.28	315,068.67	12.10	312,067.51	11.50	320,363.58
3	Trust Receipt Loan / Import Loan	9.88	64,895.71	9.61	66,662.09	9.08	75,896.09	9.29	75,514.51
4	Demand & Other Working Capital Loan	11.57	397,957.00	11.49	418,675.98	11.38	420,214.35	11.27	427,441.43
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.80	145,530.98	11.80	149,380.82	11.81	150,139.34	11.46	154,017.66
6	Real Estate Loan	12.36	103,146.41	12.38	103,197.14	12.17	104,347.17	11.43	105,581.27
7	Margin Nature Loan	12.40	33,747.41	12.27	34,893.56	12.05	33,957.90	11.36	35,367.48
8	Hire Purchase Loan	12.50	120,980.63	12.48	121,231.29	12.40	122,724.24	11.54	125,676.79
9	Deprived Sector Loan	10.43	95,241.10	10.48	101,054.86	10.42	95,364.32	10.16	96,362.69
10	Bills Purchased	2.26	9,260.11	3.75	6,266.19	5.62	4,055.79	4.75	3,478.20
11	Other Product	12.86	182,296.76	12.79	181,867.48	12.69	190,764.72	12.58	197,919.72
	Aggregate	11.80	1,743,129.35	11.76	1,788,742.22	11.63	1,799,070.63	11.27	1,844,846.80

Overall Summary of Interest Rate on LCY Deposit		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
1	Saving	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	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	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	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	10.30	63,174.64	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.55	483,285.57	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.03	200,404.79	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	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	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	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		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
1	Agricultural and Forest Related	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	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	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	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	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	10.86	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	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	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	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	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	3.43	1,507.64	3.43	1,508.62
16	Others	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.79	1,895,199.48	11.90	1,920,830.94	11.96	1,929,094.35	12.10	1,965,611.30

Overall Summary of Interest Rate on LCY Productwise Credit		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
1	Term Loan	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	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	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
4	Demand & Other Working Capital Loan	11.56	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)	11.85	156,701.42	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
6	Real Estate Loan	12.26	108,370.28	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
7	Margin Nature Loan	12.06	34,966.70	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
8	Hire Purchase Loan	12.51	127,792.44	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
9	Deprived Sector Loan	10.68	103,368.40	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
10	Bills Purchased	5.64	2,808.42	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
11	Other Product	12.59	204,275.83	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	11.79	1,895,199.48	11.92	1,920,830.94	12.01	1,929,094.34	12.12	1,965,611.29

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.39	761,775.71	4.42	767,724.28	4.36	801,284.37	4.27	796,558.23
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10	9.84	1,071,415.46
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42	10.24	30,390.80
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92	9.37	84,401.27
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83	10.57	118,136.25
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55	9.90	472,577.77
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89	9.49	260,001.48
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49	9.92	105,907.80
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75	7.69	3,998.06
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94	6.40	2,376,348.16

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

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

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.46	830,030.41	4.37	845,084.60	4.45	850,849.41	4.53	858,028.32
2	Fixed:	10.28	1,206,389.41	10.29	1,207,979.13	10.10	1,205,878.50	10.18	1,207,872.65
2.1	up to 1 month	9.70	46,070.10	10.75	31,911.69	10.77	40,604.85	10.38	35,313.93
2.2	1-3 months	10.08	88,503.07	10.12	91,243.17	9.91	99,512.06	9.97	95,340.83
2.3	3-6 months	10.11	128,871.86	10.30	122,145.68	10.04	135,668.93	10.11	114,472.17
2.4	6-12 months	10.25	490,257.72	10.13	529,704.96	9.79	505,951.40	10.04	544,362.05
2.5	1-2 yrs	10.58	295,174.69	10.59	271,285.12	10.53	261,773.10	10.44	260,607.85
2.6	2 yrs and above	10.25	157,511.96	10.33	161,688.50	10.36	162,368.16	10.34	157,775.84
3	Call	3.98	266,236.27	3.89	260,222.47	4.07	268,697.81	4.13	270,319.10
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.79	3,916.09	7.95	4,151.63	7.88	3,218.02	8.08	4,204.61
6	Non interest bearing deposits	-	251,329.64	-	255,742.18	-	251,752.36	-	256,661.86
6.1	Current	-	227,073.21	-	231,751.50	-	225,357.33	-	232,013.26
6.2	Margin	-	22,581.34	-	22,321.23	-	24,643.90	-	22,814.17
6.3	Other	-	1,675.09	-	1,669.46	-	1,751.13	-	1,834.43
	Aggregate	6.72	2,557,901.82	6.67	2,573,180.01	6.62	2,580,396.09	6.67	2,597,086.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.51	119,507.04	12.09	120,321.66	12.09	122,591.17	12.17	125,182.68
2	Fishery Related	11.83	2,698.40	11.53	2,922.51	11.47	3,173.91	11.53	3,269.61
3	Mining Related	12.37	4,383.38	11.98	4,850.82	11.74	5,183.18	12.00	5,929.62
4	Agriculture, Forestry & Beverage Production Related	12.22	130,259.08	11.92	132,429.05	12.01	130,732.53	11.85	133,007.09
5	Non Food Production Related	11.92	297,216.01	11.91	304,097.14	11.84	300,630.46	11.77	306,243.39
6	Construction	12.27	235,960.13	12.39	239,038.73	12.32	242,857.02	12.53	242,721.21
7	Electricity, Gas and Water	11.44	94,499.67	11.43	96,833.09	11.26	98,737.87	11.21	102,175.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.28	33,449.93	12.36	33,255.77	12.30	33,680.73	12.21	32,939.20
9	Transport, Communication and Public Utilities	12.34	61,082.50	12.36	61,475.42	12.80	61,909.88	12.73	61,187.42
10	Wholesaler & Retailer	12.21	532,376.45	12.42	528,546.50	12.45	539,600.39	12.32	551,011.24
11	Finance, Insurance and Real Estate	11.94	233,815.95	12.19	226,459.07	11.97	188,401.46	11.98	194,653.63
12	Hotel or Restaurant	12.20	88,192.62	12.06	91,258.10	11.89	90,659.96	11.82	94,671.80
13	Other Services	12.52	103,918.38	12.50	105,526.34	12.52	106,039.26	12.43	106,841.99
14	Consumption Loans	12.67	142,641.75	12.73	140,788.26	12.62	140,421.78	12.53	139,632.01
15	Local Government	4.01	1,500.49	4.92	1,499.89	4.95	1,503.69	4.92	1,513.80
16	Others	13.30	237,100.01	13.43	239,832.38	13.44	271,175.65	13.29	278,591.56
	Aggregate	12.29	2,318,601.78	12.34	2,329,134.74	12.33	2,337,298.93	12.28	2,379,571.84

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Trust Receipt Loan / Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
4	Demand & Other Working Capital Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
6	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
7	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
8	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
9	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
10	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
11	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.73	12.32	2,337,298.94	12.27	2,379,571.84

Overall Summary of Interest Rate on LCY Deposit			Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	
1	Saving	4.59	845,367.36	4.55	849,047.17	4.96	890,065.28	5.02	890,431.60	
2	Fixed:	10.09	1,227,572.24	10.09	1,235,052.57	9.95	1,248,493.22	9.89	1,286,924.71	
2.1	up to 1 month	10.42	33,586.32	10.76	27,598.17	10.19	28,224.43	10.23	28,877.81	
2.2	1-3 months	9.90	102,620.56	9.83	94,567.73	9.88	93,613.04	9.62	102,638.13	
2.3	3-6 months	9.93	112,898.62	9.75	142,599.67	9.75	154,415.31	9.71	170,209.58	
2.4	6-12 months	9.98	532,928.55	10.01	513,259.27	9.83	487,870.57	9.78	468,485.24	
2.5	1-2 yrs	10.28	283,175.40	10.27	294,393.97	10.06	317,520.04	9.98	342,296.50	
2.6	2 yrs and above	10.32	162,362.79	10.38	162,633.76	10.31	166,849.84	10.29	174,417.45	
3	Call	4.12	271,514.84	4.26	278,191.08	4.40	313,333.10	4.28	315,143.35	
4	Certificate of Deposits	-	-	0.00	-	0.00	-	0.00	-	
5	Other	8.07	4,044.92	8.04	3,962.44	7.57	4,081.60	8.15	4,142.57	
6	Non interest bearing deposits	-	261,577.30	0.00	277,967.42	0.00	308,385.52	0.00	249,433.30	
6.1	Current	-	236,797.46	0.00	252,657.73	0.00	283,757.48	0.00	223,839.57	
6.2	Margin	-	23,028.76	0.00	23,926.53	0.00	23,251.67	0.00	24,057.09	
6.3	Other	-	1,751.09	0.00	1,383.15	0.00	1,376.38	0.00	1,536.65	
	Aggregate	6.67	2,610,076.66	6.64	2,644,220.68	6.60	2,764,358.71	6.77	2,746,075.53	

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

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

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39
2	Fixed:	9.87	1,307,907.90	9.78	1,341,676.43	9.82	1,367,322.53	9.72	1,387,055.63
2.1	up to 1 month	10.36	26,020.65	9.81	28,695.86	10.14	34,230.66	10.17	29,708.83
2.2	1-3 months	9.64	120,033.15	9.65	144,745.13	9.63	140,842.50	9.47	145,364.64
2.3	3-6 months	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11	9.60	171,897.12
2.4	6-12 months	9.71	511,316.88	9.61	507,498.36	9.64	516,153.21	9.52	547,515.92
2.5	1-2 yrs	10.03	317,154.13	9.93	327,120.69	9.97	338,156.19	9.83	323,415.73
2.6	2 yrs and above	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86	10.40	169,153.41
3	Call	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	-
5	Other	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	248,713.57	0.00	266,194.52	0.00	251,567.67	0.00	264,008.08
6.1	Current	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	25,585.95	0.00	25,464.94	0.00	25,207.66	0.00	26,262.88
6.3	Other	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14
	Aggregate	6.80	2,761,176.02	6.75	2,851,863.51	6.81	2,859,961.02	6.80	2,881,719.85

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80
2	Fishery Related	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53
3	Mining Related	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	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28
5	Non Food Production Related	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86
6	Construction	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	11.29	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	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	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17
10	Wholesaler & Retailer	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	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94
12	Hotel or Restaurant	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36
13	Other Services	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80
14	Consumption Loans	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	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54
16	Others	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03
	Aggregate	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01	11.66	522,865.99
2	Overdraft	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	10.01	77,981.38	9.88	77,104.26	10.02	76,486.40	9.76	77,437.44
4	Demand & Other Working Capital Loan	11.81	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)	12.20	190,416.53	12.22	196,343.44	12.17	197,476.16	12.25	199,584.26
6	Real Estate Loan	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22	12.38	131,716.23
7	Margin Nature Loan	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23	12.06	34,945.14
8	Hire Purchase Loan	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14	12.92	146,089.21
9	Deprived Sector Loan	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48	11.53	153,015.42
10	Bills Purchased	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78	5.64	3,638.48
11	Other Product	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10	12.80	296,312.18
	Aggregate	11.97	2,484,355.03	11.97	2,556,060.64	12.02	2,565,665.49	11.93	2,596,150.41

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)	
S.N.	Description	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
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
2.1	up to 1 month	0.00	-	0.00	-	0.00	-	0.00	-
2.2	1-3 months	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
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
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
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
3	Call	4.19	301,796.34	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39
4	Certificate of Deposits	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
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
6.1	Current	0.00	257,027.33	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26
6.2	Margin	0.00	25,307.32	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85
6.3	Other	0.00	2,040.21	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50
	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

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)	
S.N.	Description	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
2	Fishery Related	10.63	4,194.89	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61
3	Mining Related	11.69	5,945.81	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16
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
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
6	Construction	12.34	277,496.95	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59
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
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
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
10	Wholesaler & Retailer	12.00	586,184.07	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08
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
12	Hotel or Restaurant	11.53	114,879.62	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17
13	Other Services	12.06	118,740.08	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61
14	Consumption Loans	12.39	138,651.98	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12
15	Local Government	4.90	1,508.41	4.88	1,508.41	4.88	1,508.41	4.88	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
	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

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)	
S.N.	Description	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
2	Overdraft	12.22	397,789.11	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74
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
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
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
6	Real Estate Loan	12.32	133,995.68	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92
7	Margin Nature Loan	12.11	35,645.71	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10
8	Hire Purchase Loan	12.90	145,579.69	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58
9	Deprived Sector Loan	11.48	162,908.58	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95
10	Bills Purchased	5.57	3,287.74	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07
11	Other Product	12.60	305,407.73	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53
	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

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.27	1,005,289.92	4.19	1,014,852.74	4.16	1,075,115.88	3.64	1,081,490.38
2	Fixed:	9.45	1,480,155.55	9.26	1,487,316.21	9.02	1,604,791.08	8.79	1,664,836.95
2.1	up to 1 month	0.00	-	0.00	-	-	-	-	-
2.2	1-3 months	0.00	-	0.00	-	-	-	-	-
2.3	3-6 months	9.24	246,209.17	8.64	264,878.21	8.23	293,867.03	7.94	300,443.51
2.4	6-12 months	9.44	412,162.86	9.26	385,888.91	8.96	466,993.97	8.70	465,857.57
2.5	1-2 yrs	9.30	559,552.84	9.22	577,426.07	9.03	591,804.56	8.78	644,983.76
2.6	2 yrs and above	9.96	262,230.68	9.99	259,123.03	10.02	252,125.52	10.02	253,552.11
3	Call	2.83	291,222.21	2.76	324,611.99	2.37	294,411.03	1.73	322,925.01
4	Certificate of Deposits	0.00	-	0.00	-	-	-	-	-
5	Other	8.30	4,251.09	8.29	4,160.00	8.24	3,291.96	8.23	3,138.73
6	Non interest bearing deposits	0.00	301,738.10	0.00	314,390.78	-	387,608.35	-	295,411.77
6.1	Current	0.00	276,093.76	0.00	288,769.24	-	361,765.65	-	268,205.80
6.2	Margin	0.00	24,229.82	0.00	23,598.29	-	23,727.26	-	24,725.94
6.3	Other	0.00	1,414.52	0.00	2,023.25	-	2,115.45	-	2,480.03
	Aggregate	6.44	3,082,656.87	6.17	3,145,331.73	6.01	3,365,218.31	5.77	3,367,802.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.95	156,832.56	10.72	155,869.48	10.37	163,056.24	9.83	160,733.96
2	Fishery Related	10.35	4,552.63	10.28	4,559.01	9.95	4,751.44	9.37	4,634.65
3	Mining Related	11.77	4,474.36	11.23	4,413.39	10.87	5,180.14	11.10	5,199.44
4	Agriculture, Forestry & Beverage Production Related	11.26	135,768.71	11.07	135,873.85	10.89	142,758.63	10.01	138,786.45
5	Non Food Production Related	11.25	347,544.28	10.71	340,411.32	10.25	341,968.19	10.30	337,393.74
6	Construction	12.03	287,005.02	11.38	285,240.61	10.99	294,292.47	11.02	295,341.18
7	Electricity, Gas and Water	11.10	144,390.54	10.87	146,971.57	10.46	153,061.09	10.75	158,824.37
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.74	39,262.22	11.20	39,909.64	10.73	40,702.62	10.49	40,250.67
9	Transport, Communication and Public Utilities	12.10	69,528.61	11.66	68,585.80	11.22	70,513.19	11.21	67,008.68
10	Wholesaler & Retailer	11.85	594,736.59	11.36	593,035.52	10.98	600,807.81	10.41	590,531.41
11	Finance, Insurance and Real Estate	11.63	216,349.18	11.21	208,467.61	10.53	222,514.55	9.87	212,288.98
12	Hotel or Restaurant	11.35	121,346.03	11.03	122,031.59	10.61	127,550.63	10.60	130,153.50
13	Other Services	11.66	132,474.43	11.33	133,324.18	10.86	137,152.30	10.82	139,542.20
14	Consumption Loans	12.22	133,881.41	11.84	131,117.71	11.43	137,942.87	11.11	135,033.52
15	Local Government	4.31	1,510.99	4.31	1,527.36	4.32	1,538.89	4.23	1,538.97
16	Others	12.68	356,671.11	12.15	358,374.08	11.45	376,867.47	11.46	380,781.61
	Aggregate	10.99	2,746,328.68	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.32	589,816.01	11.03	597,357.48	10.60	608,333.35	10.71	613,974.93
2	Overdraft	12.05	405,601.73	11.61	401,971.76	11.18	421,258.16	10.92	411,744.98
3	Trust Receipt Loan / Import Loan	9.23	84,425.63	8.78	86,531.83	8.52	71,861.49	8.87	60,468.16
4	Demand & Other Working Capital Loan	11.53	667,192.34	11.23	659,378.54	10.75	683,545.18	10.26	687,275.48
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.92	207,666.19	11.21	206,501.06	11.00	208,542.63	10.91	207,779.20
6	Real Estate Loan	12.05	132,736.80	11.56	132,012.80	11.16	140,543.75	10.91	142,081.95
7	Margin Nature Loan	11.79	37,982.82	11.45	38,162.39	10.85	41,345.03	10.42	41,355.84
8	Hire Purchase Loan	12.53	145,901.92	12.07	144,691.57	11.58	144,991.31	11.70	142,548.87
9	Deprived Sector Loan	11.23	162,435.81	10.96	155,803.19	10.28	169,089.66	9.38	161,310.25
10	Bills Purchased	8.68	4,252.49	9.43	3,689.82	7.26	3,253.77	6.98	3,290.92
11	Other Product	12.56	308,316.95	12.07	303,605.09	11.42	327,894.18	11.41	326,212.74
	Aggregate	10.99	2,746,328.68	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.33	1,106,298.32	3.22	1,161,478.97	3.11	1,180,322.40	2.85	1,187,308.52
2	Fixed:	8.68	1,689,310.20	8.46	1,717,266.57	8.37	1,740,061.30	8.20	1,762,732.52
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.80	301,118.48	7.44	298,332.69	7.43	277,580.34	7.27	267,486.65
2.4	6-12 months	8.47	487,162.45	8.18	548,139.62	8.05	549,955.19	7.93	527,100.93
2.5	1-2 yrs	8.67	647,097.63	8.51	619,700.46	8.39	652,965.05	8.09	695,564.58
2.6	2 yrs and above	10.16	253,931.63	10.16	251,093.80	9.99	259,560.72	9.94	272,580.35
3	Call	1.36	307,026.87	1.22	308,505.24	1.09	302,630.69	1.00	317,889.64
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	8.09	2,830.97	7.90	2,891.37	7.99	2,858.56	8.00	2,826.90
6	Non interest bearing deposits	-	293,922.36	-	355,420.23	-	312,341.37	-	333,733.74
6.1	Current	-	266,561.40	-	326,763.03	-	283,274.93	-	302,640.99
6.2	Margin	-	25,064.31	-	26,320.39	-	26,734.48	-	28,553.07
6.3	Other	-	2,296.65	-	2,336.80	-	2,331.95	-	2,539.68
	Aggregate	5.61	3,399,388.71	5.45	3,545,562.37	5.31	3,538,214.31	5.14	3,604,491.33

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.73	165,256.92	9.49	175,365.86	9.13	177,720.04	8.97	185,964.12
2	Fishery Related	9.20	4,641.47	8.97	4,818.26	8.82	5,003.87	8.59	5,136.45
3	Mining Related	10.49	5,372.95	10.15	5,758.34	9.94	5,884.51	9.83	5,585.74
4	Agriculture, Forestry & Beverage Production Related	9.74	142,120.99	9.59	143,788.58	9.10	143,706.12	9.24	145,597.93
5	Non Food Production Related	10.02	340,206.24	9.55	345,507.96	9.13	347,235.57	9.08	343,641.61
6	Construction	10.88	291,087.98	10.60	300,437.14	10.29	307,142.34	10.20	305,985.07
7	Electricity, Gas and Water	10.56	161,153.62	9.88	165,656.35	9.76	167,218.24	9.58	166,898.42
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.24	40,709.53	9.97	43,876.26	9.64	43,020.13	9.36	42,960.44
9	Transport, Communication and Public Utilities	11.08	66,162.53	10.65	66,107.08	10.33	67,982.33	10.14	68,483.83
10	Wholesaler & Retailer	10.28	603,781.83	9.95	631,372.38	9.62	630,225.85	9.48	638,175.93
11	Finance, Insurance and Real Estate	8.91	206,690.88	8.22	240,921.36	7.87	238,226.04	7.77	235,754.59
12	Hotel or Restaurant	10.36	131,310.78	9.90	135,232.24	9.51	137,586.81	9.41	139,548.55
13	Other Services	10.46	144,086.99	10.10	149,912.39	9.83	150,414.75	9.67	152,013.81
14	Consumption Loans	10.89	141,855.37	10.44	146,752.56	10.13	139,973.52	9.95	145,563.21
15	Local Government	5.10	1,423.11	5.78	1,167.52	5.30	1,422.72	4.34	1,422.72
16	Others	11.39	381,240.13	11.12	389,985.73	10.67	397,805.45	10.40	429,675.83
	Aggregate	10.18	2,827,101.33	9.83	2,946,660.01	9.52	2,960,568.29	9.37	3,012,408.24

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.41	616,175.87	9.88	629,178.40	9.77	640,274.63	9.38	647,513.76
2	Overdraft	10.66	417,436.91	10.32	438,658.43	9.99	440,590.36	9.83	451,030.92
3	Trust Receipt Loan / Import Loan	8.49	62,021.15	8.06	61,371.84	7.72	63,173.40	8.22	58,736.72
4	Demand & Other Working Capital Loan	9.99	702,335.94	9.65	747,491.35	9.38	733,979.65	9.25	748,221.77
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.83	209,886.45	10.55	213,311.37	10.25	213,937.46	10.10	213,022.19
6	Real Estate Loan	10.67	138,324.10	10.41	137,972.23	10.03	139,673.51	9.91	145,572.06
7	Margin Nature Loan	10.09	43,165.98	9.47	48,564.23	9.01	50,390.86	8.82	56,612.67
8	Hire Purchase Loan	11.47	143,175.17	11.29	141,209.49	10.91	140,376.98	10.76	140,352.51
9	Deprived Sector Loan	8.35	158,920.15	7.63	172,808.59	7.45	168,381.31	7.22	177,108.17
10	Bills Purchased	6.80	3,279.53	4.82	4,024.55	4.44	3,988.77	4.21	4,156.64
11	Other Product	11.30	332,384.73	10.94	352,069.53	10.52	365,801.36	10.50	370,080.82
	Aggregate	10.18	2,827,105.99	9.83	2,946,660.02	9.52	2,960,568.29	9.37	3,012,408.24

Overall Summary of Interest Rate on LCY Deposit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.78	1,235,473.03	2.76	1,255,745.18	2.64	1,286,585.15	2.93	1,347,094.03
2	Fixed:	8.01	1,767,231.28	8.04	1,762,706.27	7.75	1,764,956.95	7.66	1,800,243.64
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.03	258,806.95	6.94	254,627.30	6.69	266,949.78	6.70	293,182.85
2.4	6-12 months	7.75	593,982.59	8.07	625,783.84	7.48	591,279.85	7.38	587,889.17
2.5	1-2 yrs	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73	7.50	668,433.91
2.6	2 yrs and above	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59	9.86	250,737.70
3	Call	0.98	311,270.13	0.84	310,180.90	0.90	297,562.11	1.04	286,638.07
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.93	2,706.64	6.84	3,689.91	6.95	3,166.89	7.63	2,840.64
6	Non interest bearing deposits	-	364,310.03	-	354,492.03	-	363,040.42	-	378,508.06
6.1	Current	-	331,175.31	-	320,171.29	-	328,293.58	-	344,225.41
6.2	Margin	-	30,803.99	-	31,654.69	-	31,662.64	-	31,680.58
6.3	Other	-	2,330.74	-	2,666.05	-	3,084.20	-	2,602.07
	Aggregate	5.00	3,680,991.12	4.86	3,686,814.29	4.68	3,715,311.52	4.79	3,815,324.43

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.69	198,746.31	8.30	209,405.83	8.21	214,939.19	8.16	226,342.13
2	Fishery Related	8.15	5,495.79	8.03	5,707.37	7.86	6,069.94	7.89	6,731.08
3	Mining Related	9.11	5,991.24	8.72	6,347.34	8.71	6,348.69	8.73	6,769.49
4	Agriculture, Forestry & Beverage Production Related	8.94	150,508.56	8.61	153,645.38	8.50	156,955.87	8.44	162,138.42
5	Non Food Production Related	8.75	352,212.08	8.38	359,019.33	8.27	362,529.09	8.33	368,675.26
6	Construction	10.03	313,541.86	9.61	317,831.26	9.57	327,420.60	9.47	332,795.19
7	Electricity, Gas and Water	9.11	171,142.70	8.90	173,242.45	8.77	178,049.48	8.62	185,859.95
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.07	47,866.73	8.79	49,565.79	8.67	49,508.26	8.61	52,720.68
9	Transport, Communication and Public Utilities	9.78	69,160.57	9.41	69,143.14	9.35	68,786.85	9.11	70,063.31
10	Wholesaler & Retailer	9.34	658,686.32	8.95	668,435.22	8.83	689,172.24	8.72	726,009.00
11	Finance, Insurance and Real Estate	7.60	249,093.80	7.41	250,404.21	7.37	254,807.53	7.48	278,153.73
12	Hotel or Restaurant	8.86	141,091.51	8.57	144,248.76	8.43	147,160.52	8.27	151,440.44
13	Other Services	9.35	157,106.11	8.99	156,415.38	8.89	159,002.48	8.67	160,770.32
14	Consumption Loans	9.73	155,674.61	9.51	159,140.04	9.39	163,781.30	9.13	175,655.40
15	Local Government	3.98	1,425.43	3.93	1,426.86	3.81	1,421.35	3.80	1,427.80
16	Others	10.24	457,271.73	9.97	472,847.09	9.87	494,326.08	9.58	523,030.07
	Aggregate	9.09	3,135,015.36	8.89	3,196,825.45	8.73	3,280,279.47	8.61	3,428,582.27

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22	8.52	736,281.09
2	Overdraft	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25	8.96	541,190.63
3	Trust Receipt Loan / Import Loan	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85	7.47	71,916.73
4	Demand & Other Working Capital Loan	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37	8.50	817,337.11
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25	9.47	230,945.29
6	Real Estate Loan	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45	9.19	162,722.08
7	Margin Nature Loan	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65	8.48	78,994.44
8	Hire Purchase Loan	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77	9.84	137,023.26
9	Deprived Sector Loan	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53	7.07	221,717.98
10	Bills Purchased	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27	3.93	3,695.07
11	Other Product	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86	9.59	426,758.57
	Aggregate	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47	8.61	3,428,582.26

Overall Summary of Interest Rate on LCY Deposit		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
1	Saving	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:	7.63	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	6.79	303,577.82	6.98	293,128.78	7.12	316,776.14	7.23	328,292.80
2.4	6-12 months	7.29	690,769.19	7.26	661,335.28	7.34	688,829.24	7.48	762,195.01
2.5	1-2 yrs	7.53	605,496.18	7.54	618,713.69	7.61	603,109.39	7.69	604,045.33
2.6	2 yrs and above	9.83	247,891.91	9.79	250,192.91	9.79	255,287.03	9.71	229,995.93
3	Call	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	7.76	3,133.01	7.53	3,264.46	7.19	3,987.80	6.60	4,265.88
6	Non interest bearing deposits	-	368,714.36	-	388,642.93	-	489,137.21	-	361,513.57
6.1	Current	-	334,253.73	-	354,846.50	-	454,310.21	-	326,561.60
6.2	Margin	-	31,821.73	-	31,433.59	-	32,625.04	-	32,312.88
6.3	Other	-	2,638.90	-	2,362.83	-	2,201.96	-	2,639.08
	Aggregate	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		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
1	Agricultural and Forest Related	7.98	229,954.00	7.97	231,354.18	7.93	236,866.24	7.96	240,578.52
2	Fishery Related	7.55	7,179.51	7.54	7,341.57	7.42	7,816.97	7.47	8,296.01
3	Mining Related	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	8.29	162,865.79	8.19	166,381.29	8.19	166,896.63	8.17	170,869.28
5	Non Food Production Related	8.07	368,631.93	7.95	372,135.99	7.96	379,125.47	7.95	386,387.44
6	Construction	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	8.44	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	8.46	54,017.55	8.39	54,871.61	8.39	53,835.02	8.45	57,638.29
9	Transport, Communication and Public Utilities	9.02	71,555.42	8.92	71,164.07	8.83	71,745.94	8.91	71,319.35
10	Wholesaler & Retailer	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	7.38	279,513.89	7.44	279,735.18	7.67	287,539.96	7.84	288,220.21
12	Hotel or Restaurant	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97	7.87	161,430.23
13	Other Services	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22	8.40	162,874.90
14	Consumption Loans	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29	9.24	206,049.37
15	Local Government	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48	3.10	1,975.67
16	Others	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68	9.50	530,464.43
	Aggregate	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		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
1	Term Loan	8.29	752,394.66	8.24	752,139.49	8.15	785,336.79	8.19	801,190.62
2	Overdraft	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	7.29	78,610.97	7.25	82,544.83	7.09	72,866.70	7.11	73,817.31
4	Demand & Other Working Capital Loan	8.39	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)	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30	9.24	247,833.55
6	Real Estate Loan	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90
7	Margin Nature Loan	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02
8	Hire Purchase Loan	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93
9	Deprived Sector Loan	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97
10	Bills Purchased	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62
11	Other Product	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35
	Aggregate	8.53	3,465,398.12	8.46	3,493,884.35	8.43	3,566,532.83	8.48	3,611,246.30

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)	
S.N.	Description	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
2	Fixed:	7.80	1,948,796.80	7.96	2,017,075.54	8.26	2,098,910.97	8.61	2,186,891.13
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
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
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
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
3	Call	0.97	285,069.54	1.11	288,342.95	1.32	276,677.61	1.42	265,669.33
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
6	Non interest bearing deposits	-	366,058.39	-	371,604.15	-	343,618.00	-	348,133.10
6.1	Current	-	329,884.66	-	333,964.67	-	305,124.22	-	311,222.46
6.2	Margin	-	33,595.00	-	34,853.02	-	35,884.20	-	34,086.02
6.3	Other	-	2,578.73	-	2,786.46	-	2,609.58	-	2,824.63
	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

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)	
S.N.	Description	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
2	Fishery Related	7.55	9,051.92	7.53	9,560.40	7.83	9,824.90	7.82	10,129.84
3	Mining Related	8.54	6,937.25	8.58	7,503.98	8.87	7,605.16	8.92	7,907.55
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
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
6	Construction	9.27	359,202.13	9.12	223,057.01	9.57	194,529.75	9.60	189,542.91
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	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	Transport, Communication and Public Utilities	9.02	70,725.81	9.01	72,890.17	9.41	75,273.65	9.57	75,274.49
10	Wholesaler & Retailer	8.50	790,626.79	8.54	811,305.20	9.03	826,969.65	9.30	840,379.15
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
12	Hotel or Restaurant	7.89	164,621.84	7.94	166,554.55	8.30	162,901.81	8.53	162,485.81
13	Other Services	8.45	168,939.55	8.45	172,387.33	8.78	173,649.17	8.90	173,497.32
14	Consumption Loans	9.25	204,287.91	9.51	544,485.91	9.80	642,724.98	9.96	700,857.48
15	Local Government	4.14	1,362.29	4.15	1,363.52	4.16	1,363.42	4.41	1,363.22
16	Others	9.59	555,842.39	9.54	399,622.87	9.98	350,473.10	10.12	312,636.90
	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

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)	
S.N.	Description	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
2	Overdraft	8.88	586,769.38	8.93	625,605.57	9.39	630,637.47	9.58	643,653.93
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
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
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
6	Real Estate Loan	9.12	165,641.33	9.14	171,418.99	9.45	174,850.70	9.63	176,939.96
7	Margin Nature Loan	8.26	88,437.07	8.36	88,206.07	8.83	86,159.42	9.12	84,611.64
8	Hire Purchase Loan	9.74	139,719.12	9.71	139,202.49	10.02	140,036.43	10.11	141,451.15
9	Deprived Sector Loan	7.45	257,437.46	7.60	275,798.17	8.10	279,708.94	8.23	279,838.33
10	Bills Purchased	4.71	4,538.04	4.51	5,399.22	5.54	5,729.97	6.75	5,197.50
11	Other Product	9.57	436,716.06	9.54	447,159.80	9.76	487,270.07	9.79	496,565.31
	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

Overall Summary of Interest Rate on LCY Deposit		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.26	1,304,211.68	5.23	1,296,316.25	6.24	1,257,493.53	6.24	1,250,709.46	6.23	1,225,016.88	6.23	1,192,482.96	6.24	1,248,959.27
2	Fixed:	8.92	2,238,984.09	9.13	2,245,348.12	9.44	2,289,669.51	9.67	2,326,686.74	9.86	2,343,929.32	9.96	2,381,969.20	10.12	2,402,460.16
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	9.09	501,312.94	9.47	465,101.93	9.70	447,603.03	10.05	463,905.12	10.28	515,039.32	10.30	531,077.62	10.44	531,859.26
2.4	6-12 months	8.72	869,305.33	8.76	983,173.12	9.32	923,215.96	9.56	924,051.29	9.76	913,308.31	9.88	915,936.38	10.10	889,094.43
2.5	1-2 yrs	8.62	620,107.42	8.77	539,225.90	9.12	630,102.72	9.32	598,882.75	9.49	562,342.15	9.65	560,494.27	9.77	563,111.50
2.6	2 yrs and above	10.00	248,258.40	9.89	257,847.16	10.11	288,747.79	10.02	339,847.59	10.08	353,239.54	10.15	374,460.93	10.20	418,394.97
3	Call	1.54	259,051.07	1.62	256,215.34	1.86	254,111.92	2.02	244,086.99	2.13	246,272.10	2.18	251,350.13	2.29	287,496.62
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.67	2,083.60	2.66	2,093.61	2.84	2,063.22	2.70	2,225.34	2.60	2,254.27	2.80	1,934.84	2.75	2,136.32
6	Non interest bearing deposits	-	422,994.90	-	416,562.98	-	433,255.33	-	455,237.96	-	443,972.25	-	462,376.85	-	476,676.61
6.1	Current	-	384,464.87	-	374,293.43	-	385,280.91	-	403,273.52	-	389,705.95	-	407,416.53	-	420,949.81
6.2	Margin	-	36,016.83	-	39,603.49	-	44,756.17	-	49,267.67	-	50,788.12	-	52,081.11	-	52,636.17
6.3	Other	-	2,513.20	-	2,666.06	-	3,218.26	-	2,696.77	-	3,478.18	-	2,879.21	-	3,090.63
	Aggregate	6.37	4,227,325.34	6.49	4,216,536.30	6.93	4,236,593.52	7.11	4,278,946.49	7.25	4,261,444.82	7.34	4,290,113.99	7.41	4,417,728.97

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.78	269,314.19	9.49	276,304.79	9.64	284,409.12	9.74	287,555.00	10.33	293,179.79	10.37	296,975.46	10.40	299,322.85
2	Fishery Related	8.00	10,330.23	8.73	10,631.27	8.80	11,002.60	8.95	11,137.48	9.58	11,484.27	9.59	11,589.12	9.69	11,665.60
3	Mining Related	9.09	7,859.27	9.76	8,066.06	9.89	8,142.75	10.11	8,063.58	11.17	7,960.25	11.25	8,147.25	11.17	8,386.01
4	Agriculture, Forestry & Beverage Production Related	9.12	194,101.44	10.12	200,286.15	10.25	207,142.32	10.48	207,889.60	11.29	211,393.93	11.36	212,612.25	11.37	215,693.93
5	Non Food Production Related	9.06	457,418.28	9.91	468,795.75	10.18	478,545.40	10.48	481,888.59	11.30	485,566.69	11.45	484,017.71	11.49	474,653.43
6	Construction	9.68	171,339.41	10.43	172,625.19	10.49	167,603.33	11.01	150,745.35	11.70	154,512.76	11.77	168,415.22	11.76	154,722.58
7	Electricity, Gas and Water	8.60	218,011.79	9.05	219,567.02	9.20	220,057.85	9.51	224,534.97	9.94	229,095.00	10.08	229,411.78	10.20	235,149.10
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.42	69,575.94	10.39	70,452.66	10.69	70,383.90	10.92	71,603.46	11.63	72,803.22	11.73	73,655.61	11.77	69,642.69
9	Transport, Communication and Public Utilities	9.70	77,559.40	10.48	78,141.84	10.72	77,054.32	11.09	75,837.52	11.48	75,783.16	11.52	75,806.92	11.69	75,912.94
10	Wholesaler & Retailer	9.45	859,761.41	10.44	868,442.44	10.64	876,039.48	10.90	887,058.21	11.70	884,400.90	11.81	875,664.83	11.80	866,369.36
11	Finance, Insurance and Real Estate	9.34	306,075.74	10.34	305,467.28	10.60	308,797.42	10.88	311,110.46	11.58	310,473.94	11.61	318,394.47	11.56	315,352.73
12	Hotel or Restaurant	8.71	163,230.69	9.42	160,584.23	9.70	165,013.19	9.95	165,600.40	10.66	168,667.92	10.73	168,083.29	10.76	168,131.11
13	Other Services	8.97	173,708.45	9.72	177,198.58	9.96	179,220.77	10.26	179,333.05	10.94	178,397.58	10.95	165,813.68	11.06	177,074.65
14	Consumption Loans	10.09	728,179.40	11.09	732,714.86	11.26	732,809.86	11.43	766,922.04	12.04	792,697.84	12.09	787,595.29	12.02	757,389.55
15	Local Government	4.48	1,370.29	4.44	1,362.29	4.57	1,297.83	4.60	1,297.83	4.61	1,081.23	4.65	1,086.13	4.61	1,081.22
16	Others	10.42	332,747.83	11.34	324,300.75	11.53	335,060.18	11.68	325,228.71	12.26	274,945.47	12.24	277,148.07	12.26	311,184.95
	Aggregate	9.44	4,040,583.75	10.31	4,074,941.16	10.60	4,122,580.46	10.78	4,155,806.24	11.42	4,152,443.96	11.54	4,154,417.08	11.62	4,141,732.71

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.02	868,038.24	9.68	879,787.01	9.87	895,441.39	10.22	936,387.16	10.84	937,917.07	10.95	974,856.37	11.03	1,029,228.12
2	Overdraft	9.69	666,446.00	10.62	667,393.65	10.83	669,361.96	11.07	673,531.73	11.87	647,350.89	11.86	613,730.10	11.87	619,785.23
3	Trust Receipt Loan / Import Loan	8.35	89,427.71	9.37	88,649.96	9.70	86,479.39	10.56	76,658.63	11.70	74,171.60	11.78	75,863.69	11.78	64,595.41
4	Demand & Other Working Capital Loan	9.59	950,965.12	10.63	966,779.94	10.88	990,591.48	11.06	1,006,965.61	11.70	1,013,816.51	11.78	1,013,132.59	11.82	989,100.84
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.75	278,190.32	10.74	279,985.42	10.84	280,951.95	10.97	282,992.96	11.65	280,638.54	11.66	281,438.51	11.62	279,105.89
6	Real Estate Loan	9.73	180,786.47	10.77	181,202.48	10.94	182,304.59	11.02	171,657.48	11.89	192,099.16	11.96	195,620.19	11.83	199,641.17
7	Margin Nature Loan	9.41	83,705.35	10.33	82,447.46	10.59	79,777.60	10.90	78,409.99	11.90	75,168.86	12.06	71,713.79	12.25	64,818.98
8	Hire Purchase Loan	10.03	141,578.17	10.85	142,232.64	11.10	141,394.34	11.23	141,250.46	11.89	139,185.08	11.94	138,167.98	11.89	131,340.20
9	Deprived Sector Loan	8.49	284,284.79	9.28	286,629.30	9.43	287,056.50	9.64	286,231.70	10.38	283,949.84	10.39	283,004.35	10.43	279,645.59
10	Bills Purchased	5.13	5,292.40	6.73	4,392.73	5.92	3,182.77	5.87	3,071.81	6.13	3,374.66	5.97	4,034.69	6.34	3,110.44
11	Other Product	9.95	491,869.18	10.77	495,440.08	10.91	506,038.49	11.17	498,648.70	11.75	504,771.74	11.96	502,855.09	11.94	481,360.83
	Aggregate	9.44	4,040,583.75	10.31	4,074,940.67	10.60	4,122,580.46	10.78	4,155,806.21	11.42	4,152,443.96	11.54	4,154,417.35	11.62	4,141,732.71

## Annex-I

**Name list of Banks and Financial Institutions  
(Mid-July, 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	Everest Bank Ltd.	EBL
9	Bank of Kathmandu Ltd.	BOK	10	Nepal Credit and Commerce Bank Ltd.	NCC
11	NIC Asia Bank Ltd.	NIC	12	Machhapuchhre Bank Ltd.	MBL
13	Kumari Bank Ltd.	Kumari	14	Laxmi Bank Ltd.	Laxmi
15	Siddhartha Bank Ltd.	SBL	16	Agriculture Development Bank Ltd.	ADBNL
17	Global IME Bank Ltd.	Global	18	Citizens Bank International Ltd.	Citizen
19	Prime Commercial Bank Ltd.	Prime	20	Sunrise Bank Ltd.	Sunrise
21	NMB Bank Ltd.	NMB	22	Prabhu Bank Ltd.	Prabhu
23	Mega Bank Nepal Ltd.	Mega	24	Civil Bank Ltd.	CBL
25	Century Commercial Bank Ltd.	Century	26	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	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi	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	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	24	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF
25	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	26	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
27	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF	28	WEAN Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	WEANSEWAMF
29	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	30	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP
31	Support Microfinance Bittiya Sanstha Ltd.	Support	32	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	ACHautari
33	Asha Lagubitta Bittiya Sastha Ltd.	Asha	34	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans
35	Ganapati Lagubitta Bittiya Sastha Ltd.	Ganapati	36	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity
37	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola	38	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman
39	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko	40	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
41	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	42	Naya Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi
43	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana	44	Summit Laghubitta Bittiya Sanstha Limited	Summit
45	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti	46	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
47	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila	48	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha
49	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique	50	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa
51	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi	52	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
53	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	54	BPW Laghubitta Bittiya Sanstha Limited	BPW
55	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	56	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
57	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO	58	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
59	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	60	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
61	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)	62	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban
63	Super Laghubitta Bittiya Sanstha Limited	Super	64	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan
65	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad			

**E. Infrastructure Development Bank**

1	Nepal Infrastructure Bank Limited	NIFRA
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