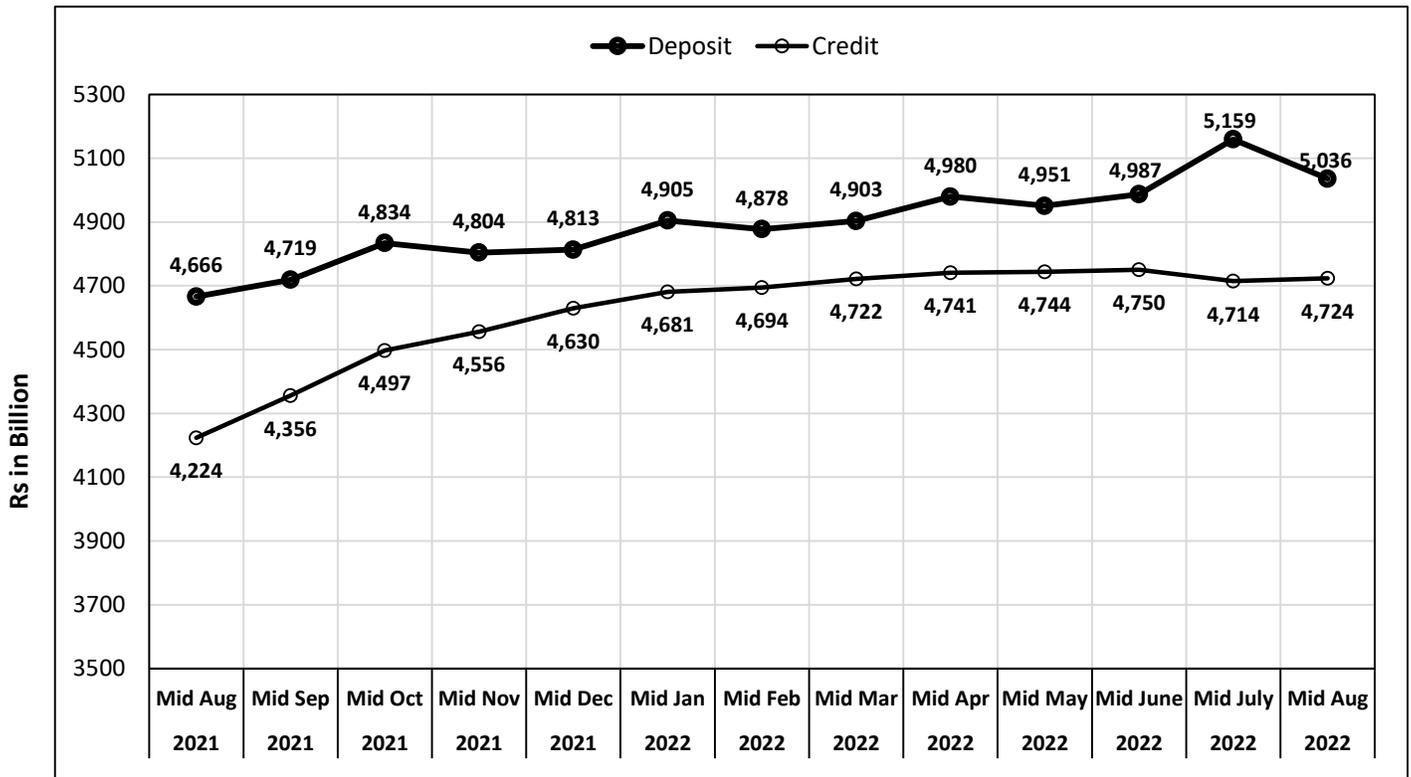


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2079 Saun  
(Mid-Aug, 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 Saun End, 2079 (Mid-Aug, 2022)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	91.41	10.28	2.11	103.80
2	Total Credit/GDP	86.38	9.11	1.88	97.37
3	Total Credit/ Total Deposit	94.50	88.59	89.13	93.81
4	CD Ratio	88.33	85.81	86.69	88.06
5	Fixed Deposit/Total Deposit	56.83	67.09	71.02	58.14
6	Saving Deposit/Total Deposit	27.17	23.23	18.75	26.61
7	Current Deposit/Total Deposit	8.18	1.32	0.76	7.35
8	Call Deposit/Total Deposit	6.38	8.31	8.02	6.61
9	NPL/ Total Loan <sup>^</sup>	1.20	1.36	6.23	1.31
10	Total LLP /Total Loan	2.28	2.17	6.90	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	6.50	6.17	8.38	6.51
2	Investment in Gov. Securities/Total Deposit	17.60	13.84	21.03	17.30
3	Total Liquid Assets/Total Deposit	25.00	24.57	34.85	25.16
<b>C. Capital Adequacy Ratios (%)<sup>^</sup></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	5,031	1,120	269	6,420
3	No. of Deposit Accounts	39,413,226	5,536,795	655,978	45,605,999
4	No. of Loan Accounts	1,497,764	292,431	41,513	1,831,708
5	No. of Branchless Banking Centers	1,481	22	-	1,503
6	No. of Branchless Banking Customers	291,164	155	-	291,319
7	No. of Mobile Banking Customers	16,346,396	2,191,015	106,423	18,643,834
8	No. of Internet Banking Customers	1,293,663	402,708	10,498	1,706,869
9	No. of ATMs	4,265	326	45	4,636
10	No. of Debit Cards	10,480,871	555,279	44,800	11,080,950
11	No. of Credit Cards	250,612	6	-	250,618
12	No. of Prepaid Cards	107,119	1,078	-	108,197
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>7.64</b>			
	(a) Saving	6.29			
	(b) Fixed	10.23			
	(c) Call	2.25			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>11.94</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

<sup>^</sup>Data as on Ashar end of FY2079/80 (2021/22)

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
		2019	2020	2021	2022	2022	2/1	3/2	4/3
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	446,402	488,277	558,525	618,798	698,929	9.38	14.39	10.79
	a. Paid-up Capital	305,885	330,876	365,820	407,789	407,789	8.17	10.56	11.47
	b. Statutory Reserves	76,174	94,150	105,951	120,965	126,480	23.60	12.53	14.17
	c. Retained Earning	4,538	4,312	12,331	10,267	67,936	-4.98	185.98	-16.75
	d. Others Reserves	59,805	58,939	74,422	79,777	96,724	-1.45	26.27	7.20
<b>2</b>	<b>BORROWINGS</b>	90,729	81,610	275,089	500,434	494,833	-10.05	237.08	81.92
	a. NRB	22,927	7,992	118,779	259,218	238,062	-65.14	1386.25	118.24
	b. "A"Class Licensed Institution	34,286	5,392	28,829	40,170	48,674	-84.27	434.65	39.34
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	58,033	59,827	348.99	74.06	125.12
	d. Other Financial Ins.	3,283	1,737	1,267	6,027	6,402	-47.10	-27.05	375.72
	e. Bonds and Securities	26,935	51,679	100,435	136,986	141,868	91.87	94.34	36.39
<b>3</b>	<b>DEPOSITS</b>	3,354,428	3,933,738	4,740,066	5,159,175	5,035,964	17.27	20.50	8.84
	a. Current	311,505	401,130	490,765	465,415	370,000	28.77	22.35	-5.17
	b. Savings	1,060,516	1,224,189	1,592,152	1,402,182	1,339,849	15.43	30.06	-11.93
	c. Fixed	1,526,497	1,884,402	2,213,503	2,835,817	2,927,679	23.45	17.46	28.11
	d. Call Deposits	417,390	387,287	396,693	391,068	332,668	-7.21	2.43	-1.42
	e. Others	38,519	36,729	46,953	64,694	65,769	-4.65	27.84	37.78
<b>4</b>	<b>Bills Payable</b>	2,309	2,053	3,067	2,782	4,164	-11.11	49.42	-9.30
<b>5</b>	<b>Other Liabilities</b>	303,249	385,596	418,432	424,126	389,146	27.15	8.52	1.36
	1. Loan Loss Provision	54,893	78,604	89,594	110,300	110,195	43.19	13.98	23.11
	2. Interest Suspense a/c	20,271	27,582	20,035	19,628	21,938	36.06	-27.36	-2.03
	3. Others	228,085	279,410	308,804	294,198	257,014	22.50	10.52	-4.73
<b>6</b>	<b>Reconciliation A/c</b>	15,556	3,427	4,050	512	947	-77.97	18.18	-87.36
<b>7</b>	<b>Profit &amp; Loss A/c</b>	73,519	59,045	69,757	79,497	9,484	-19.69	18.14	13.96
	<b>TOTAL</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>6,633,469</b>	<b>15.57</b>	<b>22.51</b>	<b>11.80</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	466,279	563,630	519,340	509,990	396,040	20.88	-7.86	-1.80
	a. Cash Balance	92,563	110,726	116,799	111,631	101,284	19.62	5.48	-4.43
	Nepalese Notes & Coins	84,640	98,161	99,422	108,250	98,311	15.97	1.28	8.88
	Foreign Currency	7,923	12,565	17,377	3,381	2,973	58.59	38.29	-80.55
	b. Bank Balance	295,862	369,615	334,152	302,877	226,549	24.93	-9.59	-9.36
	1. In Nepal Rastra Bank	215,138	294,780	273,553	220,659	160,169	37.02	-7.20	-19.34
	2. "A"Class Licensed Institution	29,036	27,141	17,905	28,862	21,944	-6.53	-34.03	61.19
	3. Other Financial Ins.	13,010	3,372	3,275	6,959	5,742	-74.08	-2.89	112.50
	4. In Foreign banks	38,678	44,322	39,419	46,397	38,694	14.59	-11.06	17.70
	c. Money at Call	77,853	83,288	68,389	95,482	68,207	6.98	-17.89	39.62
<b>2</b>	<b>INVESTMENTS</b>	375,402	534,611	732,619	911,435	872,797	42.41	37.04	24.41
	a. Govt. Securities	374,262	533,827	721,612	909,783	871,035	42.63	35.18	26.08
	b. Others	1,140	784	11,007	1,651	1,763	-31.24	1304.07	-85.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	186,189	171,683	214,313	186,550	188,469	-7.79	24.83	-12.95
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	2,913,970	3,273,096	4,174,616	4,713,537	4,723,034	12.32	27.54	12.91
	<b>4.1 LOANS &amp; ADVANCES</b>	2,910,511	3,270,133	4,170,584	4,709,050	4,718,997	12.36	27.54	12.91
	a. Private Sector	2,819,279	3,156,509	4,014,771	4,493,912	4,534,966	11.96	27.19	11.93
	b. Financial Institutions	86,056	110,945	152,818	212,907	179,183	28.92	37.74	39.32
	c. Government Organizations	5,176	2,679	2,995	2,231	4,849	-48.24	11.81	-25.51
	<b>4.2 BILLS PURCHASED</b>	3,459	2,963	4,032	4,487	4,037	-14.36	36.09	11.28
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	412	951	985	0.00	0.00	130.70
<b>6</b>	<b>FIXED ASSETS</b>	71,420	78,568	82,989	95,030	93,587	10.01	5.63	14.51
<b>7</b>	<b>OTHER ASSETS</b>	253,949	312,752	331,101	353,788	345,589	23.16	5.87	6.85
	a. Accrued Interests	46,171	152,797	171,036	199,589	194,597	230.93	11.94	16.69
	b. Others	207,777	159,955	160,065	154,198	150,992	-23.02	0.07	-3.66
<b>8</b>	<b>Expenses not Written off</b>	26	189	342	219	214	613.61	81.43	-36.12
<b>9</b>	<b>Non Banking Assets</b>	5,716	7,076	7,693	10,521	10,688	23.80	8.72	36.76
<b>10</b>	<b>Reconciliation Account</b>	13,167	11,715	5,154	3,241	1,900	-11.03	-56.01	-37.12
<b>11</b>	<b>Profit &amp; Loss A/c</b>	75	426	407	63	164	464.35	-4.36	-84.64
	<b>TOTAL</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>6,633,469</b>	<b>15.57</b>	<b>22.51</b>	<b>11.80</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
		2019	2020	2021	2022	2022	2/1	3/2	4/3
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	385,245	433,941	500,573	553,626	624,931	12.64	15.35	10.60
	a. Paid-up Capital	252,260	284,811	320,629	356,095	356,095	12.90	12.58	11.06
	b. Statutory Reserves	67,359	86,033	96,910	110,434	116,086	27.72	12.64	13.96
	c. Retained Earning	8,249	8,248	15,897	14,956	63,316	-0.01	92.73	-5.92
	d. Others Reserves	57,377	54,850	67,137	72,140	89,433	-4.40	22.40	7.45
<b>2</b>	<b>BORROWINGS</b>	82,024	78,942	261,004	462,083	465,563	-3.76	230.63	77.04
	a. NRB	21,327	7,810	109,436	229,157	217,572	-63.38	1301.19	109.40
	b. "A"Class Licensed Institution	27,181	3,356	26,034	38,482	46,499	-87.65	675.65	47.81
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	58,033	59,827	348.99	74.06	125.12
	d. Other Financial Ins.	3,283	1,737	1,267	5,862	6,237	-47.10	-27.05	362.68
	e. Bonds and Securities	26,935	51,229	98,488	130,549	135,428	90.20	92.25	32.55
<b>3</b>	<b>DEPOSITS</b>	2,880,092	3,490,101	4,204,913	4,545,157	4,434,753	21.18	20.48	8.09
	a. Current	301,550	389,700	475,545	453,605	362,646	29.23	22.03	-4.61
	b. Savings	901,359	1,087,517	1,426,355	1,261,715	1,204,766	20.65	31.16	-11.54
	c. Fixed	1,308,269	1,646,630	1,919,565	2,436,953	2,520,290	25.86	16.58	26.95
	d. Call Deposits	336,801	332,548	338,330	329,895	282,976	-1.26	1.74	-2.49
	e. Others	32,114	33,706	45,117	62,988	64,075	4.96	33.85	39.61
<b>4</b>	<b>Bills Payable</b>	2,239	2,036	3,003	2,740	4,114	-9.06	47.47	-8.75
<b>5</b>	<b>Other Liabilities</b>	264,670	350,780	383,438	384,228	348,543	32.54	9.31	0.21
	1. Loan Loss Provision	42,916	67,444	77,889	95,409	95,041	57.15	15.49	22.49
	2. Interest Suspense a/c	10,597	16,882	11,631	10,334	11,534	59.30	-31.11	-11.15
	3. Others	211,156	266,454	293,919	278,486	241,969	26.19	10.31	-5.25
<b>6</b>	<b>Reconciliation A/c</b>	8,608	3,286	3,962	516	956	-61.83	20.59	-86.98
<b>7</b>	<b>Profit &amp; Loss A/c</b>	64,456	54,484	63,462	72,201	8,662	-15.47	16.48	13.77
	<b>TOTAL</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>5,887,522</b>	<b>19.70</b>	<b>22.81</b>	<b>11.07</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	348,011	462,843	447,432	420,838	328,340	33.00	-3.33	-5.94
	a. Cash Balance	82,456	100,912	107,227	102,537	92,583	22.38	6.26	-4.37
	Nepalese Notes & Coins	74,684	88,499	89,926	99,279	89,729	18.50	1.61	10.40
	Foreign Currency	7,772	12,412	17,301	3,258	2,854	59.72	39.38	-81.17
	b. Bank Balance	242,924	327,901	304,444	268,141	195,880	34.98	-7.15	-11.92
	1. In Nepal Rastra Bank	196,554	275,162	256,583	203,810	140,438	39.99	-6.75	-20.57
	2. "A"Class Licensed Institution	7,476	8,186	8,327	17,786	16,596	9.49	1.73	113.58
	3. Other Financial Ins.	223	233	119	149	154	4.35	-48.76	25.05
	4. In Foreign banks	38,671	44,320	39,414	46,395	38,693	14.61	-11.07	17.71
	c. Money at Call	22,631	34,031	35,761	50,160	39,876	50.37	5.08	40.27
<b>2</b>	<b>INVESTMENTS</b>	356,216	498,252	655,204	820,456	782,229	39.87	31.50	25.22
	a. Govt. Securities	355,159	497,643	644,196	818,804	780,481	40.12	29.45	27.10
	b. Others	1,057	609	11,007	1,651	1,748	-42.36	1707.57	-85.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	179,087	164,516	202,553	175,230	175,167	-8.14	23.12	-13.49
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	2,500,066	2,910,231	3,719,600	4,182,299	4,189,864	16.41	27.81	12.44
	<b>4.1 LOANS &amp; ADVANCES</b>	2,496,607	2,907,269	3,715,568	4,177,812	4,185,827	16.45	27.80	12.44
	a. Private Sector	2,414,260	2,801,001	3,579,832	4,025,452	4,030,123	16.02	27.81	12.45
	b. Financial Institutions	77,175	103,588	132,741	150,129	150,858	34.23	28.14	13.10
	c. Government Organizations	5,172	2,679	2,995	2,231	4,845	-48.20	11.81	-25.51
	<b>4.2 BILLS PURCHASED</b>	3,459	2,963	4,032	4,487	4,037	-14.36	36.09	11.28
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	412	951	985	0.00	0.00	130.70
<b>6</b>	<b>FIXED ASSETS</b>	62,650	69,840	75,298	85,850	84,443	11.48	7.82	14.01
<b>7</b>	<b>OTHER ASSETS</b>	230,511	290,073	307,472	322,804	315,553	25.84	6.00	4.99
	a. Accrued Interests	35,840	136,304	155,810	177,208	173,269	280.31	14.31	13.73
	b. Others	194,671	153,770	151,662	145,596	142,285	-21.01	-1.37	-4.00
<b>8</b>	<b>Expenses not Written off</b>	18	169	241	219	213	843.42	42.75	-9.50
<b>9</b>	<b>Non Banking Assets</b>	4,555	5,945	6,736	8,665	8,837	30.51	13.31	28.63
<b>10</b>	<b>Reconciliation Account</b>	6,219	11,569	5,074	3,240	1,890	86.02	-56.14	-36.14
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-	133	332	-	-	0.00	150.03	-100.00
	<b>TOTAL</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>5,887,522</b>	<b>19.70</b>	<b>22.81</b>	<b>11.07</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
		2019	2020	2021	2022	2022	2/1	3/2	4/3
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	47,933	39,284	41,688	47,312	55,070	-18.04	6.12	13.49
	a. Paid-up Capital	40,039	31,964	32,232	36,994	36,994	-20.17	0.84	14.77
	b. Statutory Reserves	6,067	5,096	6,135	7,072	6,956	-16.01	20.38	15.28
	c. Retained Earning	427	(186)	505	(282)	8,189	-143.58	-371.49	-155.77
	d. Others Reserves	1,400	2,410	2,816	3,528	2,932	72.13	16.87	25.27
<b>2</b>	<b>BORROWINGS</b>	5,173	136	9,690	26,259	21,052	-97.37	7030.46	170.98
	a. NRB	1,406	136	7,590	20,104	13,504	-90.34	5485.23	164.87
	b. "A"Class Licensed Institution	3,767	-	1,100	500	1,890	-100.00	0.00	-54.55
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	165	165	0.00	0.00	0.00
	e. Bonds and Securities	-	-	1,000	5,490	5,493	0.00	0.00	448.95
<b>3</b>	<b>DEPOSITS</b>	398,341	354,778	445,827	509,490	498,853	-10.94	25.66	14.28
	a. Current	9,426	9,263	13,929	9,932	6,578	-1.73	50.38	-28.70
	b. Savings	135,366	112,816	139,864	120,613	115,895	-16.66	23.97	-13.76
	c. Fixed	178,880	188,006	243,409	327,121	334,696	5.10	29.47	34.39
	d. Call Deposits	74,358	44,048	48,417	51,614	41,477	-40.76	9.92	6.60
	e. Others	311	646	207	211	207	107.38	-67.87	1.50
<b>4</b>	<b>Bills Payable</b>	59	15	41	42	48	-75.01	178.27	1.53
<b>5</b>	<b>Other Liabilities</b>	20,723	15,497	19,406	23,291	22,988	-25.22	25.22	20.02
	1. Loan Loss Provision	5,639	4,242	6,431	9,405	9,211	-24.79	51.62	46.24
	2. Interest Suspense a/c	2,069	1,470	1,138	1,129	1,833	-28.95	-22.63	-0.72
	3. Others	13,014	9,785	11,837	12,757	11,944	-24.81	20.97	7.77
<b>6</b>	<b>Reconciliation A/c</b>	6,828	141	76	0	0	-97.93	-46.09	-99.99
<b>7</b>	<b>Profit &amp; Loss A/c</b>	7,258	3,577	5,224	6,340	671	-50.72	46.05	21.35
	<b>TOTAL</b>	<b>486,316</b>	<b>413,428</b>	<b>521,953</b>	<b>612,733</b>	<b>598,682</b>	<b>-14.99</b>	<b>26.25</b>	<b>17.39</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	94,564	76,518	55,300	69,497	53,554	-19.08	-27.73	25.67
	a. Cash Balance	8,673	7,918	8,134	7,505	7,220	-8.71	2.74	-7.73
	Nepalese Notes & Coins	8,521	7,765	8,059	7,383	7,101	-8.88	3.78	-8.39
	Foreign Currency	151	153	76	123	119	0.90	-50.29	62.05
	b. Bank Balance	40,335	28,987	22,731	24,830	23,575	-28.13	-21.58	9.23
	1. In Nepal Rastra Bank	15,331	15,492	13,432	13,435	16,313	1.04	-13.30	0.02
	2. "A"Class Licensed Institution	16,437	12,441	7,619	6,642	3,070	-24.31	-38.76	-12.83
	3. Other Financial Ins.	8,560	1,052	1,676	4,752	4,190	-87.70	59.21	183.58
	4. In Foreign banks	7	3	5	2	2	-64.63	89.32	-64.18
	c. Money at Call	45,556	39,613	24,435	37,162	22,760	-13.04	-38.32	52.08
<b>2</b>	<b>INVESTMENTS</b>	15,305	28,288	56,879	68,793	69,043	84.82	101.07	20.95
	a. Govt. Securities	15,245	28,113	56,879	68,793	69,028	84.40	102.33	20.95
	b. Others	60	175	-	-	15	191.67	-100.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	4,745	4,484	8,062	8,446	9,895	-5.51	79.79	4.77
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	345,165	287,580	383,480	444,934	441,942	-16.68	33.35	16.03
	<b>4.1 LOANS &amp; ADVANCES</b>	345,165	287,580	383,480	444,934	441,942	-16.68	33.35	16.03
	a. Private Sector	338,885	284,009	369,145	386,815	418,846	-16.19	29.98	4.79
	b. Financial Institutions	6,276	3,571	14,335	58,120	23,093	-43.10	301.39	305.44
	c. Government Organizations	4	-	-	-	3	-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	6,410	6,422	-9.64	-6.92	13.00
<b>7</b>	<b>OTHER ASSETS</b>	12,326	9,692	11,972	13,338	16,514	-21.36	23.52	11.41
	a. Accrued Interests	2,609	5,555	6,166	7,075	10,144	112.90	10.99	14.75
	b. Others	9,716	4,137	5,806	6,263	6,369	-57.42	40.34	7.87
<b>8</b>	<b>Expenses not Written off</b>	6	17	0	-	-	169.91	-97.19	-100.00
<b>9</b>	<b>Non Banking Assets</b>	624	599	489	1,258	1,237	-3.99	-18.33	157.16
<b>10</b>	<b>Reconciliation Account</b>	6,827	141	78	0	7	-97.93	-45.12	-99.41
<b>11</b>	<b>Profit &amp; Loss A/c</b>	9	15	21	56	69	59.13	41.19	172.42
	<b>TOTAL</b>	<b>486,316</b>	<b>413,428</b>	<b>521,953</b>	<b>612,733</b>	<b>598,682</b>	<b>-14.99</b>	<b>26.25</b>	<b>17.39</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
		2019	2020	2021	2022	2022*	2/1	3/2	4/3
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	13,224	15,051	16,264	17,861	18,928	13.82	8.05	9.82
	a. Paid-up Capital	13,585	14,101	12,959	14,700	14,700	3.80	-8.10	13.44
	b. Statutory Reserves	2,748	3,021	2,907	3,459	3,438	9.95	-3.79	19.01
	c. Retained Earning	(4,138)	(3,750)	(4,071)	(4,408)	(3,569)	-9.37	8.54	8.29
	d. Others Reserves	1,029	1,680	4,469	4,110	4,359	63.25	166.09	-8.05
<b>2</b>	<b>BORROWINGS</b>	3,532	2,531	4,395	12,092	8,218	-28.33	73.60	175.15
	a. NRB	194	46	1,753	9,957	6,985	-76.43	3729.83	468.05
	b. "A"Class Licensed Institution	3,338	2,036	1,695	1,188	285	-39.01	-16.73	-29.93
	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	104,528	102,358	16.93	0.53	17.02
	a. Current	530	2,167	1,290	1,878	776	309.33	-40.48	45.55
	b. Savings	23,791	23,856	25,932	19,854	19,187	0.28	8.70	-23.44
	c. Fixed	39,349	49,766	50,529	71,743	72,693	26.47	1.53	41.98
	d. Call Deposits	6,231	10,691	9,945	9,558	8,214	71.57	-6.98	-3.89
	e. Others	6,094	2,377	1,629	1,496	1,488	-60.99	-31.47	-8.20
<b>4</b>	<b>Bills Payable</b>	11	2	23	0	2	-84.01	1240.71	-98.23
<b>5</b>	<b>Other Liabilities</b>	17,857	19,319	15,588	16,607	17,615	8.19	-19.31	6.53
	1. Loan Loss Provision	6,338	6,918	5,274	5,486	5,943	9.16	-23.77	4.03
	2. Interest Suspense a/c	7,604	9,230	7,267	8,165	8,571	21.37	-21.27	12.36
	3. Others	3,915	3,171	3,048	2,955	3,101	-19.00	-3.89	-3.04
<b>6</b>	<b>Reconciliation A/c</b>	120	0	12	(4)	(8)	-99.96	21673.05	-134.24
<b>7</b>	<b>Profit &amp; Loss A/c</b>	1,805	984	1,071	957	151	-45.45	8.84	-10.71
	<b>TOTAL</b>	<b>112,543</b>	<b>126,746</b>	<b>126,679</b>	<b>152,040</b>	<b>147,265</b>	<b>12.62</b>	<b>-0.05</b>	<b>20.02</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	23,704	24,269	16,607	19,655	14,146	2.38	-31.57	18.35
	a. Cash Balance	1,435	1,897	1,438	1,588	1,481	32.21	-24.21	10.48
	Nepalese Notes & Coins	1,435	1,897	1,438	1,588	1,481	32.22	-24.21	10.48
	Foreign Currency	0	0	0	0	0	-16.14	-37.48	-41.58
	b. Bank Balance	12,603	12,727	6,977	9,906	7,094	0.99	-45.18	41.99
	1. In Nepal Rastra Bank	3,253	4,126	3,538	3,414	3,418	26.84	-14.25	-3.50
	2. "A"Class Licensed Institution	5,123	6,514	1,959	4,434	2,278	27.16	-69.93	126.38
	3. Other Financial Ins.	4,227	2,087	1,480	2,058	1,398	-50.62	-29.09	39.05
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,666	9,644	8,193	8,160	5,571	-0.23	-15.05	-0.40
<b>2</b>	<b>INVESTMENTS</b>	3,881	8,072	20,536	22,186	21,526	107.97	154.42	8.03
	a. Govt. Securities	3,858	8,072	20,536	22,186	21,526	109.23	154.42	8.03
	b. Others	24	-	-	-	-	-100.00	0.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2,357	2,683	3,698	2,875	3,408	13.86	37.79	-22.26
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	68,738	75,284	71,536	86,303	91,228	9.52	-4.98	20.64
	<b>4.1 LOANS &amp; ADVANCES</b>	68,738	75,284	71,536	86,303	91,228	9.52	-4.98	20.64
	a. Private Sector	66,133	71,499	65,795	81,645	85,997	8.11	-7.98	24.09
	b. Financial Institutions	2,605	3,785	5,742	4,658	5,232	45.31	51.69	-18.87
	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	2,771	2,722	30.01	-23.36	37.25
<b>7</b>	<b>OTHER ASSETS</b>	11,111	12,986	11,657	17,646	13,523	16.88	-10.23	51.37
	a. Accrued Interests	7,722	10,938	9,061	15,306	11,184	41.65	-17.16	68.93
	b. Others	3,389	2,048	2,597	2,340	2,339	-39.56	26.78	-9.90
<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	599	614	-0.80	-12.08	27.99
<b>10</b>	<b>Reconciliation Account</b>	121	4	2	(0)	3	-96.44	-56.22	-111.62
<b>11</b>	<b>Profit &amp; Loss A/c</b>	66	279	55	6	95	320.12	-80.35	-88.25
	<b>TOTAL</b>	<b>112,543</b>	<b>126,746</b>	<b>126,679</b>	<b>152,040</b>	<b>147,265</b>	<b>12.62</b>	<b>-0.05</b>	<b>20.02</b>

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

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2019	2020	2021	2022	2022			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	212,129	232,951	224,341	330,008	36,089	9.82	-3.70	47.10
1.1 Deposit Liabilities	208,274	227,205	215,183	305,976	33,344	9.09	-5.29	42.19
1.1.1 Saving A/c	48,102	53,627	43,601	76,032	7,644	11.49	-18.70	74.38
1.1.2 Fixed A/c	143,530	157,021	166,935	223,748	24,921	9.40	6.31	34.03
1.1.2.1 Upto 3 Months Fixed A/c	8,211	7,335	6,631	11,092	1,498	-10.68	-9.59	67.27
1.1.2.2 3 to 6 Months fixed A/c	10,806	18,168	18,574	31,919	3,687	68.14	2.23	71.84
1.1.2.3 6 Months to 1 Year Fixed A/c	72,244	74,620	69,135	99,440	10,903	3.29	-7.35	43.83
1.1.2.4 Above 1 Year	52,269	56,898	72,595	81,297	8,834	8.86	27.59	11.99
1.1.3 Call Deposit	16,374	16,291	4,443	6,111	776	-0.51	-72.73	37.55
1.1.4 Certificate of Deposits	268	266	204	85	3	-0.75	-23.26	-58.37
1.2 Others	3,855	5,746	9,158	24,032	2,745	49.04	59.39	162.41
<b>2 Commission/Fee Expense</b>	1,668	1,695	1,735	3,121	195	1.59	2.36	79.87
<b>3 Employees Expenses</b>	39,312	42,145	48,174	53,727	4,466	7.21	14.30	11.53
<b>4 Office Operating Expenses</b>	29,456	32,395	33,544	38,326	2,878	9.98	3.55	14.26
<b>5 Exchange Fluctuation Loss</b>	35	6	1	105	6	-83.89	-74.82	7277.31
5.1 Due to Change in Exchange Rates	26	5	1	34	6	-81.86	-74.17	2639.35
5.2 Due to Foreign Currency Transactions	9	1	0	71	-	-89.93	-78.28	36644.30
<b>6 Non-Operating Expenses</b>	164	463	89	369	19	182.54	-80.71	313.83
<b>7. Provision for Risk</b>	19,852	33,869	39,014	25,497	124	70.61	15.19	-34.65
7.1 Loan loss Provision	19,032	33,522	38,874	25,367	117	76.13	15.96	-34.74
7.1.1 General Loan loss Provision	8,358	17,257	25,113	12,849	98	106.46	45.52	-48.83
7.1.1.1 Pass Loan Loss Provision	6,457	10,921	21,235	8,873	31	69.12	94.45	-58.22
7.1.1.2 Watch List Provision	1,901	6,336	3,878	3,976	67	233.29	-38.80	2.54
7.1.2 Special Loan Loss Provision	9,623	15,094	13,440	12,088	19	56.86	-10.96	-10.06
7.1.3 Additional Loan Loss Provision	1,051	1,171	321	430	-	11.40	-72.60	34.16
7.2. Provision for Non-Banking Assets	481	124	48	13	-	-74.23	-60.90	-72.47
7.3. Provision for Loss on Investment	147	92	3	98	8	-37.32	-96.39	2840.70
7.4. Provision for Loss of Other Assets	191	131	88	19	-	-31.35	-32.93	-78.72
<b>8 Loan Written Off</b>	917	411	814	1,607	19	-55.19	97.97	97.46
<b>9 Provision for Staff Bonus</b>	8,857	7,499	9,238	11,766	1,339	-15.33	23.20	27.35
<b>10 Provision for Income Tax</b>	30,505	24,783	30,913	34,273	4,253	-18.76	24.73	10.87
<b>11 Others</b>	21	36	248	7	5	74.69	593.60	-97.24
<b>12 Net Profit</b>	74,230	58,924	71,306	83,438	9,935	-20.62	21.01	17.01
<b>TOTAL EXPENSES</b>	<b>417,146</b>	<b>435,177</b>	<b>459,417</b>	<b>582,244</b>	<b>59,328</b>	<b>4.32</b>	<b>5.57</b>	<b>26.74</b>
<b>Income</b>								
<b>1. Interest Income</b>	359,820	378,136	372,972	509,366	54,892	5.09	-1.37	36.57
1.1. On Loans and Advance	335,598	350,654	342,440	464,186	49,287	4.49	-2.34	35.55
1.2. On Investment	13,247	19,023	25,974	38,306	5,024	43.60	36.54	47.48
1.2.1 Government Bonds	11,868	17,635	23,335	35,010	4,709	48.59	32.33	50.03
1.2.2 Foreign Bonds	195	109	215	341	12	-44.25	97.64	59.06
1.2.3 NRB Bonds	620	1,038	589	343	27	67.49	-43.27	-41.74
1.2.4 Deventure & Bonds	565	242	1,835	2,612	277	-57.16	658.86	42.30
1.3 Agency Balance	1,064	640	169	174	34	-39.84	-73.59	3.00
1.4 On Call Deposit	6,394	4,459	1,193	1,460	138	-30.26	-73.23	22.31
1.5 Others	3,517	3,360	3,196	5,239	409	-4.46	-4.90	63.95
<b>2. Comission &amp; Discount</b>	18,694	19,439	24,942	27,259	2,508	3.99	28.31	9.29
2.1 Bills Purchase & Discount	218	194	228	310	24	-11.04	17.68	35.78
2.2 Comission	15,685	15,925	20,920	22,861	2,143	1.53	31.37	9.28
2.3 Others	2,791	3,321	3,794	4,088	342	18.98	14.24	7.75
<b>3 Income From Exchange Fluctuation</b>	10,506	10,780	10,913	8,121	413	2.61	1.23	-25.58
3.1 Due to Change in Exchange Rate	1,182	1,320	1,343	1,029	85	11.70	1.77	-23.41
3.2 Due to Foreign Currency Trans.	9,324	9,461	9,569	7,092	328	1.46	1.15	-25.89
<b>4 Other Operating Income</b>	15,376	11,434	16,789	12,504	807	-25.64	46.84	-25.52
<b>5 Non Operating Income</b>	792	2,353	8,176	3,584	33	196.94	247.49	-56.17
<b>6 Provision Written Back</b>	10,302	12,606	24,835	20,530	585	22.36	97.02	-17.33
<b>7 Recovery from Written off Loan</b>	995	449	760	669	3	-54.88	69.26	-12.00
<b>8 Income from Extra Ordinary Expenses</b>	635	(98)	12	156	-	-115.50	-111.72	1252.34
<b>9 Net Loss</b>	26	79	19	56	86	203.28	-75.98	197.60
<b>TOTAL INCOME</b>	<b>417,146</b>	<b>435,177</b>	<b>459,417</b>	<b>582,244</b>	<b>59,328</b>	<b>4.32</b>	<b>5.57</b>	<b>26.74</b>

**Profit and Loss Statement of Commercial Banks**

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2019	2020	2021	2022	2022			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	177,011	199,997	194,409	284,750	31,146	12.99	-2.79	46.47
1.1 Deposit Liabilities	173,492	194,436	185,438	262,357	28,541	12.07	-4.63	41.48
1.1.1 Saving A/c	38,239	45,353	37,545	67,417	6,791	18.60	-17.22	79.56
1.1.2 Fixed A/c	122,507	135,903	143,928	189,890	21,106	10.93	5.91	31.93
1.1.2.1 Upto 3 Months Fixed A/c	6,916	4,900	4,762	6,100	817	-29.14	-2.82	28.09
1.1.2.2 3 to 6 Months fixed A/c	9,377	15,244	14,410	25,966	3,020	62.57	-5.47	80.19
1.1.2.3 6 Months to 1 Year Fixed A/c	59,650	65,454	58,342	82,295	9,219	9.73	-10.87	41.06
1.1.2.4 Above 1 Year	46,565	50,304	66,414	75,530	8,050	8.03	32.02	13.73
1.1.3 Call Deposit	12,478	12,915	3,760	4,966	641	3.50	-70.89	32.07
1.1.4 Certificate of Deposits	268	266	204	85	3	-0.75	-23.26	-58.37
1.2 Others	3,519	5,561	8,971	22,393	2,605	58.00	61.33	149.62
<b>2 Commission/Fee Expense</b>	1,663	1,678	1,693	3,057	191	0.92	0.90	80.52
<b>3 Employees Expenses</b>	33,900	36,655	42,824	47,172	3,919	8.13	16.83	10.15
<b>4 Office Operating Expenses</b>	24,478	27,815	29,235	33,086	2,509	13.64	5.10	13.17
<b>5 Exchange Fluctuation Loss</b>	22	-	0	104	6	-100.00	0.00	283053.30
5.1 Due to Change in Exchange Rates	14	-	0	33	6	-100.00	0.00	89470.89
5.2 Due to Foreign Currency Transactions	9	-	-	71	-	-100.00	0.00	0.00
<b>6 Non-Operatiing Expenses</b>	156	458	78	312	17	194.30	-83.03	301.60
<b>7. Provision for Risk</b>	16,833	28,699	32,424	21,637	2	70.49	12.98	-33.27
7.1 Loan loss Provision	16,382	28,485	32,326	21,538	(6)	73.89	13.48	-33.37
7.1.1 General Loan loss Provision	6,774	14,922	21,420	11,093	21	120.28	43.54	-48.21
7.1.1.1 Pass Loan Loss Provision	5,223	10,150	18,516	7,625	(12)	94.34	82.43	-58.82
7.1.1.2 Watch List Provision	1,552	4,772	2,904	3,468	33	207.60	-39.15	19.42
7.1.2 Special Loan Loss Provision	8,592	12,531	10,732	10,019	(27)	45.85	-14.36	-6.65
7.1.3 Additional Loan Loss Provision	1,015	1,032	174	427	-	1.65	-83.14	145.12
7.2. Provision for Non-Banking Assets	263	-	7	-	-	-100.00	0.00	-100.00
7.3. Provision for Loss on Investment	4	91	3	95	8	2060.20	-96.73	3082.32
7.4. Provision for Loss of Other Assets	185	122	88	3	-	-34.01	-27.64	-96.10
<b>8 Loan Written Off</b>	868	385	708	1,489	19	-55.67	83.94	110.40
<b>9 Provision for Staff Bonus</b>	7,625	6,917	8,146	10,673	1,224	-9.29	17.77	31.01
<b>10 Provision for Income Tax</b>	26,928	22,858	27,592	30,803	3,870	-15.11	20.71	11.63
<b>11 Others</b>	15	33	248	7	5	127.43	649.25	-97.29
<b>12 Net Profit</b>	65,216	54,351	63,374	74,801	9,038	-16.66	16.60	18.03
<b>TOTAL EXPENSES</b>	<b>354,715</b>	<b>379,846</b>	<b>400,732</b>	<b>507,892</b>	<b>51,945</b>	<b>7.08</b>	<b>5.50</b>	<b>26.74</b>
<b>Income</b>								
<b>1. Interest Income</b>	304,367	328,666	326,157	442,405	47,809	7.98	-0.76	35.64
1.1. On Loans and Advance	285,281	305,723	298,351	402,230	42,684	7.17	-2.41	34.82
1.2. On Investment	12,684	17,963	23,895	34,586	4,648	41.62	33.02	44.74
1.2.1 Government Bonds	11,439	16,712	21,509	31,700	4,380	46.09	28.71	47.38
1.2.2 Foreign Bonds	195	109	215	341	12	-44.25	97.64	59.06
1.2.3 NRB Bonds	491	930	398	1	0	89.33	-57.24	-99.74
1.2.4 Deventure & Bonds	559	213	1,774	2,544	256	-61.95	733.94	43.42
1.3 Agency Balance	878	639	169	171	34	-27.26	-73.54	1.01
1.4 On Call Deposit	2,190	1,127	691	673	100	-48.52	-38.75	-2.59
1.5 Others	3,334	3,214	3,051	4,745	343	-3.58	-5.08	55.53
<b>2. Comission &amp; Discount</b>	18,058	18,463	23,473	25,927	2,438	2.24	27.14	10.46
2.1 Bills Purchase & Discount	218	194	228	310	24	-11.04	17.68	35.78
2.2 Comission	15,267	15,407	20,103	21,943	2,099	0.92	30.48	9.15
2.3 Others	2,573	2,862	3,142	3,674	316	11.23	9.78	16.95
<b>3 Income From Exchange Fluctuation</b>	10,475	10,720	10,900	8,083	410	2.34	1.68	-25.84
3.1 Due to Change in Exchange Rate	1,172	1,293	1,344	1,028	85	10.36	3.93	-23.51
3.2 Due to Foreign Currency Trans.	9,303	9,427	9,556	7,055	325	1.33	1.37	-26.17
<b>4 Other Operating Income</b>	11,744	9,346	12,990	10,325	701	-20.42	38.99	-20.52
<b>5 Non Operating Income</b>	509	1,859	5,901	3,087	31	264.92	217.41	-47.69
<b>6 Provision Written Back</b>	8,057	10,461	20,596	17,299	554	29.84	96.88	-16.01
<b>7 Recovery from Written off Loan</b>	847	431	706	611	3	-49.15	64.00	-13.46
<b>8 Income from Extra Ordinary Expenses</b>	658	(100)	8	156	-	-115.25	-108.46	1736.57
<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>507,892</b>	<b>51,945</b>	<b>7.08</b>	<b>5.50</b>	<b>26.74</b>

**Profit and Loss Statement of Development Banks**

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2019	2020	2021	2022	2022			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	28,665	25,608	24,027	37,191	4,047	-10.66	-6.18	54.79
1.1 Deposit Liabilities	28,433	25,519	23,915	35,908	3,957	-10.25	-6.29	50.15
1.1.1 Saving A/c	8,006	6,462	4,871	7,117	721	-19.29	-24.63	46.12
1.1.2 Fixed A/c	16,780	16,342	18,531	27,825	3,123	-2.61	13.39	50.15
1.1.2.1 Upto 3 Months Fixed A/c	1,159	2,121	1,531	4,324	609	83.05	-27.80	182.42
1.1.2.2 3 to 6 Months fixed A/c	1,210	2,524	3,583	5,239	583	108.68	41.94	46.20
1.1.2.3 6 Months to 1 Year Fixed A/c	9,967	6,517	8,890	14,318	1,396	-34.62	36.41	61.06
1.1.2.4 Above 1 Year	4,445	5,180	4,527	3,944	535	16.54	-12.61	-12.87
1.1.3 Call Deposit	3,646	2,715	513	967	112	-25.54	-81.10	88.34
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	232	89	112	1,282	90	-61.55	25.95	1042.25
<b>2 Commission/Fee Expense</b>	-	16	42	63	3	0.00	162.17	51.43
<b>3 Employees Expenses</b>	4,474	4,354	4,341	5,225	450	-2.67	-0.30	20.37
<b>4 Office Operating Expenses</b>	4,070	3,590	3,441	4,096	273	-11.80	-4.15	19.05
<b>5 Exchange Fluctuation Loss</b>	13	6	1	1	0	-55.51	-75.47	-51.89
5.1 Due to Change in Exchange Rates	13	5	1	1	0	-62.20	-74.95	-44.06
5.2 Due to Foreign Currency Transactions	0	1	0	-	-	681.16	-78.28	-100.00
<b>6 Non-Operating Expenses</b>	7	3	11	30	0	-56.01	256.13	166.94
<b>7. Provision for Risk</b>	2,088	3,878	5,678	3,329	104	85.77	46.42	-41.38
7.1 Loan loss Provision	1,906	3,807	5,636	3,301	104	99.79	48.05	-41.44
7.1.1 General Loan loss Provision	1,332	1,863	3,312	1,459	58	39.86	77.76	-55.97
7.1.1.1 Pass Loan Loss Provision	1,057	716	2,468	1,028	24	-32.22	244.62	-58.36
7.1.1.2 Watch List Provision	276	1,147	845	431	34	315.98	-26.39	-48.99
7.1.2 Special Loan Loss Provision	565	1,868	2,314	1,840	46	230.83	23.83	-20.46
7.1.3 Additional Loan Loss Provision	9	75	10	2	-	786.22	-86.38	-82.35
7.2. Provision for Non-Banking Assets	120	66	42	10	-	-45.27	-36.73	-76.01
7.3. Provision for Loss on Investment	62	0	0	2	-	-99.26	-27.24	628.62
7.4. Provision for Loss of Other Assets	0	5	-	15	-	126788.62	-100.00	0.00
<b>8 Loan Written Off</b>	4	4	14	36	-	10.39	272.70	150.56
<b>9 Provision for Staff Bonus</b>	1,052	473	828	987	102	-55.05	75.10	19.22
<b>10 Provision for Income Tax</b>	3,075	1,627	2,486	3,010	320	-47.09	52.83	21.09
<b>11 Others</b>	0	0	-	-	-	-98.52	-100.00	0.00
<b>12 Net Profit</b>	7,258	3,804	5,935	6,970	747	-47.59	56.04	17.44
<b>TOTAL EXPENSES</b>	<b>50,705</b>	<b>43,362</b>	<b>46,806</b>	<b>60,939</b>	<b>6,047</b>	<b>-14.48</b>	<b>7.94</b>	<b>30.20</b>
<b>Income</b>								
<b>1. Interest Income</b>	45,718	39,332	38,436	55,444	5,811	-13.97	-2.28	44.25
1.1. On Loans and Advance	41,784	36,071	36,443	51,703	5,457	-13.67	1.03	41.87
1.2. On Investment	434	781	1,525	2,732	264	79.87	95.21	79.15
1.2.1 Government Bonds	330	739	1,399	2,485	248	124.14	89.36	77.57
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	105	41	122	247	16	-60.45	195.11	101.96
1.2.4 Deventure & Bonds	-	1	4	1	0	0.00	286.52	-77.28
1.3 Agency Balance	35	1	-	-	-	-96.39	-100.00	0.00
1.4 On Call Deposit	3,387	2,413	348	606	26	-28.76	-85.58	74.16
1.5 Others	79	67	119	403	64	-15.07	78.91	238.16
<b>2. Comission &amp; Discount</b>	554	915	1,273	1,051	57	65.23	39.02	-17.45
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00
2.2 Comission	383	496	677	733	36	29.77	36.36	8.33
2.3 Others	171	419	596	317	22	144.36	42.17	-46.75
<b>3 Income From Exchange Fluctuation</b>	31	60	13	38	3	91.57	-79.13	201.05
3.1 Due to Change in Exchange Rate	10	26	(1)	1	(0)	164.75	-102.03	-276.30
3.2 Due to Foreign Currency Trans.	21	34	13	37	3	57.48	-61.19	181.46
<b>4 Other Operating Income</b>	2,995	1,504	2,257	1,684	91	-49.80	50.12	-25.40
<b>5 Non Operating Income</b>	163	180	1,556	219	1	10.47	764.21	-85.95
<b>6 Provision Written Back</b>	1,242	1,353	3,211	2,407	27	8.94	137.39	-25.06
<b>7 Recovery from Written off Loan</b>	34	3	49	41	-	-90.09	1364.12	-16.21
<b>8 Income from Extra Ordinary Expenses</b>	(42)	-	-	-	-	-100.00	0.00	0.00
<b>9 Net Loss</b>	9	15	11	56	57	59.13	-25.97	419.56
<b>TOTAL INCOME</b>	<b>50,705</b>	<b>43,362</b>	<b>46,806</b>	<b>60,939</b>	<b>6,047</b>	<b>-14.48</b>	<b>7.94</b>	<b>30.20</b>

**Profit and Loss Statement of Finance Companies**

Amt in Mn of Rs

	Mid-July					Mid-Aug		
	2019	2020	2021	2022	2022	% Change		
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	6,453	7,345	5,905	8,067	896	13.83	-19.61	36.60
1.1 Deposit Liabilities	6,349	7,250	5,830	7,710	846	14.18	-19.58	32.24
1.1.1 Saving A/c	1,856	1,811	1,185	1,498	132	-2.41	-34.58	26.43
1.1.2 Fixed A/c	4,243	4,777	4,476	6,033	692	12.58	-6.30	34.79
1.1.2.1 Upto 3 Months Fixed A/c	137	314	338	668	71	128.24	7.68	97.88
1.1.2.2 3 to 6 Months fixed A/c	219	400	581	714	84	82.44	45.37	22.89
1.1.2.3 6 Months to 1 Year Fixed A/c	2,627	2,650	1,903	2,827	288	0.85	-28.19	48.59
1.1.2.4 Above 1 Year	1,259	1,414	1,654	1,823	248	12.30	17.02	10.23
1.1.3 Call Deposit	250	662	170	179	23	164.27	-74.38	5.49
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	104	96	75	357	50	-7.87	-21.92	376.45
<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	1,329	97	21.07	-11.23	31.82
<b>4 Office Operating Expenses</b>	909	990	868	1,143	96	8.96	-12.36	31.75
<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	27	3	71.02	-85.43	10983.72
<b>7. Provision for Risk</b>	931	1,293	911	532	19	38.84	-29.52	-41.62
7.1 Loan loss Provision	745	1,229	911	528	19	64.98	-25.88	-42.01
7.1.1 General Loan loss Provision	252	471	381	298	19	87.08	-19.23	-21.72
7.1.1.1 Pass Loan Loss Provision	178	55	252	221	19	-69.22	358.80	-12.28
7.1.1.2 Watch List Provision	74	416	129	77	-	464.72	-69.01	-40.13
7.1.2 Special Loan Loss Provision	466	694	394	228	-	49.06	-43.28	-42.01
7.1.3 Additional Loan Loss Provision	27	64	137	2	-	132.79	114.82	-98.56
7.2. Provision for Non-Banking Assets	98	58	-	3	-	-40.78	-100.00	0.00
7.3. Provision for Loss on Investment	81	0	-	0	-	-99.76	-100.00	0.00
7.4. Provision for Loss of Other Assets	7	5	-	-	-	-26.58	-100.00	0.00
<b>8 Loan Written Off</b>	46	22	92	81	-	-51.09	308.77	-11.01
<b>9 Provision for Staff Bonus</b>	180	109	264	106	13	-39.31	142.33	-59.94
<b>10 Provision for Income Tax</b>	502	298	834	460	63	-40.59	179.80	-44.84
<b>11 Others</b>	6	3	-	0	-	-52.71	-100.00	0.00
<b>12 Net Profit</b>	1,755	770	1,996	1,666	149	-56.14	159.33	-16.56
<b>TOTAL EXPENSES</b>	<b>11,726</b>	<b>11,969</b>	<b>11,879</b>	<b>13,413</b>	<b>1,336</b>	<b>2.07</b>	<b>-0.75</b>	<b>12.91</b>
<b>Income</b>								
<b>1. Interest Income</b>	9,734	10,138	8,379	11,517	1,273	4.14	-17.34	37.44
1.1. On Loans and Advance	8,533	8,861	7,645	10,253	1,146	3.84	-13.72	34.11
1.2. On Investment	129	279	554	988	112	116.63	98.59	78.49
1.2.1 Government Bonds	99	184	427	826	81	85.24	131.97	93.47
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	24	67	69	95	10	179.14	3.64	38.34
1.2.4 Deventure & Bonds	5	28	58	67	21	413.40	104.85	15.64
1.3 Agency Balance	151	-	-	3	-	-100.00	0.00	0.00
1.4 On Call Deposit	817	919	155	181	12	12.48	-83.13	16.89
1.5 Others	105	79	25	91	2	-24.70	-67.95	256.77
<b>2. Comission &amp; Discount</b>	82	61	196	281	13	-25.70	221.90	42.85
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	35	21	140	184	9	-40.04	559.38	31.50
2.3 Others	47	40	56	96	4	-14.80	41.30	71.21
<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	496	15	-8.27	164.08	-67.84
<b>5 Non Operating Income</b>	120	314	719	278	2	161.61	129.12	-61.29
<b>6 Provision Written Back</b>	1,003	792	1,027	825	4	-21.12	29.81	-19.70
<b>7 Recovery from Written off Loan</b>	114	15	4	16	0	-86.91	-70.13	264.86
<b>8 Income from Extra Ordinary Expenses</b>	19	2	3	-	-	-89.16	51.06	-100.00
<b>9 Net Loss</b>	17	64	8	-	29	282.36	-87.39	-100.00
<b>TOTAL INCOME</b>	<b>11,726</b>	<b>11,969</b>	<b>11,879</b>	<b>13,413</b>	<b>1,336</b>	<b>2.07</b>	<b>-0.75</b>	<b>12.91</b>

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

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2019	2020	2021	2022	2022	2/1	3/2	4/3
<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	336,187	337,779	20.31	44.17	22.74
Fishery Related	4,216	5,490	8,956	13,234	13,460	30.24	63.13	47.76
Mining Related	7,313	6,454	8,685	8,789	9,034	-11.75	34.58	1.20
Agriculture, Forestry & Beverage Production Related	510,038	563,969	686,582	733,900	749,035	10.57	21.74	6.89
Construction	309,417	347,420	414,030	190,196	186,141	12.28	19.17	-54.06
Electricity, Gas and Water	126,594	161,972	207,797	246,839	250,439	27.95	28.29	18.79
Metal Products, Machinery & Electronic Equipment & Assemblage	37,076	46,073	62,562	72,472	73,577	24.27	35.79	15.84
Transport, Communication and Public Utilities	93,129	97,603	97,505	100,909	101,223	4.80	-0.10	3.49
Wholesaler & Retailer	615,309	662,828	837,582	947,619	947,080	7.72	26.36	13.14
Finance, Insurance and Real Estate	233,847	252,638	337,170	375,243	380,429	8.04	33.46	11.29
Hotel or Restaurant	122,122	148,657	183,908	200,494	201,410	21.73	23.71	9.02
Other Services	122,900	150,620	177,036	192,913	196,794	22.55	17.54	8.97
Consumption Loans	163,819	158,624	233,767	867,483	872,998	-3.17	47.37	271.09
Local Government	1,569	1,583	1,539	1,125	1,125	0.89	-2.79	-26.88
Others	406,642	472,099	641,727	421,635	387,074	16.10	35.93	-34.30
<b>TOTAL</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,707,598</b>	<b>12.16</b>	<b>27.76</b>	<b>12.85</b>
<b>Productwise</b>								
Term Loan	562,527	718,480	932,079	1,196,841	1,218,626	27.72	29.73	28.41
Overdraft	455,716	488,596	634,300	718,773	724,496	7.22	29.82	13.32
Trust Receipt Loan / Import Loan	127,216	138,316	205,638	78,432	79,047	8.73	48.67	-61.86
Demand & Other Working Capital Loan	615,755	702,115	880,234	1,014,048	1,025,527	14.03	25.37	15.20
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	237,959	252,542	298,258	337,799	341,969	6.13	18.10	13.26
Real Estate Loan	146,991	163,480	183,538	228,255	240,883	11.22	12.27	24.36
Margin Nature Loan	45,417	50,410	106,282	80,508	76,803	10.99	110.84	-24.25
Hire Purchase Loan	180,957	174,058	160,657	157,162	159,050	-3.81	-7.70	-2.18
Deprived Sector Loan	177,390	201,610	293,414	335,623	345,548	13.65	45.54	14.39
Bills Purchased	3,342	3,304	4,403	3,130	2,660	-1.14	33.28	-28.92
Other Product	358,628	373,101	473,944	558,470	492,990	4.04	27.03	17.83
<b>Total</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,707,598</b>	<b>12.16</b>	<b>27.76</b>	<b>12.85</b>
<b>Collateral wise</b>								
Gold and Silver	38,246	38,427	43,111	52,782	52,601	0.47	12.19	22.43
Government Securities	336	465	678	783	760	38.25	45.85	15.48
Non Governmental Securities	35,873	39,776	87,213	61,272	58,731	10.88	119.26	-29.74
Fixed Deposit Receipts	24,099	20,041	29,313	64,221	56,652	-16.84	46.27	119.08
Own	23,569	19,704	29,081	64,006	56,508	-16.40	47.59	120.09
Other Licences Institutions	530	336	232	215	143	-36.49	-31.05	-7.34
Collateral of Properties	2,600,225	2,913,947	3,647,609	4,116,123	4,127,302	12.07	25.18	12.84
Fixed Assets	2,206,624	2,489,020	3,118,968	3,538,076	3,544,142	12.80	25.31	13.44
Current Assets	393,601	424,927	528,641	578,047	583,160	7.96	24.41	9.35
Against security of Bill	23,281	33,694	47,628	19,623	18,069	44.73	41.35	-58.80
Domestic Bills	2,382	720	556	880	813	-69.78	-22.76	58.24
Foreign Bills	20,899	32,974	47,072	18,744	17,256	57.78	42.75	-60.18
Against Guarantee	100,601	110,038	181,603	195,088	192,382	9.38	65.04	7.43
Government Guarantee	2,365	2,666	2,597	2,307	2,306	12.73	-2.61	-11.17
Institutional Guarantee	77,217	80,995	135,679	136,841	135,091	4.89	67.52	0.86
Personal Guarantee	5,846	9,330	26,424	37,037	36,414	59.59	183.23	40.16
Collective Guarantee	7,398	8,340	8,130	7,418	7,202	12.72	-2.51	-8.76
International Rated Foreign Bank's Guarantee	1,662	1,901	1,783	1,509	1,508	14.39	-6.20	-15.36
Other Guarantee	6,112	6,806	6,990	9,977	9,862	11.35	2.70	42.74
Credit Card	1,670	1,748	2,152	3,521	3,604	4.62	23.15	63.61
Others	87,565	107,877	133,439	195,625	197,497	23.20	23.70	46.60
<b>Total</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,707,598</b>	<b>12.16</b>	<b>27.76</b>	<b>12.85</b>

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

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2019	2020	2021	2022	2022	2/1	3/2	4/3
<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	299,987	301,537	26.87	45.18	23.84
Fishery Related	3,427	4,751	7,816	11,666	11,872	38.66	64.51	49.25
Mining Related	6,887	6,218	8,258	8,386	8,629	-9.71	32.81	1.55
Agriculture, Forestry & Beverage Production Related	483,686	540,111	661,515	703,432	718,452	11.67	22.48	6.34
Construction	251,365	295,117	355,404	154,723	150,429	17.41	20.43	-56.47
Electricity, Gas and Water	119,658	156,730	202,483	239,756	243,188	30.98	29.19	18.41
Metal Products, Machinery & Electronic Equipment & Assemblage	32,235	42,906	59,823	69,958	71,074	33.10	39.43	16.94
Transport, Communication and Public Utilities	63,602	75,379	78,828	82,970	83,345	18.52	4.58	5.25
Wholesaler & Retailer	550,845	605,155	763,650	866,464	866,215	9.86	26.19	13.46
Finance, Insurance and Real Estate	200,565	222,515	287,621	315,353	320,525	10.94	29.26	9.64
Hotel or Restaurant	105,954	133,795	164,941	175,638	176,294	26.28	23.28	6.49
Other Services	109,323	137,370	163,684	177,350	180,927	25.65	19.16	8.35
Consumption Loans	137,464	137,969	205,358	757,464	746,477	0.37	48.84	268.85
Local Government	1,513	1,539	1,492	1,081	1,081	1.72	-3.04	-27.54
Others	299,952	377,177	513,833	311,215	297,399	25.75	36.23	-39.43
<b>TOTAL</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,177,444</b>	<b>16.24</b>	<b>28.01</b>	<b>12.34</b>
<b>Productwise</b>								
Term Loan	477,035	623,349	800,512	1,048,407	1,070,113	30.67	28.42	30.97
Overdraft	374,792	421,257	548,651	619,856	626,997	12.40	30.24	12.98
Trust Receipt Loan / Import Loan	127,214	138,308	205,627	78,389	79,046	8.72	48.67	-61.88
Demand & Other Working Capital Loan	598,418	684,538	856,327	989,680	1,001,529	14.39	25.10	15.57
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	186,651	208,419	248,988	279,106	282,074	11.66	19.47	12.10
Real Estate Loan	118,860	141,435	159,139	199,641	211,542	18.99	12.52	25.45
Margin Nature Loan	35,571	41,345	90,921	64,819	61,564	16.23	119.91	-28.71
Hire Purchase Loan	141,826	144,991	134,893	131,340	133,467	2.23	-6.96	-2.63
Deprived Sector Loan	142,088	169,090	239,728	279,646	288,697	0.00	0.00	16.65
Bills Purchased	3,339	3,304	4,403	3,130	2,660	-1.05	33.28	-28.92
Other Product	292,199	327,553	427,751	481,430	419,755	12.10	30.59	12.55
<b>Total</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,177,444</b>	<b>16.24</b>	<b>28.01</b>	<b>12.34</b>
<b>Collateral wise</b>								
Gold and Silver	31,871	34,208	38,492	47,816	47,574	7.33	12.52	24.23
Government Securities	298	445	670	722	706	49.12	50.59	7.70
Non Governmental Securities	27,631	31,998	73,593	47,841	45,763	15.80	130.00	-34.99
Fixed Deposit Receipts	18,896	16,803	24,777	49,275	45,747	-11.07	47.45	98.87
Own	18,366	16,467	24,545	49,060	45,604	-10.34	49.06	99.88
Other Licences Institutions	530	336	232	215	143	-36.49	-31.05	-7.34
Collateral of Properties	2,236,454	2,598,788	3,269,848	3,673,792	3,684,416	16.20	25.82	12.35
Fixed Assets	1,843,001	2,174,097	2,741,246	3,095,794	3,101,305	17.97	26.09	12.93
Current Assets	393,453	424,691	528,603	577,997	583,111	7.94	24.47	9.34
Against security of Bill	23,279	33,694	47,626	19,623	18,069	44.74	41.35	-58.80
Domestic Bills	2,380	720	555	880	813	-69.77	-22.94	58.60
Foreign Bills	20,899	32,974	47,072	18,744	17,256	57.78	42.75	-60.18
Against Guarantee	80,168	87,681	130,550	142,452	139,314	9.37	48.89	9.12
Government Guarantee	2,267	2,196	2,523	2,237	2,237	-3.14	14.91	-11.32
Institutional Guarantee	65,753	69,941	105,184	106,032	103,293	6.37	50.39	0.81
Personal Guarantee	4,146	6,704	12,905	21,700	21,389	61.71	92.49	68.15
Collective Guarantee	474	398	1,299	1,103	1,134	-16.21	226.82	-15.14
International Rated Foreign Bank's Guarantee	1,662	1,698	1,783	1,509	1,508	2.14	5.05	-15.36
Other Guarantee	5,865	6,744	6,855	9,870	9,754	14.98	1.65	43.98
Credit Card	1,670	1,748	2,152	3,521	3,604	4.62	23.15	63.61
Others	77,725	98,224	129,231	190,401	192,252	26.37	31.57	47.33
<b>Total</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,177,444</b>	<b>16.24</b>	<b>28.01</b>	<b>12.34</b>

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

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2019	2020	2022	2022	2022	2/1	3/2	4/3
<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	29,913	29,904	-14.51	45.74	10.84
Fishery Related	723	677	1,008	1,341	1,347	-6.37	48.90	32.98
Mining Related	361	178	364	302	306	-50.63	104.18	-16.93
Agriculture, Forestry & Beverage								
Production Related	23,263	20,325	21,688	26,206	26,291	-12.63	6.71	20.83
Construction	48,633	42,472	49,017	31,622	31,862	-12.67	15.41	-35.49
Electricity, Gas and Water	6,597	4,891	5,116	6,488	6,538	-25.86	4.60	26.83
Metal Products, Machinery & Electronic								
Equipment & Assemblage	3,610	2,150	2,141	1,751	1,745	-40.43	-0.42	-18.23
Transport, Communication and Public								
Utilities	24,873	17,516	15,054	13,921	13,833	-29.58	-14.06	-7.53
Wholesaler & Retailer	55,398	46,826	61,627	68,458	68,209	-15.47	31.61	11.09
Finance, Insurance and Real Estate	25,994	21,802	39,227	47,742	48,042	-16.13	79.93	21.71
Hotel or Restaurant	13,522	11,734	15,863	20,443	20,707	-13.22	35.19	28.87
Other Services	11,457	11,219	11,586	13,088	13,305	-2.08	3.27	12.97
Consumption Loans	21,569	15,664	23,284	81,687	98,933	-27.38	48.65	250.82
Local Government	23	11	11	8	8	-52.43	-0.30	-25.26
Others	87,479	73,157	110,457	98,812	78,010	-16.37	50.99	-10.54
<b>TOTAL</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>439,040</b>	<b>-16.81</b>	<b>33.53</b>	<b>15.22</b>
<b>Productwise</b>								
Term Loan	72,328	80,772	115,573	130,209	130,364	11.67	43.09	12.66
Overdraft	76,191	60,457	78,746	87,233	86,178	-20.65	30.25	10.78
Trust Receipt Loan / Import Loan	-	8	10	43	1	0.00	23.61	310.67
Demand & Other Working Capital Loan	11,710	11,989	17,949	17,812	17,623	2.38	49.71	-0.76
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	42,448	35,073	41,221	48,705	49,109	-17.37	17.53	18.15
Real Estate Loan	20,965	14,628	17,446	18,717	19,328	-30.23	19.26	7.28
Margin Nature Loan	7,600	6,446	12,528	11,773	11,425	-15.19	94.36	-6.02
Hire Purchase Loan	33,002	23,215	21,804	21,814	21,577	-29.66	-6.08	0.04
Deprived Sector Loan	30,550	26,851	47,111	49,167	50,396	0.00	0.00	4.36
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	50,368	27,699	31,041	56,310	53,041	-45.01	12.07	81.41
<b>Total</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>439,040</b>	<b>-16.81</b>	<b>33.53</b>	<b>15.22</b>
<b>Collateral wise</b>								
Gold and Silver	5,442	3,254	3,721	3,982	4,035	-40.20	14.35	7.01
Government Securities	18	-	3	6	6	-100.00	0.00	110.93
Non Governmental Securities	7,484	6,341	11,972	10,741	10,370	-15.27	88.79	-10.28
Fixed Deposit Receipts	4,083	2,395	3,688	12,219	8,799	-41.33	53.95	231.36
Own	4,083	2,395	3,688	12,219	8,799	-41.33	53.95	231.36
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	310,078	257,303	319,268	367,503	367,722	-17.02	24.08	15.11
Fixed Assets	310,036	257,300	319,252	367,493	367,712	-17.01	24.08	15.11
Current Assets	42	3	16	9	9	-92.48	401.57	-40.20
Against security of Bill	1	-	1	-	-	-100.00	0.00	-100.00
Domestic Bills	1	-	1	-	-	-100.00	0.00	-100.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	16,412	17,425	43,691	45,678	46,443	6.17	150.74	4.55
Government Guarantee	61	31	34	29	29	-49.31	9.04	-13.23
Institutional Guarantee	8,352	7,455	24,143	25,284	26,634	-10.74	223.86	4.73
Personal Guarantee	1,073	1,995	12,644	13,999	13,661	85.84	533.92	10.71
Collective Guarantee	6,924	7,942	6,831	6,314	6,068	14.71	-13.99	-7.56
International Rated Foreign Bank's								
Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	2	40	51	50	73.27	1650.11	29.44
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	1,648	421	1,086	1,654	1,666	-74.46	158.10	52.27
<b>Total</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>439,040</b>	<b>-16.81</b>	<b>33.53</b>	<b>15.22</b>

## Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2019	2020	2021	2022	2022	2/1	3/2	4/3
<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	6,287	6,338	-2.51	1.55	34.37
Fishery Related	66	62	132	227	241	-5.88	113.16	72.67
Mining Related	65	58	64	101	100	-11.86	10.30	59.21
Agriculture, Forestry & Beverage								
Production Related	3,088	3,533	3,379	4,263	4,292	14.41	-4.37	26.16
Construction	9,419	9,830	9,609	3,851	3,850	4.37	-2.25	-59.92
Electricity, Gas and Water	339	352	198	595	713	3.75	-43.78	200.62
Metal Products, Machinery & Electronic								
Equipment & Assemblage	1,230	1,016	598	762	758	-17.38	-41.17	27.53
Transport, Communication and Public								
Utilities	4,654	4,708	3,623	4,018	4,045	1.16	-23.05	10.90
Wholesaler & Retailer	9,067	10,847	12,305	12,697	12,655	19.63	13.45	3.18
Finance, Insurance and Real Estate	7,288	8,322	10,322	12,149	11,862	14.18	24.03	17.70
Hotel or Restaurant	2,647	3,128	3,104	4,413	4,410	18.18	-0.76	42.15
Other Services	2,119	2,032	1,766	2,475	2,561	-4.15	-13.07	40.12
Consumption Loans	4,786	4,991	5,125	28,332	27,588	4.29	2.68	452.83
Local Government	33	33	36	36	36	0.00	7.85	0.00
Others	19,210	21,765	17,438	11,608	11,664	13.30	-19.88	-33.43
<b>TOTAL</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>91,114</b>	<b>9.52</b>	<b>-3.86</b>	<b>26.85</b>
<b>Productwise</b>								
Term Loan	13,163	14,359	15,994	18,225	18,148	9.08	11.39	13.95
Overdraft	4,733	6,881	6,903	11,684	11,321	45.39	0.31	69.26
Trust Receipt Loan / Import Loan	1	-	-	-	-	-100.00	0.00	0.00
Demand & Other Working Capital Loan	5,628	5,588	5,957	6,555	6,376	-0.71	6.61	10.03
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	8,861	9,051	8,048	9,988	10,786	2.15	-11.07	24.11
Real Estate Loan	7,165	7,418	6,953	9,897	10,012	3.52	-6.26	42.33
Margin Nature Loan	2,246	2,619	2,833	3,915	3,814	16.62	8.15	38.23
Hire Purchase Loan	6,128	5,851	3,960	4,007	4,007	-4.52	-32.32	1.19
Deprived Sector Loan	4,752	5,669	6,575	6,811	6,455	0.00	0.00	3.60
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	16,061	17,849	15,153	20,730	20,194	11.13	-15.11	36.80
<b>Total</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>91,114</b>	<b>9.52</b>	<b>-3.86</b>	<b>26.85</b>
<b>Collateral wise</b>								
Gold and Silver	934	965	898	983	992	3.38	-6.90	9.41
Government Securities	20	20	5	55	49	-0.04	-76.37	1074.45
Non Governmental Securities	758	1,437	1,648	2,690	2,598	89.60	14.70	63.21
Fixed Deposit Receipts	1,120	842	849	2,727	2,105	-24.86	0.84	221.27
Own	1,120	842	849	2,727	2,105	-24.86	0.84	221.27
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	53,693	57,856	58,493	74,829	75,164	7.75	1.10	27.93
Fixed Assets	53,587	57,624	58,471	74,789	75,125	7.53	1.47	27.91
Current Assets	106	233	22	40	40	119.37	-90.53	81.94
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	6,959	6,626	22.65	49.25	-5.47
Government Guarantee	37	440	40	40	40	1081.98	-90.95	0.00
Institutional Guarantee	3,112	3,599	6,352	5,525	5,164	15.64	76.50	-13.02
Personal Guarantee	627	631	875	1,338	1,363	0.63	38.68	52.98
Collective Guarantee	-	-	0	1	1	0.00	0.00	129.51
International Rated Foreign Bank's								
Guarantee	-	204	-	-	-	0.00	-100.00	0.00
Other Guarantee	245	60	95	55	58	-75.73	59.30	-41.51
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	8,192	9,232	3,122	3,571	3,580	12.69	-66.19	14.39
<b>Total</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>91,114</b>	<b>9.52</b>	<b>-3.86</b>	<b>26.85</b>

S.N.	BFI Name	NBL	RBB	INABIL	NIBL	SCBNL	FBL	NSBI	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	<b>36,199.11</b>	<b>33,483.28</b>	<b>52,583.69</b>	<b>34,273.93</b>	<b>18,175.03</b>	<b>23,540.87</b>	<b>17,113.76</b>	<b>22,634.65</b>	<b>17,820.02</b>	<b>16,444.94</b>	<b>27,505.49</b>	<b>14,941.09</b>	<b>20,565.87</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	6,251.31	10,933.19	12,778.16	6,760.06	4,784.01	4,853.96	3,387.03	5,310.78	3,601.21	2,548.38	3,734.01	2,460.25	2,111.18
	e. Share Premium	-	-	0.18	-	-	-	-	238.47	-	-	-	30.88	88.80
	f. Retained Earning	2,667.77	1,805.28	3,371.42	4,165.71	2,971.53	4,911.40	1,450.27	1,922.40	1,300.94	1,455.64	1,734.41	1,323.63	2,835.23
	g. Others Reserves Fund	12,874.11	5,804.44	13,601.02	5,040.62	990.04	806.78	2,450.61	5,695.66	2,293.87	1,301.24	10,473.07	869.18	819.47
2	<b>BORROWINGS</b>	<b>19,165.21</b>	<b>28,916.52</b>	<b>16,835.54</b>	<b>15,833.90</b>	<b>514.99</b>	<b>19,093.00</b>	<b>10,152.83</b>	<b>10,514.61</b>	<b>9,098.97</b>	<b>5,878.39</b>	<b>16,999.81</b>	<b>16,653.60</b>	<b>5,811.26</b>
	a. NRB	13,304.89	6,756.52	4,579.43	5,468.17	514.99	16,127.90	1,303.50	6,389.98	4,295.45	2,578.39	5,227.76	7,286.34	1,345.59
	b. Interbank Borrowing	-	19,600.00	3,500.00	551.23	-	400.00	-	250.00	-	300.00	1,019.79	2,600.00	1,465.68
	c. Foreign Banks and Fin. Ins.	-	-	2,549.00	3,814.50	-	-	3,823.50	2,549.00	3,194.47	-	-	1,274.50	-
	d. Other Financial Ins.	2,360.32	60.00	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	3,500.00	2,500.00	6,207.11	6,000.00	-	2,565.11	5,025.84	1,325.63	1,609.05	3,000.00	10,752.26	5,492.76	3,000.00
3	<b>DEPOSITS</b>	<b>186,261.81</b>	<b>241,329.17</b>	<b>326,173.39</b>	<b>186,200.35</b>	<b>103,630.50</b>	<b>170,505.72</b>	<b>121,634.42</b>	<b>168,868.65</b>	<b>108,061.60</b>	<b>130,517.33</b>	<b>305,127.65</b>	<b>143,893.38</b>	<b>173,595.54</b>
	a. Current	31,573.03	52,598.08	26,880.91	16,453.05	27,718.27	11,834.41	5,823.00	11,067.75	5,807.20	8,215.11	35,274.79	6,684.24	6,963.85
	Domestic	31,417.04	52,502.04	23,099.86	12,472.63	16,028.64	10,081.21	5,483.90	10,518.60	5,514.51	8,153.10	35,183.81	6,571.61	6,839.73
	Foreign	155.99	96.04	3,781.05	3,980.43	11,689.63	2,776.20	339.10	549.15	292.69	62.01	90.98	112.63	124.12
	b. Savings	63,909.58	105,848.46	88,790.92	47,846.62	33,872.67	41,728.05	36,889.34	50,396.56	26,015.30	25,672.15	75,058.85	39,577.86	33,149.70
	Domestic	63,888.87	105,842.91	85,758.23	46,609.60	30,234.49	40,589.91	36,660.03	50,294.73	25,843.16	25,646.01	75,014.00	39,512.79	32,986.93
	Foreign	20.71	5.55	3,032.69	1,237.02	3,638.17	1,138.15	229.30	101.84	172.14	26.14	44.85	65.07	162.77
	c. Fixed	75,967.07	69,229.51	181,442.39	96,779.37	31,883.30	102,575.36	70,443.06	90,845.13	67,673.01	84,564.24	178,324.13	87,268.19	117,319.77
	Domestic	75,947.99	69,201.87	179,943.90	96,725.79	31,444.87	98,069.71	70,404.83	90,785.91	67,646.06	82,230.15	178,163.80	82,302.94	114,285.32
	Foreign	19.07	27.64	1,498.49	53.58	438.43	4,505.66	38.24	59.22	26.94	2,334.09	160.33	4,965.25	3,034.45
	d. Call Deposits	13,289.84	12,141.80	22,904.82	19,415.53	7,576.83	9,600.69	5,014.46	13,403.62	6,978.29	7,484.06	16,167.92	7,725.78	14,646.07
	Domestic	13,289.51	12,045.11	18,561.15	14,083.13	2,911.89	6,658.81	3,694.82	11,509.71	6,882.08	7,290.43	16,144.13	7,185.16	13,888.44
	Foreign	0.33	96.69	4,343.67	5,332.40	4,664.94	2,941.88	1,319.64	1,893.91	96.20	193.63	23.79	540.62	757.63
	e. Others	1,522.30	1,511.31	6,154.34	5,705.77	2,579.44	4,767.21	3,464.56	1,855.59	1,587.80	4,581.78	301.96	2,637.31	1,516.15
	Domestic	1,394.54	1,511.31	6,131.70	4,612.11	2,350.10	3,445.36	2,728.28	3,155.02	1,149.09	4,580.58	294.19	2,628.41	1,516.15
	Foreign	127.75	-	22.65	1,093.67	229.33	1,321.85	736.28	0.57	438.71	1.20	7.76	8.90	-
4	<b>Bills Payable</b>	<b>19.60</b>	<b>1,340.99</b>	<b>161.85</b>	<b>-</b>	<b>146.72</b>	<b>19.01</b>	<b>262.90</b>	<b>175.08</b>	<b>44.63</b>	<b>70.20</b>	<b>100.04</b>	<b>748.35</b>	<b>22.48</b>
5	<b>Other Liabilities</b>	<b>12,975.08</b>	<b>20,638.57</b>	<b>33,147.69</b>	<b>31,176.89</b>	<b>6,074.98</b>	<b>6,066.19</b>	<b>9,145.15</b>	<b>14,241.76</b>	<b>6,400.06</b>	<b>7,746.20</b>	<b>15,355.69</b>	<b>4,909.90</b>	<b>16,011.40</b>
	1. Sundry Creditors	699.67	1,114.96	23,270.76	3,872.13	260.41	32.14	823.08	4,489.78	800.93	1,080.50	1,081.26	477.37	10,208.46
	2. Loan Loss Provision	4,741.56	6,343.85	7,354.16	5,237.52	1,608.31	2,899.64	2,468.99	2,589.75	3,198.80	3,537.70	5,088.99	2,296.51	3,675.48
	3. Interest Suspense a/c	-	6,591.71	-	1,052.68	24.82	-	318.95	-	-	-	-	-	118.94
	4. Others	7,533.85	6,588.06	2,522.77	21,014.56	4,181.44	3,134.42	5,534.13	7,162.23	2,400.33	3,128.00	9,185.44	2,017.08	2,127.46
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>530.13</b>	<b>-</b>	<b>15.96</b>	<b>-</b>								
7	<b>Profit &amp; Loss A/c</b>	<b>357.57</b>	<b>752.10</b>	<b>813.65</b>	<b>420.11</b>	<b>279.01</b>	<b>311.87</b>	<b>195.15</b>	<b>359.54</b>	<b>163.06</b>	<b>269.26</b>	<b>476.37</b>	<b>254.26</b>	<b>292.78</b>
	<b>TOTAL Liabilities</b>	<b>254,978.37</b>	<b>326,990.74</b>	<b>429,715.83</b>	<b>267,921.13</b>	<b>128,821.22</b>	<b>219,536.67</b>	<b>158,504.22</b>	<b>216,794.29</b>	<b>141,588.33</b>	<b>160,926.33</b>	<b>365,565.05</b>	<b>181,400.58</b>	<b>216,299.34</b>
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	<b>7,064.00</b>	<b>14,289.91</b>	<b>19,241.91</b>	<b>13,361.13</b>	<b>13,655.21</b>	<b>15,424.21</b>	<b>11,804.30</b>	<b>11,033.94</b>	<b>6,922.33</b>	<b>10,981.25</b>	<b>24,314.36</b>	<b>10,731.99</b>	<b>10,575.38</b>
	a. Cash Balance	6,585.22	5,327.83	5,322.32	3,605.05	1,322.93	2,680.24	1,218.77	2,522.60	1,708.29	3,146.94	10,353.58	2,782.69	4,508.20
	Nepalese Notes & Coins	6,537.91	5,197.35	4,983.68	3,271.94	1,243.17	2,552.61	1,202.20	2,495.55	1,666.29	3,130.90	10,167.54	2,745.08	4,273.21
	Foreign Currency	47.32	130.48	338.65	333.11	79.77	127.64	16.57	27.05	42.00	16.04	186.04	37.62	234.98
	b. Bank Balance	478.77	8,570.93	12,508.81	8,166.71	4,666.27	12,743.96	4,225.57	8,061.34	4,513.87	7,834.31	12,460.78	7,949.30	6,067.18
	1. In Nepal Rastra Bank	-	7,095.34	9,008.51	4,875.08	3,696.80	4,889.33	3,268.25	6,416.42	3,599.19	4,758.09	9,885.37	5,284.59	4,916.79
	Domestic Currency	-	7,017.40	8,673.78	4,485.29	2,688.53	4,699.13	3,244.68	6,259.28	3,444.36	4,698.29	9,844.79	4,627.02	4,881.36
	Foreign Currency	-	77.95	334.73	389.79	1,008.27	190.20	23.57	157.14	154.83	59.81	40.58	657.57	35.43
	2. "A"Class Licensed Institution	151.85	438.90	164.31	241.40	24.19	-	274.42	502.55	168.93	2,092.83	1,550.84	443.78	366.36
	Domestic Currency	151.85	391.17	164.31	229.60	24.19	-	274.42	376.12	48.20	263.86	1,177.91	146.22	366.36
	Foreign Currency	-	47.73	-	11.79	-	-	-	126.43	120.73	1,828.97	372.93	297.57	-
	3. Other Financial Ins.	-	-	-	-	-	96.60	-	-	-	26.51	-	-	-
	4. In Foreign Banks	326.92	1,036.68	3,335.99	3,050.23	945.27	7,758.03	682.91	1,142.37	745.75	956.87	1,024.57	2,220.93	784.02
	c. Money at Call	-	391.15	1,410.77	1,589.38	7,666.01	-	6,359.95	450.00	700.16	-	1,500.00	-	-
	Domestic Currency	-	170.00	900.97	-	-	-	1,300.00	450.00	700.16	-	1,500.00	-	-
	Foreign Currency	-	221.15	509.80	1,589.38	7,666.01	-	5,059.95	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>34,835.78</b>	<b>51,238.51</b>	<b>50,675.46</b>	<b>37,857.84</b>	<b>6,642.38</b>	<b>29,213.56</b>	<b>21,874.05</b>	<b>35,026.81</b>	<b>17,475.23</b>	<b>15,742.51</b>	<b>47,372.05</b>	<b>22,870.39</b>	<b>21,642.90</b>
	a. Govt. Securities	34,835.78	51,238.51	49,683.57	37,857.84	6,642.38	29,213.56	21,874.05	35,026.81	17,475.23	15,742.51	47,372.05	22,870.39	21,642.90
	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>15,298.75</b>	<b>13,912.59</b>	<b>14,173.05</b>	<b>6,898.07</b>	<b>3,043.53</b>	<b>5,950.31</b>	<b>5,126.74</b>	<b>2,984.48</b>	<b>4,893.18</b>	<b>5,206.26</b>	<b>6,227.22</b>
	a. Interbank Lending	-	-	-	-	3,950.00	-	-	-	-	2,119.95	-	-	-
	b. Non Residents	-	-	9,889.40	9,672.16	8,798.88	6,372.50	-	2,867.63	3,125.98	-	-	3,840.77	3,409.44
	c. Others	4,031.92	6,663.37	5,409.34										





S.N.	BFI Name	Jyoti	Shine	LumbiniDB	Sindhu	Sarapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	<b>5,072.84</b>	<b>5,863.83</b>	<b>5,264.20</b>	<b>638.09</b>	<b>51.14</b>	<b>859.06</b>	<b>587.46</b>	<b>983.28</b>	<b>291.46</b>	<b>1,593.84</b>	<b>2,006.40</b>	<b>1,320.38</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	-	-	-	-	-	-	-	48.36	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	608.56	709.77	807.09	48.27	4.97	65.49	35.37	229.82	242.96	413.24	205.82	243.93
	e. Share Premium	-	55.11	-	-	-	-	0.00	51.04	2.48	22.40	2.48	-
	f. Retained Earning	0.99	1,031.97	931.19	(30.81)	12.44	(55.48)	33.09	(282.47)	(2,012.99)	18.76	41.58	39.10
	g. Others Reserves Fund	195.53	285.96	241.63	63.17	5.73	14.71	-	211.06	1,825.68	271.45	810.41	78.67
2	<b>BORROWINGS</b>	<b>5,683.03</b>	<b>1,412.53</b>	<b>3,534.92</b>	<b>70.00</b>	-	<b>64.62</b>	-	-	-	-	<b>1,497.75</b>	<b>920.00</b>
	a. NRB	2,593.03	1,387.53	3,284.92	-	-	64.62	-	-	-	-	1,250.00	650.00
	b. Interbank Borrowing	1,590.00	-	250.00	50.00	-	-	-	-	-	-	-	270.00
	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>55,109.50</b>	<b>43,498.76</b>	<b>43,962.03</b>	<b>4,213.09</b>	<b>777.26</b>	<b>4,394.90</b>	<b>3,139.54</b>	<b>1,543.90</b>	<b>478.24</b>	<b>7,803.40</b>	<b>10,893.08</b>	<b>6,521.57</b>
	a. Current	831.46	426.89	675.69	250.80	105.80	117.16	39.50	47.24	-	77.38	15.51	-
	Domestic	831.44	426.89	675.68	250.80	105.80	117.16	39.50	47.24	-	77.38	15.51	-
	Foreign	0.02	-	0.01	-	-	-	-	-	-	-	-	-
	b. Savings	10,923.56	14,116.09	7,817.83	1,092.66	440.12	1,379.33	536.39	290.16	31.59	2,034.98	1,945.91	1,067.95
	Domestic	10,921.94	14,116.09	7,817.82	1,092.66	440.12	1,379.33	536.39	290.16	31.59	2,034.98	1,945.91	1,067.95
	Foreign	1.62	-	0.01	-	-	-	-	-	-	-	-	-
	c. Fixed	36,585.84	27,501.61	31,750.64	2,193.57	226.16	2,386.84	2,133.26	998.14	-	4,031.06	8,402.72	5,160.46
	Domestic	36,585.84	27,501.61	31,750.64	2,193.57	226.16	2,386.84	2,133.26	998.14	-	4,031.06	8,402.72	5,160.46
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	6,695.09	1,443.77	3,701.19	674.31	0.37	511.57	430.39	208.37	211.17	1,659.98	521.33	293.16
	Domestic	6,695.09	1,443.77	3,701.19	674.31	0.37	511.57	430.39	208.37	211.17	1,659.98	521.33	293.16
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	73.56	10.40	16.69	1.75	4.81	-	-	-	235.48	-	7.62	-
	Domestic	73.56	10.40	16.69	1.75	4.81	-	-	-	235.48	-	7.62	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	-	-	1.73	-	-	-	-	-	-	-	-	-
5	<b>Other Liabilities</b>	<b>3,338.42</b>	<b>1,763.76</b>	<b>3,128.90</b>	<b>172.25</b>	<b>434.28</b>	<b>299.97</b>	<b>135.84</b>	<b>804.24</b>	<b>7,083.27</b>	<b>880.41</b>	<b>852.87</b>	<b>228.34</b>
	1. Sundry Creditors	31.65	71.75	118.20	1.77	96.51	7.40	21.15	72.42	147.75	2.78	510.04	12.05
	2. Loan Loss Provision	966.48	719.94	1,078.38	75.26	21.23	-	50.15	209.21	2,214.33	574.56	286.25	94.73
	3. Interest Suspense a/c	-	399.00	570.69	-	2.68	69.08	31.63	501.23	4,666.51	174.57	-	6.43
	4. Others	2,340.29	573.06	1,361.64	95.23	313.86	223.49	32.92	21.38	54.68	128.50	56.58	115.13
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>92.44</b>	<b>90.51</b>	<b>53.09</b>	<b>3.01</b>	<b>1.63</b>	<b>-</b>	<b>9.03</b>	<b>-</b>	<b>1.35</b>	<b>11.53</b>	<b>-</b>	<b>-</b>
	<b>TOTAL Liabilities</b>	<b>69,296.24</b>	<b>52,629.38</b>	<b>55,944.87</b>	<b>5,096.44</b>	<b>1,264.31</b>	<b>5,618.55</b>	<b>3,871.87</b>	<b>3,331.42</b>	<b>7,854.37</b>	<b>10,289.19</b>	<b>15,250.10</b>	<b>8,990.29</b>
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	<b>7,620.06</b>	<b>3,610.57</b>	<b>4,258.50</b>	<b>576.99</b>	<b>513.11</b>	<b>668.97</b>	<b>580.00</b>	<b>508.89</b>	<b>285.35</b>	<b>1,856.83</b>	<b>801.66</b>	<b>598.72</b>
	a. Cash Balance	1,265.00	601.97	512.41	69.90	32.59	135.07	49.28	27.47	0.13	218.91	180.73	42.82
	Nepalese Notes & Coins	1,203.41	601.97	510.74	69.90	32.59	135.07	49.28	27.47	0.13	218.91	180.73	42.82
	Foreign Currency	61.58	-	1.67	-	-	-	-	-	-	-	-	-
	b. Bank Balance	1,950.91	1,361.90	3,746.09	117.35	36.37	145.01	530.72	481.42	32.19	254.82	329.60	248.13
	1. In Nepal Rastra Bank	1,838.54	1,354.72	1,391.92	94.27	-	144.70	97.19	126.04	0.07	254.82	329.60	247.70
	Domestic Currency	1,836.07	1,354.72	1,391.92	94.27	-	144.70	97.19	126.04	0.07	254.82	329.60	247.70
	Foreign Currency	2.47	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	112.37	7.15	1,260.41	23.08	30.33	0.32	44.21	142.19	(0.29)	-	-	0.41
	Domestic Currency	109.22	6.72	1,247.54	23.08	30.33	0.32	44.21	142.19	(0.29)	-	-	0.41
	Foreign Currency	3.16	0.42	12.88	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	0.03	1,093.75	-	6.04	-	389.32	213.19	32.42	-	-	0.02
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	4,404.15	1,646.70	-	389.74	444.16	388.89	-	-	253.03	1,383.10	291.33	307.77
	Domestic Currency	3,687.25	1,646.70	-	389.74	444.16	388.89	-	-	253.03	1,383.10	291.33	307.77
	Foreign Currency	716.90	-	-	-	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>6,148.90</b>	<b>6,493.55</b>	<b>7,402.50</b>	<b>-</b>	<b>-</b>	<b>279.23</b>	<b>120.00</b>	<b>497.27</b>	<b>1.00</b>	<b>499.59</b>	<b>2,945.18</b>	<b>2,314.48</b>
	a. Govt. Securities	6,148.90	6,493.55	7,402.50	-	-	279.23	120.00	497.27	1.00	499.59	2,945.18	2,314.48
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>1,146.01</b>	<b>1,938.50</b>	<b>640.43</b>	<b>118.33</b>	<b>-</b>	<b>14.15</b>	<b>306.50</b>	<b>204.51</b>	<b>123.75</b>	<b>300.80</b>	<b>339.06</b>	<b>146.39</b>
	a. Interbank Lending	-	1,600.00	-	-	-	-	284.00	100.00	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,146.01	338.50	640.43	118.33	-	14.15	22.50	104.51	123.75	300.80	339.06	146.39
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>51,147.91</b>	<b>37,933.32</b>	<b>40,063.58</b>	<b>3,999.36</b>	<b>685.50</b>	<b>4,228.70</b>	<b>2,693.15</b>	<b>1,371.65</b>	<b>2,247.18</b>	<b>6,749.97</b>	<b>9,645.23</b>	<b>5,637.81</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>51,147.91</b>	<b>37,933.32</b>	<b>40,063.58</b>	<b>3,999.36</b>	<b>685.50</b>	<b>4,228.70</b>	<b>2,693.15</b>	<b>1,371.65</b>	<b>2,247.18</b>	<b>6,749.97</b>	<b>9,645.23</b>	<b>5,637.81</b>
	a. Private Sector	51,147.91	34,528.86	37,584.97	3,999.36	685.50	4,228.70	2,668.96	1,206.50	2,247.18	6,046.97	9,010.23	5,242.31
	b. Financial Institutions	-	3,404.47	2,478.61	-	-	-	24.19	165.15	-	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>978.80</b>	<b>573.03</b>	<b>652.95</b>	<b>224.07</b>	<b>23.88</b>	<b>83.60</b>	<b>32.42</b>	<b>64.17</b>	<b>25.94</b>	<b>99.25</b>	<b>465.11</b>	<b>109.10</b>
7	<b>OTHER ASSETS</b>	<b>2,183.52</b>	<b>2,080.41</b>	<b>2,853.78</b>	<b>124.66</b>	<b>41.80</b>	<b>329.34</b>	<b>139.80</b>	<b>573.62</b>	<b>5,171.14</b>	<b>702.56</b>	<b>947.66</b>	<b>182.79</b>
	a. Accrued Interest:	524.96	551.43	931.34	-	-	69.08	31.63	501.23	4,661.87	391.26	-	105.60
	Financial Institutions	-	-	598.38	-	-	-	-	139.87	-	170.50	-	30.18
	Government Enterprises	62.03	54.33	62.13	-	-	-	-	-	-	8.90	-	31.09
	Private Sector	462.92	497.11	270.84	-	-	69.08						

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>1,169.52</b>	<b>927.21</b>	<b>930.77</b>	<b>1,437.21</b>	<b>1,218.03</b>	<b>496.14</b>	<b>587.45</b>	<b>(355.45)</b>	<b>1,282.31</b>	<b>1,855.77</b>	<b>1,807.22</b>	<b>1,376.50</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	235.68	36.83	189.92	220.41	175.77	16.52	92.70	259.54	190.54	281.63	262.88	139.85
	e. Share Premium	3.03	-	-	-	0.44	-	22.31	2.61	-	-	-	1.14
	f. Retained Earning	(208.88)	15.54	35.19	91.27	23.83	8.29	(303.64)	(1,552.67)	46.48	272.93	77.56	121.17
	g. Others Reserves Fund	310.78	26.73	15.19	84.61	69.11	19.33	33.91	0.00	94.89	174.10	115.23	61.33
2	<b>BORROWINGS</b>	<b>65.91</b>	<b>220.21</b>	<b>-</b>	<b>216.02</b>	<b>135.30</b>	<b>-</b>	<b>121.50</b>	<b>15.40</b>	<b>200.00</b>	<b>3,278.59</b>	<b>817.30</b>	<b>730.00</b>
	a. NRB	65.91	220.21	-	216.02	135.30	-	121.50	-	200.00	3,079.14	317.30	730.00
	b. Interbank Borrowing	-	-	-	-	-	-	-	15.40	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	199.45	500.00	-
3	<b>DEPOSITS</b>	<b>3,809.11</b>	<b>4,334.85</b>	<b>3,283.29</b>	<b>11,443.63</b>	<b>6,261.53</b>	<b>863.41</b>	<b>1,766.88</b>	<b>685.78</b>	<b>6,892.32</b>	<b>17,453.70</b>	<b>11,597.47</b>	<b>6,726.01</b>
	a. Current	36.86	165.90	14.24	60.80	14.14	10.79	150.69	-	39.13	122.75	-	20.38
	Domestic	36.86	165.90	14.24	60.80	14.14	10.79	150.69	-	39.13	122.75	-	20.38
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	895.08	756.83	775.86	1,949.19	1,050.50	191.87	287.29	21.77	1,120.44	3,504.67	1,847.58	1,415.57
	Domestic	895.08	756.83	775.86	1,949.19	1,050.50	191.87	287.29	21.77	1,120.44	3,504.67	1,847.58	1,415.57
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	2,723.20	3,019.92	2,421.06	8,324.82	4,637.16	511.94	1,088.12	-	5,143.76	13,044.41	8,419.18	4,767.43
	Domestic	2,723.20	3,019.92	2,421.06	8,324.82	4,637.16	511.94	1,088.12	-	5,143.76	13,044.41	8,419.18	4,767.43
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	153.97	392.21	72.13	1,108.83	-	148.80	240.78	-	583.19	766.68	1,330.67	522.64
	Domestic	153.97	392.21	72.13	1,108.83	-	148.80	240.78	-	583.19	766.68	1,330.67	522.64
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	-	-	-	559.73	-	-	664.01	5.80	15.19	0.05	-
	Domestic	-	-	-	-	559.73	-	-	664.01	5.80	15.19	0.05	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>2.37</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.07</b>	<b>-</b>
5	<b>Other Liabilities</b>	<b>256.76</b>	<b>206.88</b>	<b>158.25</b>	<b>474.03</b>	<b>80.79</b>	<b>10.44</b>	<b>155.92</b>	<b>4,386.65</b>	<b>326.92</b>	<b>526.24</b>	<b>900.53</b>	<b>282.72</b>
	1. Sundry Creditors	1.40	7.35	6.34	3.70	7.06	0.13	13.21	310.90	14.14	49.34	114.89	6.42
	2. Loan Loss Provision	82.89	76.31	-	224.61	-	-	57.95	1,283.91	95.49	234.47	366.35	142.09
	3. Interest Suspense a/c	-	48.97	94.69	23.16	-	-	10.93	2,742.88	77.71	-	177.73	46.52
	4. Others	172.47	74.25	57.22	222.55	73.73	10.31	73.84	48.97	139.59	242.43	241.56	87.69
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>(8.34)</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>6.67</b>	<b>13.59</b>	<b>28.75</b>	<b>0.59</b>	<b>-</b>	<b>-</b>	<b>4.01</b>	<b>12.21</b>	<b>-</b>	<b>72.70</b>
	<b>TOTAL Liabilities</b>	<b>5,301.29</b>	<b>5,680.82</b>	<b>4,378.98</b>	<b>13,586.86</b>	<b>7,724.40</b>	<b>1,370.58</b>	<b>2,631.75</b>	<b>4,732.38</b>	<b>8,705.56</b>	<b>23,126.58</b>	<b>15,122.52</b>	<b>9,187.93</b>
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	<b>470.25</b>	<b>606.15</b>	<b>1,239.54</b>	<b>1,668.23</b>	<b>618.24</b>	<b>324.35</b>	<b>437.49</b>	<b>554.99</b>	<b>439.86</b>	<b>1,541.22</b>	<b>1,697.43</b>	<b>496.31</b>
	a. Cash Balance	61.97	76.32	32.28	136.04	66.71	9.08	38.61	0.19	54.05	257.31	219.17	59.30
	Nepalese Notes & Coins	61.97	76.32	32.28	136.04	66.71	9.08	38.61	0.19	54.03	257.27	219.17	59.30
	Foreign Currency	-	-	-	-	-	-	-	-	0.01	0.04	-	-
	b. Bank Balance	408.28	153.33	109.27	381.71	551.53	40.37	398.88	554.80	174.33	1,283.91	1,478.26	213.05
	1. In Nepal Rastra Bank	124.64	147.19	106.48	371.22	226.21	40.37	76.28	3.11	168.17	588.43	394.15	213.05
	Domestic Currency	124.64	147.19	106.48	371.22	226.21	40.37	76.28	3.11	168.17	588.43	394.15	213.05
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	151.06	6.12	2.78	10.49	159.36	-	106.59	544.69	6.13	604.71	543.71	-
	Domestic Currency	151.06	6.12	2.78	10.49	159.36	-	106.59	544.69	6.13	604.71	543.71	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	132.58	0.02	0.00	-	165.96	-	216.01	7.01	0.03	90.78	540.41	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	376.50	1,097.99	1,150.47	-	274.90	-	-	211.48	-	-	223.96
	Domestic Currency	-	376.50	1,097.99	1,150.47	-	274.90	-	-	211.48	-	-	223.96
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>626.88</b>	<b>759.17</b>	<b>-</b>	<b>847.12</b>	<b>1,347.21</b>	<b>39.29</b>	<b>244.36</b>	<b>-</b>	<b>1,361.98</b>	<b>6,017.17</b>	<b>1,750.00</b>	<b>2,274.89</b>
	a. Govt. Securities	626.88	759.17	-	847.12	1,347.21	39.29	244.36	-	1,361.98	6,017.17	1,750.00	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>295.31</b>	<b>113.44</b>	<b>55.60</b>	<b>369.99</b>	<b>314.86</b>	<b>55.91</b>	<b>102.40</b>	<b>0.03</b>	<b>414.50</b>	<b>401.99</b>	<b>-</b>	<b>169.14</b>
	a. Interbank Lending	-	-	-	250.00	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	295.31	113.44	55.60	119.99	314.86	55.91	102.40	0.03	414.50	401.99	-	169.14
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>3,402.34</b>	<b>3,844.59</b>	<b>2,883.14</b>	<b>10,129.92</b>	<b>5,212.93</b>	<b>749.04</b>	<b>1,623.91</b>	<b>1,283.91</b>	<b>5,955.37</b>	<b>14,205.91</b>	<b>10,727.88</b>	<b>5,557.54</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>3,402.34</b>	<b>3,844.59</b>	<b>2,883.14</b>	<b>10,129.92</b>	<b>5,212.93</b>	<b>749.04</b>	<b>1,623.91</b>	<b>1,283.91</b>	<b>5,955.37</b>	<b>14,205.91</b>	<b>10,727.88</b>	<b>5,557.54</b>
	a. Private Sector	3,397.26	3,632.68	2,883.10	10,129.92	5,048.31	743.07	1,009.68	1,283.91	5,567.47	13,660.44	9,734.25	5,153.40
	b. Financial Institutions	5.08	211.91	0.04	-	164.62	5.97	614.23	-	387.90	545.47	993.63	404.14
	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>200.19</b>	<b>156.43</b>	<b>35.07</b>	<b>194.20</b>	<b>156.38</b>	<b>168.88</b>	<b>58.97</b>	<b>79.73</b>	<b>158.39</b>	<b>289.22</b>	<b>196.13</b>	<b>265.27</b>
7	<b>OTHER ASSETS</b>	<b>122.97</b>	<b>185.98</b>	<b>164.66</b>	<b>377.39</b>	<b>74.09</b>	<b>29.75</b>	<b>103.15</b>	<b>2,792.86</b>	<b>374.41</b>	<b>648.04</b>	<b>725.18</b>	<b>346.25</b>
	a. Accrued Interest:	-	68.81	94.69	209.11	-	1.18	31.06	2,742.88	148.14	255.53	226.41	121.63
	Financial Institutions	-	-	-	-	-	-	10.37	2,742.88	18.27	118.07	72.76	33.77
	Government Enterprises	-	10.40	-	7.95	-	-	5.56	-	21.91	137.46	-	33.22
	Private Sector	-	58.41	94.69	201.16	-	1.18	15.13	-	107.96	-	153.65	54.64
	b. Staff Loans / Adv.	-	51.51	8.28	53.06	-	2.33	34.26	0.46	1.85	108.63	227.68	

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,112.77</b>	<b>1,330.35</b>	<b>2,107.03</b>	<b>1,204.77</b>	<b>439.78</b>	<b>1,269.27</b>	<b>852.07</b>
1.1 On Deposit Liabilities	1,025.64	1,180.06	2,015.19	1,105.50	437.19	1,152.40	794.17
1.1.1 Saving Account	395.11	588.33	461.40	247.12	157.02	240.78	194.80
1.1.2 Fixed Account	593.65	558.51	1,500.99	812.49	272.42	883.48	591.58
1.1.2.1 Up to 3 months Fixed Account	62.21	-	225.15	19.93	-	-	23.71
1.1.2.2 3 to 6 months Fixed Account	83.69	-	300.20	-	37.30	-	18.89
1.1.2.3 6 months to 1 year Fixed Account	323.74	-	750.49	-	172.54	883.48	51.86
1.1.2.4 Above 1 year Fixed Account	124.00	558.51	225.15	792.56	62.58	-	497.12
1.1.3 Call Deposit	36.88	33.22	52.80	45.89	7.75	28.14	7.80
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	87.13	150.29	91.84	99.27	2.59	116.87	57.90
<b>2. Commission Expense</b>	<b>3.67</b>	<b>6.33</b>	<b>29.31</b>	<b>27.32</b>	<b>8.58</b>	<b>-</b>	<b>3.82</b>
<b>3. Staff Expense</b>	<b>233.96</b>	<b>215.24</b>	<b>239.71</b>	<b>169.75</b>	<b>76.83</b>	<b>9.85</b>	<b>110.17</b>
<b>4. Office Operating Expenses</b>	<b>113.74</b>	<b>78.94</b>	<b>149.32</b>	<b>84.78</b>	<b>54.43</b>	<b>111.65</b>	<b>82.37</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.15</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	4.15	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.10</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>58.70</b>	<b>-</b>	<b>35.75</b>
7.1 Loan loss Provision	-	-	-	-	58.70	-	28.24
7.1.1 General Loan loss Provision	-	-	-	-	14.22	-	28.12
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	3.52
7.1.1.2 Watch List Provision	-	-	-	-	14.22	-	24.61
7.1.2 Special Loan Loss Provision	-	-	-	-	44.48	-	0.12
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	7.51
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>0.06</b>	<b>-</b>	<b>3.91</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>28.08</b>	<b>56.55</b>	<b>129.15</b>	<b>-</b>	<b>44.29</b>	<b>49.41</b>	<b>30.98</b>
<b>10. Provision for Income Tax</b>	<b>176.03</b>	<b>322.33</b>	<b>348.71</b>	<b>180.05</b>	<b>119.57</b>	<b>132.86</b>	<b>83.64</b>
<b>11. Others</b>	<b>-</b>						
<b>12. Net Profit</b>	<b>357.57</b>	<b>752.10</b>	<b>813.65</b>	<b>420.11</b>	<b>279.01</b>	<b>311.87</b>	<b>195.15</b>
<b>Total Expenses</b>	<b>2,025.83</b>	<b>2,761.83</b>	<b>3,816.94</b>	<b>2,090.92</b>	<b>1,085.09</b>	<b>1,885.02</b>	<b>1,393.95</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1,533.64</b>	<b>2,439.38</b>	<b>3,506.11</b>	<b>1,919.21</b>	<b>915.71</b>	<b>1,770.40</b>	<b>1,257.67</b>
1.1 On Loans and Advances	1,514.46	2,100.43	3,068.57	1,648.76	817.39	1,581.71	1,098.68
1.2 On Investment	14.35	335.92	389.03	248.05	44.02	171.01	134.69
1.2.1 Government Bonds	14.35	218.70	389.03	248.05	40.69	171.01	134.69
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	117.23	-	-	3.33	-	-
1.3 On Agency Balance	0.29	-	1.69	17.13	0.57	-	0.28
1.4 On Call Deposit	-	3.03	21.38	-	17.49	-	-
1.5 On Others	4.54	-	25.44	5.27	36.24	17.68	24.02
<b>2. Commission and Discount</b>	<b>114.82</b>	<b>13.96</b>	<b>176.62</b>	<b>100.58</b>	<b>117.01</b>	<b>67.31</b>	<b>116.40</b>
2.1 Bills Purchase and Discount	-	-	0.00	0.07	2.26	0.20	0.12
2.2 Commission	114.82	13.96	179.20	100.51	89.27	50.60	50.52
2.3 Others	-	-	(2.58)	-	25.48	16.52	65.76
<b>3. Exchange Fluctuation Income</b>	<b>9.81</b>	<b>5.39</b>	<b>54.61</b>	<b>33.12</b>	<b>(15.63)</b>	<b>37.70</b>	<b>17.24</b>
3.1 Due to Change in Exchange Rate	-	1.67	42.34	-	14.91	-	0.41
3.2 Due to Foreign Currency Transaction	9.81	3.72	12.27	33.12	(30.54)	37.70	16.83
<b>4. Other Operating Income</b>	<b>18.70</b>	<b>163.06</b>	<b>71.85</b>	<b>37.99</b>	<b>6.58</b>	<b>8.61</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>0.00</b>	<b>0.13</b>	<b>7.44</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>0.08</b>
<b>6. Write Back from Provisions for loss</b>	<b>348.86</b>	<b>139.91</b>	<b>-</b>	<b>-</b>	<b>61.41</b>	<b>1.01</b>	<b>2.56</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>0.30</b>	<b>0.03</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>						
<b>9. Net Loss</b>	<b>-</b>						
<b>Total Income</b>	<b>2,025.83</b>	<b>2,761.83</b>	<b>3,816.94</b>	<b>2,090.92</b>	<b>1,085.09</b>	<b>1,885.02</b>	<b>1,393.95</b>

BFI Name	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,115.12</b>	<b>774.76</b>	<b>934.19</b>	<b>2,099.98</b>	<b>1,069.66</b>	<b>1,255.85</b>	<b>1,004.55</b>
1.1 On Deposit Liabilities	1,049.97	737.48	892.98	1,942.59	985.12	1,221.78	937.92
1.1.1 Saving Account	270.13	141.00	151.83	597.57	211.39	180.31	173.94
1.1.2 Fixed Account	750.51	582.46	722.95	1,320.84	749.59	997.72	727.58
1.1.2.1 Up to 3 months Fixed Account	170.52	-	159.83	-	0.00	-	-
1.1.2.2 3 to 6 months Fixed Account	161.81	-	38.69	-	-	-	105.32
1.1.2.3 6 months to 1 year Fixed Account	169.24	582.46	406.43	-	32.64	-	381.73
1.1.2.4 Above 1 year Fixed Account	248.94	-	118.00	1,320.84	716.94	997.72	240.53
1.1.3 Call Deposit	29.33	14.02	18.21	24.18	24.14	43.74	36.40
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	65.15	37.28	41.20	157.39	84.55	34.08	66.63
<b>2. Commission Expense</b>	<b>5.66</b>	<b>10.89</b>	<b>2.54</b>	<b>0.07</b>	<b>6.06</b>	-	-
<b>3. Staff Expense</b>	<b>148.18</b>	<b>99.82</b>	<b>90.16</b>	<b>238.99</b>	<b>155.37</b>	<b>187.76</b>	<b>114.50</b>
<b>4. Office Operating Expenses</b>	<b>71.42</b>	<b>70.29</b>	<b>62.29</b>	<b>193.86</b>	<b>54.29</b>	<b>108.92</b>	<b>93.18</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	<b>0.59</b>	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	0.59	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	<b>0.01</b>	-	-
<b>7. Provision for Risk</b>	-	-	-	-	-	-	-
7.1 Loan loss Provision	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
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>14.51</b>	-	-	-	-	-
<b>9. Provision for Staff Bonus</b>	<b>57.07</b>	<b>25.88</b>	<b>40.81</b>	<b>75.61</b>	<b>40.36</b>	<b>46.47</b>	<b>37.27</b>
<b>10. Provision for Income Tax</b>	<b>154.09</b>	<b>69.88</b>	<b>96.40</b>	<b>204.16</b>	<b>108.97</b>	<b>125.48</b>	<b>100.65</b>
<b>11. Others</b>	-	-	-	-	-	-	-
<b>12. Net Profit</b>	<b>359.54</b>	<b>163.06</b>	<b>269.26</b>	<b>476.37</b>	<b>254.26</b>	<b>292.78</b>	<b>234.75</b>
<b>Total Expenses</b>	<b>1,911.08</b>	<b>1,229.10</b>	<b>1,495.65</b>	<b>3,289.62</b>	<b>1,688.99</b>	<b>2,017.26</b>	<b>1,584.90</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1,794.87</b>	<b>1,167.05</b>	<b>1,388.72</b>	<b>3,160.42</b>	<b>1,541.30</b>	<b>1,915.35</b>	<b>1,477.36</b>
1.1 On Loans and Advances	1,573.46	1,060.59	1,288.02	2,821.04	1,400.28	1,789.49	1,386.39
1.2 On Investment	209.39	97.12	95.96	333.26	116.93	80.37	70.28
1.2.1 Government Bonds	208.60	97.12	95.96	329.02	14.85	80.37	68.14
1.2.2 Foreign Bonds	0.79	-	-	-	3.22	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	0.08
1.2.4 Debenture & Bonds	-	-	-	4.25	98.86	-	2.05
1.3 On Agency Balance	-	-	4.73	0.49	-	-	-
1.4 On Call Deposit	-	3.70	-	5.63	-	-	-
1.5 On Others	12.02	5.63	-	-	24.09	45.50	20.69
<b>2. Commission and Discount</b>	<b>105.44</b>	<b>49.92</b>	<b>68.86</b>	<b>115.25</b>	<b>125.52</b>	<b>70.50</b>	<b>47.01</b>
2.1 Bills Purchase and Discount	-	0.23	-	0.24	-	-	4.35
2.2 Commission	105.44	49.68	68.86	115.01	123.51	27.57	42.66
2.3 Others	-	-	-	-	2.00	42.93	-
<b>3. Exchange Flactuation Income</b>	<b>9.90</b>	<b>9.43</b>	<b>29.52</b>	<b>11.16</b>	<b>20.02</b>	<b>12.81</b>	<b>22.35</b>
3.1 Due to Change in Exchange Rate	4.38	-	6.34	-	3.89	2.56	0.27
3.2 Due to Foreign Currency Transaction	5.52	9.43	23.18	11.16	16.13	10.25	22.08
<b>4. Other Operating Income</b>	<b>0.87</b>	<b>1.71</b>	<b>8.56</b>	<b>2.79</b>	<b>1.86</b>	<b>18.58</b>	<b>37.45</b>
<b>5. Non Operating Income</b>	-	-	-	-	<b>0.30</b>	<b>0.01</b>	<b>0.04</b>
<b>6. Write Back from Provisions for loss</b>	-	-	-	-	-	-	-
<b>7. Recovery of written-off Loan</b>	-	<b>1.00</b>	-	-	-	-	<b>0.70</b>
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-	-
<b>9. Net Loss</b>	-	-	-	-	-	-	-
<b>Total Income</b>	<b>1,911.08</b>	<b>1,229.10</b>	<b>1,495.65</b>	<b>3,289.62</b>	<b>1,688.99</b>	<b>2,017.26</b>	<b>1,584.90</b>

BFI Name	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,535.57</b>	<b>1,181.07</b>	<b>2,001.51</b>	<b>1,183.69</b>	<b>1,244.76</b>	<b>989.31</b>	<b>1,374.05</b>
1.1 On Deposit Liabilities	1,279.45	1,011.31	1,896.44	1,090.26	1,158.47	892.79	1,224.51
1.1.1 Saving Account	286.81	243.88	528.39	224.78	153.45	182.30	241.92
1.1.2 Fixed Account	960.62	764.81	1,326.01	848.34	975.84	696.50	960.97
1.1.2.1 Up to 3 months Fixed Account	-	-	-	142.61	-	-	13.20
1.1.2.2 3 to 6 months Fixed Account	361.79	-	367.79	64.81	549.72	507.51	139.47
1.1.2.3 6 months to 1 year Fixed Account	389.95	764.12	487.95	544.38	314.32	15.05	552.74
1.1.2.4 Above 1 year Fixed Account	208.88	0.70	470.27	96.54	111.80	173.94	255.55
1.1.3 Call Deposit	32.02	2.61	42.04	17.14	29.19	14.00	19.03
1.1.4 Certificate of Deposit	-	-	-	-	-	-	2.59
1.2 On Borrowing	256.12	169.77	105.07	93.44	86.29	96.52	149.55
<b>2. Commission Expense</b>	<b>-</b>	<b>0.33</b>	<b>40.03</b>	<b>9.78</b>	<b>-</b>	<b>0.13</b>	<b>20.57</b>
<b>3. Staff Expense</b>	<b>171.30</b>	<b>267.77</b>	<b>214.83</b>	<b>122.87</b>	<b>78.51</b>	<b>110.27</b>	<b>166.72</b>
<b>4. Office Operating Expenses</b>	<b>125.44</b>	<b>80.24</b>	<b>138.36</b>	<b>91.12</b>	<b>21.68</b>	<b>102.43</b>	<b>113.81</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>1.05</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	1.05	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>1.72</b>	<b>1.03</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>7.06</b>	<b>0.45</b>	<b>(58.52)</b>	<b>-</b>	<b>(41.69)</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	7.06	0.45	(58.52)	-	(41.69)	-	-
7.1.1 General Loan loss Provision	7.06	-	-	-	(28.36)	-	-
7.1.1.1 Pass Loan Loss Provision	7.06	-	-	-	(22.38)	-	-
7.1.1.2 Watch List Provision	-	-	-	-	(5.98)	-	-
7.1.2 Special Loan Loss Provision	-	0.45	(58.52)	-	(13.33)	-	-
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>9. Provision for Staff Bonus</b>	<b>59.65</b>	<b>19.61</b>	<b>106.87</b>	<b>39.59</b>	<b>63.15</b>	<b>38.65</b>	<b>57.33</b>
<b>10. Provision for Income Tax</b>	<b>161.04</b>	<b>104.28</b>	<b>288.56</b>	<b>106.89</b>	<b>172.98</b>	<b>104.36</b>	<b>155.21</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.80</b>	<b>-</b>
<b>12. Net Profit</b>	<b>375.77</b>	<b>268.28</b>	<b>673.31</b>	<b>249.41</b>	<b>395.40</b>	<b>243.51</b>	<b>360.76</b>
<b>Total Expenses</b>	<b>2,435.82</b>	<b>1,923.76</b>	<b>3,407.03</b>	<b>1,803.35</b>	<b>1,934.79</b>	<b>1,593.47</b>	<b>2,248.44</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>2,269.31</b>	<b>1,799.78</b>	<b>3,092.25</b>	<b>1,727.00</b>	<b>1,817.23</b>	<b>1,487.81</b>	<b>2,060.17</b>
1.1 On Loans and Advances	1,947.48	1,577.86	2,831.06	1,542.27	1,666.02	1,322.18	1,879.32
1.2 On Investment	318.59	221.09	251.26	145.02	145.27	151.57	167.86
1.2.1 Government Bonds	317.05	221.08	251.26	145.02	130.54	150.49	153.70
1.2.2 Foreign Bonds	-	-	-	-	-	-	2.86
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	1.54	0.01	-	-	14.73	1.07	11.30
1.3 On Agency Balance	0.25	-	-	3.34	0.14	1.28	-
1.4 On Call Deposit	2.99	-	-	8.39	-	5.04	1.29
1.5 On Others	-	0.83	9.92	27.98	5.79	7.74	11.71
<b>2. Commission and Discount</b>	<b>139.97</b>	<b>77.84</b>	<b>275.19</b>	<b>91.66</b>	<b>61.95</b>	<b>66.91</b>	<b>164.65</b>
2.1 Bills Purchase and Discount	3.67	-	-	4.48	-	7.28	-
2.2 Commission	15.41	61.12	275.19	84.30	61.74	52.53	164.65
2.3 Others	120.89	16.72	-	2.87	0.21	7.11	-
<b>3. Exchange Fluctuation Income</b>	<b>21.27</b>	<b>3.98</b>	<b>39.57</b>	<b>(4.22)</b>	<b>24.99</b>	<b>8.49</b>	<b>23.09</b>
3.1 Due to Change in Exchange Rate	(1.36)	-	-	-	(1.28)	(1.21)	4.62
3.2 Due to Foreign Currency Transaction	22.63	3.98	39.57	(4.22)	26.27	9.71	18.47
<b>4. Other Operating Income</b>	<b>5.28</b>	<b>32.72</b>	<b>-</b>	<b>(12.85)</b>	<b>30.62</b>	<b>24.56</b>	<b>0.24</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>9.44</b>	<b>-</b>	<b>1.76</b>	<b>-</b>	<b>5.70</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.25</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.03</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>						
<b>9. Net Loss</b>	<b>-</b>						
<b>Total Income</b>	<b>2,435.82</b>	<b>1,923.76</b>	<b>3,407.03</b>	<b>1,803.35</b>	<b>1,934.79</b>	<b>1,593.47</b>	<b>2,248.44</b>

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

<b>1. Interest Expense</b>	<b>1,232.44</b>	<b>1,237.60</b>	<b>735.30</b>	<b>735.38</b>	<b>1,125.08</b>	<b>345.48</b>	<b>2.96</b>
1.1 On Deposit Liabilities	1,043.86	1,042.80	702.53	703.00	1,017.27	345.34	2.96
1.1.1 Saving Account	305.26	199.16	88.66	105.58	219.76	75.39	0.65
1.1.2 Fixed Account	719.56	818.03	603.82	587.02	779.92	258.59	2.29
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	0.76
1.1.2.2 3 to 6 months Fixed Account	-	-	-	282.62	-	59.65	0.44
1.1.2.3 6 months to 1 year Fixed Account	-	818.03	603.82	194.11	779.92	160.30	0.83
1.1.2.4 Above 1 year Fixed Account	719.56	-	-	110.29	-	38.64	0.25
1.1.3 Call Deposit	19.04	25.62	10.05	10.40	17.59	11.37	0.02
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	188.58	194.80	32.77	32.37	107.81	0.14	-
<b>2. Commission Expense</b>	<b>-</b>	<b>16.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.99</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>169.02</b>	<b>132.74</b>	<b>80.86</b>	<b>211.86</b>	<b>101.99</b>	<b>65.50</b>	<b>1.32</b>
<b>4. Office Operating Expenses</b>	<b>164.01</b>	<b>111.08</b>	<b>62.00</b>	<b>68.98</b>	<b>100.54</b>	<b>25.60</b>	<b>0.94</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>0.14</b>	<b>0.35</b>	<b>13.43</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
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>0.20</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>59.71</b>	<b>44.23</b>	<b>28.21</b>	<b>-</b>	<b>45.40</b>	<b>10.39</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>161.22</b>	<b>119.41</b>	<b>76.17</b>	<b>74.41</b>	<b>122.58</b>	<b>28.06</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>376.17</b>	<b>278.62</b>	<b>177.74</b>	<b>173.62</b>	<b>286.02</b>	<b>65.47</b>	<b>-</b>
<b>Total Expenses</b>	<b>2,162.57</b>	<b>1,939.69</b>	<b>1,160.42</b>	<b>1,264.59</b>	<b>1,795.24</b>	<b>541.49</b>	<b>5.22</b>

**Income**

<b>1. Interest Income</b>	<b>1,927.35</b>	<b>1,874.58</b>	<b>1,103.87</b>	<b>1,216.50</b>	<b>1,645.68</b>	<b>518.50</b>	<b>1.75</b>
1.1 On Loans and Advances	1,586.02	1,586.60	996.22	1,128.87	1,470.67	479.24	1.75
1.2 On Investment	327.14	241.37	102.30	77.50	158.51	20.50	-
1.2.1 Government Bonds	327.14	241.37	102.30	76.43	153.07	20.50	-
1.2.2 Foreign Bonds	-	-	-	-	5.17	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.07	0.28	-	-
1.3 On Agency Balance	0.96	-	0.32	2.29	-	-	-
1.4 On Call Deposit	0.33	25.67	5.03	-	-	6.51	0.00
1.5 On Others	12.90	20.93	-	7.84	16.50	12.25	-
<b>2. Commission and Discount</b>	<b>144.31</b>	<b>49.93</b>	<b>11.22</b>	<b>38.04</b>	<b>27.60</b>	<b>7.76</b>	<b>0.01</b>
2.1 Bills Purchase and Discount	0.18	0.46	-	-	-	-	-
2.2 Commission	143.43	31.87	11.22	38.04	27.60	0.05	0.01
2.3 Others	0.70	17.60	-	-	-	7.72	-
<b>3. Exchange Flactuation Income</b>	<b>0.03</b>	<b>0.53</b>	<b>5.99</b>	<b>2.21</b>	<b>26.65</b>	<b>(0.05)</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	0.87	-	6.33	-	-
3.2 Due to Foreign Currency Transaction	0.03	0.53	5.12	2.21	20.32	(0.05)	-
<b>4. Other Operating Income</b>	<b>90.05</b>	<b>14.44</b>	<b>39.35</b>	<b>2.47</b>	<b>95.31</b>	<b>0.56</b>	<b>0.65</b>
<b>5. Non Operating Income</b>	<b>0.14</b>	<b>0.22</b>	<b>-</b>	<b>5.37</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14.72</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>0.69</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.81</b>
<b>Total Income</b>	<b>2,162.57</b>	<b>1,939.69</b>	<b>1,160.42</b>	<b>1,264.59</b>	<b>1,795.24</b>	<b>541.49</b>	<b>5.22</b>

BFI Name	Kamali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>32.73</b>	<b>430.83</b>	<b>84.41</b>	<b>49.26</b>	<b>869.48</b>	<b>569.44</b>	<b>407.20</b>
1.1 On Deposit Liabilities	32.73	413.02	84.41	48.18	856.80	560.52	397.49
1.1.1 Saving Account	9.15	62.19	22.85	10.79	159.14	95.75	61.51
1.1.2 Fixed Account	21.64	339.50	58.25	36.62	674.47	448.11	328.53
1.1.2.1 Up to 3 months Fixed Account	-	14.27	-	1.46	126.58	81.11	66.46
1.1.2.2 3 to 6 months Fixed Account	-	192.39	26.33	1.83	76.97	55.07	61.06
1.1.2.3 6 months to 1 year Fixed Account	-	42.74	0.75	12.82	377.34	276.44	136.61
1.1.2.4 Above 1 year Fixed Account	21.64	90.10	31.18	20.51	93.58	35.49	64.40
1.1.3 Call Deposit	1.93	11.32	3.31	0.77	23.19	16.65	7.44
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	17.81	-	1.08	12.68	8.92	9.71
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>0.39</b>	<b>-</b>	<b>-</b>	<b>0.42</b>	<b>1.60</b>
<b>3. Staff Expense</b>	<b>5.42</b>	<b>44.78</b>	<b>12.38</b>	<b>5.02</b>	<b>89.77</b>	<b>57.40</b>	<b>39.02</b>
<b>4. Office Operating Expenses</b>	<b>3.62</b>	<b>27.87</b>	<b>11.54</b>	<b>3.78</b>	<b>49.93</b>	<b>40.06</b>	<b>33.46</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.03</b>	<b>(0.10)</b>	<b>0.08</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	0.03	(0.10)	0.08
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>5.09</b>	<b>-</b>	<b>80.31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	5.09	-	80.31	-	-	-	-
7.1.1 General Loan loss Provision	5.09	-	34.46	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	5.09	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	34.46	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	45.85	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>8.60</b>	<b>-</b>	<b>0.85</b>	<b>21.50</b>	<b>24.98</b>	<b>11.45</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>23.21</b>	<b>-</b>	<b>2.55</b>	<b>58.06</b>	<b>67.44</b>	<b>30.90</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>54.16</b>	<b>-</b>	<b>5.95</b>	<b>135.48</b>	<b>157.36</b>	<b>72.11</b>
<b>Total Expenses</b>	<b>46.85</b>	<b>589.45</b>	<b>189.03</b>	<b>67.41</b>	<b>1,224.26</b>	<b>917.00</b>	<b>595.81</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>30.74</b>	<b>578.67</b>	<b>136.01</b>	<b>65.39</b>	<b>1,187.33</b>	<b>900.63</b>	<b>572.29</b>
1.1 On Loans and Advances	29.51	534.17	124.44	65.20	1,080.51	890.89	538.01
1.2 On Investment	-	37.11	11.48	0.19	92.21	-	27.16
1.2.1 Government Bonds	-	37.11	11.48	0.19	77.32	-	27.16
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	14.68	-	-
1.2.4 Debenture & Bonds	-	-	-	-	0.22	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.23	(0.02)	0.00	-	0.02	0.00	-
1.5 On Others	-	7.42	0.10	-	14.58	9.73	7.12
<b>2. Commission and Discount</b>	<b>0.82</b>	<b>10.83</b>	<b>2.22</b>	<b>0.02</b>	<b>0.78</b>	<b>7.96</b>	<b>23.06</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.82	0.94	0.06	0.01	0.78	6.01	23.06
2.3 Others	-	9.90	2.16	0.01	0.00	1.96	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>(0.07)</b>	<b>-</b>	<b>-</b>	<b>0.76</b>	<b>0.51</b>	<b>0.01</b>
3.1 Due to Change in Exchange Rate	-	(0.09)	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	0.01	-	-	0.76	0.51	0.01
<b>4. Other Operating Income</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>2.01</b>	<b>35.32</b>	<b>7.89</b>	<b>0.45</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.07</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>12.29</b>	<b>-</b>	<b>-</b>	<b>-</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>15.29</b>	<b>-</b>	<b>38.51</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>46.85</b>	<b>589.45</b>	<b>189.03</b>	<b>67.41</b>	<b>1,224.26</b>	<b>917.00</b>	<b>595.81</b>

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>5.85</b>	<b>447.08</b>	<b>338.31</b>	<b>371.36</b>	<b>29.48</b>	<b>4.97</b>	<b>32.66</b>
1.1 On Deposit Liabilities	5.85	422.13	338.31	356.48	29.48	4.97	32.66
1.1.1 Saving Account	0.97	67.22	86.06	47.78	7.17	2.63	8.64
1.1.2 Fixed Account	4.55	336.09	249.37	298.78	20.32	2.21	22.92
1.1.2.1 Up to 3 months Fixed Account	-	69.96	-	248.56	-	0.27	-
1.1.2.2 3 to 6 months Fixed Account	-	39.53	46.87	-	6.46	0.50	9.30
1.1.2.3 6 months to 1 year Fixed Account	3.64	142.67	167.34	39.65	10.32	1.10	9.06
1.1.2.4 Above 1 year Fixed Account	0.91	83.95	35.15	10.57	3.54	0.34	4.56
1.1.3 Call Deposit	0.32	18.82	2.89	9.92	1.99	0.12	1.11
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	24.95	-	14.88	-	-	-
<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>1.17</b>	<b>41.79</b>	<b>42.45</b>	<b>26.02</b>	<b>5.79</b>	<b>0.90</b>	<b>7.57</b>
<b>4. Office Operating Expenses</b>	<b>0.81</b>	<b>25.24</b>	<b>21.44</b>	<b>14.42</b>	<b>5.30</b>	<b>0.51</b>	<b>4.76</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>(0.63)</b>	<b>19.17</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	(0.63)	19.17	-	-	-	-	-
7.1.1 General Loan loss Provision	(0.32)	19.17	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	(0.31)	19.17	-	-	-	-	-
7.1.1.2 Watch List Provision	(0.01)	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	(0.32)	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>0.46</b>	<b>13.21</b>	<b>-</b>	<b>8.43</b>	<b>0.48</b>	<b>-</b>	<b>0.67</b>
<b>10. Provision for Income Tax</b>	<b>1.24</b>	<b>39.62</b>	<b>38.79</b>	<b>22.75</b>	<b>1.29</b>	<b>-</b>	<b>1.81</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>2.88</b>	<b>92.44</b>	<b>90.51</b>	<b>53.09</b>	<b>3.01</b>	<b>1.63</b>	<b>4.22</b>
<b>Total Expenses</b>	<b>11.77</b>	<b>678.55</b>	<b>531.51</b>	<b>496.06</b>	<b>45.35</b>	<b>8.00</b>	<b>51.70</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>11.73</b>	<b>660.29</b>	<b>518.48</b>	<b>482.28</b>	<b>42.84</b>	<b>7.75</b>	<b>50.34</b>
1.1 On Loans and Advances	11.70	618.07	459.84	479.02	42.65	7.75	50.33
1.2 On Investment	-	23.75	48.89	2.71	-	-	-
1.2.1 Government Bonds	-	23.75	48.89	1.27	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	1.44	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	18.39	-	-	-	-	0.01
1.5 On Others	0.03	0.08	9.75	0.54	0.19	-	-
<b>2. Commission and Discount</b>	<b>0.01</b>	<b>1.39</b>	<b>0.91</b>	<b>0.32</b>	<b>0.27</b>	<b>-</b>	<b>0.95</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.01	1.39	0.91	0.32	0.27	-	0.95
2.3 Others	0.00	-	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>1.85</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	(0.00)	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	1.86	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>0.03</b>	<b>14.59</b>	<b>11.63</b>	<b>13.47</b>	<b>2.24</b>	<b>0.25</b>	<b>0.41</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>0.42</b>	<b>0.48</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>11.77</b>	<b>678.55</b>	<b>531.51</b>	<b>496.06</b>	<b>45.35</b>	<b>8.00</b>	<b>51.70</b>

BFI Name	GreenDB	NFL	NSML	GURKHFC	Goodwill	Shree	BestFC
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>25.67</b>	<b>12.06</b>	<b>0.16</b>	<b>57.73</b>	<b>105.46</b>	<b>61.27</b>	<b>32.20</b>
1.1 On Deposit Liabilities	25.67	12.06	0.16	57.49	96.78	55.71	32.20
1.1.1 Saving Account	3.44	1.98	0.16	13.66	15.96	7.25	5.80
1.1.2 Fixed Account	21.13	9.40	-	38.98	79.45	47.59	25.87
1.1.2.1 Up to 3 months Fixed Account	-	-	-	10.78	4.28	-	-
1.1.2.2 3 to 6 months Fixed Account	6.55	-	-	7.49	2.12	4.98	-
1.1.2.3 6 months to 1 year Fixed Account	13.99	-	-	12.94	44.23	1.86	25.87
1.1.2.4 Above 1 year Fixed Account	0.60	9.40	-	7.77	28.82	40.76	-
1.1.3 Call Deposit	1.10	0.68	0.00	4.84	1.36	0.86	0.53
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	0.24	8.68	5.56	-
<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>3.68</b>	<b>3.81</b>	<b>0.29</b>	<b>9.14</b>	<b>9.60</b>	<b>5.29</b>	<b>6.14</b>
<b>4. Office Operating Expenses</b>	<b>3.71</b>	<b>2.68</b>	<b>1.71</b>	<b>4.38</b>	<b>7.85</b>	<b>4.74</b>	<b>4.40</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.69</b>	<b>-</b>
7.1 Loan loss Provision	-	-	-	-	-	1.69	-
7.1.1 General Loan loss Provision	-	-	-	-	-	1.69	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	1.69	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>1.29</b>	<b>-</b>	<b>-</b>	<b>1.83</b>	<b>-</b>	<b>1.11</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>3.87</b>	<b>-</b>	<b>-</b>	<b>4.94</b>	<b>25.50</b>	<b>3.01</b>	<b>1.49</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>9.03</b>	<b>-</b>	<b>1.35</b>	<b>11.53</b>	<b>59.51</b>	<b>7.02</b>	<b>3.47</b>
<b>Total Expenses</b>	<b>47.24</b>	<b>18.55</b>	<b>3.51</b>	<b>89.56</b>	<b>207.92</b>	<b>84.13</b>	<b>47.70</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>45.66</b>	<b>7.55</b>	<b>2.51</b>	<b>84.10</b>	<b>204.14</b>	<b>81.78</b>	<b>45.22</b>
1.1 On Loans and Advances	43.66	6.85	-	77.60	189.63	72.05	41.69
1.2 On Investment	0.06	-	-	3.47	14.23	9.73	3.54
1.2.1 Government Bonds	-	-	-	3.47	14.23	9.73	3.54
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.06	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.02	2.51	3.03	0.27	-	-
1.5 On Others	1.95	0.68	-	-	-	-	-
<b>2. Commission and Discount</b>	<b>0.05</b>	<b>0.29</b>	<b>-</b>	<b>0.01</b>	<b>2.89</b>	<b>0.02</b>	<b>2.47</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.05	0.02	-	0.01	2.89	0.02	2.47
2.3 Others	-	0.28	-	-	-	-	-
<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>1.53</b>	<b>-</b>	<b>-</b>	<b>2.30</b>	<b>0.86</b>	<b>1.03</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>1.00</b>	<b>0.25</b>	<b>0.05</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.89</b>	<b>-</b>	<b>1.30</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>-</b>	<b>10.70</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>47.24</b>	<b>18.55</b>	<b>3.51</b>	<b>89.56</b>	<b>207.92</b>	<b>84.13</b>	<b>47.70</b>

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

<b>1. Interest Expense</b>	<b>35.86</b>	<b>28.64</b>	<b>93.47</b>	<b>51.76</b>	<b>8.35</b>	<b>14.85</b>	<b>0.26</b>
1.1 On Deposit Liabilities	35.10	28.64	93.47	51.33	8.35	14.38	0.22
1.1.1 Saving Account	5.13	4.88	11.74	8.20	1.23	2.21	0.02
1.1.2 Fixed Account	28.54	23.51	78.56	43.13	6.71	10.76	-
1.1.2.1 Up to 3 months Fixed Account	8.68	-	-	-	0.65	2.27	-
1.1.2.2 3 to 6 months Fixed Account	3.16	2.95	10.64	7.73	0.31	1.43	-
1.1.2.3 6 months to 1 year Fixed Account	10.42	15.04	14.84	25.68	2.40	2.23	-
1.1.2.4 Above 1 year Fixed Account	6.28	5.53	53.08	9.72	3.34	4.84	-
1.1.3 Call Deposit	1.43	0.24	3.16	-	0.41	1.41	0.20
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.77	-	-	0.43	-	0.48	0.04
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>5.51</b>	<b>1.27</b>	<b>10.09</b>	<b>5.89</b>	<b>1.48</b>	<b>4.54</b>	<b>0.34</b>
<b>4. Office Operating Expenses</b>	<b>3.26</b>	<b>1.07</b>	<b>6.07</b>	<b>5.28</b>	<b>0.79</b>	<b>3.69</b>	<b>0.13</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>3.59</b>	<b>-</b>	<b>-</b>	<b>13.51</b>	<b>-</b>
7.1 Loan loss Provision	-	-	3.59	-	-	13.51	-
7.1.1 General Loan loss Provision	-	-	3.59	-	-	13.51	-
7.1.1.1 Pass Loan Loss Provision	-	-	3.59	-	-	13.51	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>1.06</b>	<b>2.16</b>	<b>4.56</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>2.86</b>	<b>5.83</b>	<b>12.32</b>	<b>-</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>-</b>	<b>6.67</b>	<b>13.59</b>	<b>28.75</b>	<b>0.59</b>	<b>-</b>	<b>-</b>
<b>Total Expenses</b>	<b>44.64</b>	<b>41.55</b>	<b>134.80</b>	<b>108.56</b>	<b>11.22</b>	<b>36.59</b>	<b>0.73</b>

**Income**

<b>1. Interest Income</b>	<b>37.46</b>	<b>41.22</b>	<b>132.04</b>	<b>107.35</b>	<b>10.52</b>	<b>23.90</b>	<b>-</b>
1.1 On Loans and Advances	30.74	41.22	130.93	101.43	10.43	21.16	-
1.2 On Investment	4.51	-	0.52	5.87	-	1.78	-
1.2.1 Government Bonds	-	-	0.52	-	-	1.78	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	4.51	-	-	5.87	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.03	-	-	0.06	0.03	0.96	-
1.5 On Others	0.18	-	0.59	-	0.06	-	-
<b>2. Commission and Discount</b>	<b>0.07</b>	<b>0.06</b>	<b>-</b>	<b>1.16</b>	<b>0.70</b>	<b>-</b>	<b>-</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.07	0.06	-	1.16	0.70	-	-
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>0.94</b>	<b>0.26</b>	<b>2.76</b>	<b>-</b>	<b>-</b>	<b>0.82</b>	<b>0.20</b>
<b>5. Non Operating Income</b>	<b>0.02</b>	<b>0.01</b>	<b>-</b>	<b>0.04</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.04</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>6.15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11.83</b>	<b>0.53</b>
<b>Total Income</b>	<b>44.64</b>	<b>41.55</b>	<b>134.80</b>	<b>108.56</b>	<b>11.22</b>	<b>36.59</b>	<b>0.73</b>

BFI Name	GMBEL	ICFC	Manju	Reliance
<b>Expenses</b>				
<b>1. Interest Expense</b>	<b>60.38</b>	<b>169.38</b>	<b>102.95</b>	<b>61.47</b>
1.1 On Deposit Liabilities	59.01	146.54	98.44	56.59
1.1.1 Saving Account	8.21	21.47	12.37	11.42
1.1.2 Fixed Account	48.80	122.92	82.43	45.17
1.1.2.1 Up to 3 months Fixed Account	5.76	18.38	20.63	-
1.1.2.2 3 to 6 months Fixed Account	4.78	11.38	16.47	10.92
1.1.2.3 6 months to 1 year Fixed Account	26.87	58.78	40.50	6.57
1.1.2.4 Above 1 year Fixed Account	11.39	34.38	4.83	27.69
1.1.3 Call Deposit	2.00	2.15	3.64	-
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	1.37	22.83	4.50	4.88
<b>2. Commission Expense</b>	-	-	-	-
<b>3. Staff Expense</b>	<b>0.64</b>	<b>15.36</b>	<b>9.77</b>	<b>7.51</b>
<b>4. Office Operating Expenses</b>	<b>20.03</b>	<b>14.75</b>	<b>8.25</b>	<b>7.07</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-
<b>6. Non Operating Expense</b>	<b>2.56</b>	-	-	-
<b>7. Provision for Risk</b>	-	-	-	-
7.1 Loan loss Provision	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-
<b>9. Provision for Staff Bonus</b>	-	<b>1.94</b>	<b>0.00</b>	<b>0.12</b>
<b>10. Provision for Income Tax</b>	<b>1.72</b>	<b>5.23</b>	<b>0.01</b>	<b>0.31</b>
<b>11. Others</b>	-	-	-	-
<b>12. Net Profit</b>	<b>4.01</b>	<b>12.21</b>	<b>0.02</b>	<b>0.73</b>
<b>Total Expenses</b>	<b>89.33</b>	<b>218.86</b>	<b>120.99</b>	<b>77.21</b>
<b>Income</b>				
<b>1. Interest Income</b>	<b>87.42</b>	<b>214.77</b>	<b>117.25</b>	<b>75.27</b>
1.1 On Loans and Advances	78.87	179.46	102.00	62.28
1.2 On Investment	5.98	35.31	14.71	12.39
1.2.1 Government Bonds	-	35.31	-	12.39
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-
1.2.4 Debenture & Bonds	5.98	-	14.71	-
1.3 On Agency Balance	-	-	-	-
1.4 On Call Deposit	2.57	0.00	-	0.60
1.5 On Others	-	-	0.54	-
<b>2. Commission and Discount</b>	<b>0.12</b>	<b>0.91</b>	<b>3.75</b>	<b>0.19</b>
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	0.09	0.91	0.01	0.19
2.3 Others	0.03	-	3.74	-
<b>3. Exchange Flactuation Income</b>	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-
<b>4. Other Operating Income</b>	<b>1.43</b>	<b>3.17</b>	<b>(0.01)</b>	<b>1.73</b>
<b>5. Non Operating Income</b>	<b>0.36</b>	-	-	<b>0.02</b>
<b>6. Write Back from Provisions for loss</b>	-	-	-	-
<b>7. Recovery of written-off Loan</b>	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-
<b>9. Net Loss</b>	-	-	-	-
<b>Total Income</b>	<b>89.33</b>	<b>218.86</b>	<b>120.99</b>	<b>77.21</b>

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Sector Wise</b>							
Agricultural and Forest Related	6,920.72	16,189.76	16,176.45	7,387.35	5,552.36	10,577.59	5,972.69
Fishery Related	619.00	975.18	623.77	213.71	-	219.60	66.78
Mining Related	2,162.98	-	425.88	299.13	-	-	255.64
Manufacturing (Producing) Related	43,425.50	27,067.99	57,600.58	50,343.36	13,735.23	54,090.95	29,287.10
Construction	1,593.30	3,433.61	3,151.00	5,652.37	7,380.22	1,184.85	1,978.20
Electricity, Gas and Water	11,481.50	14,532.88	18,176.49	15,472.80	5,614.52	4,275.03	6,582.79
Metal Products, Mach. & Ele. Eqp.	5,422.88	2,360.72	2,933.22	1,570.87	2,925.84	9,508.33	2,125.10
Tras., Com. and Public Utilities	2,717.08	2,070.86	2,719.59	1,176.80	3,839.27	3,589.18	220.72
Wholesaler & Retailer	25,391.71	50,749.44	72,262.60	31,457.43	25,581.12	32,122.41	24,984.62
Finance, Insurance and Real Estate	6,366.51	28,850.30	12,001.21	12,751.84	5,001.94	13,839.65	5,569.74
Hotel or Restaurant	7,013.65	11,354.08	8,344.84	13,708.03	1,540.65	6,654.34	5,938.57
Other Services	6,478.22	7,232.11	26,234.26	17,239.72	1,718.57	4,917.04	1,939.69
Consumption Loans	54,476.51	64,207.81	36,413.65	10,090.74	16,074.44	10,033.86	16,701.96
Local Government	-	-	-	383.43	138.81	255.20	-
Others	3,318.91	879.15	51,625.21	3,593.15	208.13	6,114.23	9,926.24
<b>TOTAL sectorwise</b>	<b>177,388.47</b>	<b>229,903.89</b>	<b>308,688.76</b>	<b>171,340.72</b>	<b>89,311.10</b>	<b>157,382.23</b>	<b>111,549.84</b>

**Product Wise**

Term Loan	38,557.90	48,765.85	51,527.59	58,306.06	8,228.31	39,172.61	26,550.64
Overdraft	29,943.51	20,483.27	47,179.68	20,967.77	6,286.01	15,066.44	1,564.17
Trust Receipt Loan / Import Loan	4,856.56	1,085.88	10,618.29	9,878.10	6,461.36	8,562.25	1,633.13
Demand & Other Working Capital Loan	33,419.88	39,848.95	86,784.54	50,956.34	28,488.02	61,459.20	39,728.30
Res. Per. H. Loan (Up to Rs. 15 mil.)	8,008.87	20,158.22	19,888.35	1,997.80	9,076.04	3,932.52	2,196.19
Real Estate Loan	9,048.58	16,543.29	29,892.94	7,453.96	7,623.43	6,728.39	5,624.29
Margin Nature Loan	4,035.20	4,499.26	6,990.34	1,725.55	-	1,237.85	32.69
Hire Purchase Loan	2,890.76	5,294.11	8,598.72	2,829.82	4,673.25	6,687.04	2,779.17
Deprived Sector Loan	11,058.24	16,377.93	28,633.42	11,257.52	5,313.81	8,202.85	6,767.22
Bills Purchased	2.80	8.52	11.51	469.14	685.26	131.14	0.08
Other Product	35,566.16	56,838.61	18,563.38	5,498.66	12,475.62	6,201.97	24,673.97
<b>Total Product wise Loan</b>	<b>177,388.47</b>	<b>229,903.89</b>	<b>308,688.76</b>	<b>171,340.72</b>	<b>89,311.10</b>	<b>157,382.23</b>	<b>111,549.84</b>

**Collateral Wise**

Gold and Silver	16,742.20	18,720.65	1,400.59	1,844.07	-	-	-
Government Securities	0.87	520.02	22.12	2.82	-	-	-
Non Governmental Securities	0.09	4,499.26	6,832.07	1,724.29	-	1,237.85	32.69
Fixed Deposit Receipts	942.18	1,128.73	2,852.52	997.80	6,264.36	893.13	1,064.69
Own	942.18	1,128.73	2,728.62	997.80	6,260.09	893.13	1,064.69
Other Licences Institutions	-	-	123.90	-	4.28	-	-
Collateral of Properties	152,188.01	178,309.62	244,725.07	153,746.51	74,081.92	146,700.86	94,299.06
Fixed Assets	134,559.55	174,936.62	163,640.07	139,705.67	56,736.28	146,700.86	51,118.89
Current Assets	17,628.46	3,373.00	81,085.00	14,040.84	17,345.65	-	43,180.18
Against security of Bill	716.55	5.89	3,732.13	-	-	131.14	1,633.13
Domestic Bills	-	-	363.72	-	-	107.61	-
Foreign Bills	716.55	5.89	3,368.40	-	-	23.53	1,633.13
Against Guarantee	5,190.62	26,678.22	7,042.45	6,062.94	1,472.22	8,312.39	6,034.49
Government Guarantee	31.48	-	91.30	383.43	138.81	-	156.08
Institutional Guarantee	4,389.74	16,319.28	5,122.12	4,094.98	1,333.42	-	5,369.89
Personal Guarantee	304.89	10,314.30	1,818.87	1,584.06	-	-	-
Collective Guarantee	5.42	44.64	10.16	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	113.66	508.52
Other Guarantee	417.30	-	-	0.47	-	8,198.72	-
Credit Card	-	3.53	674.24	57.00	391.94	106.88	-
Others	1,607.95	37.97	41,407.58	6,905.29	7,100.66	-	8,485.78
<b>Total</b>	<b>177,388.47</b>	<b>229,903.89</b>	<b>308,688.76</b>	<b>171,340.72</b>	<b>89,311.10</b>	<b>157,382.23</b>	<b>111,549.84</b>

BFI Name	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi
<b>Sector Wise</b>							
Agricultural and Forest Related	10,384.24	5,037.83	7,234.48	21,624.52	7,154.02	7,919.94	5,980.18
Fishery Related	188.11	102.95	492.12	1,995.70	228.56	328.82	535.91
Mining Related	13.30	28.85	94.57	-	193.42	1,006.19	97.63
Manufacturing (Producing) Related	23,436.62	24,544.83	21,970.88	14,182.39	27,630.25	34,613.63	17,812.68
Construction	1,675.17	682.75	10,246.75	2,603.23	3,815.32	8,435.39	26,366.14
Electricity, Gas and Water	8,556.42	5,758.21	5,150.53	3,025.74	7,114.18	9,966.46	7,609.22
Metal Products, Mach. & Ele. Eqp.	2,404.46	3,227.46	2,125.98	291.69	1,195.95	7,835.16	4,433.45
Tras., Com. and Public Utilities	1,926.83	4,771.53	1,684.28	1,685.06	2,866.94	8,345.98	5,863.76
Wholesaler & Retailer	41,520.28	26,675.16	23,507.32	52,998.14	28,739.17	19,993.94	25,782.26
Finance, Insurance and Real Estate	12,737.31	9,079.30	6,586.63	18,106.74	11,254.74	9,520.16	13,677.60
Hotel or Restaurant	3,128.32	6,527.07	5,664.74	5,189.34	4,741.94	9,044.80	5,902.91
Other Services	4,821.08	5,897.66	4,196.59	4,902.75	6,500.79	7,511.86	5,665.82
Consumption Loans	32,301.78	13,366.92	20,060.85	99,818.16	10,584.87	12,479.39	12,567.06
Local Government	-	-	-	-	-	-	136.67
Others	11,657.25	239.69	13,313.46	39,167.04	20,365.50	23,588.91	1,220.18
<b>TOTAL sectorwise</b>	<b>154,751.19</b>	<b>105,940.23</b>	<b>122,329.19</b>	<b>265,590.49</b>	<b>132,385.66</b>	<b>160,590.62</b>	<b>133,651.47</b>

**Product Wise**

Term Loan	38,629.01	30,531.05	32,603.23	79,371.44	41,969.19	57,935.28	32,605.37
Overdraft	37,359.14	24,751.08	27,476.80	40,406.60	15,715.10	29,264.03	10,295.88
Trust Receipt Loan / Import Loan	4,516.06	1,024.65	1,364.51	90.03	1,574.50	1,705.95	3,645.71
Demand & Other Working Capital Loan	24,106.19	20,285.74	20,024.06	49,428.42	23,506.44	41,640.37	27,765.36
Res. Per. H. Loan (Up to Rs. 15 mil.)	23,139.26	3,339.41	5,229.96	45,319.29	6,544.11	5,307.36	5,969.50
Real Estate Loan	4,327.88	5,167.90	1,329.35	20,671.23	6,276.69	1,326.06	6,254.75
Margin Nature Loan	770.56	1,805.37	1,533.92	1,875.71	1,128.84	2,515.37	2,044.54
Hire Purchase Loan	3,197.36	5,149.02	5,266.59	7,837.45	7,026.39	4,346.58	2,088.83
Deprived Sector Loan	8,697.54	4,762.37	6,776.69	13,221.50	6,867.77	8,677.30	10,052.69
Bills Purchased	172.09	-	-	-	62.80	1.28	129.53
Other Product	9,836.10	9,123.63	20,724.09	7,368.82	21,713.82	7,871.04	32,799.31
<b>Total Product wise Loan</b>	<b>154,751.19</b>	<b>105,940.23</b>	<b>122,329.19</b>	<b>265,590.49</b>	<b>132,385.66</b>	<b>160,590.62</b>	<b>133,651.47</b>

**Collateral Wise**

Gold and Silver	-	26.53	56.24	20.68	247.35	1.70	395.98
Government Securities	71.07	2.66	-	-	-	48.73	-
Non Governmental Securities	770.44	-	1,533.92	1,875.71	-	3,000.02	-
Fixed Deposit Receipts	2,172.97	616.88	939.27	1,008.50	899.29	1,696.78	1,779.42
Own	2,172.97	616.88	939.27	1,008.50	899.29	1,696.09	1,779.42
Other Licences Institutions	-	-	-	-	-	0.68	-
Collateral of Properties	136,497.37	99,085.37	113,907.88	244,043.90	122,261.32	149,233.18	119,968.48
Fixed Assets	77,257.11	97,225.68	110,609.24	236,515.14	72,597.01	140,977.34	84,382.39
Current Assets	59,240.26	1,859.69	3,298.64	7,528.77	49,664.31	8,255.84	35,586.09
Against security of Bill	2,109.38	62.42	1,039.33	-	128.30	2.95	-
Domestic Bills	69.08	-	-	-	-	-	-
Foreign Bills	2,040.30	62.42	1,039.33	-	128.30	2.95	-
Against Guarantee	10,740.17	4,251.29	4,062.37	14,093.64	1,135.54	4,787.29	136.67
Government Guarantee	199.02	210.83	74.74	0.18	-	165.12	136.67
Institutional Guarantee	9,970.89	3,014.84	3,987.63	13,112.87	-	3,997.73	-
Personal Guarantee	570.25	180.46	-	-	1,135.54	560.34	-
Collective Guarantee	-	-	-	-	-	60.35	-
Int. Rtd. Foreign Bank's Guarantee	-	843.78	-	-	-	-	-
Other Guarantee	-	1.39	-	980.60	-	3.76	-
Credit Card	1.14	38.80	65.37	155.46	296.28	184.71	111.58
Others	2,388.65	1,856.28	724.82	4,392.59	7,417.57	1,635.28	11,259.34
<b>Total</b>	<b>154,751.19</b>	<b>105,940.23</b>	<b>122,329.19</b>	<b>265,590.49</b>	<b>132,385.66</b>	<b>160,590.62</b>	<b>133,651.47</b>

BFI Name	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB
<b>Sector Wise</b>							
Agricultural and Forest Related	13,667.07	57,629.40	13,306.29	12,805.80	10,738.86	9,736.30	12,264.21
Fishery Related	611.38	533.92	735.13	378.45	577.38	507.05	264.46
Mining Related	215.19	306.54	420.18	1,243.95	226.66	8.67	298.00
Manufacturing (Producing) Related	29,196.82	10,599.80	52,541.26	18,256.89	17,236.87	15,860.70	34,594.33
Construction	5,697.88	8,766.58	8,932.90	7,112.55	7,811.08	5,333.47	5,615.87
Electricity, Gas and Water	10,461.02	3,503.87	19,434.32	8,556.14	9,149.79	9,862.97	15,327.42
Metal Products, Mach. & Ele. Eqp.	2,951.39	493.87	2,670.77	714.23	1,564.12	1,952.91	2,573.41
Tras., Com. and Public Utilities	4,530.19	2,357.58	7,029.68	2,465.46	3,044.47	719.16	3,692.78
Wholesaler & Retailer	47,015.99	33,756.63	63,623.82	27,263.24	20,606.24	26,180.43	46,536.50
Finance, Insurance and Real Estate	9,534.95	6,192.84	21,627.06	7,945.02	23,881.12	8,825.38	9,462.84
Hotel or Restaurant	7,228.14	4,383.52	10,806.21	2,745.04	12,377.68	3,489.24	5,440.29
Other Services	7,535.85	4,080.00	10,220.58	6,911.13	6,368.67	3,423.08	3,921.08
Consumption Loans	23,274.90	25,434.85	61,902.43	33,986.08	21,146.54	36,468.04	32,599.45
Local Government	150.58	-	-	-	-	-	-
Others	24,375.50	18,345.58	15.03	5,849.14	18,350.06	353.70	8,178.23
<b>TOTAL sectorwise</b>	<b>186,446.84</b>	<b>176,384.98</b>	<b>273,265.66</b>	<b>136,233.13</b>	<b>153,079.55</b>	<b>122,721.11</b>	<b>180,768.87</b>

**Product Wise**

Term Loan	57,884.88	12,771.14	80,372.30	32,932.08	40,675.66	18,702.15	48,338.80
Overdraft	31,964.25	8,864.77	54,946.05	20,232.43	42,532.11	20,382.52	22,203.87
Trust Receipt Loan / Import Loan	4,068.76	100.73	6,056.57	1,026.81	257.59	1,316.64	2,472.31
Demand & Other Working Capital Loan	49,642.72	105,523.04	62,488.99	19,723.67	16,307.56	23,794.89	32,987.23
Res. Per. H. Loan (Up to Rs. 15 mil.)	8,223.26	7,718.89	23,976.69	9,109.05	8,061.02	15,229.51	13,327.74
Real Estate Loan	6,362.14	1,760.91	10,058.15	4,884.51	13,630.39	4,698.40	5,634.18
Margin Nature Loan	3,811.91	1,165.77	4,718.80	3,864.23	3,292.18	2,040.03	1,398.58
Hire Purchase Loan	6,851.31	2,871.97	11,206.96	5,338.29	6,766.61	4,291.41	6,226.21
Deprived Sector Loan	11,962.74	32,965.93	14,541.52	15,196.28	10,272.71	9,147.05	9,055.68
Bills Purchased	41.98	-	-	24.90	431.20	183.79	-
Other Product	5,632.89	2,641.83	4,899.62	23,900.88	10,852.53	22,934.72	39,124.29
<b>Total Product wise Loan</b>	<b>186,446.84</b>	<b>176,384.98</b>	<b>273,265.66</b>	<b>136,233.13</b>	<b>153,079.55</b>	<b>122,721.11</b>	<b>180,768.87</b>

**Collateral Wise**

Gold and Silver	10.28	78.07	4.31	830.91	6,828.66	-	9.75
Government Securities	14.50	-	-	0.73	-	-	-
Non Governmental Securities	3,780.00	-	-	3,934.42	3,662.72	2,040.03	1,398.58
Fixed Deposit Receipts	2,309.82	1,918.41	3,457.75	1,439.94	1,409.49	1,916.79	1,754.86
Own	2,309.82	1,918.41	3,457.75	1,425.71	1,409.49	1,916.79	1,754.86
Other Licences Institutions	-	-	-	14.24	-	-	-
Collateral of Properties	167,818.08	174,388.50	210,519.72	109,690.90	132,548.23	115,170.28	175,152.94
Fixed Assets	92,828.31	174,388.50	133,348.52	80,737.56	131,190.63	111,370.57	161,166.69
Current Assets	74,989.77	-	77,171.20	28,953.33	1,357.60	3,799.71	13,986.24
Against security of Bill	4,292.91	-	-	2,185.79	-	262.39	-
Domestic Bills	2.83	-	-	184.75	-	-	-
Foreign Bills	4,290.08	-	-	2,001.05	-	262.39	-
Against Guarantee	7,230.76	-	595.13	3,832.34	6,956.01	3,095.77	399.62
Government Guarantee	145.02	-	115.86	3.44	155.31	-	87.07
Institutional Guarantee	6,913.91	-	-	446.95	6,627.60	2,916.52	10.91
Personal Guarantee	171.05	-	479.28	2,489.91	171.94	84.73	258.33
Collective Guarantee	-	-	-	883.16	-	-	17.74
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	0.78	-	-	8.87	1.16	94.53	25.57
Credit Card	391.29	-	271.65	91.92	137.56	175.47	165.91
Others	599.21	-	58,417.11	14,226.18	1,536.89	60.38	1,887.22
<b>Total</b>	<b>186,446.84</b>	<b>176,384.98</b>	<b>273,265.66</b>	<b>136,233.13</b>	<b>153,079.55</b>	<b>122,721.11</b>	<b>180,768.87</b>

BFI Name	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani	Karnali
<b>Sector Wise</b>								
Agricultural and Forest Related	9,439.89	7,816.80	6,265.34	4,275.87	9,479.00	1,850.38	37.88	537.68
Fishery Related	325.67	343.11	107.26	323.46	574.58	94.70	-	-
Mining Related	-	903.09	205.00	182.74	41.01	3.84	-	-
Manufacturing (Producing) Related	26,585.51	23,320.29	11,326.13	15,954.57	23,236.99	1,309.96	0.45	357.64
Construction	5,498.43	2,127.21	1,435.53	6,142.58	7,756.35	5,346.97	68.32	90.70
Electricity, Gas and Water	8,738.62	8,127.96	5,549.73	6,608.01	14,550.92	545.16	-	-
Metal Products, Mach. & Ele. Eqp.	2,389.07	1,100.43	1,670.63	2,102.38	2,529.59	151.50	2.70	-
Tras., Com. and Public Utilities	3,440.55	2,050.35	3,406.41	2,427.42	4,703.24	1,143.32	19.72	116.66
Wholesaler & Retailer	23,420.77	36,126.93	18,409.38	16,700.96	24,808.97	6,925.58	62.25	998.42
Finance, Insurance and Real Estate	15,017.34	21,170.80	11,450.96	10,665.08	9,408.27	6,051.01	0.00	200.00
Hotel or Restaurant	15,174.06	8,305.74	3,823.41	3,346.42	4,421.00	791.13	11.77	-
Other Services	14,843.32	5,399.15	3,421.40	3,958.92	5,587.81	572.33	8.49	786.91
Consumption Loans	19,092.69	32,501.60	18,113.43	19,348.56	13,430.02	14,122.29	36.81	77.28
Local Government	-	-	16.54	-	-	-	-	-
Others	7,840.22	1,591.00	1,221.30	657.54	25,404.79	709.51	164.50	-
<b>TOTAL sectorwise</b>	<b>151,806.15</b>	<b>150,884.46</b>	<b>86,422.46</b>	<b>92,694.52</b>	<b>145,932.55</b>	<b>39,617.67</b>	<b>412.88</b>	<b>3,165.30</b>

**Product Wise**

Term Loan	52,800.78	31,681.05	25,326.97	27,515.56	56,358.51	11,488.37	216.22	439.12
Overdraft	19,011.73	22,607.03	16,936.65	16,663.31	23,892.90	8,332.45	109.52	1,407.67
Trust Receipt Loan / Import Loan	2,636.44	1,405.48	362.92	304.33	2,020.22	1.17	-	-
Demand & Other Working Capital Loan	35,304.50	41,345.08	18,462.57	17,570.17	30,936.84	22.40	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	11,616.64	9,245.52	4,156.62	5,140.66	6,161.10	4,785.89	36.69	90.70
Real Estate Loan	3,036.60	11,315.62	6,775.54	8,511.84	6,605.45	835.50	-	200.00
Margin Nature Loan	2,037.54	2,777.17	2,214.53	2,361.23	1,686.73	1,787.20	7.47	-
Hire Purchase Loan	5,531.56	4,630.36	2,636.53	2,414.63	6,035.65	1,820.53	33.05	116.66
Deprived Sector Loan	9,643.25	8,311.11	7,202.79	4,862.53	8,868.96	4,818.94	0.57	158.69
Bills Purchased	-	-	162.56	28.53	112.74	-	-	-
Other Product	10,187.11	17,566.04	2,184.78	7,321.73	3,253.45	5,725.24	9.36	752.46
<b>Total Product wise Loan</b>	<b>151,806.15</b>	<b>150,884.46</b>	<b>86,422.46</b>	<b>92,694.52</b>	<b>145,932.55</b>	<b>39,617.67</b>	<b>412.88</b>	<b>3,165.30</b>

**Collateral Wise**

Gold and Silver	36.69	288.59	0.61	18.38	11.77	272.93	-	-
Government Securities	22.02	-	-	-	-	1.83	-	-
Non Governmental Securities	2,088.20	2,777.17	2,214.53	2,361.23	-	1,826.38	-	-
Fixed Deposit Receipts	2,365.60	1,593.24	1,034.62	1,282.50	2,007.56	1,062.45	6.63	77.28
Own	2,365.60	1,593.24	1,034.62	1,282.50	2,007.56	1,062.45	6.63	77.28
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	134,000.51	138,475.14	77,764.93	85,988.03	133,850.12	31,729.25	371.73	3,088.01
Fixed Assets	130,918.93	137,509.89	77,575.39	66,394.70	116,913.19	31,728.30	371.73	3,088.01
Current Assets	3,081.58	965.24	189.53	19,593.33	16,936.93	0.95	-	-
Against security of Bill	1,535.22	-	162.56	28.53	40.00	-	-	-
Domestic Bills	16.51	-	-	28.53	40.00	-	-	-
Foreign Bills	1,518.71	-	162.56	-	-	-	-	-
Against Guarantee	7,320.83	2,815.04	4,492.24	2,561.94	13.91	4,714.17	2.72	-
Government Guarantee	125.86	-	16.54	-	-	-	2.72	-
Institutional Guarantee	6,239.22	2,631.52	4,413.23	2,379.45	-	4,345.37	-	-
Personal Guarantee	864.72	173.16	30.95	182.50	13.91	362.14	-	-
Collective Guarantee	73.28	10.36	28.41	-	-	3.91	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	17.75	-	3.10	-	-	2.75	-	-
Credit Card	2.02	125.76	-	87.31	68.39	-	-	-
Others	4,435.06	4,809.52	752.97	366.60	9,940.80	10.66	31.80	-
<b>Total</b>	<b>151,806.15</b>	<b>150,884.46</b>	<b>86,422.46</b>	<b>92,694.52</b>	<b>145,932.55</b>	<b>39,617.67</b>	<b>412.88</b>	<b>3,165.30</b>

BFI Name	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti
<b>Sector Wise</b>								
Agricultural and Forest Related	2,333.33	468.35	347.88	5,868.87	3,239.29	3,083.98	74.90	4,248.89
Fishery Related	41.60	16.73	3.53	127.58	244.76	150.38	44.90	149.78
Mining Related	7.39	-	-	53.65	107.55	-	-	46.69
Manufacturing (Producing) Related	2,641.53	739.29	317.71	4,046.66	2,363.58	2,042.12	168.85	5,299.57
Construction	1,973.86	104.15	295.83	631.04	10,244.33	2,557.56	162.12	5,416.79
Electricity, Gas and Water	779.56	1.38	-	337.03	258.52	48.47	-	1,155.42
Metal Products, Mach. & Ele. Eqp.	141.98	24.92	23.24	177.41	301.22	171.26	46.02	460.20
Tras., Com. and Public Utilities	1,909.79	148.42	280.73	2,164.81	2,851.03	1,884.37	36.04	800.43
Wholesaler & Retailer	6,544.14	3,000.63	653.84	13,129.74	7,855.57	9,182.11	103.71	5,472.42
Finance, Insurance and Real Estate	5,711.38	783.80	589.13	10,040.10	4,530.39	3,472.16	-	4,323.09
Hotel or Restaurant	1,894.09	332.71	49.33	3,677.11	2,855.38	1,393.61	11.22	2,670.35
Other Services	1,700.67	612.72	36.68	1,724.92	1,244.94	1,210.08	24.46	1,145.93
Consumption Loans	12,929.11	4,327.20	1,951.24	22,513.27	3,776.10	12,110.16	111.94	4,289.62
Local Government	3.34	-	1.50	-	0.03	-	-	3.32
Others	4,946.01	4.41	737.21	24,474.53	21,231.87	7,256.62	166.60	15,665.40
<b>TOTAL sectorwise</b>	<b>43,557.78</b>	<b>10,564.71</b>	<b>5,287.85</b>	<b>88,966.72</b>	<b>61,104.55</b>	<b>44,562.88</b>	<b>950.77</b>	<b>51,147.91</b>

**Product Wise**

Term Loan	12,633.29	2,850.08	839.03	31,964.31	15,546.28	20,398.57	246.17	15,303.22
Overdraft	9,405.01	908.67	495.94	16,878.81	11,256.97	11,498.99	306.40	15,798.18
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	1,189.95	2,788.20	-	812.60	481.09	623.70	106.04	81.83
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,206.78	1,426.77	914.34	11,457.03	9,536.43	2,143.97	176.82	4,445.80
Real Estate Loan	2,685.56	471.28	65.44	5,589.88	2,055.27	800.28	-	930.06
Margin Nature Loan	1,160.82	216.39	20.00	2,029.49	1,074.51	1,076.73	-	1,684.24
Hire Purchase Loan	3,503.66	524.30	379.17	3,510.99	4,053.20	2,173.39	47.25	2,013.42
Deprived Sector Loan	5,308.83	692.73	959.93	10,898.32	7,121.53	4,598.94	39.94	5,692.77
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,463.88	686.30	1,614.00	5,825.29	9,979.27	1,248.31	28.15	5,198.40
<b>Total Product wise Loan</b>	<b>43,557.78</b>	<b>10,564.71</b>	<b>5,287.85</b>	<b>88,966.72</b>	<b>61,104.55</b>	<b>44,562.88</b>	<b>950.77</b>	<b>51,147.91</b>

**Collateral Wise**

Gold and Silver	138.30	103.72	-	558.49	1,178.62	777.24	-	471.81
Government Securities	-	-	-	-	-	-	-	4.46
Non Governmental Securities	1,160.82	216.39	20.00	2,045.20	585.18	1,083.72	-	1,684.54
Fixed Deposit Receipts	784.36	112.63	78.44	1,656.16	1,317.29	464.71	27.03	1,079.88
Own	784.36	112.63	78.44	1,656.16	1,317.29	464.71	27.03	1,079.88
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	36,186.80	9,696.04	5,187.91	70,085.13	52,466.01	39,075.03	923.74	40,687.43
Fixed Assets	36,186.80	9,696.04	5,187.91	70,085.13	52,466.01	39,075.03	923.74	40,678.95
Current Assets	-	-	-	-	-	-	-	8.47
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	5,287.50	391.45	-	14,360.34	5,083.08	3,162.18	-	7,016.39
Government Guarantee	-	-	-	-	5.43	0.60	-	3.32
Institutional Guarantee	2,996.92	296.12	-	3,509.63	2,865.64	2,100.48	-	4,415.31
Personal Guarantee	1,773.15	95.34	-	5,935.40	1,667.87	1,032.28	-	2,499.31
Collective Guarantee	517.44	-	-	4,915.30	499.90	28.81	-	95.27
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	44.23	-	-	3.18
Credit Card	-	-	-	-	-	-	-	-
Others	-	44.48	1.50	261.40	474.37	0.00	-	203.41
<b>Total</b>	<b>43,557.78</b>	<b>10,564.71</b>	<b>5,287.85</b>	<b>88,966.72</b>	<b>61,104.55</b>	<b>44,562.88</b>	<b>950.77</b>	<b>51,147.91</b>

BFI Name	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
<b>Sector Wise</b>							
Agricultural and Forest Related	2,285.78	3,636.52	283.44	303.99	875.86	426.83	96.66
Fishery Related	304.17	148.07	-	2.53	7.36	10.98	14.12
Mining Related	81.69	0.60	-	-	-	4.56	-
Manufacturing (Producing) Related	4,585.75	1,658.83	213.37	50.90	135.15	359.90	-
Construction	2,783.72	1,345.19	184.45	7.19	293.77	355.81	163.22
Electricity, Gas and Water	-	3,405.51	-	-	2.14	5.06	-
Metal Products, Mach. & Ele. Eqp.	139.13	67.08	0.86	9.64	-	27.70	-
Tras., Com. and Public Utilities	1,222.87	833.25	218.00	1.18	79.95	122.15	48.49
Wholesaler & Retailer	8,260.49	4,094.33	558.95	82.38	1,070.34	214.46	270.00
Finance, Insurance and Real Estate	5,129.36	6,114.60	630.42	6.79	405.15	54.27	191.40
Hotel or Restaurant	5,012.93	1,440.62	341.62	39.55	87.04	98.10	14.40
Other Services	1,897.32	2,017.04	57.97	2.27	198.16	64.36	-
Consumption Loans	4,603.97	15,258.39	1,491.51	25.28	1,179.96	129.30	269.19
Local Government	-	-	-	-	-	-	-
Others	1,626.16	43.55	18.76	141.38	4.00	819.68	304.18
<b>TOTAL sectorwise</b>	<b>37,933.32</b>	<b>40,063.58</b>	<b>3,999.36</b>	<b>673.09</b>	<b>4,338.87</b>	<b>2,693.15</b>	<b>1,371.65</b>

**Product Wise**

Term Loan	7,673.10	6,874.89	537.96	200.01	2,126.99	1,026.41	465.14
Overdraft	1,310.72	6,588.85	390.09	155.10	801.05	533.38	188.99
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	9,022.73	2,020.57	393.12	-	80.37	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,261.29	4,672.92	485.15	-	139.81	328.39	100.81
Real Estate Loan	1,651.36	3,562.55	93.22	-	347.81	39.45	101.65
Margin Nature Loan	551.96	1,519.56	275.61	-	15.06	6.39	181.53
Hire Purchase Loan	1,462.89	1,466.83	243.02	6.71	52.16	169.47	55.44
Deprived Sector Loan	5,028.83	3,622.01	483.06	159.25	358.74	452.40	182.82
Bills Purchased	-	-	-	-	-	-	-
Other Product	8,970.45	9,735.39	1,098.11	152.01	416.89	137.27	95.27
<b>Total Product wise Loan</b>	<b>37,933.32</b>	<b>40,063.58</b>	<b>3,999.36</b>	<b>673.09</b>	<b>4,338.87</b>	<b>2,693.15</b>	<b>1,371.65</b>

**Collateral Wise**

Gold and Silver	-	164.84	109.10	16.30	204.93	38.56	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	-	1,519.56	207.09	-	15.06	6.39	-
Fixed Deposit Receipts	652.30	1,290.24	40.82	2.18	51.37	95.36	43.86
Own	652.30	1,290.24	40.82	2.18	51.37	95.36	43.86
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	33,322.78	34,677.39	3,097.89	654.61	3,970.17	2,501.74	943.00
Fixed Assets	33,322.78	34,677.39	3,097.89	654.61	3,970.17	2,501.74	943.00
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	3,406.29	2,402.44	518.72	-	97.34	-	203.34
Government Guarantee	-	17.19	-	-	-	-	-
Institutional Guarantee	3,404.47	2,151.59	518.72	-	30.00	-	182.38
Personal Guarantee	0.62	227.89	-	-	67.34	-	20.95
Collective Guarantee	1.20	5.77	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	551.96	9.11	25.75	-	-	51.10	181.46
<b>Total</b>	<b>37,933.32</b>	<b>40,063.58</b>	<b>3,999.36</b>	<b>673.09</b>	<b>4,338.87</b>	<b>2,693.15</b>	<b>1,371.65</b>

BFI Name	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central
<b>Sector Wise</b>									
Agricultural and Forest Related	0.52	460.57	381.45	599.62	464.05	337.51	650.07	639.73	397.95
Fishery Related	-	4.08	11.03	38.10	4.13	27.74	-	17.24	6.98
Mining Related	-	-	27.16	-	20.48	-	-	-	25.87
Manufacturing (Producing) Related	60.00	370.04	461.36	238.34	126.79	281.95	197.52	480.39	185.55
Construction	17.98	50.00	592.28	1,116.12	5.55	460.30	-	11.43	333.62
Electricity, Gas and Water	-	-	212.43	100.00	36.00	7.23	-	-	-
Metal Products, Mach. & Ele. Eqp.	3.45	-	301.65	39.57	42.66	24.89	-	-	84.87
Tras., Com. and Public Utilities	-	179.58	1,072.58	88.54	106.40	62.45	-	865.96	268.27
Wholesaler & Retailer	33.33	789.37	294.52	511.14	230.75	470.91	1,096.62	2,448.26	669.35
Finance, Insurance and Real Estate	40.31	1,355.08	1,163.10	578.85	272.65	445.31	176.87	1,906.86	451.25
Hotel or Restaurant	27.50	135.41	757.97	140.69	117.51	95.85	92.46	627.45	68.77
Other Services	-	144.58	650.13	732.91	25.73	105.81	-	59.66	66.66
Consumption Loans	144.91	2,688.84	2,402.52	558.07	1,834.08	1,444.48	114.00	3,067.99	705.07
Local Government	33.18	-	-	-	-	-	-	-	-
Others	1,886.00	572.40	1,063.04	895.86	37.48	80.16	742.18	4.96	1,965.22
<b>TOTAL sectorwise</b>	<b>2,247.18</b>	<b>6,749.97</b>	<b>9,391.22</b>	<b>5,637.81</b>	<b>3,324.25</b>	<b>3,844.59</b>	<b>3,069.73</b>	<b>10,129.92</b>	<b>5,229.43</b>

**Product Wise**

Term Loan	124.27	554.06	2,556.70	958.38	88.69	487.86	5.21	3,666.07	1,032.29
Overdraft	-	665.47	-	211.72	303.58	-	1,246.62	1,827.09	280.21
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	147.82	1,097.41	1,296.40	376.72	112.70	181.41	-	539.04	950.31
Res. Per. H. Loan (Up to Rs. 15 mil.)	17.98	556.56	892.02	918.01	532.68	197.56	32.99	800.25	693.83
Real Estate Loan	1,765.88	650.00	967.60	708.91	276.69	443.23	176.84	843.65	213.71
Margin Nature Loan	26.19	225.43	422.25	364.61	190.38	215.37	-	212.15	4.98
Hire Purchase Loan	122.28	225.59	896.41	59.81	169.55	126.72	0.47	921.87	338.87
Deprived Sector Loan	33.18	709.38	668.66	497.40	175.92	168.94	136.35	1,079.59	241.35
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	9.57	2,066.06	1,691.18	1,542.25	1,474.08	2,023.50	1,471.26	240.21	1,473.88
<b>Total Product wise Loan</b>	<b>2,247.18</b>	<b>6,749.97</b>	<b>9,391.22</b>	<b>5,637.81</b>	<b>3,324.25</b>	<b>3,844.59</b>	<b>3,069.73</b>	<b>10,129.92</b>	<b>5,229.43</b>

**Collateral Wise**

Gold and Silver	-	671.87	319.68	-	0.38	-	-	-	-
Government Securities	-	-	3.65	-	-	-	-	-	-
Non Governmental Securities	26.19	225.43	454.88	364.61	196.81	212.53	-	-	4.98
Fixed Deposit Receipts	0.05	69.83	350.75	187.20	77.86	40.32	75.81	102.74	145.64
Own	0.05	69.83	350.75	187.20	77.86	40.32	75.81	102.74	145.64
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	399.50	4,920.70	7,513.35	4,690.50	2,868.51	3,224.14	2,993.92	8,659.93	4,911.76
Fixed Assets	399.50	4,920.70	7,513.35	4,690.50	2,868.51	3,184.62	2,993.92	8,659.93	4,911.76
Current Assets	-	-	-	-	-	39.52	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	83.27	862.14	278.70	395.50	180.68	353.15	-	1,155.10	167.04
Government Guarantee	33.18	-	-	-	4.02	-	-	-	-
Institutional Guarantee	-	703.00	235.46	395.50	8.49	253.49	-	1,074.64	166.79
Personal Guarantee	50.09	159.14	43.23	-	165.21	99.23	-	80.46	-
Collective Guarantee	-	-	-	-	-	0.44	-	-	0.25
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	2.97	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	1,738.17	-	470.22	-	0.01	14.44	-	212.15	-
<b>Total</b>	<b>2,247.18</b>	<b>6,749.97</b>	<b>9,391.22</b>	<b>5,637.81</b>	<b>3,324.25</b>	<b>3,844.59</b>	<b>3,069.73</b>	<b>10,129.92</b>	<b>5,229.43</b>

BFI Name	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Sector Wise</b>							
Agricultural and Forest Related	188.16	265.84	175.76	261.71	496.45	646.88	275.30
Fishery Related	-	-	-	7.86	71.16	21.76	17.00
Mining Related	-	-	-	0.97	25.01	-	-
Manufacturing (Producing) Related	20.45	43.15	418.38	172.90	675.78	259.37	299.62
Construction	37.10	10.60	-	114.18	333.67	231.81	372.42
Electricity, Gas and Water	-	-	-	127.11	129.60	73.45	27.51
Metal Products, Mach. & Ele. Eqp.	-	2.46	-	5.16	10.99	170.75	71.60
Tras., Com. and Public Utilities	-	113.00	2.94	64.61	549.55	355.77	266.60
Wholesaler & Retailer	166.78	203.01	68.51	703.32	2,583.23	1,411.43	704.96
Finance, Insurance and Real Estate	1.20	99.70	-	604.51	1,838.44	2,089.75	646.77
Hotel or Restaurant	-	55.13	74.77	265.90	1,344.07	251.54	340.24
Other Services	1.00	20.04	-	40.71	450.92	214.44	48.65
Consumption Loans	278.04	505.61	1.55	1,799.20	5,416.54	4,210.17	2,147.94
Local Government	-	2.60	-	-	-	-	-
Others	70.36	302.78	542.00	1,787.21	280.50	790.99	338.92
<b>TOTAL sectorwise</b>	<b>763.08</b>	<b>1,623.91</b>	<b>1,283.91</b>	<b>5,955.37</b>	<b>14,205.91</b>	<b>10,728.10</b>	<b>5,557.54</b>

**Product Wise**

Term Loan	224.88	556.70	688.71	656.14	4,183.26	1,899.79	0.21
Overdraft	356.11	277.60	-	497.11	4,960.45	454.12	52.25
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	42.94	2.00	149.60	186.01	91.63	1,201.83	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	37.10	161.79	-	1,180.31	1,388.79	2,599.67	676.07
Real Estate Loan	1.20	128.77	411.53	319.75	1,282.45	1,379.48	341.16
Margin Nature Loan	-	124.51	-	399.44	435.05	564.61	447.16
Hire Purchase Loan	1.72	139.21	2.27	72.31	447.61	171.18	255.20
Deprived Sector Loan	70.36	209.32	-	443.56	816.59	565.25	456.29
Bills Purchased	-	-	-	-	-	-	-
Other Product	28.76	24.02	31.80	2,200.75	600.06	1,892.18	3,329.20
<b>Total Product wise Loan</b>	<b>763.08</b>	<b>1,623.91</b>	<b>1,283.91</b>	<b>5,955.37</b>	<b>14,205.91</b>	<b>10,728.10</b>	<b>5,557.54</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-
Government Securities	-	13.50	-	-	31.44	-	-
Non Governmental Securities	-	112.66	-	-	435.05	564.61	-
Fixed Deposit Receipts	42.94	46.17	-	167.54	436.99	165.23	152.36
Own	42.94	46.17	-	167.54	436.99	165.23	152.36
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	720.13	1,223.41	1,283.91	5,004.15	12,746.42	8,613.94	4,446.99
Fixed Assets	720.13	1,223.40	1,283.91	5,004.15	12,746.42	8,613.94	4,446.99
Current Assets	-	0.02	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	-	228.10	-	382.64	547.59	1,378.98	409.35
Government Guarantee	-	2.60	-	-	-	-	-
Institutional Guarantee	-	19.79	-	381.19	491.19	871.08	380.69
Personal Guarantee	-	178.14	-	1.45	56.40	507.90	1.15
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	27.57	-	-	-	-	27.51
Credit Card	-	-	-	-	-	-	-
Others	-	0.06	-	401.03	8.41	5.34	548.83
<b>Total</b>	<b>763.08</b>	<b>1,623.91</b>	<b>1,283.91</b>	<b>5,955.37</b>	<b>14,205.91</b>	<b>10,728.10</b>	<b>5,557.54</b>

**Major Financial Indicators of Microfinance Financial Institutions**

Amt in Mn of Rs

Liabilities	Mid-July			Mid-July	Mid-Aug	% change		
	2019	2020	2021	2022	2022	2/1	3/2	4/3
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	25,503	33,424	39,092	50,334	64,408	31.06	16.96	28.76
a. Paid-up Capital	17,078	21,495	24,740	30,093	30,172	25.87	15.09	21.64
b. Statutory Reserves	3,531	4,814	5,803	9,012	9,400	36.32	20.55	55.31
c. Retained Earning	1,750	2,790	3,434	5,520	18,917	59.44	23.08	60.72
d. Others Reserves	3,144	4,324	5,115	5,709	5,919	37.53	18.29	11.60
<b>2 BORROWINGS</b>	126,378	142,095	207,349	233,582	232,493	12.44	45.92	12.65
a. NRB	1,701	8	8,220	22,655	11,835	-99.52	100236.37	175.59
b. Others	124,677	142,086	199,129	210,926	220,658	13.96	40.15	5.92
<b>3 DEPOSITS</b>	85,606	106,150	130,425	159,023	159,674	24.00	22.87	21.93
<b>4 BILLS PAYABLE</b>	75	41	11	38	37	-45.48	-73.99	252.05
<b>5 OTHER LIABILITIES</b>	23,664	29,558	37,483	42,123	43,507	24.90	26.81	12.38
a. Loan Loss Provision	4,013	7,631	10,760	11,708	12,247	90.16	41.01	8.81
b. Interest Suspense a/c	1,800	4,003	4,176	4,727	5,584	122.36	4.32	13.20
c. Others	17,851	17,924	22,547	25,688	25,676	0.41	25.79	13.93
<b>6 RECONCILIATION A/c</b>	5,192	8,482	19,298	22,174	22,225	63.36	127.52	14.90
<b>7 PROFIT &amp; LOSS A/c</b>	6,608	5,419	11,839	12,378	533	-17.99	118.45	4.55
<b>Total</b>	<b>273,028</b>	<b>325,169</b>	<b>445,497</b>	<b>519,651</b>	<b>522,878</b>	<b>19.10</b>	<b>37.00</b>	<b>16.65</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	19,246	30,382	28,288	20,320	20,907	57.86	-6.89	-28.17
a. Cash Balance	214	379	521	371	383	76.94	37.33	-28.73
b. Bank Balance	13,398	16,872	17,507	10,770	12,297	25.93	3.76	-38.48
c. Money at Call	5,634	13,130	10,260	9,178	8,227	133.06	-21.86	-10.55
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	312	468	559	762	566	49.91	19.63	36.16
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,262	9,732	14,153	5,334	6,574	330.28	45.43	-62.31
<b>4 LOANS &amp; ADVANCES</b>	235,101	262,732	365,554	449,686	449,984	11.75	39.14	23.01
Institutional	38,955	39,721	54,128	90,239	71,434	1.97	36.27	66.71
Individual	196,147	223,012	311,426	359,447	378,549	13.70	39.65	15.42
<b>5 FIXED ASSETS</b>	2,107	2,223	2,565	3,073	3,074	5.50	15.42	19.79
<b>6 OTHER ASSETS</b>	8,552	11,063	15,031	18,137	18,826	29.36	35.86	20.66
<b>7 EXPENSES NOT WRITTEN OFF</b>	11	11	7	3	3	1.87	-34.99	-54.15
<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	22,176	22,399	57.11	128.18	14.75
<b>10 PROFIT &amp; LOSS A/c</b>	45	88	13	160	545	96.81	-85.79	1178.33
<b>Total</b>	<b>273,028</b>	<b>325,169</b>	<b>445,497</b>	<b>519,651</b>	<b>522,878</b>	<b>19.10</b>	<b>37.00</b>	<b>16.65</b>
<b>Profit &amp; Loss A/c</b>								
<b>Expenses</b>								
<b>1 INTEREST EXPENSES</b>	17,022	21,965	18,279	30,522	3,086	29.04	-16.78	66.98
<b>2 COMMISSION/FEE EXPENSES</b>	7	38	16	20	3	472.63	-57.81	23.62
<b>3 EMPLOYEE EXPENSES</b>	6,299	8,757	9,379	11,857	993	39.02	7.09	26.43
<b>4 OFFICE OPERATING EXPENSES</b>	2,358	2,907	3,353	4,358	292	23.29	15.32	29.98
<b>5 NON OPERATING EXPENSES</b>	63	140	36	20	0	122.70	-74.52	-45.12
<b>6 PROVISION FOR RISK</b>	1,921	6,648	17,303	5,527	942	246.15	160.26	-68.06
<b>7 LOAN WRITTEN OFF</b>	5	5	31	35	0	14.51	485.19	12.30
<b>8 EXTRAORDINARY EXPENSES</b>	1	18	9	18	2	1279.00	-49.22	98.29
<b>9 PROVISION FOR STAFF BONUS</b>	861	836	1,848	1,955	85	-2.95	121.03	5.81
<b>10 PROVISION FOR INCOME TAX</b>	2,545	2,353	5,069	5,462	227	-7.52	115.41	7.76
<b>11 NET PROFIT</b>	6,249	5,394	11,829	12,376	455	-13.68	119.31	4.63
<b>TOTAL EXPENSES</b>	<b>37,331</b>	<b>49,062</b>	<b>67,152</b>	<b>72,151</b>	<b>6,085</b>	<b>31.43</b>	<b>36.87</b>	<b>7.44</b>
<b>Income</b>								
<b>1. INTEREST INCOME</b>	31,647	41,259	45,304	59,985	4,911	30.37	9.80	32.40
<b>2. COMMISSION &amp; DISCOUNT</b>	805	718	1,420	1,442	73	-10.80	97.74	1.60
<b>3 OTHER OPERATING INCOME</b>	3,739	3,726	5,025	5,495	373	-0.33	34.86	9.34
<b>4 NON OPERATING INCOME</b>	176	153	270	446	15	-13.28	76.96	65.02
<b>5 PROVISION FOR WRITTEN BACK</b>	936	3,134	15,072	4,555	397	234.88	380.95	-69.78
<b>6 RECOVERY FOR WRITE BACK</b>	2	2	9	6	1	6.73	292.16	-29.10
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0	18	48	63	7	53203.70	166.79	30.87
<b>8 NET LOSS</b>	26	52	3	158	309	102.16	-94.57	5531.04
<b>TOTAL INCOME</b>	<b>37,331</b>	<b>49,062</b>	<b>67,152</b>	<b>72,151</b>	<b>6,085</b>	<b>31.43</b>	<b>36.87</b>	<b>7.44</b>
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	17,361	19,017	20,872	23,303	23,222	9.54	9.75	11.65
<b>No. of Total Branches</b>	3,629	4,057	4,685	5,134	5,135	11.79	15.48	9.58
<b>No. of Total Centers</b>	274,186	310,895	362,982	428,783	431,700	13.39	16.75	18.13
<b>No. of Total Groups</b>	926,625	1,039,696	1,183,364	1,351,729	1,359,356	12.20	13.82	14.23
<b>No. of Total Passive Groups</b>	9,565	9,398	34,163	16,159	16,256	-1.75	263.51	-52.70
<b>No. of Total Members</b>	4,327,991	4,686,659	5,191,363	5,859,530	5,887,743	8.29	10.77	12.87
<b>No. of Total Passive Members</b>	118,044	195,311	329,895	438,040	443,157	65.46	68.91	32.78
<b>No. of Total Borrowers</b>	2,679,016	2,783,222	2,992,068	3,303,100	3,302,196	3.89	7.50	10.40
<b>No. of Total Overdue Borrowers</b>	165,984	1,001,407	764,663	382,353	512,619	503.32	-23.64	-50.00
<b>No. of Total Saving Members</b>	4,323,957	4,679,987	5,193,582	5,888,077	5,950,356	8.23	10.97	13.37
<b>Total Saving Amount (Rs million)</b>	101,910	106,150	130,472	159,023	159,670	4.16	22.91	21.88

**Districtwise List of Banks and Financial Institutions Branches ( Saun, 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	40	9	1	50	280,565	5,611
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	180	62	4	246	1,147,186	4,663
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>766</b>	<b>194</b>	<b>32</b>	<b>992</b>	<b>4,972,021</b>	<b>5,012</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	84	13	6	103	743,975	7,223
22	Madhesh	Parsa	69	14	4	87	649,397	7,464
	<b>Total</b>		<b>575</b>	<b>84</b>	<b>38</b>	<b>697</b>	<b>6,126,288</b>	<b>8,790</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	8	96	366,879	3,822
31	Bagmati	Kathmandu	917	144	49	1,110	2,017,532	1,818
32	Bagmati	Lalitpur	215	30	15	260	548,401	2,109
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	53	18	243	722,168	2,972
	<b>Total</b>		<b>1,815</b>	<b>323</b>	<b>107</b>	<b>2,245</b>	<b>6,084,042</b>	<b>2,710</b>
36	Gandaki	Gorkha	44	6	4	54	252,201	4,670
37	Gandaki	Manang	11	-	-	11	5,645	513
38	Gandaki	Lamjung	44	6	2	52	153,480	2,952
39	Gandaki	Kaski	200	77	19	296	599,504	2,025
40	Gandaki	Tanahu	79	23	1	103	327,620	3,181
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	1	58	250,554	4,320
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>602</b>	<b>190</b>	<b>37</b>	<b>829</b>	<b>2,479,745</b>	<b>2,991</b>

47	Lumbini	Gulmi	35	15	-	50	246,836	4,937
48	Lumbini	Palpa	49	11	-	60	242,423	4,040
49	Lumbini	Rupandehi	225	77	28	330	1,118,975	3,391
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>742</b>	<b>256</b>	<b>46</b>	<b>1,044</b>	<b>5,124,225</b>	<b>4,908</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	52	10	1	63	417,776	6,631
62	Karnali	Dailekh	24	1	-	25	253,319	10,133
63	Karnali	Jajarkot	13	1	-	14	189,365	13,526
64	Karnali	Dolpa	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>200</b>	<b>21</b>	<b>3</b>	<b>224</b>	<b>1,694,889</b>	<b>7,566</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	136	30	5	171	911,155	5,328
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	19	2	-	21	135,056	6,431
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>331</b>	<b>52</b>	<b>6</b>	<b>389</b>	<b>2,711,270</b>	<b>6,970</b>
	<b>Grand Total</b>		<b>5,031</b>	<b>1,120</b>	<b>269</b>	<b>6,420</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>	5,031	1,120	269	5,135		11,555
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						4,547
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						2,526

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	766	194	32	867	992	1,859
Madhesh	575	84	38	1,051	697	1,748
Bagmati	1,815	323	107	769	2,245	3,014
Gandaki	602	190	37	592	829	1,421
Lumbini	742	256	46	1,171	1,044	2,215
Karnali	200	21	3	232	224	456
Sudur Paschim	331	52	6	453	389	842
<b>Total</b>	<b>5,031</b>	<b>1,120</b>	<b>269</b>	<b>5,135</b>	<b>6,420</b>	<b>11,555</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	209,284.19	9.30	211,643.06
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96	8.88	1,391,062.98

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

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	2yrs 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	161,655.61	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	5.00	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	96,619.08	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	1,895,199.49	11.90	1,920,830.95	11.96	1,929,094.35	12.10	1,965,611.30

Overall Summary of Interest Rate on LCY Productwise Credit		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	105,907.90
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, 2016 (Mid May, 2019)		Jestha, 2016 (Mid Jun, 2019)		Asar, 2016 (Mid Jul, 2019)		Shrawan, 2016 (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, 2016 (Mid May, 2019)		Jestha, 2016 (Mid Jun, 2019)		Asar, 2016 (Mid Jul, 2019)		Shrawan, 2016 (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, 2016 (Mid May, 2019)		Jestha, 2016 (Mid Jun, 2019)		Asar, 2016 (Mid Jul, 2019)		Shrawan, 2016 (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	2yrs 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	2yrs 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	-	2,638.08
	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)		Shrawan, 2079 (Mid Aug, 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	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	6.29	1,191,832.53
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	10.23	2,483,709.53
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	10.38	624,135.33
2.4	6-12 months	8.72	869,305.33	8.96	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	10.27	878,877.75
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	9.94	532,375.59
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	10.28	448,320.86
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	2.25	258,425.02
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	3.10	2,073.99
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	-	387,897.08
6.1	Current	-	384,464.87	-	374,293.43	-	385,280.91	-	403,273.52	-	389,705.95	-	407,416.53	-	420,949.81	-	331,602.43
6.2	Margin	-	36,016.83	-	39,603.49	-	44,756.17	-	49,267.67	-	50,788.12	-	52,081.11	-	52,636.17	-	53,471.11
6.3	Other	-	2,513.20	-	2,666.06	-	3,218.26	-	2,696.77	-	3,478.18	-	2,879.21	-	3,090.63	-	2,823.54
	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	7.64	4,323,938.15

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)		Shrawan, 2079 (Mid Aug, 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	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	10.75	300,791.92
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	9.90	11,872.06
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	11.32	8,628.62
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	11.85	217,986.62
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	11.89	491,739.84
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	12.36	150,428.76
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	10.57	238,597.41
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	12.21	70,913.15
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	12.17	76,297.05
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	12.30	866,141.78
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	12.04	320,525.33
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	11.29	168,799.14
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	11.47	180,652.77
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	12.60	746,424.59
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	6.43	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	12.67	296,693.08
	Aggregate	9.44	4,040,583.75	10.31	4,074,941.16	10.60	4,122,580.34	10.78	4,155,806.21	11.42	4,152,443.96	11.54	4,154,417.08	11.62	4,141,732.71	11.94	4,147,573.34

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)		Shrawan, 2079 (Mid Aug, 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	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	11.53	1,050,972.83
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	12.31	626,997.10
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	12.33	69,013.99
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	12.22	1,000,923.29
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	12.10	282,073.57
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	12.41	211,542.46
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	12.89	61,563.90
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	12.37	133,466.55
9	Deprived Sector Loan	8.49	284,284.79	10.28	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	10.81	288,697.40
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	8.29	2,624.72
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	12.54	419,697.53
	Aggregate	9.44	4,040,583.75	10.31	4,074,941.16	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	11.94	4,147,573.34

## Annex-I

**Name list of Banks and Financial Institutions  
(Mid-Aug, 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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