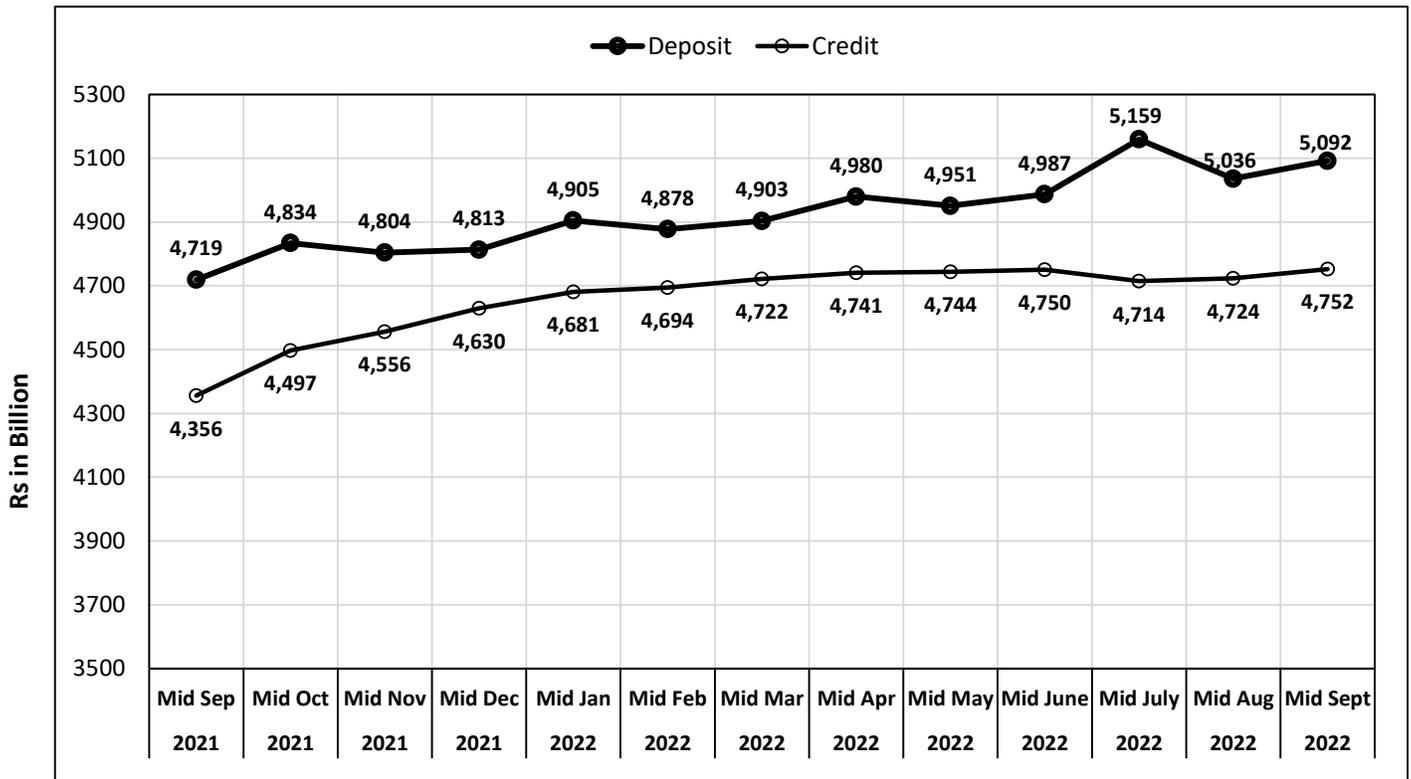


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2079 Bhadau  
(Mid-Sept, 2022)

# Contents

	Page
1. Explanatory Notes	1
2. Major Financial Indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions	3
4. Profit & Loss Account of Banks & Financial Institutions	7
5. Statement of Sector wise, Product wise and Security wise Credit	11
6. Statement of Assets and Liabilities	
a. Commercial Banks	15
b. Development Banks	17
c. Finance Companies	19
7. Profit & Loss Account	
a. Commercial Banks	21
b. Development Banks	26
c. Finance Companies	29
8. Sector- wise, product-wise and security-wise credit	
a. Commercial Banks	31
b. Development Banks	35
c. Finance Companies	37
9. Micro-Finance Financial Institutions	
a. Major Financial Indicators	39
b. Statement of Assets and Liabilities	39
c. Profit & Loss Account	39
	39
10. Districtwise Branch List	40
11. Interest Rate Structure of Commercial Banks	42
<b>Annexure</b>	
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	64	124
Total Number of Licensed BFIs	26	17	17	64	124

- 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 Bhadau End, 2079 (Mid-Sept, 2022)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	92.51	10.35	2.10	104.96
2	Total Credit/GDP	86.78	9.28	1.89	97.95
3	Total Credit/ Total Deposit	93.80	89.67	90.34	93.33
4	CD Ratio	87.71	86.81	87.73	87.63
5	Fixed Deposit/Total Deposit	56.84	67.61	71.22	58.19
6	Saving Deposit/Total Deposit	26.73	23.03	18.49	26.20
7	Current Deposit/Total Deposit	8.73	1.35	0.80	7.84
8	Call Deposit/Total Deposit	6.25	7.91	8.10	6.45
9	NPL/ Total Loan <sup>^</sup>	1.20	1.36	6.23	1.31
10	Total LLP /Total Loan	2.27	2.13	6.85	2.34
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	7.10	7.31	8.22	7.15
2	Investment in Gov. Securities/Total Deposit	16.45	13.82	21.19	16.29
3	Total Liquid Assets/Total Deposit	24.97	24.88	35.57	25.17
<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	5,054	1,120	273	6,447
3	No. of Deposit Accounts	39,880,391	5,653,594	668,708	46,202,693
4	No. of Loan Accounts	1,498,603	294,722	41,610	1,834,935
5	No. of Branchless Banking Centers	1,472	25	-	1,497
6	No. of Branchless Banking Customers	296,178	123	-	296,301
7	No. of Mobile Banking Customers	16,512,275	2,266,547	110,608	18,889,430
8	No. of Internet Banking Customers	1,280,515	414,866	10,710	1,706,091
9	No. of ATMs	4,291	326	44	4,661
10	No. of Debit Cards	10,707,067	595,018	47,277	11,349,362
11	No. of Credit Cards	258,021	22	-	258,043
12	No. of Prepaid Cards	111,857	1,171	-	113,028
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>7.81</b>			
	(a) Saving	6.27			
	(b) Fixed	10.34			
	(c) Call	2.38			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>12.06</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-Aug	Mid-Sept	% Change		
		2020	2021	2022	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	488,277	558,525	618,798	698,929	697,370	14.39	10.79	-0.22
	a. Paid-up Capital	330,876	365,820	407,789	407,789	407,887	10.56	11.47	0.02
	b. Statutory Reserves	94,150	105,951	120,965	126,480	126,769	12.53	14.17	0.23
	c. Retained Earning	4,312	12,331	10,267	67,936	64,027	185.98	-16.75	-5.75
	d. Others Reserves	58,939	74,422	79,777	96,724	98,687	26.27	7.20	2.03
<b>2</b>	<b>BORROWINGS</b>	81,610	275,089	500,434	494,833	497,949	237.08	81.92	0.63
	a. NRB	7,992	118,779	259,218	238,062	242,188	1386.25	118.24	1.73
	b. "A"Class Licensed Institution	5,392	28,829	40,170	48,674	48,287	434.65	39.34	-0.80
	c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	59,827	58,905	74.06	125.12	-1.54
	d. Other Financial Ins.	1,737	1,267	6,027	6,402	3,825	-27.05	375.72	-40.26
	e. Bonds and Securities	51,679	100,435	136,986	141,868	144,744	94.34	36.39	2.03
<b>3</b>	<b>DEPOSITS</b>	3,933,738	4,740,066	5,159,175	5,035,964	5,092,149	20.50	8.84	1.12
	a. Current	401,130	490,765	465,415	370,000	399,273	22.35	-5.17	7.91
	b. Savings	1,224,189	1,592,152	1,402,182	1,339,849	1,334,157	30.06	-11.93	-0.42
	c. Fixed	1,884,402	2,213,503	2,835,817	2,927,679	2,962,869	17.46	28.11	1.20
	d. Call Deposits	387,287	396,693	391,068	332,668	328,634	2.43	-1.42	-1.21
	e. Others	36,729	46,953	64,694	65,769	67,216	27.84	37.78	2.20
<b>4</b>	<b>Bills Payable</b>	2,053	3,067	2,782	4,164	4,081	49.42	-9.30	-2.00
<b>5</b>	<b>Other Liabilities</b>	385,596	418,432	424,126	389,146	408,552	8.52	1.36	4.99
	1. Loan Loss Provision	78,604	89,594	110,300	110,195	109,504	13.98	23.11	-0.63
	2. Interest Suspense a/c	27,582	20,035	19,628	21,938	26,529	-27.36	-2.03	20.93
	3. Others	279,410	308,804	294,198	257,014	272,520	10.52	-4.73	6.03
<b>6</b>	<b>Reconciliation A/c</b>	3,427	4,050	512	947	325	18.18	-87.36	-65.65
<b>7</b>	<b>Profit &amp; Loss A/c</b>	59,045	69,757	79,497	9,484	17,519	18.14	13.96	84.72
	<b>TOTAL</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>6,633,469</b>	<b>6,717,945</b>	<b>22.51</b>	<b>11.80</b>	<b>1.27</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	563,630	519,340	509,990	396,040	452,546	-7.86	-1.80	14.27
	a. Cash Balance	110,726	116,799	111,631	101,284	103,325	5.48	-4.43	2.02
	Nepalese Notes & Coins	98,161	99,422	108,250	98,311	100,551	1.28	8.88	2.28
	Foreign Currency	12,565	17,377	3,381	2,973	2,775	38.29	-80.55	-6.68
	b. Bank Balance	369,615	334,152	302,877	226,549	260,522	-9.59	-9.36	15.00
	1. In Nepal Rastra Bank	294,780	273,553	220,659	160,169	203,782	-7.20	-19.34	27.23
	2. "A"Class Licensed Institution	27,141	17,905	28,862	21,944	21,892	-34.03	61.19	-0.24
	3. Other Financial Ins.	3,372	3,275	6,959	5,742	5,377	-2.89	112.50	-6.36
	4. In Foreign banks	44,322	39,419	46,397	38,694	29,471	-11.06	17.70	-23.84
	c. Money at Call	83,288	68,389	95,482	68,207	88,698	-17.89	39.62	30.04
<b>2</b>	<b>INVESTMENTS</b>	534,611	732,619	911,435	872,797	831,028	37.04	24.41	-4.79
	a. Govt. Securities	533,827	721,612	909,783	871,035	829,264	35.18	26.08	-4.80
	b. Others	784	11,007	1,651	1,763	1,764	1304.07	-85.00	0.07
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	171,683	214,313	186,550	188,469	186,657	24.83	-12.95	-0.96
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	3,273,096	4,174,616	4,713,537	4,723,034	4,752,348	27.54	12.91	0.62
	<b>4.1 LOANS &amp; ADVANCES</b>	3,270,133	4,170,584	4,709,050	4,718,997	4,748,519	27.54	12.91	0.63
	a. Private Sector	3,156,509	4,014,771	4,493,912	4,534,966	4,567,570	27.19	11.93	0.72
	b. Financial Institutions	110,945	152,818	212,907	179,183	176,963	37.74	39.32	-1.24
	c. Government Organizations	2,679	2,995	2,231	4,849	3,986	11.81	-25.51	-17.80
	<b>4.2 BILLS PURCHASED</b>	2,963	4,032	4,487	4,037	3,829	36.09	11.28	-5.14
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	412	951	985	-	0.00	130.70	-100.00
<b>6</b>	<b>FIXED ASSETS</b>	78,568	82,989	95,030	93,587	95,089	5.63	14.51	1.60
<b>7</b>	<b>OTHER ASSETS</b>	312,752	331,101	353,788	345,589	386,328	5.87	6.85	11.79
	a. Accrued Interests	152,797	171,036	199,589	194,597	225,986	11.94	16.69	16.13
	b. Others	159,955	160,065	154,198	150,992	160,342	0.07	-3.66	6.19
<b>8</b>	<b>Expenses not Written off</b>	189	342	219	214	210	81.43	-36.12	-1.71
<b>9</b>	<b>Non Banking Assets</b>	7,076	7,693	10,521	10,688	10,816	8.72	36.76	1.19
<b>10</b>	<b>Reconciliation Account</b>	11,715	5,154	3,241	1,900	2,801	-56.01	-37.12	47.45
<b>11</b>	<b>Profit &amp; Loss A/c</b>	426	407	63	164	123	-4.36	-84.64	-25.00
	<b>TOTAL</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>6,633,469</b>	<b>6,717,945</b>	<b>22.51</b>	<b>11.80</b>	<b>1.27</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
		2020	2021	2022	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	433,941	500,573	553,626	624,931	622,568	15.35	10.60	-0.38
	a. Paid-up Capital	284,811	320,629	356,095	356,095	356,095	12.58	11.06	0.00
	b. Statutory Reserves	86,033	96,910	110,434	116,086	116,338	12.64	13.96	0.22
	c. Retained Earning	8,248	15,897	14,956	63,316	58,900	92.73	-5.92	-6.97
	d. Others Reserves	54,850	67,137	72,140	89,433	91,235	22.40	7.45	2.02
<b>2</b>	<b>BORROWINGS</b>	78,942	261,004	462,083	465,563	461,531	230.63	77.04	-0.87
	a. NRB	7,810	109,436	229,157	217,572	213,341	1301.19	109.40	-1.94
	b. "A"Class Licensed Institution	3,356	26,034	38,482	46,499	47,321	675.65	47.81	1.77
	c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	59,827	58,905	74.06	125.12	-1.54
	d. Other Financial Ins.	1,737	1,267	5,862	6,237	3,660	-27.05	362.68	-41.32
	e. Bonds and Securities	51,229	98,488	130,549	135,428	138,304	92.25	32.55	2.12
<b>3</b>	<b>DEPOSITS</b>	3,490,101	4,204,913	4,545,157	4,434,753	4,488,187	20.48	8.09	1.20
	a. Current	389,700	475,545	453,605	362,646	391,656	22.03	-4.61	8.00
	b. Savings	1,087,517	1,426,355	1,261,715	1,204,766	1,199,691	31.16	-11.54	-0.42
	c. Fixed	1,646,630	1,919,565	2,436,953	2,520,290	2,550,872	16.58	26.95	1.21
	d. Call Deposits	332,548	338,330	329,895	282,976	280,681	1.74	-2.49	-0.81
	e. Others	33,706	45,117	62,988	64,075	65,287	33.85	39.61	1.89
<b>4</b>	<b>Bills Payable</b>	2,036	3,003	2,740	4,114	4,039	47.47	-8.75	-1.83
<b>5</b>	<b>Other Liabilities</b>	350,780	383,438	384,228	348,543	365,381	9.31	0.21	4.83
	1. Loan Loss Provision	67,444	77,889	95,409	95,041	94,294	15.49	22.49	-0.78
	2. Interest Suspense a/c	16,882	11,631	10,334	11,534	15,525	-31.11	-11.15	34.60
	3. Others	266,454	293,919	278,486	241,969	255,562	10.31	-5.25	5.62
<b>6</b>	<b>Reconciliation A/c</b>	3,286	3,962	516	956	331	20.59	-86.98	-65.41
<b>7</b>	<b>Profit &amp; Loss A/c</b>	54,484	63,462	72,201	8,662	16,264	16.48	13.77	87.77
	<b>TOTAL</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>5,887,522</b>	<b>5,958,301</b>	<b>22.81</b>	<b>11.07</b>	<b>1.20</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	462,843	447,432	420,838	328,340	382,386	-3.33	-5.94	16.46
	a. Cash Balance	100,912	107,227	102,537	92,583	93,600	6.26	-4.37	1.10
	Nepalese Notes & Coins	88,499	89,926	99,279	89,729	90,981	1.61	10.40	1.40
	Foreign Currency	12,412	17,301	3,258	2,854	2,619	39.38	-81.17	-8.23
	b. Bank Balance	327,901	304,444	268,141	195,880	225,163	-7.15	-11.92	14.95
	1. In Nepal Rastra Bank	275,162	256,583	203,810	140,438	178,587	-6.75	-20.57	27.16
	2. "A"Class Licensed Institution	8,186	8,327	17,786	16,596	16,968	1.73	113.58	2.24
	3. Other Financial Ins.	233	119	149	154	138	-48.76	25.05	-10.08
	4. In Foreign banks	44,320	39,414	46,395	38,693	29,469	-11.07	17.71	-23.84
	c. Money at Call	34,031	35,761	50,160	39,876	63,623	5.08	40.27	59.55
<b>2</b>	<b>INVESTMENTS</b>	498,252	655,204	820,456	782,229	740,042	31.50	25.22	-5.39
	a. Govt. Securities	497,643	644,196	818,804	780,481	738,293	29.45	27.10	-5.41
	b. Others	609	11,007	1,651	1,748	1,749	1707.57	-85.00	0.07
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	164,516	202,553	175,230	175,167	176,203	23.12	-13.49	0.59
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	2,910,231	3,719,600	4,182,299	4,189,864	4,210,075	27.81	12.44	0.48
	<b>4.1 LOANS &amp; ADVANCES</b>	2,907,269	3,715,568	4,177,812	4,185,827	4,206,245	27.80	12.44	0.49
	a. Private Sector	2,801,001	3,579,832	4,025,452	4,030,123	4,054,081	27.81	12.45	0.59
	b. Financial Institutions	103,588	132,741	150,129	150,858	148,183	28.14	13.10	-1.77
	c. Government Organizations	2,679	2,995	2,231	4,845	3,981	11.81	-25.51	-17.83
	<b>4.2 BILLS PURCHASED</b>	2,963	4,032	4,487	4,037	3,829	36.09	11.28	-5.14
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	412	951	985	-	0.00	130.70	-100.00
<b>6</b>	<b>FIXED ASSETS</b>	69,840	75,298	85,850	84,443	85,870	7.82	14.01	1.69
<b>7</b>	<b>OTHER ASSETS</b>	290,073	307,472	322,804	315,553	351,716	6.00	4.99	11.46
	a. Accrued Interests	136,304	155,810	177,208	173,269	201,374	14.31	13.73	16.22
	b. Others	153,770	151,662	145,596	142,285	150,342	-1.37	-4.00	5.66
<b>8</b>	<b>Expenses not Written off</b>	169	241	219	213	209	42.75	-9.50	-1.72
<b>9</b>	<b>Non Banking Assets</b>	5,945	6,736	8,665	8,837	8,999	13.31	28.63	1.82
<b>10</b>	<b>Reconciliation Account</b>	11,569	5,074	3,240	1,890	2,801	-56.14	-36.14	48.21
<b>11</b>	<b>Profit &amp; Loss A/c</b>	133	332	-	-	-	150.03	-100.00	0.00
	<b>TOTAL</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>5,887,522</b>	<b>5,958,301</b>	<b>22.81</b>	<b>11.07</b>	<b>1.20</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
		2020	2021	2022	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	39,284	41,688	47,312	55,070	55,838	6.12	13.49	1.39
	a. Paid-up Capital	31,964	32,232	36,994	36,994	37,091	0.84	14.77	0.26
	b. Statutory Reserves	5,096	6,135	7,072	6,956	6,987	20.38	15.28	0.44
	c. Retained Earning	(186)	505	(282)	8,189	8,860	-371.49	-155.77	8.20
	d. Others Reserves	2,410	2,816	3,528	2,932	2,900	16.87	25.27	-1.10
<b>2</b>	<b>BORROWINGS</b>	136	9,690	26,259	21,052	26,569	7030.46	170.98	26.21
	a. NRB	136	7,590	20,104	13,504	20,161	5485.23	164.87	49.30
	b. "A"Class Licensed Institution	-	1,100	500	1,890	750	0.00	-54.55	-60.32
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	165	165	165	0.00	0.00	0.00
	e. Bonds and Securities	-	1,000	5,490	5,493	5,493	0.00	448.95	0.00
<b>3</b>	<b>DEPOSITS</b>	354,778	445,827	509,490	498,853	502,303	25.66	14.28	0.69
	a. Current	9,263	13,929	9,932	6,578	6,799	50.38	-28.70	3.37
	b. Savings	112,816	139,864	120,613	115,895	115,665	23.97	-13.76	-0.20
	c. Fixed	188,006	243,409	327,121	334,696	339,594	29.47	34.39	1.46
	d. Call Deposits	44,048	48,417	51,614	41,477	39,715	9.92	6.60	-4.25
	e. Others	646	207	211	207	530	-67.87	1.50	155.97
<b>4</b>	<b>Bills Payable</b>	15	41	42	48	41	178.27	1.53	-13.66
<b>5</b>	<b>Other Liabilities</b>	15,497	19,406	23,291	22,988	25,177	25.22	20.02	9.52
	1. Loan Loss Provision	4,242	6,431	9,405	9,211	9,255	51.62	46.24	0.47
	2. Interest Suspense a/c	1,470	1,138	1,129	1,833	2,557	-22.63	-0.72	39.50
	3. Others	9,785	11,837	12,757	11,944	13,366	20.97	7.77	11.90
<b>6</b>	<b>Reconciliation A/c</b>	141	76	0	0	0	-46.09	-99.99	137349100.31
<b>7</b>	<b>Profit &amp; Loss A/c</b>	3,577	5,224	6,340	671	1,106	46.05	21.35	64.85
	<b>TOTAL</b>	<b>413,428</b>	<b>521,953</b>	<b>612,733</b>	<b>598,682</b>	<b>611,034</b>	<b>26.25</b>	<b>17.39</b>	<b>2.06</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	76,518	55,300	69,497	53,554	55,538	-27.73	25.67	3.70
	a. Cash Balance	7,918	8,134	7,505	7,220	8,077	2.74	-7.73	11.87
	Nepalese Notes & Coins	7,765	8,059	7,383	7,101	7,922	3.78	-8.39	11.56
	Foreign Currency	153	76	123	119	155	-50.29	62.05	30.62
	b. Bank Balance	28,987	22,731	24,830	23,575	28,650	-21.58	9.23	21.53
	1. In Nepal Rastra Bank	15,492	13,432	13,435	16,313	20,986	-13.30	0.02	28.64
	2. "A"Class Licensed Institution	12,441	7,619	6,642	3,070	3,431	-38.76	-12.83	11.78
	3. Other Financial Ins.	1,052	1,676	4,752	4,190	4,231	59.21	183.58	0.98
	4. In Foreign banks	3	5	2	2	2	89.32	-64.18	0.00
	c. Money at Call	39,613	24,435	37,162	22,760	18,812	-38.32	52.08	-17.35
<b>2</b>	<b>INVESTMENTS</b>	28,288	56,879	68,793	69,043	69,446	101.07	20.95	0.58
	a. Govt. Securities	28,113	56,879	68,793	69,028	69,431	102.33	20.95	0.58
	b. Others	175	-	-	15	15	-100.00	0.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	4,484	8,062	8,446	9,895	7,190	79.79	4.77	-27.33
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	287,580	383,480	444,934	441,942	450,437	33.35	16.03	1.92
	<b>4.1 LOANS &amp; ADVANCES</b>	287,580	383,480	444,934	441,942	450,437	33.35	16.03	1.92
	a. Private Sector	284,009	369,145	386,815	418,846	426,835	29.98	4.79	1.91
	b. Financial Institutions	3,571	14,335	58,120	23,093	23,597	301.39	305.44	2.19
	c. Government Organizations	-	-	-	3	5	0.00	0.00	35.64
	<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>	6,094	5,673	6,410	6,422	6,490	-6.92	13.00	1.06
<b>7</b>	<b>OTHER ASSETS</b>	9,692	11,972	13,338	16,514	20,675	23.52	11.41	25.20
	a. Accrued Interests	5,555	6,166	7,075	10,144	13,044	10.99	14.75	28.58
	b. Others	4,137	5,806	6,263	6,369	7,632	40.34	7.87	19.82
<b>8</b>	<b>Expenses not Written off</b>	17	0	-	-	-	-97.19	-100.00	0.00
<b>9</b>	<b>Non Banking Assets</b>	599	489	1,258	1,237	1,208	-18.33	157.16	-2.36
<b>10</b>	<b>Reconciliation Account</b>	141	78	0	7	0	-45.12	-99.41	-93.02
<b>11</b>	<b>Profit &amp; Loss A/c</b>	15	21	56	69	49	41.19	172.42	-28.21
	<b>TOTAL</b>	<b>413,428</b>	<b>521,953</b>	<b>612,733</b>	<b>598,682</b>	<b>611,034</b>	<b>26.25</b>	<b>17.39</b>	<b>2.06</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
		2020	2021	2022	2022	2022*	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	15,051	16,264	17,861	18,928	18,964	8.05	9.82	0.19
	a. Paid-up Capital	14,101	12,959	14,700	14,700	14,700	-8.10	13.44	0.00
	b. Statutory Reserves	3,021	2,907	3,459	3,438	3,445	-3.79	19.01	0.19
	c. Retained Earning	(3,750)	(4,071)	(4,408)	(3,569)	(3,733)	8.54	8.29	4.59
	d. Others Reserves	1,680	4,469	4,110	4,359	4,552	166.09	-8.05	4.44
<b>2</b>	<b>BORROWINGS</b>	2,531	4,395	12,092	8,218	9,849	73.60	175.15	19.84
	a. NRB	46	1,753	9,957	6,985	8,686	3729.83	468.05	24.35
	b. "A"Class Licensed Institution	2,036	1,695	1,188	285	215	-16.73	-29.93	-24.53
	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	947	110.38	0.05	0.00
<b>3</b>	<b>DEPOSITS</b>	88,858	89,326	104,528	102,358	101,659	0.53	17.02	-0.68
	a. Current	2,167	1,290	1,878	776	818	-40.48	45.55	5.38
	b. Savings	23,856	25,932	19,854	19,187	18,801	8.70	-23.44	-2.01
	c. Fixed	49,766	50,529	71,743	72,693	72,403	1.53	41.98	-0.40
	d. Call Deposits	10,691	9,945	9,558	8,214	8,239	-6.98	-3.89	0.30
	e. Others	2,377	1,629	1,496	1,488	1,398	-31.47	-8.20	-6.01
<b>4</b>	<b>Bills Payable</b>	2	23	0	2	1	1240.71	-98.23	-56.37
<b>5</b>	<b>Other Liabilities</b>	19,319	15,588	16,607	17,615	17,994	-19.31	6.53	2.15
	1. Loan Loss Provision	6,918	5,274	5,486	5,943	5,954	-23.77	4.03	0.19
	2. Interest Suspense a/c	9,230	7,267	8,165	8,571	8,447	-21.27	12.36	-1.45
	3. Others	3,171	3,048	2,955	3,101	3,592	-3.89	-3.04	15.84
<b>6</b>	<b>Reconciliation A/c</b>	0	12	(4)	(8)	(5)	21673.05	-134.24	-37.18
<b>7</b>	<b>Profit &amp; Loss A/c</b>	984	1,071	957	151	149	8.84	-10.71	-1.70
	<b>TOTAL</b>	<b>126,746</b>	<b>126,679</b>	<b>152,040</b>	<b>147,265</b>	<b>148,610</b>	<b>-0.05</b>	<b>20.02</b>	<b>0.91</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	24,269	16,607	19,655	14,146	14,621	-31.57	18.35	3.36
	a. Cash Balance	1,897	1,438	1,588	1,481	1,648	-24.21	10.48	11.30
	Nepalese Notes & Coins	1,897	1,438	1,588	1,481	1,648	-24.21	10.48	11.30
	Foreign Currency	0	0	0	0	0	-37.48	-41.58	-30.76
	b. Bank Balance	12,727	6,977	9,906	7,094	6,709	-45.18	41.99	-5.42
	1. In Nepal Rastra Bank	4,126	3,538	3,414	3,418	4,210	-14.25	-3.50	23.18
	2. "A"Class Licensed Institution	6,514	1,959	4,434	2,278	1,492	-69.93	126.38	-34.49
	3. Other Financial Ins.	2,087	1,480	2,058	1,398	1,007	-29.09	39.05	-27.97
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,644	8,193	8,160	5,571	6,263	-15.05	-0.40	12.44
<b>2</b>	<b>INVESTMENTS</b>	8,072	20,536	22,186	21,526	21,540	154.42	8.03	0.07
	a. Govt. Securities	8,072	20,536	22,186	21,526	21,540	154.42	8.03	0.07
	b. Others	-	-	-	-	-	0.00	0.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2,683	3,698	2,875	3,408	3,264	37.79	-22.26	-4.21
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	75,284	71,536	86,303	91,228	91,836	-4.98	20.64	0.67
	<b>4.1 LOANS &amp; ADVANCES</b>	75,284	71,536	86,303	91,228	91,836	-4.98	20.64	0.67
	a. Private Sector	71,499	65,795	81,645	85,997	86,654	-7.98	24.09	0.76
	b. Financial Institutions	3,785	5,742	4,658	5,232	5,183	51.69	-18.87	-0.94
	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>	2,634	2,019	2,771	2,722	2,729	-23.36	37.25	0.25
<b>7</b>	<b>OTHER ASSETS</b>	12,986	11,657	17,646	13,523	13,937	-10.23	51.37	3.07
	a. Accrued Interests	10,938	9,061	15,306	11,184	11,568	-17.16	68.93	3.43
	b. Others	2,048	2,597	2,340	2,339	2,369	26.78	-9.90	1.31
<b>8</b>	<b>Expenses not Written off</b>	3	100	-	1	1	3834.00	-100.00	0.00
<b>9</b>	<b>Non Banking Assets</b>	533	468	599	614	609	-12.08	27.99	-0.78
<b>10</b>	<b>Reconciliation Account</b>	4	2	(0)	3	(1)	-56.22	-111.62	-133.04
<b>11</b>	<b>Profit &amp; Loss A/c</b>	279	55	6	95	73	-80.35	-88.25	-22.68
	<b>TOTAL</b>	<b>126,746</b>	<b>126,679</b>	<b>152,040</b>	<b>147,265</b>	<b>148,610</b>	<b>-0.05</b>	<b>20.02</b>	<b>0.91</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2020	2021	2022	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	232,951	224,341	330,008	36,089	73,131	-3.70	47.10	102.64
1.1 Deposit Liabilities	227,205	215,183	305,976	33,344	67,294	-5.29	42.19	101.82
1.1.1 Saving A/c	53,627	43,601	76,032	7,644	15,085	-18.70	74.38	97.35
1.1.2 Fixed A/c	157,021	166,935	223,748	24,921	50,710	6.31	34.03	103.48
1.1.2.1 Upto 3 Months Fixed A/c	7,335	6,631	11,092	1,498	3,085	-9.59	67.27	105.96
1.1.2.2 3 to 6 Months fixed A/c	18,168	18,574	31,919	3,687	7,258	2.23	71.84	96.86
1.1.2.3 6 Months to 1 Year Fixed A/c	74,620	69,135	99,440	10,903	21,099	-7.35	43.83	93.52
1.1.2.4 Above 1 Year	56,898	72,595	81,297	8,834	19,268	27.59	11.99	118.11
1.1.3 Call Deposit	16,291	4,443	6,111	776	1,494	-72.73	37.55	92.38
1.1.4 Certificate of Deposits	266	204	85	3	5	-23.26	-58.37	98.80
1.2 Others	5,746	9,158	24,032	2,745	5,838	59.39	162.41	112.65
<b>2 Commission/Fee Expense</b>	1,695	1,735	3,121	195	426	2.36	79.87	118.80
<b>3 Employees Expenses</b>	42,145	48,174	53,727	4,466	10,277	14.30	11.53	130.13
<b>4 Office Operating Expenses</b>	32,395	33,544	38,326	2,878	6,092	3.55	14.26	111.66
<b>5 Exchange Fluctuation Loss</b>	6	1	105	6	19	-74.82	7277.31	219.87
5.1 Due to Change in Exchange Rates	5	1	34	6	10	-74.17	2639.35	72.67
5.2 Due to Foreign Currency Transactions	1	0	71	-	9	-78.28	36644.30	0.00
<b>6 Non-Operating Expenses</b>	463	89	369	19	30	-80.71	313.83	55.16
<b>7. Provision for Risk</b>	33,869	39,014	25,497	124	1,514	15.19	-34.65	1116.65
7.1 Loan loss Provision	33,522	38,874	25,367	117	305	15.96	-34.74	160.82
7.1.1 General Loan loss Provision	17,257	25,113	12,849	98	271	45.52	-48.83	175.42
7.1.1.1 Pass Loan Loss Provision	10,921	21,235	8,873	31	144	94.45	-58.22	366.73
7.1.1.2 Watch List Provision	6,336	3,878	3,976	67	126	-38.80	2.54	87.50
7.1.2 Special Loan Loss Provision	15,094	13,440	12,088	19	7	-10.96	-10.06	-63.12
7.1.3 Additional Loan Loss Provision	1,171	321	430	-	28	-72.60	34.16	0.00
7.2. Provision for Non-Banking Assets	124	48	13	-	120	-60.90	-72.47	0.00
7.3. Provision for Loss on Investment	92	3	98	8	336	-96.39	2840.70	4374.67
7.4. Provision for Loss of Other Assets	131	88	19	-	754	-32.93	-78.72	0.00
<b>8 Loan Written Off</b>	411	814	1,607	19	21	97.97	97.46	12.73
<b>9 Provision for Staff Bonus</b>	7,499	9,238	11,766	1,339	2,428	23.20	27.35	81.28
<b>10 Provision for Income Tax</b>	24,783	30,913	34,273	4,253	7,548	24.73	10.87	77.48
<b>11 Others</b>	36	248	7	5	4	593.60	-97.24	-11.40
<b>12 Net Profit</b>	58,924	71,306	83,438	9,935	17,635	21.01	17.01	77.50
<b>TOTAL EXPENSES</b>	<b>435,177</b>	<b>459,417</b>	<b>582,244</b>	<b>59,328</b>	<b>119,125</b>	<b>5.57</b>	<b>26.74</b>	<b>100.79</b>
<b>Income</b>								
<b>1. Interest Income</b>	378,136	372,972	509,366	54,892	110,526	-1.37	36.57	101.35
1.1. On Loans and Advance	350,654	342,440	464,186	49,287	99,273	-2.34	35.55	101.42
1.2. On Investment	19,023	25,974	38,306	5,024	9,854	36.54	47.48	96.13
1.2.1 Government Bonds	17,635	23,335	35,010	4,709	9,200	32.33	50.03	95.39
1.2.2 Foreign Bonds	109	215	341	12	30	97.64	59.06	153.11
1.2.3 NRB Bonds	1,038	589	343	27	75	-43.27	-41.74	181.16
1.2.4 Deventure & Bonds	242	1,835	2,612	277	548	658.86	42.30	98.06
1.3 Agency Balance	640	169	174	34	85	-73.59	3.00	151.01
1.4 On Call Deposit	4,459	1,193	1,460	138	286	-73.23	22.31	106.71
1.5 Others	3,360	3,196	5,239	409	1,029	-4.90	63.95	151.55
<b>2. Comission &amp; Discount</b>	19,439	24,942	27,259	2,508	4,879	28.31	9.29	94.51
2.1 Bills Purchase & Discount	194	228	310	24	45	17.68	35.78	92.98
2.2 Comission	15,925	20,920	22,861	2,143	4,230	31.37	9.28	97.40
2.3 Others	3,321	3,794	4,088	342	604	14.24	7.75	76.56
<b>3 Income From Exchange Fluctuation</b>	10,780	10,913	8,121	413	823	1.23	-25.58	99.34
3.1 Due to Change in Exchange Rate	1,320	1,343	1,029	85	149	1.77	-23.41	75.60
3.2 Due to Foreign Currency Trans.	9,461	9,569	7,092	328	675	1.15	-25.89	105.45
<b>4 Other Operating Income</b>	11,434	16,789	12,504	807	1,910	46.84	-25.52	136.64
<b>5 Non Operating Income</b>	2,353	8,176	3,584	33	163	247.49	-56.17	388.02
<b>6 Provision Written Back</b>	12,606	24,835	20,530	585	628	97.02	-17.33	7.25
<b>7 Recovery from Written off Loan</b>	449	760	669	3	23	69.26	-12.00	707.53
<b>8 Income from Extra Ordinary Expenses</b>	(98)	12	156	-	0	-111.72	1252.34	0.00
<b>9 Net Loss</b>	79	19	56	86	173	-75.98	197.60	101.18
<b>TOTAL INCOME</b>	<b>435,177</b>	<b>459,417</b>	<b>582,244</b>	<b>59,328</b>	<b>119,125</b>	<b>5.57</b>	<b>26.74</b>	<b>100.79</b>

**Profit and Loss Statement of Commercial Banks**

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2020	2021	2022	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	199,997	194,409	284,750	31,146	63,118	-2.79	46.47	102.65
1.1 Deposit Liabilities	194,436	185,438	262,357	28,541	57,597	-4.63	41.48	101.81
1.1.1 Saving A/c	45,353	37,545	67,417	6,791	13,388	-17.22	79.56	97.15
1.1.2 Fixed A/c	135,903	143,928	189,890	21,106	42,981	5.91	31.93	103.64
1.1.2.1 Upto 3 Months Fixed A/c	4,900	4,762	6,100	817	1,665	-2.82	28.09	103.79
1.1.2.2 3 to 6 Months fixed A/c	15,244	14,410	25,966	3,020	5,916	-5.47	80.19	95.91
1.1.2.3 6 Months to 1 Year Fixed A/c	65,454	58,342	82,295	9,219	18,041	-10.87	41.06	95.70
1.1.2.4 Above 1 Year	50,304	66,414	75,530	8,050	17,358	32.02	13.73	115.62
1.1.3 Call Deposit	12,915	3,760	4,966	641	1,224	-70.89	32.07	90.90
1.1.4 Certificate of Deposits	266	204	85	3	5	-23.26	-58.37	98.80
1.2 Others	5,561	8,971	22,393	2,605	5,521	61.33	149.62	111.90
<b>2 Commission/Fee Expense</b>	1,678	1,693	3,057	191	419	0.90	80.52	119.39
<b>3 Employees Expenses</b>	36,655	42,824	47,172	3,919	8,997	16.83	10.15	129.58
<b>4 Office Operating Expenses</b>	27,815	29,235	33,086	2,509	5,307	5.10	13.17	111.50
<b>5 Exchange Fluctuation Loss</b>	-	0	104	6	17	0.00	283053.30	197.47
5.1 Due to Change in Exchange Rates	-	0	33	6	9	0.00	89470.89	49.91
5.2 Due to Foreign Currency Transactions	-	-	71	-	9	0.00	0.00	0.00
<b>6 Non-Operatiing Expenses</b>	458	78	312	17	27	-83.03	301.60	63.38
<b>7. Provision for Risk</b>	28,699	32,424	21,637	2	1,311	12.98	-33.27	74526.52
7.1 Loan loss Provision	28,485	32,326	21,538	(6)	102	13.48	-33.37	-1864.55
7.1.1 General Loan loss Provision	14,922	21,420	11,093	21	111	43.54	-48.21	428.32
7.1.1.1 Pass Loan Loss Provision	10,150	18,516	7,625	(12)	48	82.43	-58.82	-510.13
7.1.1.2 Watch List Provision	4,772	2,904	3,468	33	63	-39.15	19.42	91.07
7.1.2 Special Loan Loss Provision	12,531	10,732	10,019	(27)	(37)	-14.36	-6.65	39.05
7.1.3 Additional Loan Loss Provision	1,032	174	427	-	28	-83.14	145.12	0.00
7.2. Provision for Non-Banking Assets	-	7	-	-	120	0.00	-100.00	0.00
7.3. Provision for Loss on Investment	91	3	95	8	336	-96.73	3082.32	4374.67
7.4. Provision for Loss of Other Assets	122	88	3	-	754	-27.64	-96.10	0.00
<b>8 Loan Written Off</b>	385	708	1,489	19	20	83.94	110.40	4.77
<b>9 Provision for Staff Bonus</b>	6,917	8,146	10,673	1,224	2,229	17.77	31.01	82.04
<b>10 Provision for Income Tax</b>	22,858	27,592	30,803	3,870	6,896	20.71	11.63	78.21
<b>11 Others</b>	33	248	7	5	4	649.25	-97.29	-11.40
<b>12 Net Profit</b>	54,351	63,374	74,801	9,038	16,110	16.60	18.03	78.24
<b>TOTAL EXPENSES</b>	<b>379,846</b>	<b>400,732</b>	<b>507,892</b>	<b>51,945</b>	<b>104,455</b>	<b>5.50</b>	<b>26.74</b>	<b>101.09</b>
<b>Income</b>								
<b>1. Interest Income</b>	328,666	326,157	442,405	47,809	96,562	-0.76	35.64	101.98
1.1. On Loans and Advance	305,723	298,351	402,230	42,684	86,264	-2.41	34.82	102.10
1.2. On Investment	17,963	23,895	34,586	4,648	9,098	33.02	44.74	95.74
1.2.1 Government Bonds	16,712	21,509	31,700	4,380	8,561	28.71	47.38	95.46
1.2.2 Foreign Bonds	109	215	341	12	30	97.64	59.06	153.11
1.2.3 NRB Bonds	930	398	1	0	0	-57.24	-99.74	115.74
1.2.4 Deventure & Bonds	213	1,774	2,544	256	506	733.94	43.42	97.86
1.3 Agency Balance	639	169	171	34	85	-73.54	1.01	151.01
1.4 On Call Deposit	1,127	691	673	100	213	-38.75	-2.59	112.76
1.5 Others	3,214	3,051	4,745	343	903	-5.08	55.53	163.02
<b>2. Comission &amp; Discount</b>	18,463	23,473	25,927	2,438	4,715	27.14	10.46	93.34
2.1 Bills Purchase & Discount	194	228	310	24	45	17.68	35.78	92.98
2.2 Comission	15,407	20,103	21,943	2,099	4,135	30.48	9.15	97.00
2.3 Others	2,862	3,142	3,674	316	535	9.78	16.95	69.08
<b>3 Income From Exchange Fluctuation</b>	10,720	10,900	8,083	410	818	1.68	-25.84	99.60
3.1 Due to Change in Exchange Rate	1,293	1,344	1,028	85	151	3.93	-23.51	77.99
3.2 Due to Foreign Currency Trans.	9,427	9,556	7,055	325	668	1.37	-26.17	105.23
<b>4 Other Operating Income</b>	9,346	12,990	10,325	701	1,641	38.99	-20.52	134.12
<b>5 Non Operating Income</b>	1,859	5,901	3,087	31	134	217.41	-47.69	337.94
<b>6 Provision Written Back</b>	10,461	20,596	17,299	554	571	96.88	-16.01	2.98
<b>7 Recovery from Written off Loan</b>	431	706	611	3	15	64.00	-13.46	436.50
<b>8 Income from Extra Ordinary Expenses</b>	(100)	8	156	-	0	-108.46	1736.57	0.00
<b>9 Net Loss</b>	-	-	-	-	-	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>379,846</b>	<b>400,732</b>	<b>507,892</b>	<b>51,945</b>	<b>104,455</b>	<b>5.50</b>	<b>26.74</b>	<b>101.09</b>

**Profit and Loss Statement of Development Banks**

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2020	2021	2022	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	25,608	24,027	37,191	4,047	8,201	-6.18	54.79	102.63
1.1 Deposit Liabilities	25,519	23,915	35,908	3,957	7,992	-6.29	50.15	101.96
1.1.1 Saving A/c	6,462	4,871	7,117	721	1,434	-24.63	46.12	98.84
1.1.2 Fixed A/c	16,342	18,531	27,825	3,123	6,332	13.39	50.15	102.72
1.1.2.1 Upto 3 Months Fixed A/c	2,121	1,531	4,324	609	1,260	-27.80	182.42	106.76
1.1.2.2 3 to 6 Months fixed A/c	2,524	3,583	5,239	583	1,178	41.94	46.20	102.12
1.1.2.3 6 Months to 1 Year Fixed A/c	6,517	8,890	14,318	1,396	2,509	36.41	61.06	79.75
1.1.2.4 Above 1 Year	5,180	4,527	3,944	535	1,385	-12.61	-12.87	158.66
1.1.3 Call Deposit	2,715	513	967	112	226	-81.10	88.34	100.96
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	89	112	1,282	90	209	25.95	1042.25	131.61
<b>2 Commission/Fee Expense</b>	16	42	63	3	6	162.17	51.43	85.55
<b>3 Employees Expenses</b>	4,354	4,341	5,225	450	1,036	-0.30	20.37	130.14
<b>4 Office Operating Expenses</b>	3,590	3,441	4,096	273	595	-4.15	19.05	117.86
<b>5 Exchange Fluctuation Loss</b>	6	1	1	0	1	-75.47	-51.89	9388.33
5.1 Due to Change in Exchange Rates	5	1	1	0	1	-74.95	-44.06	9388.33
5.2 Due to Foreign Currency Transactions	1	0	-	-	-	-78.28	-100.00	0.00
<b>6 Non-Operating Expenses</b>	3	11	30	0	3	256.13	166.94	115056.27
<b>7. Provision for Risk</b>	3,878	5,678	3,329	104	154	46.42	-41.38	47.82
7.1 Loan loss Provision	3,807	5,636	3,301	104	154	48.05	-41.44	47.82
7.1.1 General Loan loss Provision	1,863	3,312	1,459	58	109	77.76	-55.97	87.43
7.1.1.1 Pass Loan Loss Provision	716	2,468	1,028	24	46	244.62	-58.36	92.22
7.1.1.2 Watch List Provision	1,147	845	431	34	63	-26.39	-48.99	84.10
7.1.2 Special Loan Loss Provision	1,868	2,314	1,840	46	44	23.83	-20.46	-2.98
7.1.3 Additional Loan Loss Provision	75	10	2	-	-	-86.38	-82.35	0.00
7.2. Provision for Non-Banking Assets	66	42	10	-	-	-36.73	-76.01	0.00
7.3. Provision for Loss on Investment	0	0	2	-	-	-27.24	628.62	0.00
7.4. Provision for Loss of Other Assets	5	-	15	-	-	-100.00	0.00	0.00
<b>8 Loan Written Off</b>	4	14	36	-	0	272.70	150.56	0.00
<b>9 Provision for Staff Bonus</b>	473	828	987	102	167	75.10	19.22	62.96
<b>10 Provision for Income Tax</b>	1,627	2,486	3,010	320	527	52.83	21.09	64.76
<b>11 Others</b>	0	-	-	-	-	-100.00	0.00	0.00
<b>12 Net Profit</b>	3,804	5,935	6,970	747	1,232	56.04	17.44	64.84
<b>TOTAL EXPENSES</b>	<b>43,362</b>	<b>46,806</b>	<b>60,939</b>	<b>6,047</b>	<b>11,920</b>	<b>7.94</b>	<b>30.20</b>	<b>97.14</b>
<b>Income</b>								
<b>1. Interest Income</b>	39,332	38,436	55,444	5,811	11,419	-2.28	44.25	96.52
1.1. On Loans and Advance	36,071	36,443	51,703	5,457	10,718	1.03	41.87	96.41
1.2. On Investment	781	1,525	2,732	264	532	95.21	79.15	101.58
1.2.1 Government Bonds	739	1,399	2,485	248	478	89.36	77.57	92.96
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	41	122	247	16	54	195.11	101.96	233.64
1.2.4 Deventure & Bonds	1	4	1	0	0	286.52	-77.28	100.78
1.3 Agency Balance	1	-	-	-	-	-100.00	0.00	0.00
1.4 On Call Deposit	2,413	348	606	26	57	-85.58	74.16	116.98
1.5 Others	67	119	403	64	112	78.91	238.16	76.13
<b>2. Comission &amp; Discount</b>	915	1,273	1,051	57	142	39.02	-17.45	146.69
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	496	677	733	36	81	36.36	8.33	127.41
2.3 Others	419	596	317	22	60	42.17	-46.75	178.28
<b>3 Income From Exchange Fluctuation</b>	60	13	38	3	5	-79.13	201.05	63.76
3.1 Due to Change in Exchange Rate	26	(1)	1	(0)	(2)	-102.03	-276.30	2307.74
3.2 Due to Foreign Currency Trans.	34	13	37	3	7	-61.19	181.46	129.42
<b>4 Other Operating Income</b>	1,504	2,257	1,684	91	236	50.12	-25.40	159.19
<b>5 Non Operating Income</b>	180	1,556	219	1	12	764.21	-85.95	1163.09
<b>6 Provision Written Back</b>	1,353	3,211	2,407	27	33	137.39	-25.06	22.05
<b>7 Recovery from Written off Loan</b>	3	49	41	-	3	1364.12	-16.21	0.00
<b>8 Income from Extra Ordinary Expenses</b>	-	-	-	-	-	0.00	0.00	0.00
<b>9 Net Loss</b>	15	11	56	57	71	-25.97	419.56	25.95
<b>TOTAL INCOME</b>	<b>43,362</b>	<b>46,806</b>	<b>60,939</b>	<b>6,047</b>	<b>11,920</b>	<b>7.94</b>	<b>30.20</b>	<b>97.14</b>

**Profit and Loss Statement of Finance Companies**

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2020	2021	2022	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	7,345	5,905	8,067	896	1,813	-19.61	36.60	102.26
1.1 Deposit Liabilities	7,250	5,830	7,710	846	1,704	-19.58	32.24	101.37
1.1.1 Saving A/c	1,811	1,185	1,498	132	263	-34.58	26.43	99.71
1.1.2 Fixed A/c	4,777	4,476	6,033	692	1,398	-6.30	34.79	102.00
1.1.2.1 Upto 3 Months Fixed A/c	314	338	668	71	160	7.68	97.88	124.00
1.1.2.2 3 to 6 Months fixed A/c	400	581	714	84	164	45.37	22.89	94.47
1.1.2.3 6 Months to 1 Year Fixed A/c	2,650	1,903	2,827	288	549	-28.19	48.59	90.49
1.1.2.4 Above 1 Year	1,414	1,654	1,823	248	524	17.02	10.23	111.61
1.1.3 Call Deposit	662	170	179	23	44	-74.38	5.49	91.80
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	96	75	357	50	108	-21.92	376.45	117.44
<b>2 Commission/Fee Expense</b>	1	-	1	-	-	-100.00	0.00	0.00
<b>3 Employees Expenses</b>	1,136	1,009	1,329	97	244	-11.23	31.82	152.57
<b>4 Office Operating Expenses</b>	990	868	1,143	96	191	-12.36	31.75	98.16
<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>	2	0	27	3	-	-85.43	10983.72	-100.00
<b>7. Provision for Risk</b>	1,293	911	532	19	50	-29.52	-41.62	165.63
7.1 Loan loss Provision	1,229	911	528	19	50	-25.88	-42.01	165.63
7.1.1 General Loan loss Provision	471	381	298	19	50	-19.23	-21.72	165.63
7.1.1.1 Pass Loan Loss Provision	55	252	221	19	50	358.80	-12.28	165.63
7.1.1.2 Watch List Provision	416	129	77	-	-	-69.01	-40.13	0.00
7.1.2 Special Loan Loss Provision	694	394	228	-	-	-43.28	-42.01	0.00
7.1.3 Additional Loan Loss Provision	64	137	2	-	-	114.82	-98.56	0.00
7.2. Provision for Non-Banking Assets	58	-	3	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	0	-	0	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	5	-	-	-	-	-100.00	0.00	0.00
<b>8 Loan Written Off</b>	22	92	81	-	1	308.77	-11.01	0.00
<b>9 Provision for Staff Bonus</b>	109	264	106	13	33	142.33	-59.94	155.18
<b>10 Provision for Income Tax</b>	298	834	460	63	125	179.80	-44.84	97.42
<b>11 Others</b>	3	-	0	-	-	-100.00	0.00	0.00
<b>12 Net Profit</b>	770	1,996	1,666	149	293	159.33	-16.56	96.16
<b>TOTAL EXPENSES</b>	<b>11,969</b>	<b>11,879</b>	<b>13,413</b>	<b>1,336</b>	<b>2,749</b>	<b>-0.75</b>	<b>12.91</b>	<b>105.78</b>
<b>Income</b>								
<b>1. Interest Income</b>	10,138	8,379	11,517	1,273	2,545	-17.34	37.44	99.97
1.1. On Loans and Advance	8,861	7,645	10,253	1,146	2,291	-13.72	34.11	99.87
1.2. On Investment	279	554	988	112	223	98.59	78.49	99.39
1.2.1 Government Bonds	184	427	826	81	161	131.97	93.47	99.05
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	67	69	95	10	21	3.64	38.34	99.94
1.2.4 Deventure & Bonds	28	58	67	21	41	104.85	15.64	100.43
1.3 Agency Balance	-	-	3	-	-	0.00	0.00	0.00
1.4 On Call Deposit	919	155	181	12	16	-83.13	16.89	34.51
1.5 Others	79	25	91	2	14	-67.95	256.77	577.66
<b>2. Comission &amp; Discount</b>	61	196	281	13	23	221.90	42.85	83.69
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	21	140	184	9	15	559.38	31.50	69.12
2.3 Others	40	56	96	4	9	41.30	71.21	114.67
<b>3 Income From Exchange Fluctuation</b>	0	-	-	-	-	-100.00	0.00	0.00
3.1 Due to Change in Exchange Rate	0	-	-	-	-	-100.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
<b>4 Other Operating Income</b>	584	1,542	496	15	34	164.08	-67.84	118.09
<b>5 Non Operating Income</b>	314	719	278	2	16	129.12	-61.29	836.17
<b>6 Provision Written Back</b>	792	1,027	825	4	24	29.81	-19.70	476.52
<b>7 Recovery from Written off Loan</b>	15	4	16	0	5	-70.13	264.86	13788.30
<b>8 Income from Extra Ordinary Expenses</b>	2	3	-	-	-	51.06	-100.00	0.00
<b>9 Net Loss</b>	64	8	-	29	101	-87.39	-100.00	246.99
<b>TOTAL INCOME</b>	<b>11,969</b>	<b>11,879</b>	<b>13,413</b>	<b>1,336</b>	<b>2,749</b>	<b>-0.75</b>	<b>12.91</b>	<b>105.78</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	189,981	273,901	336,187	337,779	335,784	44.17	22.74	-0.59
Fishery Related	5,490	8,956	13,234	13,460	13,489	63.13	47.76	0.21
Mining Related	6,454	8,685	8,789	9,034	9,277	34.58	1.20	2.69
Agriculture, Forestry & Beverage Production Related	563,969	686,582	733,900	749,035	755,885	21.74	6.89	0.91
Construction	347,420	414,030	190,196	186,141	191,571	19.17	-54.06	2.92
Electricity, Gas and Water	161,972	207,797	246,839	250,439	250,240	28.29	18.79	-0.08
Metal Products, Machinery & Electronic Equipment & Assemblage	46,073	62,562	72,472	73,577	73,984	35.79	15.84	0.55
Transport, Communication and Public Utilities	97,603	97,505	100,909	101,223	101,499	-0.10	3.49	0.27
Wholesaler & Retailer	662,828	837,582	947,619	947,080	961,315	26.36	13.14	1.50
Finance, Insurance and Real Estate	252,638	337,170	375,243	380,429	397,298	33.46	11.29	4.43
Hotel or Restaurant	148,657	183,908	200,494	201,410	203,627	23.71	9.02	1.10
Other Services	150,620	177,036	192,913	196,794	199,885	17.54	8.97	1.57
Consumption Loans	158,624	233,767	867,483	872,998	888,565	47.37	271.09	1.78
Local Government	1,583	1,539	1,125	1,125	1,125	-2.79	-26.88	0.00
Others	472,099	641,727	421,635	387,074	346,700	35.93	-34.30	-10.43
<b>TOTAL</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,707,598</b>	<b>4,730,246</b>	<b>27.76</b>	<b>12.85</b>	<b>0.48</b>
<b>Productwise</b>								
Term Loan	718,480	932,079	1,196,841	1,218,626	1,210,172	29.73	28.41	-0.69
Overdraft	488,596	634,300	718,773	724,496	748,653	29.82	13.32	3.33
Trust Receipt Loan / Import Loan	138,316	205,638	78,432	79,047	80,072	48.67	-61.86	1.30
Demand & Other Working Capital Loan	702,115	880,234	1,014,048	1,025,527	1,026,382	25.37	15.20	0.08
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	252,542	298,258	337,799	341,969	344,948	18.10	13.26	0.87
Real Estate Loan	163,480	183,538	228,255	240,883	256,904	12.27	24.36	6.65
Margin Nature Loan	50,410	106,282	80,508	76,803	75,848	110.84	-24.25	-1.24
Hire Purchase Loan	174,058	160,657	157,162	159,050	157,391	-7.70	-2.18	-1.04
Deprived Sector Loan	201,610	293,414	335,623	345,548	346,027	45.54	14.39	0.14
Bills Purchased	3,304	4,403	3,130	2,660	2,395	33.28	-28.92	-9.95
Other Product	373,101	473,944	558,470	492,990	481,454	27.03	17.83	-2.34
<b>Total</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,707,598</b>	<b>4,730,246</b>	<b>27.76</b>	<b>12.85</b>	<b>0.48</b>
<b>Collateral wise</b>								
Gold and Silver	38,427	43,111	52,782	52,601	51,404	12.19	22.43	-2.27
Government Securities	465	678	783	760	779	45.85	15.48	2.43
Non Governmental Securities	39,776	87,213	61,272	58,731	59,615	119.26	-29.74	1.50
Fixed Deposit Receipts	20,041	29,313	64,221	56,652	55,457	46.27	119.08	-2.11
Own	19,704	29,081	64,006	56,508	55,314	47.59	120.09	-2.11
Other Licences Institutions	336	232	215	143	143	-31.05	-7.34	0.06
Collateral of Properties	2,913,947	3,647,609	4,116,123	4,127,302	4,151,425	25.18	12.84	0.58
Fixed Assets	2,489,020	3,118,968	3,538,076	3,544,142	3,561,029	25.31	13.44	0.48
Current Assets	424,927	528,641	578,047	583,160	590,395	24.41	9.35	1.24
Against security of Bill	33,694	47,628	19,623	18,069	16,782	41.35	-58.80	-7.12
Domestic Bills	720	556	880	813	712	-22.76	58.24	-12.47
Foreign Bills	32,974	47,072	18,744	17,256	16,070	42.75	-60.18	-6.87
Against Guarantee	110,038	181,603	195,088	192,382	189,603	65.04	7.43	-1.44
Government Guarantee	2,666	2,597	2,307	2,306	2,252	-2.61	-11.17	-2.34
Institutional Guarantee	80,995	135,679	136,841	135,091	134,346	67.52	0.86	-0.55
Personal Guarantee	9,330	26,424	37,037	36,414	35,517	183.23	40.16	-2.46
Collective Guarantee	8,340	8,130	7,418	7,202	7,140	-2.51	-8.76	-0.86
International Rated Foreign Bank's Guarantee	1,901	1,783	1,509	1,508	709	-6.20	-15.36	-52.99
Other Guarantee	6,806	6,990	9,977	9,862	9,640	2.70	42.74	-2.25
Credit Card	1,748	2,152	3,521	3,604	3,667	23.15	63.61	1.74
Others	107,877	133,439	195,625	197,497	201,514	23.70	46.60	2.03
<b>Total</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,707,598</b>	<b>4,730,246</b>	<b>27.76</b>	<b>12.85</b>	<b>0.48</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	166,856	242,235	299,987	301,537	298,150	45.18	23.84	-1.12
Fishery Related	4,751	7,816	11,666	11,872	11,877	64.51	49.25	0.04
Mining Related	6,218	8,258	8,386	8,629	8,890	32.81	1.55	3.03
Agriculture, Forestry & Beverage Production Related	540,111	661,515	703,432	718,452	724,279	22.48	6.34	0.81
Construction	295,117	355,404	154,723	150,429	154,763	20.43	-56.47	2.88
Electricity, Gas and Water	156,730	202,483	239,756	243,188	242,950	29.19	18.41	-0.10
Metal Products, Machinery & Electronic Equipment & Assemblage	42,906	59,823	69,958	71,074	71,225	39.43	16.94	0.21
Transport, Communication and Public Utilities	75,379	78,828	82,970	83,345	83,854	4.58	5.25	0.61
Wholesaler & Retailer	605,155	763,650	866,464	866,215	878,307	26.19	13.46	1.40
Finance, Insurance and Real Estate	222,515	287,621	315,353	320,525	335,479	29.26	9.64	4.67
Hotel or Restaurant	133,795	164,941	175,638	176,294	177,819	23.28	6.49	0.87
Other Services	137,370	163,684	177,350	180,927	182,965	19.16	8.35	1.13
Consumption Loans	137,969	205,358	757,464	746,477	758,567	48.84	268.85	1.62
Local Government	1,539	1,492	1,081	1,081	1,081	-3.04	-27.54	0.00
Others	377,177	513,833	311,215	297,399	261,010	36.23	-39.43	-12.24
<b>TOTAL</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,177,444</b>	<b>4,191,216</b>	<b>28.01</b>	<b>12.34</b>	<b>0.33</b>
<b>Productwise</b>								
Term Loan	623,349	800,512	1,048,407	1,070,113	1,058,348	28.42	30.97	-1.10
Overdraft	421,257	548,651	619,856	626,997	649,603	30.24	12.98	3.61
Trust Receipt Loan / Import Loan	138,308	205,627	78,389	79,046	80,043	48.67	-61.88	1.26
Demand & Other Working Capital Loan	684,538	856,327	989,680	1,001,529	1,002,170	25.10	15.57	0.06
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	208,419	248,988	279,106	282,074	283,105	19.47	12.10	0.37
Real Estate Loan	141,435	159,139	199,641	211,542	227,260	12.52	25.45	7.43
Margin Nature Loan	41,345	90,921	64,819	61,564	60,319	119.91	-28.71	-2.02
Hire Purchase Loan	144,991	134,893	131,340	133,467	131,751	-6.96	-2.63	-1.29
Deprived Sector Loan	169,090	239,728	279,646	288,697	288,301	0.00	0.00	-0.14
Bills Purchased	3,304	4,403	3,130	2,660	2,395	33.28	-28.92	-9.95
Other Product	327,553	427,751	481,430	419,755	407,921	30.59	12.55	-2.82
<b>Total</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,177,444</b>	<b>4,191,216</b>	<b>28.01</b>	<b>12.34</b>	<b>0.33</b>
<b>Collateral wise</b>								
Gold and Silver	34,208	38,492	47,816	47,574	46,253	12.52	24.23	-2.78
Government Securities	445	670	722	706	731	50.59	7.70	3.65
Non Governmental Securities	31,998	73,593	47,841	45,763	46,296	130.00	-34.99	1.16
Fixed Deposit Receipts	16,803	24,777	49,275	45,747	45,072	47.45	98.87	-1.48
Own	16,467	24,545	49,060	45,604	44,929	49.06	99.88	-1.48
Other Licences Institutions	336	232	215	143	143	-31.05	-7.34	0.06
Collateral of Properties	2,598,788	3,269,848	3,673,792	3,684,416	3,700,152	25.82	12.35	0.43
Fixed Assets	2,174,097	2,741,246	3,095,794	3,101,305	3,109,808	26.09	12.93	0.27
Current Assets	424,691	528,603	577,997	583,111	590,343	24.47	9.34	1.24
Against security of Bill	33,694	47,626	19,623	18,069	16,782	41.35	-58.80	-7.12
Domestic Bills	720	555	880	813	712	-22.94	58.60	-12.47
Foreign Bills	32,974	47,072	18,744	17,256	16,070	42.75	-60.18	-6.87
Against Guarantee	87,681	130,550	142,452	139,314	135,969	48.89	9.12	-2.40
Government Guarantee	2,196	2,523	2,237	2,237	2,186	14.91	-11.32	-2.28
Institutional Guarantee	69,941	105,184	106,032	103,293	101,658	50.39	0.81	-1.58
Personal Guarantee	6,704	12,905	21,700	21,389	20,754	92.49	68.15	-2.97
Collective Guarantee	398	1,299	1,103	1,134	1,130	226.82	-15.14	-0.33
International Rated Foreign Bank's Guarantee	1,698	1,783	1,509	1,508	709	5.05	-15.36	-52.99
Other Guarantee	6,744	6,855	9,870	9,754	9,532	1.65	43.98	-2.27
Credit Card	1,748	2,152	3,521	3,604	3,667	23.15	63.61	1.74
Others	98,224	129,231	190,401	192,252	196,295	31.57	47.33	2.10
<b>Total</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,177,444</b>	<b>4,191,216</b>	<b>28.01</b>	<b>12.34</b>	<b>0.33</b>

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	18,518	26,987	29,913	29,904	31,176	45.74	10.84	4.26
Fishery Related	677	1,008	1,341	1,347	1,370	48.90	32.98	1.68
Mining Related	178	364	302	306	283	104.18	-16.93	-7.36
Agriculture, Forestry & Beverage Production Related	20,325	21,688	26,206	26,291	27,243	6.71	20.83	3.62
Construction	42,472	49,017	31,622	31,862	32,980	15.41	-35.49	3.51
Electricity, Gas and Water	4,891	5,116	6,488	6,538	6,568	4.60	26.83	0.45
Metal Products, Machinery & Electronic Equipment & Assemblage	2,150	2,141	1,751	1,745	1,961	-0.42	-18.23	12.38
Transport, Communication and Public Utilities	17,516	15,054	13,921	13,833	13,806	-14.06	-7.53	-0.19
Wholesaler & Retailer	46,826	61,627	68,458	68,209	70,175	31.61	11.09	2.88
Finance, Insurance and Real Estate	21,802	39,227	47,742	48,042	49,990	79.93	21.71	4.06
Hotel or Restaurant	11,734	15,863	20,443	20,707	21,338	35.19	28.87	3.05
Other Services	11,219	11,586	13,088	13,305	14,317	3.27	12.97	7.61
Consumption Loans	15,664	23,284	81,687	98,933	102,163	48.65	250.82	3.26
Local Government	11	11	8	8	8	-0.30	-25.26	0.00
Others	73,157	110,457	98,812	78,010	74,083	50.99	-10.54	-5.03
<b>TOTAL</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>439,040</b>	<b>447,461</b>	<b>33.53</b>	<b>15.22</b>	<b>1.92</b>
<b>Productwise</b>								
Term Loan	80,772	115,573	130,209	130,364	133,469	43.09	12.66	2.38
Overdraft	60,457	78,746	87,233	86,178	87,871	30.25	10.78	1.97
Trust Receipt Loan / Import Loan	8	10	43	1	3	23.61	310.67	145.54
Demand & Other Working Capital Loan	11,989	17,949	17,812	17,623	17,852	49.71	-0.76	1.30
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	35,073	41,221	48,705	49,109	50,978	17.53	18.15	3.81
Real Estate Loan	14,628	17,446	18,717	19,328	19,642	19.26	7.28	1.63
Margin Nature Loan	6,446	12,528	11,773	11,425	11,733	94.36	-6.02	2.69
Hire Purchase Loan	23,215	21,804	21,814	21,577	21,389	-6.08	0.04	-0.87
Deprived Sector Loan	26,851	47,111	49,167	50,396	51,253	0.00	0.00	1.70
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	27,699	31,041	56,310	53,041	53,269	12.07	81.41	0.43
<b>Total</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>439,040</b>	<b>447,461</b>	<b>33.53</b>	<b>15.22</b>	<b>1.92</b>
<b>Collateral wise</b>								
Gold and Silver	3,254	3,721	3,982	4,035	4,170	14.35	7.01	3.36
Government Securities	-	3	6	6	6	0.00	110.93	0.03
Non Governmental Securities	6,341	11,972	10,741	10,370	10,673	88.79	-10.28	2.92
Fixed Deposit Receipts	2,395	3,688	12,219	8,799	8,390	53.95	231.36	-4.64
Own	2,395	3,688	12,219	8,799	8,390	53.95	231.36	-4.64
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	257,303	319,268	367,503	367,722	375,509	24.08	15.11	2.12
Fixed Assets	257,300	319,252	367,493	367,712	375,496	24.08	15.11	2.12
Current Assets	3	16	9	9	13	401.57	-40.20	38.40
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	1	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	17,425	43,691	45,678	46,443	47,072	150.74	4.55	1.36
Government Guarantee	31	34	29	29	26	9.04	-13.23	-10.10
Institutional Guarantee	7,455	24,143	25,284	26,634	27,581	223.86	4.73	3.56
Personal Guarantee	1,995	12,644	13,999	13,661	13,406	533.92	10.71	-1.87
Collective Guarantee	7,942	6,831	6,314	6,068	6,009	-13.99	-7.56	-0.96
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	2	40	51	50	50	1650.11	29.44	-0.55
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	421	1,086	1,654	1,666	1,640	158.10	52.27	-1.52
<b>Total</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>439,040</b>	<b>447,461</b>	<b>33.53</b>	<b>15.22</b>	<b>1.92</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	4,608	4,679	6,287	6,338	6,458	1.55	34.37	1.88
Fishery Related	62	132	227	241	242	113.16	72.67	0.53
Mining Related	58	64	101	100	104	10.30	59.21	4.71
Agriculture, Forestry & Beverage								
Production Related	3,533	3,379	4,263	4,292	4,363	-4.37	26.16	1.66
Construction	9,830	9,609	3,851	3,850	3,829	-2.25	-59.92	-0.56
Electricity, Gas and Water	352	198	595	713	722	-43.78	200.62	1.23
Metal Products, Machinery & Electronic Equipment & Assemblage	1,016	598	762	758	798	-41.17	27.53	5.25
Transport, Communication and Public Utilities	4,708	3,623	4,018	4,045	3,839	-23.05	10.90	-5.09
Wholesaler & Retailer	10,847	12,305	12,697	12,655	12,833	13.45	3.18	1.40
Finance, Insurance and Real Estate	8,322	10,322	12,149	11,862	11,829	24.03	17.70	-0.27
Hotel or Restaurant	3,128	3,104	4,413	4,410	4,470	-0.76	42.15	1.36
Other Services	2,032	1,766	2,475	2,561	2,603	-13.07	40.12	1.64
Consumption Loans	4,991	5,125	28,332	27,588	27,836	2.68	452.83	0.90
Local Government	33	36	36	36	36	7.85	0.00	0.00
Others	21,765	17,438	11,608	11,664	11,607	-19.88	-33.43	-0.49
<b>TOTAL</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>91,114</b>	<b>91,569</b>	<b>-3.86</b>	<b>26.85</b>	<b>0.50</b>
<b>Productwise</b>								
Term Loan	14,359	15,994	18,225	18,148	18,354	11.39	13.95	1.13
Overdraft	6,881	6,903	11,684	11,321	11,178	0.31	69.26	-1.26
Trust Receipt Loan / Import Loan	-	-	-	-	27	0.00	0.00	0.00
Demand & Other Working Capital Loan	5,588	5,957	6,555	6,376	6,359	6.61	10.03	-0.26
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	9,051	8,048	9,988	10,786	10,865	-11.07	24.11	0.73
Real Estate Loan	7,418	6,953	9,897	10,012	10,001	-6.26	42.33	-0.11
Margin Nature Loan	2,619	2,833	3,915	3,814	3,796	8.15	38.23	-0.46
Hire Purchase Loan	5,851	3,960	4,007	4,007	4,251	-32.32	1.19	6.10
Deprived Sector Loan	5,669	6,575	6,811	6,455	6,472	0.00	0.00	0.27
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,849	15,153	20,730	20,194	20,264	-15.11	36.80	0.35
<b>Total</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>91,114</b>	<b>91,569</b>	<b>-3.86</b>	<b>26.85</b>	<b>0.50</b>
<b>Collateral wise</b>								
Gold and Silver	965	898	983	992	981	-6.90	9.41	-1.06
Government Securities	20	5	55	49	41	-76.37	1074.45	-14.95
Non Governmental Securities	1,437	1,648	2,690	2,598	2,646	14.70	63.21	1.85
Fixed Deposit Receipts	842	849	2,727	2,105	1,994	0.84	221.27	-5.27
Own	842	849	2,727	2,105	1,994	0.84	221.27	-5.27
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	57,856	58,493	74,829	75,164	75,764	1.10	27.93	0.80
Fixed Assets	57,624	58,471	74,789	75,125	75,725	1.47	27.91	0.80
Current Assets	233	22	40	40	39	-90.53	81.94	-1.33
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	4,933	7,362	6,959	6,626	6,562	49.25	-5.47	-0.96
Government Guarantee	440	40	40	40	40	-90.95	0.00	0.00
Institutional Guarantee	3,599	6,352	5,525	5,164	5,106	76.50	-13.02	-1.11
Personal Guarantee	631	875	1,338	1,363	1,358	38.68	52.98	-0.42
Collective Guarantee	-	0	1	1	1	0.00	129.51	-0.59
International Rated Foreign Bank's Guarantee	204	-	-	-	-	-100.00	0.00	0.00
Other Guarantee	60	95	55	58	58	59.30	-41.51	-0.48
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	9,232	3,122	3,571	3,580	3,579	-66.19	14.39	-0.02
<b>Total</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>91,114</b>	<b>91,569</b>	<b>-3.86</b>	<b>26.85</b>	<b>0.50</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>36,403.07</b>	<b>33,483.28</b>	<b>52,583.69</b>	<b>34,273.93</b>	<b>18,182.14</b>	<b>22,893.71</b>	<b>17,113.99</b>	<b>22,584.46</b>	<b>18,542.03</b>	<b>16,444.94</b>	<b>27,506.65</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	6,268.48	11,024.05	12,778.16	6,760.06	4,784.01	4,853.96	3,387.03	5,310.78	3,744.63	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	2,050.27	687.68	3,371.42	4,165.71	2,990.12	4,220.36	1,450.27	1,922.40	1,790.24	1,455.64	1,734.41	1,323.63	2,835.23
	g. Others Reserves Fund	13,678.42	6,831.19	13,601.02	5,040.62	978.56	850.67	2,450.83	5,645.46	2,383.16	1,301.24	10,474.23	869.18	819.47
2	<b>BORROWINGS</b>	<b>11,719.29</b>	<b>14,416.52</b>	<b>16,645.72</b>	<b>22,890.48</b>	<b>23.20</b>	<b>17,513.14</b>	<b>10,158.04</b>	<b>11,566.60</b>	<b>10,219.33</b>	<b>5,551.66</b>	<b>22,471.42</b>	<b>18,561.51</b>	<b>6,133.39</b>
	a. NRB	7,454.89	6,356.52	4,438.61	9,468.17	23.20	13,047.90	1,301.20	5,689.98	4,305.37	2,551.66	5,116.81	9,786.34	1,345.59
	b. Interbank Borrowing	-	5,500.00	6,000.00	1,052.32	-	1,900.00	-	-	-	-	6,602.35	2,255.40	1,787.80
	c. Foreign Banks and Fin. Ins.	-	-	-	6,370.00	-	-	3,831.00	2,551.00	3,216.61	-	-	1,277.00	-
	d. Other Financial Ins.	764.40	60.00	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	3,500.00	2,500.00	6,207.11	6,000.00	-	2,565.24	5,025.84	3,325.63	2,697.35	3,000.00	10,752.26	5,242.77	3,000.00
3	<b>DEPOSITS</b>	<b>194,204.89</b>	<b>256,764.54</b>	<b>331,358.96</b>	<b>186,373.61</b>	<b>104,995.79</b>	<b>172,025.74</b>	<b>124,999.44</b>	<b>174,574.56</b>	<b>109,077.87</b>	<b>128,447.53</b>	<b>308,925.52</b>	<b>145,215.39</b>	<b>178,200.24</b>
	a. Current	34,378.10	57,814.49	28,935.98	17,179.77	26,340.64	13,349.98	6,447.83	10,981.89	6,665.93	8,238.54	39,469.01	7,449.58	9,778.13
	Domestic	34,209.06	57,758.29	24,771.05	13,490.34	15,158.44	10,303.06	6,152.55	10,497.99	6,214.19	8,165.00	39,381.17	7,258.61	9,696.79
	Foreign	169.03	56.20	4,164.93	3,689.43	11,822.20	3,046.92	295.28	483.89	451.74	73.55	87.84	190.97	81.33
	b. Savings	64,538.30	110,506.68	87,765.68	47,471.99	33,886.38	41,494.33	36,609.11	50,166.27	25,549.80	24,712.34	75,263.00	39,501.69	32,610.02
	Domestic	64,517.20	110,501.19	84,768.01	46,233.60	30,269.13	40,350.46	36,384.87	50,063.99	25,379.54	24,689.62	75,214.70	39,431.62	32,446.20
	Foreign	21.09	5.49	2,997.67	1,238.39	3,617.24	1,143.86	224.25	102.27	170.26	22.72	48.30	70.07	163.82
	c. Fixed	79,045.02	73,573.95	183,472.46	97,778.81	33,954.58	103,065.89	71,125.40	91,489.89	68,371.86	84,449.36	179,456.17	88,106.72	121,792.27
	Domestic	79,025.91	73,546.62	181,979.03	97,703.08	33,456.13	97,854.37	71,093.48	91,431.16	68,344.86	82,085.13	179,294.25	82,620.67	118,661.89
	Foreign	19.11	27.33	1,493.43	75.72	498.45	5,211.52	31.93	58.73	27.00	2,364.23	161.92	5,486.04	3,130.38
	d. Call Deposits	14,661.11	13,443.13	25,060.00	17,923.67	8,224.48	9,389.02	7,238.56	18,287.41	6,757.93	7,560.22	14,436.96	7,472.93	12,476.99
	Domestic	14,660.72	13,336.82	20,541.63	12,605.32	3,168.80	7,072.80	4,718.70	16,439.20	6,666.29	7,470.98	14,381.03	7,359.66	11,704.54
	Foreign	0.33	106.31	4,518.37	5,318.35	5,055.68	2,316.21	2,519.86	1,848.21	91.64	89.23	55.93	113.27	772.45
	e. Others	1,582.41	1,426.29	6,124.84	6,019.37	2,589.71	4,726.52	3,578.53	3,649.10	1,732.36	3,487.07	300.38	2,684.47	1,542.83
	Domestic	1,386.20	1,425.36	6,102.19	4,961.50	2,438.68	3,589.51	2,500.70	3,648.53	1,238.50	3,485.87	292.69	2,675.67	1,542.83
	Foreign	196.21	0.93	22.65	1,057.87	1,511.03	1,137.01	1,077.83	0.57	493.86	1.21	7.68	8.80	-
4	<b>Bills Payable</b>	<b>19.60</b>	<b>1,536.39</b>	<b>132.89</b>	<b>-</b>	<b>247.32</b>	<b>29.60</b>	<b>253.68</b>	<b>95.85</b>	<b>55.33</b>	<b>14.82</b>	<b>61.81</b>	<b>661.02</b>	<b>19.52</b>
5	<b>Other Liabilities</b>	<b>13,490.01</b>	<b>24,244.10</b>	<b>22,357.69</b>	<b>32,015.86</b>	<b>6,485.13</b>	<b>7,550.96</b>	<b>10,110.78</b>	<b>10,198.73</b>	<b>7,013.69</b>	<b>8,312.28</b>	<b>16,788.77</b>	<b>6,062.86</b>	<b>17,244.30</b>
	1. Sundry Creditors	596.22	1,319.63	1,252.82	3,532.64	655.45	31.73	966.02	1,118.87	1,327.61	1,016.05	1,745.45	431.79	10,796.32
	2. Loan Loss Provision	4,812.01	6,293.04	7,354.16	5,237.52	1,636.55	2,928.25	2,503.61	2,589.76	2,321.90	3,537.70	5,088.99	2,296.51	3,675.48
	3. Interest Suspense a/c	-	9,597.68	-	1,082.73	29.10	-	313.24	-	-	-	-	-	118.94
	4. Others	8,081.78	7,033.75	3,750.71	22,162.97	4,164.04	4,590.98	6,327.91	6,490.11	3,364.19	3,758.53	9,954.32	3,215.61	2,772.50
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>288.37</b>	<b>-</b>	<b>3.04</b>	<b>-</b>	<b>23.95</b>	<b>-</b>	<b>0.96</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>664.57</b>	<b>1,206.39</b>	<b>1,442.15</b>	<b>872.11</b>	<b>560.98</b>	<b>611.72</b>	<b>416.79</b>	<b>653.09</b>	<b>355.15</b>	<b>400.60</b>	<b>1,117.70</b>	<b>420.49</b>	<b>617.45</b>
	<b>TOTAL Liabilities</b>	<b>256,501.42</b>	<b>331,939.57</b>	<b>424,521.09</b>	<b>276,429.03</b>	<b>130,494.56</b>	<b>220,648.82</b>	<b>163,052.71</b>	<b>219,674.26</b>	<b>145,263.40</b>	<b>159,171.83</b>	<b>376,871.87</b>	<b>185,862.35</b>	<b>222,780.77</b>
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	<b>7,822.61</b>	<b>14,476.14</b>	<b>22,846.10</b>	<b>14,369.08</b>	<b>16,671.70</b>	<b>12,721.78</b>	<b>10,518.53</b>	<b>14,580.01</b>	<b>10,510.00</b>	<b>12,222.28</b>	<b>23,449.56</b>	<b>11,381.35</b>	<b>36,307.34</b>
	a. Cash Balance	6,726.99	4,952.78	5,097.94	3,291.15	1,187.47	2,913.77	1,213.41	2,536.71	2,420.23	3,412.17	9,449.50	3,002.69	4,606.43
	Nepalese Notes & Coins	6,698.95	4,783.03	4,785.99	2,965.07	1,119.75	2,791.22	1,202.42	2,507.11	2,376.10	3,397.34	9,283.46	2,966.84	4,429.97
	Foreign Currency	28.04	169.74	311.96	326.07	67.72	122.55	11.00	29.61	44.13	14.83	166.03	35.85	176.46
	b. Bank Balance	595.62	9,301.69	14,865.94	10,695.73	5,464.42	9,808.01	5,919.09	9,643.30	7,289.58	8,810.11	14,000.06	8,378.66	8,629.16
	1. In Nepal Rastra Bank	-	7,484.80	10,312.35	8,239.63	4,621.79	6,751.21	4,382.84	7,811.25	6,208.24	5,795.68	12,121.91	6,292.60	7,306.26
	Domestic Currency	-	7,417.79	9,929.11	7,962.61	4,467.97	6,623.08	4,344.78	7,681.57	6,014.68	5,647.00	12,093.35	5,770.82	7,247.63
	Foreign Currency	-	67.01	383.23	277.02	153.81	128.13	38.06	129.67	193.56	148.68	28.55	521.77	58.63
	2. "A" Class Licensed Institution	133.89	518.98	204.31	490.08	14.85	-	301.15	525.39	169.23	2,208.32	1,136.95	448.04	376.25
	Domestic Currency	133.89	458.57	204.31	478.33	14.85	-	301.15	393.76	53.77	376.03	764.51	189.00	376.25
	Foreign Currency	-	60.41	-	11.75	-	-	-	131.63	115.46	1,832.30	372.45	259.03	-
	3. Other Financial Ins.	-	-	-	-	-	81.11	-	-	-	26.51	-	-	-
	4. In Foreign Banks	461.73	1,297.91	4,349.28	1,966.02	827.78	2,975.69	1,235.11	1,306.66	912.11	779.59	741.20	1,638.03	946.65
	c. Money at Call	500.00	221.68	2,882.21	382.20	10,019.81	-	3,386.02	2,400.00	800.19	-	-	-	23,071.75
	Domestic Currency	500.00	-	1,950.00	-	-	-	500.00	2,400.00	800.19	-	-	-	-
	Foreign Currency	-	221.68	932.21	382.20	10,019.81	-	2,886.02	-	-	-	-	-	23,071.75
2	<b>INVESTMENT IN SECURITIES</b>	<b>31,605.21</b>	<b>46,789.60</b>	<b>50,348.54</b>	<b>37,475.23</b>	<b>6,202.38</b>	<b>28,146.25</b>	<b>21,489.25</b>	<b>33,256.44</b>	<b>17,210.18</b>	<b>14,718.71</b>	<b>50,995.85</b>	<b>24,372.96</b>	<b>-</b>
	a. Govt. Securities	31,605.21	46,789.60	49,356.65	37,475.23	6,202.38	28,146.25	21,489.25	33,256.44	17,210.18	14,718.71	50,995.85	24,372.96	-
	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>6,688.37</b>	<b>12,027.60</b>	<b>16,509.35</b>	<b>12,200.88</b>	<b>9,783.82</b>	<b>5,877.93</b>	<b>6,029.92</b>	<b>5,182.10</b>	<b>3,835.24</b>	<b>4,893.58</b>	<b>5,226.81</b>	<b>9,069.44</b>
	a. Interbank Lending	-	-	-	-	3,900.00	-	-	-	-	2,970.71	-	-	2,600.00
	b. Non Residents	-	-	8,625.16	12,238.92	6,893.10	8,364.35	5,388.94	2,997.43	3,135.94	-	-	3,860.37	3,462.78
	c. Others	4,031.92	6,688.37	3										

S.N.	BFI Name	lavami	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL	Century
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	<b>17,855.25</b>	<b>21,741.86</b>	<b>33,565.50</b>	<b>37,147.16</b>	<b>20,652.98</b>	<b>27,581.38</b>	<b>16,725.34</b>	<b>27,207.88</b>	<b>20,455.28</b>	<b>22,910.63</b>	<b>12,858.61</b>	<b>11,588.75</b>
	a. Paid-up Capital	11,551.35	12,524.43	18,620.63	23,795.75	14,200.97	18,656.32	10,118.89	18,366.71	12,708.70	16,120.46	9,075.84	9,553.91
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	2,090.08	3,839.30	8,881.49	6,282.18	3,091.79	4,747.26	2,355.35	4,388.02	2,847.99	3,408.22	1,087.70	1,110.84
	e. Share Premium	-	-	-	-	115.99	-	-	-	-	207.85	-	-
	f. Retained Earning	2,786.68	1,606.81	3,900.98	3,198.33	1,574.92	2,392.39	2,155.65	2,392.61	2,189.72	1,644.68	2,232.88	886.12
	g. Others Reserves Fund	1,427.15	3,771.33	2,162.40	3,870.90	1,669.31	1,785.41	2,095.45	2,060.54	2,708.86	1,529.42	462.18	37.87
2	<b>BORROWINGS</b>	<b>13,343.91</b>	<b>38,444.67</b>	<b>45,149.29</b>	<b>27,183.90</b>	<b>13,073.13</b>	<b>12,169.30</b>	<b>12,641.98</b>	<b>30,547.02</b>	<b>32,928.10</b>	<b>35,484.89</b>	<b>6,666.50</b>	<b>5,803.80</b>
	a. NRB	2,579.77	22,405.81	19,670.32	16,482.62	9,795.25	3,023.78	3,841.28	10,045.08	23,183.28	18,999.03	2,866.50	3,603.80
	b. Interbank Borrowing	300.00	4,376.30	3,224.43	-	800.00	-	1,157.56	250.00	4,107.05	6,180.30	800.00	-
	c. Foreign Banks and Fin. Ins.	6,385.00	-	-	5,746.50	-	-	3,652.22	11,739.20	-	10,305.56	-	-
	d. Other Financial Ins.	-	-	1,778.33	456.29	-	-	-	600.80	-	-	-	-
	e. Bonds and Securities	4,079.14	11,662.56	20,476.21	4,498.50	2,477.88	9,145.52	3,990.93	7,911.94	5,637.77	-	3,000.00	2,200.00
3	<b>DEPOSITS</b>	<b>141,120.29</b>	<b>195,043.25</b>	<b>161,967.91</b>	<b>282,966.58</b>	<b>152,091.65</b>	<b>161,076.60</b>	<b>131,235.93</b>	<b>183,850.92</b>	<b>168,802.22</b>	<b>155,578.64</b>	<b>92,599.97</b>	<b>95,282.97</b>
	a. Current	7,156.47	10,556.99	21,385.68	16,499.27	5,973.13	5,697.06	8,454.99	9,120.75	14,113.42	9,545.92	3,335.29	3,775.59
	Domestic	6,496.37	10,161.98	21,124.93	15,690.17	5,632.46	5,563.86	6,647.49	8,664.16	13,686.20	8,345.47	3,309.83	3,699.75
	Foreign	660.10	395.00	260.75	809.10	340.67	133.21	1,807.49	456.59	427.21	1,191.45	25.46	75.84
	b. Savings	35,757.54	53,256.96	43,630.45	84,340.42	37,311.72	27,809.21	33,466.88	45,209.06	55,341.60	37,052.11	15,980.41	18,980.95
	Domestic	35,267.52	53,154.77	43,630.40	84,164.96	37,127.54	27,817.36	33,342.13	44,983.71	55,315.64	36,930.50	15,903.35	18,932.89
	Foreign	490.03	102.19	0.04	175.47	184.18	27.85	124.75	225.36	25.96	121.61	77.06	48.07
	c. Fixed	86,681.89	113,412.40	90,727.92	165,403.79	100,941.56	114,408.53	81,323.10	116,437.56	83,912.31	94,483.81	68,492.11	67,475.28
	Domestic	85,348.01	112,874.44	90,727.92	163,503.44	96,053.72	111,470.13	80,551.11	114,857.67	83,891.13	94,455.17	66,874.68	66,089.20
	Foreign	1,333.88	537.95	-	1,900.34	4,887.84	2,938.40	771.99	1,579.89	21.18	28.65	1,617.43	1,386.08
	d. Call Deposits	8,776.45	15,257.98	4,397.53	13,474.31	6,922.61	10,805.70	6,246.60	9,584.98	12,970.51	13,034.33	3,857.62	4,556.53
	Domestic	8,380.43	15,213.72	4,397.53	13,391.46	6,847.04	10,779.87	5,986.44	9,153.82	12,752.85	12,867.40	3,815.72	4,545.16
	Foreign	396.02	44.26	-	82.86	75.57	25.83	260.16	431.17	217.66	166.93	41.90	11.37
	e. Others	2,747.93	2,558.93	1,826.33	3,248.79	942.62	2,356.09	1,744.37	3,498.56	2,464.38	1,462.47	934.53	494.61
	Domestic	2,466.06	2,324.09	1,826.33	3,242.55	942.62	2,171.58	1,744.37	2,991.74	2,464.38	1,293.86	934.53	494.61
	Foreign	281.87	234.84	-	6.24	-	184.51	-	506.82	-	168.61	-	-
4	<b>Bills Payable</b>	<b>56.53</b>	<b>-</b>	<b>-</b>	<b>20.65</b>	<b>244.76</b>	<b>195.61</b>	<b>29.77</b>	<b>30.32</b>	<b>3.25</b>	<b>280.82</b>	<b>21.77</b>	<b>27.89</b>
5	<b>Other Liabilities</b>	<b>9,753.46</b>	<b>21,345.53</b>	<b>27,208.13</b>	<b>17,448.35</b>	<b>9,746.08</b>	<b>11,733.59</b>	<b>10,457.68</b>	<b>26,292.10</b>	<b>18,521.76</b>	<b>8,216.71</b>	<b>8,383.53</b>	<b>6,776.01</b>
	1. Sundry Creditors	1,019.39	4,780.39	4,406.98	1,808.41	28.79	43.34	1.63	64.07	7,956.38	46.50	5.89	303.27
	2. Loan Loss Provision	2,779.18	3,632.37	4,633.80	6,736.00	3,185.91	3,369.83	2,807.94	4,256.03	3,280.51	2,953.59	1,816.65	2,261.14
	3. Interest Suspense a/c	-	-	423.49	-	-	-	297.94	2,507.82	(85.71)	107.23	99.98	1,032.52
	4. Others	5,954.90	12,932.77	17,743.86	8,903.94	6,531.38	8,022.48	5,140.30	21,972.00	7,370.57	5,109.39	6,461.02	3,179.08
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>405.90</b>	<b>1,176.47</b>	<b>446.78</b>	<b>730.33</b>	<b>425.84</b>	<b>781.94</b>	<b>-</b>	<b>494.42</b>	<b>342.27</b>	<b>335.37</b>
7	<b>Profit &amp; Loss A/c</b>	<b>488.47</b>	<b>753.67</b>	<b>405.90</b>	<b>1,176.47</b>	<b>446.78</b>	<b>730.33</b>	<b>425.84</b>	<b>781.94</b>	<b>-</b>	<b>494.42</b>	<b>342.27</b>	<b>335.37</b>
	<b>TOTAL Liabilities</b>	<b>182,617.91</b>	<b>277,328.99</b>	<b>268,296.73</b>	<b>365,943.11</b>	<b>196,255.37</b>	<b>213,486.81</b>	<b>171,516.56</b>	<b>268,710.17</b>	<b>240,724.80</b>	<b>222,966.11</b>	<b>120,872.65</b>	<b>119,814.79</b>
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	<b>9,518.98</b>	<b>11,804.73</b>	<b>10,112.32</b>	<b>19,296.52</b>	<b>17,647.18</b>	<b>15,096.22</b>	<b>7,824.21</b>	<b>17,547.23</b>	<b>19,485.54</b>	<b>23,012.51</b>	<b>6,247.97</b>	<b>8,890.14</b>
	a. Cash Balance	2,293.89	3,147.67	4,110.83	4,826.60	4,686.35	2,826.66	2,512.98	5,109.80	4,260.27	3,146.21	1,359.35	2,278.14
	Nepalese Notes & Coins	2,258.72	2,945.46	4,101.94	4,729.84	4,502.94	2,794.54	2,486.62	4,984.59	4,087.86	3,061.13	1,335.58	2,258.36
	Foreign Currency	35.17	202.20	8.90	96.76	183.42	32.11	26.36	125.21	172.42	85.08	23.77	19.78
	b. Bank Balance	7,225.10	8,657.07	6,001.48	14,469.92	8,513.67	12,269.56	5,311.23	11,096.02	15,225.27	5,695.48	4,888.62	6,612.00
	1. In Nepal Rastra Bank	6,088.63	7,072.41	5,480.45	11,801.51	5,676.36	6,351.79	4,749.81	10,264.26	13,906.67	5,167.51	3,671.49	5,903.15
	Domestic Currency	5,852.52	7,021.58	5,401.52	11,697.12	5,594.80	6,294.69	4,705.40	7,368.52	13,817.43	5,138.92	3,645.30	5,872.51
	Foreign Currency	236.11	50.83	78.92	104.40	81.56	57.10	44.42	2,895.73	89.24	28.59	26.19	30.64
	2. "A"Class Licensed Institution	557.06	438.20	390.22	574.93	474.03	5,664.43	60.02	335.20	677.06	317.98	742.43	157.59
	Domestic Currency	353.19	116.95	337.83	240.06	316.48	195.32	59.83	335.03	613.36	311.49	137.89	130.06
	Foreign Currency	203.86	321.25	52.38	334.87	157.55	5,469.10	0.19	0.17	63.70	6.49	604.53	27.53
	3. Other Financial Ins.	-	-	-	-	-	-	1.34	2.14	20.79	-	-	6.31
	4. In Foreign Banks	579.41	1,146.46	130.82	2,093.48	2,363.28	253.35	500.06	494.42	620.75	209.99	474.70	544.95
	c. Money at Call	-	-	-	-	4,447.16	-	-	1,341.40	-	14,170.83	-	-
	Domestic Currency	-	-	-	-	1,000.23	-	-	-	-	-	-	-
	Foreign Currency	-	-	-	-	3,446.93	-	-	1,341.40	-	14,170.83	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>12,954.05</b>	<b>48,335.63</b>	<b>39,719.95</b>	<b>42,039.33</b>	<b>22,755.25</b>	<b>25,529.08</b>	<b>22,472.35</b>	<b>26,443.07</b>	<b>45,343.58</b>	<b>33,973.90</b>	<b>17,010.61</b>	<b>14,060.45</b>
	a. Govt. Securities	12,854.05	48,335.63	39,719.95	42,039.33	22,755.25	25,529.08	22,472.35	26,443.07	45,343.58	33,973.90	17,010.61	14,060.45
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	100.00	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>12,812.28</b>	<b>6,681.04</b>	<b>5,628.88</b>	<b>11,090.85</b>	<b>3,907.17</b>	<b>6,604.53</b>	<b>6,279.51</b>	<b>9,782.12</b>	<b>5,137.52</b>	<b>1,341.08</b>	<b>931.47</b>	<b>1,842.64</b>
	a. Interbank Lending	200.00	-	(0.00)	2,311.37	-	316.10	-	3,583.62	-	82.43	-	953.39
	b. Non Residents	7,426.89	2,251.51	-	4,176.93	2,055.09	1,180.41	4,011.06	1,525.89	702.73	-	507.02	-
	c. Others	5,185.39	4,429.54	5,628.88	4,602.55	1,852.08	5,108.02	2,268.45	4,672.61	4,434.79	1,258.65	424.45	889.25
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>138,731.47</b>	<b>186,731.41</b>	<b>176,945.96</b>	<b>275,173.92</b>	<b>137,790.38</b>	<b>152,865.51</b>	<b>123,759.15</b>	<b>185,087.48</b>	<b>152,358.88</b>	<b>151,172.95</b>	<b>86,032.21</b>	<b>87,133.10</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>138,590.87</b>	<b>186,689.43</b>	<b>176,945.96</b>	<b>275,173.92</b>	<b>137,765.48</b>	<b>151,947.88</b>	<b>123,601.90</b>	<b>185,087.48</b>	<b>152,358.88</b>	<b>151,172.95</b>	<b>86,032.21</b>	<b>87,129.30</b>
	a. Private Sector	131,582.41	180,380.97	176,942.98	264,660.05	134,537.84	144,099.65	120,496.09	178,614.24	152,358.88			



S.N.	BFI Name	Jyoti	Shree	LumbiniDB	Sindhu	Sarapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	<b>5,072.84</b>	<b>5,863.69</b>	<b>5,265.08</b>	<b>638.09</b>	<b>51.14</b>	<b>861.77</b>	<b>587.46</b>	<b>982.86</b>	<b>291.46</b>	<b>1,583.33</b>	<b>2,009.22</b>	<b>1,323.70</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	67.98	35.37	229.82	242.96	413.24	205.82	245.39
	e. Share Premium	-	55.11	-	-	-	-	0.00	51.04	2.48	22.40	2.48	-
	f. Retained Earning	0.99	1,031.83	932.07	(30.81)	12.44	(65.18)	33.09	(282.47)	(2,012.99)	18.84	(2.61)	5.16
	g. Others Reserves Fund	195.53	285.96	241.63	63.17	5.73	24.63	-	210.64	1,825.68	260.86	857.42	114.47
2	<b>BORROWINGS</b>	<b>6,343.03</b>	<b>1,412.53</b>	<b>3,789.95</b>	<b>120.00</b>	-	<b>64.62</b>	-	-	-	-	<b>1,687.75</b>	<b>1,120.00</b>
	a. NRB	4,193.03	1,387.53	3,789.95	-	-	64.62	-	-	-	-	1,440.00	920.00
	b. Interbank Borrowing	650.00	-	-	100.00	-	-	-	-	-	-	-	200.00
	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>55,697.00</b>	<b>43,679.10</b>	<b>44,537.27</b>	<b>4,280.48</b>	<b>963.92</b>	<b>4,372.40</b>	<b>3,116.39</b>	<b>1,542.20</b>	<b>478.69</b>	<b>7,546.95</b>	<b>10,814.62</b>	<b>6,386.84</b>
	a. Current	871.80	452.27	623.67	230.48	31.17	118.85	42.03	46.14	-	67.64	11.78	-
	Domestic	871.77	452.27	623.67	230.48	31.17	118.85	42.03	46.14	-	67.64	11.78	-
	Foreign	0.03	-	0.01	-	-	-	-	-	-	-	-	-
	b. Savings	11,228.89	14,125.31	7,946.10	1,054.22	435.03	1,348.33	503.54	322.91	32.05	2,020.01	1,802.53	1,008.37
	Domestic	11,227.49	14,125.31	7,946.09	1,054.22	435.03	1,348.33	503.54	322.91	32.05	2,020.01	1,802.53	1,008.37
	Foreign	1.40	-	0.01	-	-	-	-	-	-	-	-	-
	c. Fixed	37,181.25	27,628.51	32,250.82	2,364.92	249.82	2,407.64	2,167.30	981.77	-	4,036.39	8,434.75	5,053.79
	Domestic	37,168.48	27,628.51	32,250.82	2,364.92	249.82	2,407.64	2,167.30	981.77	-	4,036.39	8,434.75	5,053.79
	Foreign	12.77	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	6,340.62	1,463.17	3,697.40	629.10	61.78	497.58	403.53	191.38	211.17	1,422.91	562.60	324.67
	Domestic	6,340.62	1,463.17	3,697.40	629.10	61.78	497.58	403.53	191.38	211.17	1,422.91	562.60	324.67
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	74.44	9.84	19.27	1.75	186.11	-	-	-	235.48	-	2.98	-
	Domestic	74.44	9.84	19.27	1.75	186.11	-	-	-	235.48	-	2.98	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	-	-	0.96	-	-	-	-	-	-	-	-	-
5	<b>Other Liabilities</b>	<b>3,499.27</b>	<b>2,367.87</b>	<b>3,325.96</b>	<b>199.90</b>	<b>253.90</b>	<b>444.24</b>	<b>157.28</b>	<b>823.43</b>	<b>7,117.96</b>	<b>894.25</b>	<b>875.88</b>	<b>262.88</b>
	1. Sundry Creditors	31.72	67.40	111.03	4.70	211.01	56.29	20.91	103.37	147.75	2.45	531.94	11.42
	2. Loan Loss Provision	985.24	719.94	1,078.38	75.26	21.23	-	50.15	209.21	2,214.33	555.84	286.25	93.48
	3. Interest Suspense a/c	-	745.75	623.53	-	2.68	89.43	42.64	482.84	4,700.98	175.58	-	5.78
	4. Others	2,482.30	834.77	1,513.02	119.94	18.98	298.53	43.58	28.01	54.90	160.37	57.69	152.20
6	<b>Reconciliation A/c</b>	(0.00)	-	-	-	-	-	-	-	0.05	-	-	-
7	<b>Profit &amp; Loss A/c</b>	<b>135.80</b>	<b>162.04</b>	<b>82.51</b>	<b>-</b>	<b>0.60</b>	<b>4.97</b>	<b>16.04</b>	<b>-</b>	<b>1.53</b>	<b>32.24</b>	<b>-</b>	<b>-</b>
	<b>TOTAL Liabilities</b>	<b>70,747.93</b>	<b>53,485.22</b>	<b>57,001.72</b>	<b>5,238.46</b>	<b>1,269.56</b>	<b>5,748.01</b>	<b>3,877.17</b>	<b>3,348.48</b>	<b>7,889.69</b>	<b>10,056.76</b>	<b>15,387.48</b>	<b>9,093.42</b>
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	<b>8,089.33</b>	<b>3,499.82</b>	<b>4,745.83</b>	<b>585.85</b>	<b>448.13</b>	<b>527.41</b>	<b>657.93</b>	<b>474.86</b>	<b>287.33</b>	<b>1,710.67</b>	<b>883.82</b>	<b>682.01</b>
	a. Cash Balance	1,595.01	669.14	547.27	53.97	32.46	129.72	52.20	37.47	0.13	241.15	203.17	56.36
	Nepalese Notes & Coins	1,512.38	669.14	545.87	53.97	32.46	129.72	52.20	37.47	0.13	241.15	203.17	56.36
	Foreign Currency	82.62	-	1.41	-	-	-	-	-	-	-	-	-
	b. Bank Balance	2,182.26	1,795.98	4,198.55	205.73	43.86	188.52	605.72	104.90	28.79	333.36	450.36	261.43
	1. In Nepal Rastra Bank	2,094.59	1,788.78	1,691.82	66.83	-	188.20	129.42	104.90	0.07	333.36	450.36	261.00
	Domestic Currency	2,092.91	1,788.78	1,691.82	66.83	-	188.20	129.42	104.90	0.07	333.36	450.36	261.00
	Foreign Currency	1.67	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	87.67	7.17	1,352.04	138.90	35.49	0.32	58.85	-	(3.70)	-	-	0.41
	Domestic Currency	84.53	6.71	1,339.77	138.90	35.49	0.32	58.85	-	(3.70)	-	-	0.41
	Foreign Currency	3.15	0.46	12.27	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	0.03	1,154.70	-	8.36	-	417.45	-	32.42	-	-	0.02
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	4,312.06	1,034.69	-	326.15	371.82	209.17	-	332.50	258.41	1,136.16	230.28	364.22
	Domestic Currency	3,596.17	1,034.69	-	326.15	371.82	209.17	-	332.50	258.41	1,136.16	230.28	364.22
	Foreign Currency	715.89	-	-	-	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>6,148.90</b>	<b>7,093.55</b>	<b>7,076.02</b>	<b>-</b>	<b>-</b>	<b>308.88</b>	<b>120.00</b>	<b>526.61</b>	<b>1.00</b>	<b>450.00</b>	<b>2,945.68</b>	<b>2,304.90</b>
	a. Govt. Securities	6,148.90	7,093.55	7,076.02	-	-	308.88	120.00	526.61	1.00	450.00	2,945.68	2,304.90
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>1,236.01</b>	<b>1,091.00</b>	<b>700.43</b>	<b>120.75</b>	<b>-</b>	<b>16.15</b>	<b>122.50</b>	<b>204.09</b>	<b>123.75</b>	<b>285.66</b>	<b>341.06</b>	<b>141.59</b>
	a. Interbank Lending	50.00	750.00	-	-	-	-	100.00	100.00	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,186.01	341.00	700.43	120.75	-	16.15	22.50	104.09	123.75	285.66	341.06	141.59
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>51,774.43</b>	<b>38,449.10</b>	<b>40,845.50</b>	<b>4,097.97</b>	<b>765.79</b>	<b>4,402.71</b>	<b>2,769.25</b>	<b>1,402.50</b>	<b>2,247.18</b>	<b>6,653.13</b>	<b>9,679.33</b>	<b>5,614.66</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>51,774.43</b>	<b>38,449.10</b>	<b>40,845.50</b>	<b>4,097.97</b>	<b>765.79</b>	<b>4,402.71</b>	<b>2,769.25</b>	<b>1,402.50</b>	<b>2,247.18</b>	<b>6,653.13</b>	<b>9,679.33</b>	<b>5,614.66</b>
	a. Private Sector	51,774.43	35,145.19	38,318.85	4,097.97	765.79	4,402.71	2,746.06	1,233.24	2,247.18	6,050.13	9,051.83	5,219.16
	b. Financial Institutions	-	3,303.91	2,526.65	-	-	-	23.19	169.26	-	603.00	627.50	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>979.63</b>	<b>575.06</b>	<b>659.13</b>	<b>223.51</b>	<b>23.88</b>	<b>84.00</b>	<b>32.56</b>	<b>65.40</b>	<b>25.94</b>	<b>99.70</b>	<b>463.39</b>	<b>109.29</b>
7	<b>OTHER ASSETS</b>	<b>2,426.64</b>	<b>2,776.70</b>	<b>2,901.69</b>	<b>157.35</b>	<b>31.76</b>	<b>406.37</b>	<b>174.93</b>	<b>557.72</b>	<b>5,204.49</b>	<b>755.80</b>	<b>967.98</b>	<b>239.98</b>
	a. Accrued Interest:	771.42	876.58	1,224.64	-	9.87	92.11	42.64	482.83	4,696.34	434.56	-	166.98
	Financial Institutions	-	-	789.59	-	1.57	-	-	-	-	191.81	-	51.59
	Government Enterprises	55.61	32.72	45.21	-	-	2.68	-	-	-	8.40	-	31.09
	Private Sector	715.81	843.86	389.84	-	8.30	89.43	42.64	367.40	4,696.34	234.35	-	84.31
	b. Staff Loans												

S.N.	BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CVMerchant	GMBFL	ICFC	Manju	Reliance
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	<b>1,164.96</b>	<b>927.21</b>	<b>930.77</b>	<b>1,438.28</b>	<b>1,218.03</b>	<b>496.14</b>	<b>587.89</b>	<b>(355.45)</b>	<b>1,282.35</b>	<b>1,855.62</b>	<b>1,851.37</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	235.60	36.83	189.92	220.41	176.97	16.52	92.70	259.54	185.76	281.63	271.71	139.85
	e. Share Premium	3.03	-	-	-	0.44	-	22.31	2.61	-	-	-	1.14
	f. Retained Earning	(231.50)	15.54	35.19	92.34	3.76	8.29	(303.20)	(1,552.67)	28.77	272.78	50.67	121.17
	g. Others Reserves Fund	328.92	26.73	15.19	84.61	87.98	19.33	33.91	0.00	117.42	174.10	177.43	61.33
2	<b>BORROWINGS</b>	<b>65.91</b>	<b>504.43</b>	<b>-</b>	<b>216.02</b>	<b>395.30</b>	<b>-</b>	<b>162.00</b>	<b>15.40</b>	<b>300.00</b>	<b>3,469.59</b>	<b>937.30</b>	<b>975.00</b>
	a. NRB	65.91	504.43	-	216.02	395.30	-	162.00	-	300.00	3,270.14	437.30	975.00
	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>3,851.37</b>	<b>4,303.62</b>	<b>3,414.14</b>	<b>11,541.04</b>	<b>6,081.71</b>	<b>902.49</b>	<b>1,888.38</b>	<b>685.78</b>	<b>6,964.76</b>	<b>17,143.19</b>	<b>11,525.43</b>	<b>6,587.82</b>
	a. Current	37.89	50.69	14.67	106.49	19.47	8.38	226.65	-	35.43	144.90	-	47.39
	Domestic	37.89	50.69	14.67	106.49	19.47	8.38	226.65	-	35.43	144.90	-	47.39
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	904.53	724.48	769.34	2,009.05	1,046.67	187.43	291.57	21.77	1,098.04	3,205.20	1,964.63	1,392.80
	Domestic	904.53	724.48	769.34	2,009.05	1,046.67	187.43	291.57	21.77	1,098.04	3,205.20	1,964.63	1,392.80
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	2,730.56	2,896.06	2,501.28	8,312.10	4,535.78	543.09	1,116.80	-	5,164.80	13,094.76	8,259.20	4,742.00
	Domestic	2,730.56	2,896.06	2,501.28	8,312.10	4,535.78	543.09	1,116.80	-	5,164.80	13,094.76	808.25	4,742.00
	Foreign	-	-	-	-	-	-	-	-	-	-	7,450.95	-
	d. Call Deposits	178.40	632.38	128.85	1,113.40	-	163.59	253.36	-	662.49	686.16	1,301.55	405.64
	Domestic	178.40	632.38	128.85	1,113.40	-	163.59	253.36	-	662.49	686.16	1,301.55	405.64
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	-	-	-	479.79	-	-	664.01	4.00	12.17	0.05	-
	Domestic	-	-	-	-	479.79	-	-	664.01	4.00	12.17	0.05	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	<b>-</b>	<b>0.03</b>	<b>-</b>	<b>0.07</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.28</b>	<b>0.69</b>	<b>-</b>	<b>-</b>
5	<b>Other Liabilities</b>	<b>271.66</b>	<b>201.59</b>	<b>202.27</b>	<b>529.85</b>	<b>115.57</b>	<b>18.41</b>	<b>181.66</b>	<b>4,386.65</b>	<b>299.32</b>	<b>600.01</b>	<b>905.83</b>	<b>306.34</b>
	1. Sundry Creditors	1.25	6.93	3.61	3.06	7.21	0.16	10.48	310.90	12.98	25.85	104.98	6.48
	2. Loan Loss Provision	82.89	76.31	-	225.70	-	-	87.95	1,283.91	95.49	234.47	366.35	142.09
	3. Interest Suspense a/c	-	4.61	118.50	23.16	-	-	12.04	2,742.88	-	-	134.44	46.63
	4. Others	187.51	113.74	80.16	277.92	108.36	18.26	71.17	48.97	190.84	339.69	300.06	111.15
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>(5.26)</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>15.26</b>	<b>25.90</b>	<b>34.73</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>37.10</b>	<b>-</b>	<b>2.07</b>
	<b>TOTAL Liabilities</b>	<b>5,353.90</b>	<b>5,931.63</b>	<b>4,562.43</b>	<b>13,751.16</b>	<b>7,845.34</b>	<b>1,417.05</b>	<b>2,819.93</b>	<b>4,732.38</b>	<b>8,846.71</b>	<b>23,106.20</b>	<b>15,219.93</b>	<b>9,247.73</b>
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	<b>431.00</b>	<b>728.84</b>	<b>1,412.27</b>	<b>1,861.18</b>	<b>708.87</b>	<b>321.64</b>	<b>545.21</b>	<b>554.99</b>	<b>589.40</b>	<b>1,293.60</b>	<b>1,565.35</b>	<b>570.10</b>
	a. Cash Balance	70.60	92.06	31.29	178.56	73.68	11.11	57.41	0.19	54.28	246.62	210.45	83.92
	Nepalese Notes & Coins	70.60	92.06	31.29	178.56	73.68	11.11	57.41	0.19	54.26	246.59	210.45	83.92
	Foreign Currency	-	-	-	-	-	-	-	-	0.01	0.02	-	-
	b. Bank Balance	360.39	176.81	146.34	520.35	263.28	37.90	487.80	554.80	311.77	1,046.98	1,354.91	269.14
	1. In Nepal Rastra Bank	161.10	173.16	143.71	508.08	263.28	37.90	107.86	3.11	307.61	582.72	502.38	269.14
	Domestic Currency	161.10	173.16	143.71	508.08	263.28	37.90	107.86	3.11	307.61	582.72	502.38	269.14
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	110.74	3.62	2.62	12.27	-	-	157.11	544.69	4.13	390.47	269.88	-
	Domestic Currency	110.74	3.62	2.62	12.27	-	-	157.11	544.69	4.13	390.47	269.88	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	88.56	0.02	0.01	-	-	-	222.82	7.01	0.03	73.79	582.64	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	459.97	1,234.64	1,162.27	371.91	272.63	-	-	223.36	-	-	217.04
	Domestic Currency	-	459.97	1,234.64	1,162.27	371.91	272.63	-	-	223.36	-	-	217.04
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>626.88</b>	<b>759.17</b>	<b>-</b>	<b>871.58</b>	<b>1,347.06</b>	<b>46.64</b>	<b>256.10</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	-	871.58	1,347.06	46.64	256.10	-	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>289.25</b>	<b>100.89</b>	<b>55.60</b>	<b>219.99</b>	<b>334.86</b>	<b>80.92</b>	<b>105.33</b>	<b>0.03</b>	<b>409.92</b>	<b>401.99</b>	<b>-</b>	<b>169.14</b>
	a. Interbank Lending	-	-	-	100.00	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	289.25	100.89	55.60	119.99	334.86	80.92	105.33	0.03	409.92	401.99	-	169.14
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>3,491.79</b>	<b>3,956.28</b>	<b>2,877.61</b>	<b>10,176.63</b>	<b>5,237.03</b>	<b>764.52</b>	<b>1,664.96</b>	<b>1,283.91</b>	<b>5,979.15</b>	<b>14,337.15</b>	<b>10,879.89</b>	<b>5,590.49</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>3,491.79</b>	<b>3,956.28</b>	<b>2,877.61</b>	<b>10,176.63</b>	<b>5,237.03</b>	<b>764.52</b>	<b>1,664.96</b>	<b>1,283.91</b>	<b>5,979.15</b>	<b>14,337.15</b>	<b>10,879.89</b>	<b>5,590.49</b>
	a. Private Sector	3,486.66	3,708.99	2,877.49	10,176.63	5,072.41	758.48	1,050.73	1,283.91	5,567.25	13,801.00	9,886.26	5,182.35
	b. Financial Institutions	5.13	247.29	0.13	-	164.62	6.04	614.23	-	411.90	536.15	993.63	408.14
	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>204.07</b>	<b>153.16</b>	<b>35.07</b>	<b>194.41</b>	<b>158.03</b>	<b>169.27</b>	<b>60.07</b>	<b>79.73</b>	<b>156.90</b>	<b>292.92</b>	<b>197.70</b>	<b>264.19</b>
7	<b>OTHER ASSETS</b>	<b>127.55</b>	<b>218.23</b>	<b>180.92</b>	<b>427.37</b>	<b>58.80</b>	<b>27.68</b>	<b>116.05</b>	<b>2,792.86</b>	<b>325.27</b>	<b>759.10</b>	<b>801.08</b>	<b>376.17</b>
	a. Accrued Interest:	-	96.93	118.50	253.64	-	0.46	41.97	2,742.88	114.19	379.87	294.83	153.67
	Financial Institutions	-	-	-	-	-	-	14.33	2,742.88	30.38	259.44	80.19	48.70
	Government Enterprises	-	12.92	-	1.68	-	-	7.02	-	26.14	120.44	-	32.35
	Private Sector	-	84.01	118.50	251.96	-	0.46	20.62	-	57.67	-	214.64	72.62
	b. Staff Loans / Adv.	-	53.16	8.25	50.28	-	2.30	34.79	0.46	1.79	119.51	229.52	

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>2,246.90</b>	<b>2,678.19</b>	<b>4,294.84</b>	<b>2,438.13</b>	<b>895.87</b>	<b>2,559.35</b>	<b>1,721.73</b>
1.1 On Deposit Liabilities	2,088.91	2,395.86	4,090.99	2,214.54	890.98	2,314.21	1,605.06
1.1.1 Saving Account	759.41	1,163.19	913.14	490.11	315.69	479.82	385.26
1.1.2 Fixed Account	1,252.22	1,167.03	3,070.98	1,647.38	558.73	1,781.32	1,200.16
1.1.2.1 Up to 3 months Fixed Account	128.14	-	460.65	41.54	-	-	48.10
1.1.2.2 3 to 6 months Fixed Account	165.93	-	614.20	-	78.71	-	38.33
1.1.2.3 6 months to 1 year Fixed Account	676.76	-	1,535.49	-	352.58	1,781.32	105.20
1.1.2.4 Above 1 year Fixed Account	281.38	1,167.03	460.65	1,605.84	127.44	-	1,008.53
1.1.3 Call Deposit	77.28	65.65	106.87	77.04	16.56	53.06	19.64
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	157.99	282.33	203.85	223.59	4.89	245.15	116.67
<b>2. Commission Expense</b>	<b>7.37</b>	<b>17.74</b>	<b>67.85</b>	<b>53.21</b>	<b>21.30</b>	<b>-</b>	<b>13.30</b>
<b>3. Staff Expense</b>	<b>488.66</b>	<b>723.08</b>	<b>587.35</b>	<b>348.53</b>	<b>146.89</b>	<b>127.92</b>	<b>219.94</b>
<b>4. Office Operating Expenses</b>	<b>247.42</b>	<b>206.51</b>	<b>306.87</b>	<b>189.02</b>	<b>108.08</b>	<b>215.90</b>	<b>166.58</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.57</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	4.57	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>123.52</b>	<b>27.60</b>	<b>76.48</b>
7.1 Loan loss Provision	-	-	-	-	123.52	27.60	63.43
7.1.1 General Loan loss Provision	-	-	-	-	72.99	-	63.30
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	62.00
7.1.1.2 Watch List Provision	-	-	-	-	72.99	-	1.31
7.1.2 Special Loan Loss Provision	-	-	-	-	50.53	-	0.13
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	27.60	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	13.05
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>0.20</b>	<b>-</b>	<b>4.68</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>50.97</b>	<b>90.71</b>	<b>228.91</b>	<b>-</b>	<b>89.05</b>	<b>97.10</b>	<b>66.16</b>
<b>10. Provision for Income Tax</b>	<b>303.94</b>	<b>517.02</b>	<b>618.06</b>	<b>373.76</b>	<b>240.42</b>	<b>262.21</b>	<b>178.62</b>
<b>11. Others</b>	<b>-</b>						
<b>12. Net Profit</b>	<b>664.57</b>	<b>1,206.39</b>	<b>1,442.15</b>	<b>872.11</b>	<b>560.98</b>	<b>611.72</b>	<b>416.79</b>
<b>Total Expenses</b>	<b>4,009.83</b>	<b>5,439.64</b>	<b>7,546.24</b>	<b>4,279.35</b>	<b>2,190.79</b>	<b>3,901.80</b>	<b>2,859.60</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>3,555.72</b>	<b>4,929.10</b>	<b>6,909.57</b>	<b>3,877.90</b>	<b>1,863.60</b>	<b>3,677.12</b>	<b>2,608.49</b>
1.1 On Loans and Advances	3,124.56	4,288.97	6,238.76	3,343.51	1,662.04	3,298.94	2,274.20
1.2 On Investment	234.50	633.27	565.49	483.28	81.10	333.02	259.48
1.2.1 Government Bonds	234.50	398.81	565.49	483.28	74.44	333.02	259.48
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	234.45	-	-	6.67	-	-
1.3 On Agency Balance	1.33	-	4.58	43.87	1.53	-	0.68
1.4 On Call Deposit	-	5.99	49.90	-	34.19	-	-
1.5 On Others	195.33	0.87	50.85	7.24	84.73	45.17	74.12
<b>2. Commission and Discount</b>	<b>172.50</b>	<b>29.86</b>	<b>333.63</b>	<b>229.46</b>	<b>175.23</b>	<b>131.49</b>	<b>218.59</b>
2.1 Bills Purchase and Discount	-	-	0.00	0.16	4.78	0.20	0.21
2.2 Commission	172.50	29.86	337.94	229.30	124.48	101.79	93.91
2.3 Others	-	-	(4.30)	-	45.98	29.51	124.47
<b>3. Exchange Fluctuation Income</b>	<b>(30.18)</b>	<b>1.82</b>	<b>118.32</b>	<b>73.77</b>	<b>41.32</b>	<b>64.59</b>	<b>23.21</b>
3.1 Due to Change in Exchange Rate	-	(2.12)	97.46	-	22.27	-	(10.45)
3.2 Due to Foreign Currency Transaction	(30.18)	3.95	20.86	73.77	19.05	64.59	33.66
<b>4. Other Operating Income</b>	<b>33.37</b>	<b>287.83</b>	<b>160.47</b>	<b>88.81</b>	<b>12.65</b>	<b>25.69</b>	<b>5.80</b>
<b>5. Non Operating Income</b>	<b>0.01</b>	<b>0.22</b>	<b>12.51</b>	<b>9.39</b>	<b>-</b>	<b>2.58</b>	<b>0.38</b>
<b>6. Write Back from Provisions for loss</b>	<b>278.40</b>	<b>190.72</b>	<b>-</b>	<b>-</b>	<b>98.00</b>	<b>-</b>	<b>3.13</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>0.09</b>	<b>11.74</b>	<b>0.03</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.32</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>						
<b>Total Income</b>	<b>4,009.83</b>	<b>5,439.64</b>	<b>7,546.24</b>	<b>4,279.35</b>	<b>2,190.79</b>	<b>3,901.80</b>	<b>2,859.60</b>

BFI Name	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>2,241.33</b>	<b>1,565.60</b>	<b>1,955.59</b>	<b>4,268.42</b>	<b>2,177.14</b>	<b>2,559.08</b>	<b>2,032.28</b>
1.1 On Deposit Liabilities	2,104.26	1,484.68	1,792.29	3,986.49	1,978.54	2,475.40	1,889.40
1.1.1 Saving Account	536.41	277.80	296.84	1,176.59	417.59	354.75	342.71
1.1.2 Fixed Account	1,516.87	1,179.57	1,459.62	2,761.97	1,520.13	2,041.39	1,476.99
1.1.2.1 Up to 3 months Fixed Account	344.65	-	328.74	-	0.00	-	-
1.1.2.2 3 to 6 months Fixed Account	327.03	-	75.05	-	-	-	220.44
1.1.2.3 6 months to 1 year Fixed Account	342.05	1,179.57	804.29	-	70.42	-	763.20
1.1.2.4 Above 1 year Fixed Account	503.14	-	251.55	2,761.97	1,449.71	2,041.39	493.35
1.1.3 Call Deposit	50.98	27.32	35.83	47.94	40.83	79.26	69.70
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	137.06	80.92	163.29	281.93	198.60	83.68	142.89
<b>2. Commission Expense</b>	<b>11.24</b>	<b>24.46</b>	<b>5.95</b>	<b>2.19</b>	<b>16.91</b>	-	-
<b>3. Staff Expense</b>	<b>328.82</b>	<b>202.07</b>	<b>255.55</b>	<b>501.28</b>	<b>416.59</b>	<b>371.06</b>	<b>230.27</b>
<b>4. Office Operating Expenses</b>	<b>171.45</b>	<b>140.48</b>	<b>138.25</b>	<b>354.62</b>	<b>161.84</b>	<b>222.86</b>	<b>195.15</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	<b>0.80</b>	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	0.80	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	<b>0.47</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>103.67</b>	<b>56.37</b>	<b>63.33</b>	<b>177.41</b>	<b>66.74</b>	<b>98.01</b>	<b>77.56</b>
<b>10. Provision for Income Tax</b>	<b>279.90</b>	<b>152.21</b>	<b>157.18</b>	<b>479.02</b>	<b>180.21</b>	<b>264.62</b>	<b>209.60</b>
<b>11. Others</b>	-	-	-	-	-	-	-
<b>12. Net Profit</b>	<b>653.09</b>	<b>355.15</b>	<b>400.60</b>	<b>1,117.70</b>	<b>420.49</b>	<b>617.45</b>	<b>488.47</b>
<b>Total Expenses</b>	<b>3,789.49</b>	<b>2,510.86</b>	<b>2,976.45</b>	<b>6,901.45</b>	<b>3,440.39</b>	<b>4,133.08</b>	<b>3,233.34</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>3,545.97</b>	<b>2,385.30</b>	<b>2,794.66</b>	<b>6,387.04</b>	<b>3,138.75</b>	<b>3,862.57</b>	<b>2,987.35</b>
1.1 On Loans and Advances	3,116.75	2,171.58	2,595.08	5,710.71	2,862.64	3,609.29	2,811.76
1.2 On Investment	410.92	191.84	183.54	665.85	228.00	160.74	139.26
1.2.1 Government Bonds	401.05	191.84	183.54	659.44	25.10	160.74	134.92
1.2.2 Foreign Bonds	9.87	-	-	-	6.45	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	0.18
1.2.4 Debenture & Bonds	-	-	-	6.40	196.45	-	4.16
1.3 On Agency Balance	-	-	16.04	1.05	-	-	-
1.4 On Call Deposit	-	9.20	-	9.44	-	-	-
1.5 On Others	18.31	12.69	-	-	48.11	92.54	36.33
<b>2. Commission and Discount</b>	<b>219.86</b>	<b>100.81</b>	<b>129.16</b>	<b>388.19</b>	<b>232.80</b>	<b>109.36</b>	<b>99.39</b>
2.1 Bills Purchase and Discount	-	0.39	-	0.45	-	-	10.92
2.2 Commission	219.86	100.42	129.16	387.74	228.75	62.14	88.47
2.3 Others	-	-	-	-	4.05	47.22	-
<b>3. Exchange Flactuation Income</b>	<b>22.78</b>	<b>19.35</b>	<b>35.59</b>	<b>18.39</b>	<b>65.78</b>	<b>33.31</b>	<b>39.07</b>
3.1 Due to Change in Exchange Rate	(4.97)	-	4.00	-	10.52	6.66	1.11
3.2 Due to Foreign Currency Transaction	27.74	19.35	31.58	18.39	55.26	26.65	37.96
<b>4. Other Operating Income</b>	<b>0.88</b>	<b>4.39</b>	<b>16.96</b>	<b>107.83</b>	<b>2.46</b>	<b>127.68</b>	<b>77.10</b>
<b>5. Non Operating Income</b>	-	-	-	-	<b>0.60</b>	<b>0.16</b>	<b>29.53</b>
<b>6. Write Back from Provisions for loss</b>	-	-	-	-	-	-	-
<b>7. Recovery of written-off Loan</b>	-	<b>1.00</b>	-	-	-	-	<b>0.91</b>
<b>8. Income from Extra Ordinary transactions</b>	-	-	<b>0.08</b>	-	-	-	-
<b>9. Net Loss</b>	-	-	-	-	-	-	-
<b>Total Income</b>	<b>3,789.49</b>	<b>2,510.86</b>	<b>2,976.45</b>	<b>6,901.45</b>	<b>3,440.39</b>	<b>4,133.08</b>	<b>3,233.34</b>

BFI Name	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,099.79</b>	<b>2,404.34</b>	<b>4,071.30</b>	<b>2,383.17</b>	<b>2,517.42</b>	<b>2,003.16</b>	<b>2,787.40</b>
1.1 On Deposit Liabilities	2,581.63	2,034.78	3,823.10	2,194.42	2,346.41	1,791.99	2,467.47
1.1.1 Saving Account	567.56	475.73	1,040.62	444.58	301.99	360.17	475.61
1.1.2 Fixed Account	1,952.63	1,553.39	2,704.62	1,718.19	1,991.48	1,405.37	1,948.59
1.1.2.1 Up to 3 months Fixed Account	-	-	-	290.84	-	-	22.66
1.1.2.2 3 to 6 months Fixed Account	735.41	-	403.57	136.92	1,129.35	1,039.69	306.44
1.1.2.3 6 months to 1 year Fixed Account	792.64	1,552.05	514.53	1,098.55	622.13	30.34	1,044.52
1.1.2.4 Above 1 year Fixed Account	424.58	1.35	1,786.53	191.89	240.00	335.35	574.97
1.1.3 Call Deposit	61.44	5.66	77.85	31.65	52.94	26.45	38.12
1.1.4 Certificate of Deposit	-	-	-	-	-	-	5.14
1.2 On Borrowing	518.17	369.57	248.20	188.75	171.01	211.18	319.93
<b>2. Commission Expense</b>	<b>-</b>	<b>3.55</b>	<b>81.11</b>	<b>19.40</b>	<b>-</b>	<b>0.35</b>	<b>40.24</b>
<b>3. Staff Expense</b>	<b>357.02</b>	<b>563.29</b>	<b>536.39</b>	<b>264.19</b>	<b>258.24</b>	<b>305.20</b>	<b>364.63</b>
<b>4. Office Operating Expenses</b>	<b>261.73</b>	<b>194.57</b>	<b>311.78</b>	<b>203.63</b>	<b>56.37</b>	<b>214.05</b>	<b>220.94</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>8.54</b>	<b>3.31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	3.31	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	8.54	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>3.13</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>1,206.86</b>	<b>0.45</b>	<b>(66.44)</b>	<b>-</b>	<b>(57.59)</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	10.55	0.45	(66.44)	-	(57.59)	-	-
7.1.1 General Loan loss Provision	10.55	-	-	-	(35.65)	-	-
7.1.1.1 Pass Loan Loss Provision	10.55	-	-	-	(24.13)	-	-
7.1.1.2 Watch List Provision	-	-	-	-	(11.53)	-	-
7.1.2 Special Loan Loss Provision	-	0.45	(66.44)	-	(21.94)	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	119.63	-	-	-	-	-	-
7.3. Provision for Loss on Investment	323.00	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	753.67	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>						
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>29.64</b>	<b>186.74</b>	<b>70.92</b>	<b>116.32</b>	<b>67.59</b>	<b>124.18</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>157.24</b>	<b>504.20</b>	<b>191.48</b>	<b>316.52</b>	<b>182.50</b>	<b>335.72</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.26</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>405.90</b>	<b>1,176.47</b>	<b>446.78</b>	<b>730.33</b>	<b>425.84</b>	<b>781.94</b>
<b>Total Expenses</b>	<b>4,925.40</b>	<b>3,770.65</b>	<b>6,804.87</b>	<b>3,579.55</b>	<b>3,937.61</b>	<b>3,202.96</b>	<b>4,655.06</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>4,550.04</b>	<b>3,625.94</b>	<b>6,229.73</b>	<b>3,427.23</b>	<b>3,679.44</b>	<b>2,991.81</b>	<b>4,177.62</b>
1.1 On Loans and Advances	3,921.90	3,158.95	5,707.39	3,079.33	3,373.82	2,676.08	3,821.18
1.2 On Investment	618.07	464.53	499.13	265.67	289.70	288.41	332.12
1.2.1 Government Bonds	616.53	464.41	499.13	265.67	260.24	286.26	304.56
1.2.2 Foreign Bonds	-	-	-	-	-	-	5.71
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	1.54	0.12	-	-	29.46	2.15	21.85
1.3 On Agency Balance	0.69	-	-	5.70	0.27	1.50	-
1.4 On Call Deposit	6.89	-	-	20.08	-	13.94	2.35
1.5 On Others	2.49	2.46	23.22	56.46	15.65	11.88	21.97
<b>2. Commission and Discount</b>	<b>248.89</b>	<b>137.06</b>	<b>489.44</b>	<b>170.13</b>	<b>149.47</b>	<b>124.96</b>	<b>355.29</b>
2.1 Bills Purchase and Discount	12.58	-	-	5.84	-	8.87	-
2.2 Commission	33.13	114.67	489.44	158.31	147.89	101.60	355.29
2.3 Others	203.18	22.39	-	5.98	1.58	14.50	-
<b>3. Exchange Fluctuation Income</b>	<b>51.35</b>	<b>0.71</b>	<b>78.75</b>	<b>(3.38)</b>	<b>32.42</b>	<b>17.32</b>	<b>49.31</b>
3.1 Due to Change in Exchange Rate	6.40	-	-	-	(3.17)	(1.13)	9.86
3.2 Due to Foreign Currency Transaction	44.95	0.71	78.75	(3.38)	35.59	18.45	39.44
<b>4. Other Operating Income</b>	<b>75.03</b>	<b>(12.92)</b>	<b>6.87</b>	<b>(17.11)</b>	<b>64.71</b>	<b>54.64</b>	<b>72.31</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>19.86</b>	<b>-</b>	<b>2.69</b>	<b>11.57</b>	<b>14.23</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>0.09</b>	<b>-</b>	<b>0.07</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.24</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.01</b>	<b>0.05</b>
<b>9. Net Loss</b>	<b>-</b>						
<b>Total Income</b>	<b>4,925.40</b>	<b>3,770.65</b>	<b>6,804.87</b>	<b>3,579.55</b>	<b>3,937.61</b>	<b>3,202.96</b>	<b>4,655.06</b>

BFI Name	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>2,494.01</b>	<b>2,493.04</b>	<b>1,476.09</b>	<b>1,477.24</b>	<b>2,276.68</b>	<b>705.54</b>	<b>6.42</b>
1.1 On Deposit Liabilities	2,079.29	2,104.90	1,405.04	1,406.09	2,050.75	705.24	6.42
1.1.1 Saving Account	599.25	394.83	175.32	205.52	437.05	149.18	1.31
1.1.2 Fixed Account	1,440.14	1,660.25	1,210.92	1,181.48	1,579.29	534.39	5.07
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	1.42
1.1.2.2 3 to 6 months Fixed Account	-	-	-	644.77	-	124.92	0.92
1.1.2.3 6 months to 1 year Fixed Account	-	1,660.25	1,210.92	325.27	1,579.29	323.03	1.91
1.1.2.4 Above 1 year Fixed Account	1,440.14	-	-	211.44	-	86.43	0.81
1.1.3 Call Deposit	39.90	49.82	18.80	19.09	34.41	21.67	0.04
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	414.73	388.14	71.05	71.14	225.93	0.31	-
<b>2. Commission Expense</b>	<b>-</b>	<b>33.12</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.19</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>475.98</b>	<b>363.60</b>	<b>175.92</b>	<b>174.56</b>	<b>210.09</b>	<b>140.04</b>	<b>2.86</b>
<b>4. Office Operating Expenses</b>	<b>296.17</b>	<b>217.85</b>	<b>131.17</b>	<b>143.51</b>	<b>230.02</b>	<b>51.33</b>	<b>2.39</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.14</b>	<b>1.46</b>	<b>22.20</b>	<b>-</b>	<b>2.59</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.01</b>	<b>-</b>
7.1 Loan loss Provision	-	-	-	-	-	4.01	-
7.1.1 General Loan loss Provision	-	-	-	-	-	4.01	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	4.01	-
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>0.17</b>	<b>0.49</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>95.11</b>	<b>78.48</b>	<b>54.33</b>	<b>53.23</b>	<b>86.26</b>	<b>18.59</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>256.79</b>	<b>211.89</b>	<b>146.69</b>	<b>143.73</b>	<b>232.89</b>	<b>50.19</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>599.17</b>	<b>494.42</b>	<b>342.27</b>	<b>335.37</b>	<b>543.42</b>	<b>117.11</b>	<b>-</b>
<b>Total Expenses</b>	<b>4,217.22</b>	<b>3,892.40</b>	<b>2,326.60</b>	<b>2,329.11</b>	<b>3,601.73</b>	<b>1,089.49</b>	<b>14.26</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>3,844.72</b>	<b>3,734.13</b>	<b>2,214.42</b>	<b>2,204.70</b>	<b>3,359.02</b>	<b>1,040.05</b>	<b>4.13</b>
1.1 On Loans and Advances	3,182.95	3,179.03	2,004.57	2,030.84	3,018.92	957.19	4.13
1.2 On Investment	631.97	462.23	203.25	157.17	315.31	40.14	-
1.2.1 Government Bonds	631.97	462.23	203.25	155.02	306.31	40.14	-
1.2.2 Foreign Bonds	-	-	-	-	8.44	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	2.15	0.56	-	-
1.3 On Agency Balance	3.45	-	0.69	3.39	-	-	-
1.4 On Call Deposit	0.96	53.86	5.91	-	-	19.03	0.00
1.5 On Others	25.40	39.00	-	13.30	24.79	23.69	-
<b>2. Commission and Discount</b>	<b>187.64</b>	<b>101.64</b>	<b>26.05</b>	<b>98.11</b>	<b>55.56</b>	<b>20.59</b>	<b>0.06</b>
2.1 Bills Purchase and Discount	0.37	0.64	-	-	-	-	-
2.2 Commission	185.70	62.45	26.05	98.11	55.56	0.50	0.06
2.3 Others	1.57	38.55	-	-	-	20.09	-
<b>3. Exchange Flactuation Income</b>	<b>0.01</b>	<b>9.38</b>	<b>10.62</b>	<b>3.33</b>	<b>41.42</b>	<b>0.04</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	1.26	-	13.12	-	-
3.2 Due to Foreign Currency Transaction	0.01	9.38	9.36	3.33	28.30	0.04	-
<b>4. Other Operating Income</b>	<b>165.20</b>	<b>46.79</b>	<b>75.51</b>	<b>11.97</b>	<b>145.73</b>	<b>12.78</b>	<b>1.29</b>
<b>5. Non Operating Income</b>	<b>18.95</b>	<b>0.47</b>	<b>-</b>	<b>11.00</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>13.48</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>0.69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.55</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>8.78</b>
<b>Total Income</b>	<b>4,217.22</b>	<b>3,892.40</b>	<b>2,326.60</b>	<b>2,329.11</b>	<b>3,601.73</b>	<b>1,089.49</b>	<b>14.26</b>

BFI Name	Kamali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>65.93</b>	<b>863.93</b>	<b>171.05</b>	<b>99.93</b>	<b>1,755.42</b>	<b>1,147.33</b>	<b>824.83</b>
1.1 On Deposit Liabilities	65.93	839.56	170.56	97.85	1,724.60	1,128.90	789.70
1.1.1 Saving Account	17.79	123.00	45.18	21.35	317.40	190.33	122.72
1.1.2 Fixed Account	44.28	695.58	118.74	74.94	1,364.84	907.47	637.13
1.1.2.1 Up to 3 months Fixed Account	-	29.15	-	3.00	265.79	166.86	134.07
1.1.2.2 3 to 6 months Fixed Account	-	393.12	53.18	3.75	153.09	108.78	118.09
1.1.2.3 6 months to 1 year Fixed Account	-	81.33	1.42	26.23	757.62	559.20	244.37
1.1.2.4 Above 1 year Fixed Account	44.28	191.99	64.14	41.97	188.33	72.63	140.60
1.1.3 Call Deposit	3.86	20.98	6.64	1.56	42.37	31.09	29.84
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	24.37	0.49	2.08	30.82	18.43	35.14
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>0.87</b>	<b>-</b>	<b>-</b>	<b>0.44</b>	<b>2.79</b>
<b>3. Staff Expense</b>	<b>9.84</b>	<b>92.53</b>	<b>34.64</b>	<b>13.75</b>	<b>183.13</b>	<b>107.93</b>	<b>114.59</b>
<b>4. Office Operating Expenses</b>	<b>6.48</b>	<b>66.92</b>	<b>23.15</b>	<b>6.49</b>	<b>110.42</b>	<b>73.18</b>	<b>66.89</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.82</b>	<b>0.42</b>	<b>0.10</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	0.82	0.42	0.10
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>106.60</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	5.09	-	106.60	-	-	-	-
7.1.1 General Loan loss Provision	5.09	-	58.90	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	5.09	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	58.90	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	47.70	-	-	-	-
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>17.14</b>	<b>-</b>	<b>1.69</b>	<b>46.52</b>	<b>26.52</b>	<b>19.97</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>46.28</b>	<b>-</b>	<b>5.08</b>	<b>125.59</b>	<b>71.61</b>	<b>53.92</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>2.68</b>	<b>107.99</b>	<b>-</b>	<b>11.86</b>	<b>293.05</b>	<b>167.08</b>	<b>125.81</b>
<b>Total Expenses</b>	<b>90.02</b>	<b>1,194.80</b>	<b>336.31</b>	<b>138.81</b>	<b>2,514.96</b>	<b>1,594.52</b>	<b>1,208.91</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>88.83</b>	<b>1,166.49</b>	<b>265.90</b>	<b>135.27</b>	<b>2,418.31</b>	<b>1,541.05</b>	<b>1,159.81</b>
1.1 On Loans and Advances	87.60	1,077.45	243.80	131.70	2,211.04	1,524.26	1,095.35
1.2 On Investment	-	73.98	21.95	3.58	184.43	-	54.86
1.2.1 Government Bonds	-	73.98	21.95	3.58	154.64	-	54.86
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	29.35	-	-
1.2.4 Debenture & Bonds	-	-	-	-	0.44	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.23	0.11	0.05	0.00	0.37	0.36	0.18
1.5 On Others	-	14.95	0.10	-	22.47	16.43	9.43
<b>2. Commission and Discount</b>	<b>1.19</b>	<b>28.29</b>	<b>9.83</b>	<b>0.24</b>	<b>5.49</b>	<b>17.47</b>	<b>48.28</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.19	2.46	0.90	0.14	5.18	12.24	48.28
2.3 Others	-	25.83	8.93	0.10	0.31	5.23	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>(0.01)</b>	<b>-</b>	<b>-</b>	<b>1.29</b>	<b>1.18</b>	<b>0.01</b>
3.1 Due to Change in Exchange Rate	-	(0.03)	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	0.02	-	-	1.29	1.18	0.01
<b>4. Other Operating Income</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>3.30</b>	<b>86.82</b>	<b>34.56</b>	<b>0.80</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>0.57</b>	<b>-</b>	<b>3.06</b>	<b>0.25</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>19.48</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>40.53</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>90.02</b>	<b>1,194.80</b>	<b>336.31</b>	<b>138.81</b>	<b>2,514.96</b>	<b>1,594.52</b>	<b>1,208.91</b>

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi
----------	-----------	-------	-------	-----------	--------	--------	------------

**Expenses**

<b>1. Interest Expense</b>	<b>11.45</b>	<b>917.75</b>	<b>688.43</b>	<b>753.48</b>	<b>60.80</b>	<b>10.42</b>	<b>65.62</b>
1.1 On Deposit Liabilities	11.45	855.46	688.43	719.50	59.88	10.42	65.62
1.1.1 Saving Account	1.75	135.40	170.53	94.94	13.86	5.62	16.99
1.1.2 Fixed Account	9.10	686.14	512.31	605.38	42.19	4.55	46.46
1.1.2.1 Up to 3 months Fixed Account	-	138.04	-	521.18	-	0.60	-
1.1.2.2 3 to 6 months Fixed Account	-	77.38	98.30	0.12	13.28	1.08	19.04
1.1.2.3 6 months to 1 year Fixed Account	7.21	283.96	88.59	63.34	21.16	2.20	18.21
1.1.2.4 Above 1 year Fixed Account	1.89	186.76	325.42	20.74	7.74	0.67	9.21
1.1.3 Call Deposit	0.60	33.92	5.59	19.18	3.83	0.25	2.17
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	62.29	-	33.98	0.93	-	-
<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>2.52</b>	<b>122.00</b>	<b>82.43</b>	<b>75.76</b>	<b>16.39</b>	<b>6.11</b>	<b>21.31</b>
<b>4. Office Operating Expenses</b>	<b>1.62</b>	<b>78.96</b>	<b>43.44</b>	<b>36.07</b>	<b>9.39</b>	<b>1.50</b>	<b>10.85</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>0.00</b>	<b>37.93</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	0.00	37.93	-	-	-	-	-
7.1.1 General Loan loss Provision	3.53	37.93	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	(0.99)	37.93	-	-	-	-	-
7.1.1.2 Watch List Provision	4.53	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	(3.53)	-	-	-	-	-	-
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>0.70</b>	<b>19.40</b>	<b>-</b>	<b>13.10</b>	<b>-</b>	<b>-</b>	<b>0.79</b>
<b>10. Provision for Income Tax</b>	<b>1.88</b>	<b>58.20</b>	<b>69.45</b>	<b>35.36</b>	<b>-</b>	<b>-</b>	<b>2.13</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>4.38</b>	<b>135.80</b>	<b>162.04</b>	<b>82.51</b>	<b>-</b>	<b>0.60</b>	<b>4.97</b>
<b>Total Expenses</b>	<b>22.55</b>	<b>1,370.03</b>	<b>1,045.79</b>	<b>996.28</b>	<b>86.59</b>	<b>18.63</b>	<b>105.68</b>

**Income**

<b>1. Interest Income</b>	<b>22.33</b>	<b>1,333.29</b>	<b>1,012.21</b>	<b>960.57</b>	<b>81.82</b>	<b>17.68</b>	<b>101.94</b>
1.1 On Loans and Advances	22.33	1,251.73	922.01	923.98	80.78	17.68	101.66
1.2 On Investment	-	47.35	70.58	35.19	-	-	0.14
1.2.1 Government Bonds	-	47.35	70.58	10.68	-	-	0.14
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	24.51	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	33.87	0.36	0.33	0.73	-	0.14
1.5 On Others	-	0.33	19.25	1.06	0.31	-	-
<b>2. Commission and Discount</b>	<b>0.03</b>	<b>2.90</b>	<b>4.12</b>	<b>1.04</b>	<b>0.64</b>	<b>-</b>	<b>1.23</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	2.90	4.12	1.04	0.64	-	1.23
2.3 Others	0.01	-	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>2.42</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	(2.15)	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	4.57	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>0.19</b>	<b>31.43</b>	<b>28.04</b>	<b>27.77</b>	<b>2.24</b>	<b>0.95</b>	<b>2.52</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>1.42</b>	<b>6.90</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>1.89</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>22.55</b>	<b>1,370.03</b>	<b>1,045.79</b>	<b>996.28</b>	<b>86.59</b>	<b>18.63</b>	<b>105.68</b>

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>52.22</b>	<b>24.17</b>	<b>0.33</b>	<b>116.04</b>	<b>212.92</b>	<b>124.64</b>	<b>65.23</b>
1.1 On Deposit Liabilities	52.22	24.17	0.33	115.80	194.52	111.59	65.23
1.1.1 Saving Account	6.95	3.98	0.33	28.16	31.69	14.76	11.71
1.1.2 Fixed Account	43.21	19.01	-	78.71	160.18	95.11	52.50
1.1.2.1 Up to 3 months Fixed Account	-	-	-	21.91	23.40	-	-
1.1.2.2 3 to 6 months Fixed Account	13.18	-	-	15.07	8.56	9.63	-
1.1.2.3 6 months to 1 year Fixed Account	28.76	-	-	26.21	87.32	3.86	52.50
1.1.2.4 Above 1 year Fixed Account	1.26	19.01	-	15.53	40.90	81.61	-
1.1.3 Call Deposit	2.06	1.18	0.00	8.93	2.64	1.72	1.02
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	0.24	18.41	13.05	-
<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>9.73</b>	<b>10.71</b>	<b>1.01</b>	<b>18.16</b>	<b>27.23</b>	<b>12.70</b>	<b>15.81</b>
<b>4. Office Operating Expenses</b>	<b>5.68</b>	<b>6.99</b>	<b>3.29</b>	<b>13.08</b>	<b>17.08</b>	<b>8.47</b>	<b>8.46</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>1.71</b>	<b>-</b>
7.1 Loan loss Provision	-	-	-	-	-	1.71	-
7.1.1 General Loan loss Provision	-	-	-	-	-	1.71	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	1.71	-
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>1.00</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>2.29</b>	<b>-</b>	<b>-</b>	<b>5.12</b>	<b>-</b>	<b>2.22</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>6.87</b>	<b>-</b>	<b>-</b>	<b>13.82</b>	<b>26.61</b>	<b>5.99</b>	<b>1.32</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>16.04</b>	<b>-</b>	<b>1.53</b>	<b>32.24</b>	<b>62.33</b>	<b>13.97</b>	<b>3.08</b>
<b>Total Expenses</b>	<b>92.82</b>	<b>41.87</b>	<b>6.15</b>	<b>199.46</b>	<b>346.17</b>	<b>169.70</b>	<b>93.91</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>69.31</b>	<b>24.42</b>	<b>2.51</b>	<b>172.74</b>	<b>339.25</b>	<b>164.97</b>	<b>90.51</b>
1.1 On Loans and Advances	64.98	23.07	-	160.54	310.75	144.76	83.43
1.2 On Investment	0.10	-	-	6.47	28.01	20.21	7.08
1.2.1 Government Bonds	-	-	-	6.47	28.01	20.21	7.08
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.10	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.02	2.51	5.73	0.49	-	-
1.5 On Others	4.24	1.33	-	-	-	-	-
<b>2. Commission and Discount</b>	<b>0.10</b>	<b>0.75</b>	<b>-</b>	<b>0.11</b>	<b>4.49</b>	<b>0.09</b>	<b>3.41</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.10	0.06	-	0.11	4.49	0.09	3.41
2.3 Others	-	0.70	-	-	-	-	-
<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>3.29</b>	<b>-</b>	<b>-</b>	<b>4.44</b>	<b>2.32</b>	<b>1.89</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>3.64</b>	<b>0.55</b>	<b>0.11</b>	<b>0.16</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>21.61</b>	<b>-</b>	<b>2.58</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>20.12</b>	<b>16.69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>92.82</b>	<b>41.87</b>	<b>6.15</b>	<b>199.46</b>	<b>346.17</b>	<b>169.70</b>	<b>93.91</b>

BFI Name	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>71.89</b>	<b>58.61</b>	<b>188.59</b>	<b>105.16</b>	<b>19.05</b>	<b>30.46</b>	<b>0.26</b>
1.1 On Deposit Liabilities	69.51	58.61	188.59	103.00	19.05	29.01	0.22
1.1.1 Saving Account	9.92	10.58	23.66	16.06	2.61	4.42	0.02
1.1.2 Fixed Account	56.90	47.50	158.78	86.94	15.50	21.72	-
1.1.2.1 Up to 3 months Fixed Account	17.22	-	-	-	1.29	4.36	-
1.1.2.2 3 to 6 months Fixed Account	6.17	3.60	21.56	15.41	0.63	2.77	-
1.1.2.3 6 months to 1 year Fixed Account	20.64	2.55	28.87	51.84	5.00	5.18	-
1.1.2.4 Above 1 year Fixed Account	12.87	41.35	108.35	19.69	8.57	9.41	-
1.1.3 Call Deposit	2.70	0.52	6.15	-	0.94	2.87	0.20
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.38	-	-	2.16	-	1.45	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>17.13</b>	<b>2.56</b>	<b>20.60</b>	<b>12.07</b>	<b>4.27</b>	<b>9.10</b>	<b>0.34</b>
<b>4. Office Operating Expenses</b>	<b>12.73</b>	<b>1.91</b>	<b>11.57</b>	<b>11.01</b>	<b>1.67</b>	<b>7.78</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>4.68</b>	<b>-</b>	<b>-</b>	<b>43.52</b>	<b>-</b>
7.1 Loan loss Provision	-	-	4.68	-	-	43.52	-
7.1.1 General Loan loss Provision	-	-	4.68	-	-	43.52	-
7.1.1.1 Pass Loan Loss Provision	-	-	4.68	-	-	43.52	-
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>2.42</b>	<b>4.11</b>	<b>5.51</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>6.54</b>	<b>11.10</b>	<b>14.88</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>15.26</b>	<b>25.90</b>	<b>34.73</b>	<b>(3.02)</b>	<b>-</b>	<b>-</b>
<b>Total Expenses</b>	<b>101.76</b>	<b>87.29</b>	<b>266.56</b>	<b>183.36</b>	<b>21.97</b>	<b>90.84</b>	<b>0.73</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>66.21</b>	<b>86.65</b>	<b>261.42</b>	<b>181.03</b>	<b>20.52</b>	<b>46.04</b>	<b>-</b>
1.1 On Loans and Advances	46.06	86.16	256.88	169.22	20.36	40.82	-
1.2 On Investment	9.02	-	2.27	11.73	-	3.35	-
1.2.1 Government Bonds	-	-	2.27	-	-	3.35	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	9.02	-	-	11.73	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.72	0.49	0.16	0.07	0.03	1.88	-
1.5 On Others	8.40	-	2.12	-	0.13	-	-
<b>2. Commission and Discount</b>	<b>0.11</b>	<b>0.12</b>	<b>-</b>	<b>2.29</b>	<b>1.45</b>	<b>-</b>	<b>-</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.11	0.12	-	2.29	1.45	-	-
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>2.79</b>	<b>0.49</b>	<b>5.06</b>	<b>0.01</b>	<b>-</b>	<b>1.89</b>	<b>0.20</b>
<b>5. Non Operating Income</b>	<b>1.52</b>	<b>0.03</b>	<b>0.07</b>	<b>0.04</b>	<b>-</b>	<b>7.66</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>0.23</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.04</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>30.90</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30.22</b>	<b>0.53</b>
<b>Total Income</b>	<b>101.76</b>	<b>87.29</b>	<b>266.56</b>	<b>183.36</b>	<b>21.97</b>	<b>90.84</b>	<b>0.73</b>

BFI Name	GMBEL	ICFC	Manju	Reliance
<b>Expenses</b>				
<b>1. Interest Expense</b>	<b>122.19</b>	<b>341.42</b>	<b>207.64</b>	<b>124.16</b>
1.1 On Deposit Liabilities	118.92	294.30	198.48	113.18
1.1.1 Saving Account	16.41	41.75	25.17	21.78
1.1.2 Fixed Account	98.78	248.71	165.78	91.40
1.1.2.1 Up to 3 months Fixed Account	11.79	37.93	42.11	-
1.1.2.2 3 to 6 months Fixed Account	9.53	22.72	31.40	16.99
1.1.2.3 6 months to 1 year Fixed Account	53.77	118.36	82.71	10.18
1.1.2.4 Above 1 year Fixed Account	23.68	69.70	9.56	64.23
1.1.3 Call Deposit	3.74	3.84	7.53	-
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	3.27	47.11	9.16	10.97
<b>2. Commission Expense</b>	-	-	-	-
<b>3. Staff Expense</b>	<b>13.35</b>	<b>30.52</b>	<b>27.52</b>	<b>21.09</b>
<b>4. Office Operating Expenses</b>	<b>25.24</b>	<b>26.70</b>	<b>19.68</b>	<b>14.73</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-
<b>7. Provision for Risk</b>	-	-	-	-
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>5.89</b>	<b>7.01</b>	<b>0.33</b>
<b>10. Provision for Income Tax</b>	<b>8.81</b>	<b>15.90</b>	<b>18.93</b>	<b>0.89</b>
<b>11. Others</b>	-	-	-	-
<b>12. Net Profit</b>	<b>23.77</b>	<b>37.10</b>	<b>44.18</b>	<b>2.07</b>
<b>Total Expenses</b>	<b>193.36</b>	<b>457.53</b>	<b>324.97</b>	<b>163.25</b>
<b>Income</b>				
<b>1. Interest Income</b>	<b>167.71</b>	<b>445.04</b>	<b>317.01</b>	<b>158.61</b>
1.1 On Loans and Advances	153.63	374.88	287.77	132.83
1.2 On Investment	13.03	69.08	28.43	24.71
1.2.1 Government Bonds	-	69.08	-	24.71
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-
1.2.4 Debenture & Bonds	13.03	-	28.43	-
1.3 On Agency Balance	-	-	-	-
1.4 On Call Deposit	1.04	0.06	-	1.07
1.5 On Others	-	1.02	0.81	-
<b>2. Commission and Discount</b>	<b>0.20</b>	<b>1.85</b>	<b>7.97</b>	<b>0.40</b>
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	0.15	1.85	0.02	0.40
2.3 Others	0.04	-	7.95	-
<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>1.72</b>	<b>8.74</b>	<b>(0.01)</b>	<b>4.22</b>
<b>5. Non Operating Income</b>	<b>0.69</b>	<b>1.89</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>23.03</b>	-	-	-
<b>Total Income</b>	<b>193.36</b>	<b>457.53</b>	<b>324.97</b>	<b>163.25</b>

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Sector Wise</b>							
Agricultural and Forest Related	6,868.92	16,155.76	16,278.95	6,749.92	5,339.70	10,506.92	5,898.04
Fishery Related	606.84	984.92	629.92	213.42	-	215.78	67.24
Mining Related	2,449.49	-	423.35	305.02	-	-	255.64
Manufacturing (Producing) Related	43,991.01	27,512.46	57,562.41	51,612.55	14,318.17	55,145.78	29,224.31
Construction	1,637.40	3,440.20	3,102.91	4,552.96	7,336.29	1,179.76	1,985.95
Electricity, Gas and Water	11,503.64	14,616.39	18,283.99	15,626.88	5,607.79	4,641.18	6,716.75
Metal Products, Mach. & Ele. Eqp.	5,385.30	2,295.50	3,283.69	1,528.79	3,132.90	9,639.73	2,174.59
Tras., Com. and Public Utilities	2,617.41	2,167.48	2,668.29	1,692.80	3,836.28	3,578.96	226.84
Wholesaler & Retailer	25,336.84	50,912.60	74,138.84	33,018.62	25,698.71	32,708.15	26,709.90
Finance, Insurance and Real Estate	6,367.79	27,945.77	11,850.26	12,637.35	5,051.64	13,870.75	5,567.18
Hotel or Restaurant	7,150.05	11,243.25	9,367.12	14,023.28	1,545.86	6,617.54	6,090.75
Other Services	6,305.26	7,218.69	26,336.03	17,260.50	1,676.56	4,782.05	1,949.48
Consumption Loans	53,833.11	63,279.58	36,559.50	11,452.77	16,090.49	10,126.51	16,621.97
Local Government	-	-	-	383.43	138.81	255.20	-
Others	1,905.10	855.55	50,949.06	3,662.38	216.20	6,023.33	10,117.05
<b>TOTAL sectorwise</b>	<b>175,958.17</b>	<b>228,628.15</b>	<b>311,434.33</b>	<b>174,720.66</b>	<b>89,989.41</b>	<b>159,291.64</b>	<b>113,605.70</b>

**Product Wise**

Term Loan	37,753.00	48,790.71	53,696.59	59,203.18	8,198.12	39,203.39	27,497.62
Overdraft	31,961.25	20,493.64	47,451.95	21,307.71	6,035.07	15,300.00	922.25
Trust Receipt Loan / Import Loan	2,674.75	1,052.95	9,885.49	10,587.05	7,270.40	9,797.12	1,589.04
Demand & Other Working Capital Loan	31,614.46	39,342.38	89,787.30	51,831.94	28,799.45	61,822.34	40,987.97
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,970.64	20,269.91	19,966.48	2,032.72	9,102.60	3,860.52	2,182.16
Real Estate Loan	9,097.84	16,538.33	29,935.97	7,481.31	7,578.43	6,998.99	5,604.83
Margin Nature Loan	3,622.92	4,470.34	6,886.84	1,774.91	-	1,243.00	32.69
Hire Purchase Loan	2,826.73	5,306.75	8,522.18	2,841.46	4,654.83	6,599.10	2,735.60
Deprived Sector Loan	11,058.24	16,376.89	26,516.72	11,337.20	5,357.61	8,200.24	6,680.53
Bills Purchased	2.80	8.52	18.27	467.61	579.32	92.71	0.08
Other Product	37,375.52	55,977.73	18,766.54	5,855.56	12,413.58	6,174.24	25,372.94
<b>Total Product wise Loan</b>	<b>175,958.17</b>	<b>228,628.15</b>	<b>311,434.33</b>	<b>174,720.66</b>	<b>89,989.41</b>	<b>159,291.64</b>	<b>113,605.70</b>

**Collateral Wise**

Gold and Silver	16,581.91	17,954.33	1,334.42	1,886.10	-	-	-
Government Securities	0.87	520.02	22.94	2.82	-	-	-
Non Governmental Securities	0.09	4,470.34	6,750.01	1,773.24	-	1,243.00	32.69
Fixed Deposit Receipts	888.60	1,105.91	3,110.97	1,212.57	6,241.20	917.19	1,054.50
Own	888.60	1,105.91	2,987.07	1,212.57	6,236.93	917.19	1,054.50
Other Licences Institutions	-	-	123.90	-	4.28	-	-
Collateral of Properties	151,868.05	178,300.13	242,879.66	156,614.72	74,720.09	148,822.07	96,048.27
Fixed Assets	133,768.35	175,529.77	160,407.81	141,166.77	57,483.51	148,822.07	50,378.39
Current Assets	18,099.70	2,770.36	82,471.85	15,447.94	17,236.57	-	45,669.88
Against security of Bill	721.64	5.89	2,605.57	-	-	92.71	1,589.04
Domestic Bills	-	-	287.79	-	-	80.92	-
Foreign Bills	721.64	5.89	2,317.78	-	-	11.79	1,589.04
Against Guarantee	4,367.59	26,230.04	6,959.12	6,182.76	1,497.05	8,104.75	6,031.98
Government Guarantee	31.08	-	91.30	383.43	138.81	-	156.08
Institutional Guarantee	3,575.92	16,042.21	5,064.51	4,223.94	1,358.25	-	5,367.38
Personal Guarantee	296.09	10,143.21	1,794.79	1,574.93	-	-	-
Collective Guarantee	5.42	44.62	8.53	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	158.53	508.52
Other Guarantee	417.30	-	-	0.47	-	7,946.22	-
Credit Card	0.01	3.52	674.24	57.36	389.13	111.93	-
Others	1,529.41	37.97	47,097.41	6,991.08	7,141.94	-	8,849.23
<b>Total</b>	<b>175,958.17</b>	<b>228,628.15</b>	<b>311,434.33</b>	<b>174,720.66</b>	<b>89,989.41</b>	<b>159,291.64</b>	<b>113,605.70</b>

BFI Name	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi
<b>Sector Wise</b>							
Agricultural and Forest Related	10,018.30	5,048.50	7,150.52	21,422.08	7,069.07	7,946.27	5,998.98
Fishery Related	185.74	102.11	493.80	1,920.94	240.66	327.57	539.69
Mining Related	12.99	28.57	91.69	-	192.11	942.92	97.21
Manufacturing (Producing) Related	23,754.19	24,397.56	22,198.81	14,305.65	28,188.56	34,096.70	17,689.01
Construction	1,696.44	706.23	10,333.15	2,595.68	3,865.85	14,100.36	26,016.65
Electricity, Gas and Water	8,642.82	5,844.97	2,508.01	3,063.15	7,132.88	10,043.84	7,635.04
Metal Products, Mach. & Ele. Eqp.	2,303.58	3,214.13	2,192.28	290.31	1,192.48	7,588.67	4,249.94
Tras., Com. and Public Utilities	1,821.88	4,880.50	1,654.83	1,715.15	2,907.74	8,617.84	4,967.32
Wholesaler & Retailer	41,381.14	26,555.10	23,400.65	56,726.70	29,106.25	19,748.01	26,159.92
Finance, Insurance and Real Estate	12,777.51	8,111.38	6,593.79	18,634.06	28,337.48	11,832.75	13,713.04
Hotel or Restaurant	3,086.29	6,529.50	5,679.09	4,860.49	4,775.74	9,114.93	5,944.12
Other Services	4,827.47	5,779.01	4,164.40	7,467.58	6,550.82	7,568.44	5,781.29
Consumption Loans	32,511.00	13,169.08	18,668.85	99,149.18	10,470.37	27,118.80	12,656.21
Local Government	-	-	-	-	-	-	136.67
Others	12,023.76	237.71	13,331.15	39,168.87	3,511.72	70.30	1,214.77
<b>TOTAL sectorwise</b>	<b>155,043.12</b>	<b>104,604.35</b>	<b>118,461.03</b>	<b>271,319.83</b>	<b>133,541.74</b>	<b>159,117.40</b>	<b>132,799.85</b>

**Product Wise**

Term Loan	38,399.34	30,641.11	29,984.82	78,644.61	27,478.92	59,386.62	32,358.60
Overdraft	36,709.90	24,427.03	27,574.71	39,713.14	27,676.08	32,025.22	10,450.25
Trust Receipt Loan / Import Loan	4,303.31	771.84	1,422.38	132.34	2,230.67	1,565.43	3,706.01
Demand & Other Working Capital Loan	23,656.26	20,601.49	20,120.94	56,205.31	22,075.01	41,215.82	26,736.33
Res. Per. H. Loan (Up to Rs. 15 mil.)	23,290.81	3,326.63	5,222.76	45,337.71	6,541.40	5,286.06	6,011.63
Real Estate Loan	4,355.38	5,114.24	1,314.85	20,866.45	23,394.44	1,315.00	6,295.25
Margin Nature Loan	776.13	1,709.92	1,476.78	1,770.78	1,104.37	2,477.01	2,009.84
Hire Purchase Loan	3,122.28	5,060.18	5,254.81	7,690.18	7,012.16	4,316.79	2,029.91
Deprived Sector Loan	10,090.79	4,672.54	6,823.96	12,768.89	6,818.18	8,927.12	10,128.51
Bills Purchased	88.23	-	-	-	44.12	1.28	129.53
Other Product	10,250.67	8,279.35	19,265.02	8,190.42	9,166.40	2,601.07	32,944.01
<b>Total Product wise Loan</b>	<b>155,043.12</b>	<b>104,604.35</b>	<b>118,461.03</b>	<b>271,319.83</b>	<b>133,541.74</b>	<b>159,117.40</b>	<b>132,799.85</b>

**Collateral Wise**

Gold and Silver	-	11.43	56.01	39.37	7.86	1.69	405.96
Government Securities	71.07	2.66	-	-	-	77.72	-
Non Governmental Securities	775.98	-	1,450.18	1,770.78	1,104.37	2,964.60	-
Fixed Deposit Receipts	2,447.81	627.84	1,118.43	1,343.43	925.27	1,777.27	1,886.62
Own	2,447.81	627.84	1,118.43	1,343.43	925.27	1,776.39	1,886.62
Other Licences Institutions	-	-	-	-	-	0.88	-
Collateral of Properties	136,786.74	98,747.08	109,853.26	248,765.82	123,917.78	149,144.59	119,028.89
Fixed Assets	78,096.98	96,835.22	106,548.82	240,891.75	73,267.92	140,599.38	83,176.58
Current Assets	58,689.76	1,911.85	3,304.45	7,874.07	50,649.86	8,545.21	35,852.31
Against security of Bill	2,234.53	60.39	1,045.81	-	109.62	2.74	-
Domestic Bills	60.50	-	-	-	-	-	-
Foreign Bills	2,174.03	60.39	1,045.81	-	109.62	2.74	-
Against Guarantee	10,591.06	3,359.15	4,094.42	13,964.38	1,072.25	4,932.12	136.67
Government Guarantee	199.02	210.83	74.74	0.18	-	165.12	136.67
Institutional Guarantee	9,781.55	2,970.41	4,019.68	12,959.33	-	4,135.47	-
Personal Guarantee	610.49	175.64	-	-	1,072.25	568.77	-
Collective Guarantee	-	-	-	-	-	59.04	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	2.27	-	1,004.87	-	3.71	-
Credit Card	1.11	39.32	70.43	145.27	297.31	216.67	123.21
Others	2,134.82	1,756.48	772.47	5,290.78	6,107.27	(0.00)	11,218.51
<b>Total</b>	<b>155,043.12</b>	<b>104,604.35</b>	<b>118,461.03</b>	<b>271,319.83</b>	<b>133,541.74</b>	<b>159,117.40</b>	<b>132,799.85</b>

BFI Name	SBL	ADBNI	Global	Citizen	Prime	Sunrise	NMB
<b>Sector Wise</b>							
Agricultural and Forest Related	11,306.88	57,579.64	13,246.86	13,134.17	10,765.17	9,967.59	12,141.69
Fishery Related	597.56	538.66	736.50	391.26	575.44	514.42	267.05
Mining Related	215.48	313.62	420.25	1,277.08	194.02	8.67	322.59
Manufacturing (Producing) Related	29,009.66	10,543.67	53,187.86	18,407.33	17,060.33	15,827.82	35,618.94
Construction	4,544.07	8,838.87	8,774.46	7,501.75	8,001.11	5,416.49	6,156.08
Electricity, Gas and Water	10,545.46	3,555.61	19,265.13	8,766.11	9,171.94	10,418.57	15,476.12
Metal Products, Mach. & Ele. Eqp.	2,960.57	491.34	2,722.43	684.58	1,565.04	1,981.14	2,714.90
Tras., Com. and Public Utilities	4,296.74	2,396.47	7,032.73	2,425.63	3,050.68	737.25	4,577.60
Wholesaler & Retailer	47,526.55	33,715.99	64,628.33	27,263.83	20,844.96	26,679.92	47,761.20
Finance, Insurance and Real Estate	8,717.22	6,192.06	21,744.11	7,701.07	23,662.02	8,658.07	9,782.26
Hotel or Restaurant	7,245.06	4,374.20	10,763.04	2,813.10	12,475.72	3,459.70	5,496.03
Other Services	7,464.04	4,070.21	10,234.33	7,015.93	6,426.31	3,418.02	4,064.00
Consumption Loans	22,578.43	25,311.21	62,403.91	34,450.99	20,877.71	36,324.68	32,479.50
Local Government	150.58	-	-	-	-	-	-
Others	29,573.10	19,024.41	13.99	5,957.55	18,195.07	346.79	8,229.52
<b>TOTAL sectorwise</b>	<b>186,731.41</b>	<b>176,945.96</b>	<b>275,173.92</b>	<b>137,790.38</b>	<b>152,865.51</b>	<b>123,759.15</b>	<b>185,087.48</b>

**Product Wise**

Term Loan	58,121.09	13,192.96	80,878.27	33,804.27	40,956.72	18,846.80	50,114.50
Overdraft	31,531.75	8,952.29	55,361.88	19,027.15	42,337.43	20,735.75	21,292.75
Trust Receipt Loan / Import Loan	4,449.97	119.71	6,538.10	893.37	318.09	1,439.49	2,746.21
Demand & Other Working Capital Loan	49,980.76	105,647.77	62,169.60	19,360.83	16,116.39	24,144.55	33,938.96
Res. Per. H. Loan (Up to Rs. 15 mil.)	8,183.10	7,855.10	24,330.50	9,208.88	7,989.61	15,238.83	13,341.29
Real Estate Loan	6,290.03	1,736.63	10,415.35	4,315.36	13,580.04	4,679.55	5,643.57
Margin Nature Loan	3,793.25	1,153.72	4,696.05	3,858.31	3,203.75	1,960.44	1,447.97
Hire Purchase Loan	6,733.58	2,921.37	11,160.75	4,563.97	6,828.74	4,260.64	6,222.38
Deprived Sector Loan	11,902.55	32,842.59	14,656.04	15,486.09	10,144.98	9,344.43	9,521.47
Bills Purchased	41.98	-	-	24.90	523.31	157.26	-
Other Product	5,703.37	2,523.82	4,967.37	27,247.26	10,866.45	22,951.42	40,818.42
<b>Total Product wise Loan</b>	<b>186,731.41</b>	<b>176,945.96</b>	<b>275,173.92</b>	<b>137,790.38</b>	<b>152,865.51</b>	<b>123,759.15</b>	<b>185,087.48</b>

**Collateral Wise**

Gold and Silver	10.30	72.69	3.83	827.99	6,721.70	-	8.55
Government Securities	13.96	-	-	0.73	-	-	-
Non Governmental Securities	3,763.50	-	-	3,928.37	3,584.71	1,960.44	1,448.43
Fixed Deposit Receipts	2,262.04	1,791.83	3,304.07	1,469.24	1,361.68	1,866.75	1,607.08
Own	2,262.04	1,791.83	3,304.07	1,455.11	1,361.68	1,866.75	1,607.08
Other Licences Institutions	-	-	-	14.13	-	-	-
Collateral of Properties	167,560.31	175,081.44	213,117.23	111,319.36	132,445.54	116,292.45	179,527.45
Fixed Assets	92,672.37	175,081.44	134,122.50	82,315.32	130,794.37	112,255.50	165,055.65
Current Assets	74,887.93	-	78,994.73	29,004.04	1,651.18	4,036.96	14,471.80
Against security of Bill	4,437.51	-	-	2,214.28	-	343.10	-
Domestic Bills	6.09	-	-	190.37	-	-	-
Foreign Bills	4,431.42	-	-	2,023.91	-	343.10	-
Against Guarantee	7,168.86	-	294.96	3,792.62	6,796.06	3,054.78	392.30
Government Guarantee	145.02	-	-	3.40	155.30	-	87.07
Institutional Guarantee	6,848.62	-	-	442.62	6,460.01	2,874.63	10.91
Personal Guarantee	172.47	-	294.96	2,454.17	179.58	85.62	252.15
Collective Guarantee	-	-	-	881.82	-	-	17.29
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	2.76	-	-	10.62	1.16	94.53	24.88
Credit Card	398.55	-	273.36	90.85	146.36	178.42	165.81
Others	1,116.39	-	58,180.46	14,146.93	1,809.46	63.21	1,937.87
<b>Total</b>	<b>186,731.41</b>	<b>176,945.96</b>	<b>275,173.92</b>	<b>137,790.38</b>	<b>152,865.51</b>	<b>123,759.15</b>	<b>185,087.48</b>

BFI Name	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani	Karnali
<b>Sector Wise</b>								
Agricultural and Forest Related	9,363.04	7,907.56	6,301.86	4,216.48	9,767.11	1,837.06	68.68	533.21
Fishery Related	324.63	352.22	111.88	327.60	610.79	94.86	5.88	-
Mining Related	-	906.47	207.01	182.41	43.21	3.91	-	-
Manufacturing (Producing) Related	27,423.00	23,409.52	11,572.40	14,380.91	23,840.43	1,516.72	0.75	347.45
Construction	5,590.23	2,168.45	1,424.93	5,984.57	7,812.10	5,434.03	79.65	91.52
Electricity, Gas and Water	8,752.26	8,157.84	5,581.00	6,672.89	14,719.87	545.22	-	-
Metal Products, Mach. & Ele. Eqp.	2,482.71	1,096.92	1,643.46	1,960.13	2,450.22	147.68	2.70	-
Tras., Com. and Public Utilities	3,471.73	2,010.94	3,387.85	2,396.97	4,716.07	1,121.33	18.67	110.05
Wholesaler & Retailer	22,899.14	36,320.27	18,249.79	15,623.65	25,191.71	7,065.82	55.24	982.11
Finance, Insurance and Real Estate	14,925.56	21,097.51	11,221.96	9,235.25	9,251.14	6,172.29	-	200.00
Hotel or Restaurant	15,328.73	8,297.40	3,836.33	3,271.53	4,430.46	965.91	3.46	-
Other Services	14,861.48	5,410.51	3,435.33	3,205.67	5,691.13	663.46	10.23	784.28
Consumption Loans	19,067.89	32,711.17	18,033.45	19,121.70	13,498.66	14,370.95	44.84	84.21
Local Government	-	-	16.54	-	-	-	-	-
Others	7,868.48	1,326.17	1,008.42	553.35	25,626.48	695.45	179.42	-
<b>TOTAL sectorwise</b>	<b>152,358.88</b>	<b>151,172.95</b>	<b>86,032.21</b>	<b>87,133.10</b>	<b>147,649.38</b>	<b>40,634.69</b>	<b>469.52</b>	<b>3,132.82</b>

**Product Wise**

Term Loan	53,308.66	31,751.52	23,951.41	25,623.74	56,561.51	11,680.68	269.87	428.59
Overdraft	19,247.68	22,510.96	25,342.64	16,622.30	24,592.06	8,900.66	96.45	1,391.42
Trust Receipt Loan / Import Loan	2,609.82	1,476.71	222.03	243.73	1,996.53	-	-	-
Demand & Other Working Capital Loan	35,581.90	41,439.04	11,723.78	15,726.31	31,543.30	22.78	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	11,804.35	9,257.65	4,161.88	5,120.00	6,211.38	4,876.53	46.36	91.52
Real Estate Loan	3,017.91	11,341.27	6,683.93	7,013.33	6,651.67	833.59	-	200.00
Margin Nature Loan	2,037.45	2,775.01	2,149.19	2,247.87	1,640.52	1,877.74	7.43	-
Hire Purchase Loan	5,458.91	4,571.96	2,666.38	2,386.01	6,003.79	1,804.59	34.80	110.05
Deprived Sector Loan	9,485.02	8,276.29	7,129.55	4,888.61	8,865.99	4,935.73	0.55	156.75
Bills Purchased	-	-	-	28.53	186.89	-	-	-
Other Product	9,807.19	17,772.55	2,001.40	7,232.67	3,395.76	5,702.42	14.05	754.49
<b>Total Product wise Loan</b>	<b>152,358.88</b>	<b>151,172.95</b>	<b>86,032.21</b>	<b>87,133.10</b>	<b>147,649.38</b>	<b>40,634.69</b>	<b>469.52</b>	<b>3,132.82</b>

**Collateral Wise**

Gold and Silver	27.98	273.18	0.23	15.59	11.49	265.24	-	-
Government Securities	18.49	-	-	-	-	1.83	-	-
Non Governmental Securities	2,090.68	2,775.01	2,161.69	2,247.87	-	1,924.50	-	-
Fixed Deposit Receipts	988.06	1,546.24	978.36	1,150.38	2,088.58	1,039.37	11.33	84.21
Own	988.06	1,546.24	978.36	1,150.38	2,088.58	1,039.37	11.33	84.21
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	136,207.16	138,847.48	78,049.92	80,627.31	135,578.73	32,587.13	407.01	3,048.61
Fixed Assets	133,519.26	137,994.39	77,860.77	62,557.61	118,605.73	32,586.21	407.01	3,048.61
Current Assets	2,687.90	853.09	189.15	18,069.70	16,973.00	0.92	-	-
Against security of Bill	1,250.66	-	-	28.53	40.00	-	-	-
Domestic Bills	17.43	-	-	28.53	40.00	-	-	-
Foreign Bills	1,233.23	-	-	-	-	-	-	-
Against Guarantee	7,133.25	2,831.92	4,361.42	2,603.20	15.97	4,805.76	-	-
Government Guarantee	191.24	-	16.54	-	-	-	-	-
Institutional Guarantee	6,164.77	2,649.62	4,282.42	2,425.80	-	4,441.00	-	-
Personal Guarantee	683.75	170.00	31.55	177.40	15.97	358.35	-	-
Collective Guarantee	72.74	12.30	28.02	-	-	3.70	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	20.75	-	2.91	-	-	2.72	-	-
Credit Card	1.99	127.86	-	83.92	70.26	-	-	-
Others	4,640.61	4,771.26	480.58	376.29	9,844.35	10.86	51.18	-
<b>Total</b>	<b>152,358.88</b>	<b>151,172.95</b>	<b>86,032.21</b>	<b>87,133.10</b>	<b>147,649.38</b>	<b>40,634.69</b>	<b>469.52</b>	<b>3,132.82</b>

BFI Name	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti
<b>Sector Wise</b>								
Agricultural and Forest Related	2,371.51	461.82	346.34	6,790.70	3,256.72	3,074.30	79.19	4,300.44
Fishery Related	42.33	16.66	3.46	139.99	243.14	149.83	44.89	154.04
Mining Related	7.56	-	-	28.63	107.60	-	-	46.63
Manufacturing (Producing) Related	2,634.74	734.51	321.93	4,496.32	2,468.16	2,032.42	166.16	5,359.47
Construction	1,968.80	109.30	319.68	717.90	10,708.03	2,613.57	161.75	5,570.00
Electricity, Gas and Water	784.47	1.35	-	337.07	259.08	64.23	-	1,157.22
Metal Products, Mach. & Ele. Eqp.	143.91	24.92	22.38	376.45	306.22	171.07	46.24	462.83
Tras., Com. and Public Utilities	1,882.28	147.72	278.43	2,231.79	2,845.36	1,858.01	37.57	801.64
Wholesaler & Retailer	6,634.84	2,943.34	653.13	14,428.79	8,034.03	9,178.35	104.63	5,492.46
Finance, Insurance and Real Estate	5,736.65	786.76	587.80	11,022.63	4,805.48	3,693.82	-	4,680.79
Hotel or Restaurant	1,880.82	319.27	49.41	3,880.19	3,010.80	1,396.41	11.18	2,689.83
Other Services	1,696.64	611.60	37.37	2,410.05	1,288.94	1,209.71	24.45	1,150.52
Consumption Loans	13,420.84	4,318.65	1,950.96	24,689.75	3,730.81	12,295.43	123.71	4,175.39
Local Government	3.34	-	1.50	-	0.03	-	-	3.32
Others	4,893.53	4.39	740.84	19,886.97	21,490.95	7,554.51	167.06	15,729.84
<b>TOTAL sectorwise</b>	<b>44,102.27</b>	<b>10,480.30</b>	<b>5,313.24</b>	<b>91,437.23</b>	<b>62,555.36</b>	<b>45,291.65</b>	<b>966.84</b>	<b>51,774.43</b>

**Product Wise**

Term Loan	12,877.54	2,841.05	837.69	32,868.57	16,149.65	20,738.20	246.69	15,500.77
Overdraft	9,546.13	900.26	493.74	17,711.96	11,270.74	11,491.63	304.15	15,796.81
Trust Receipt Loan / Import Loan	-	-	-	2.87	-	-	-	-
Demand & Other Working Capital Loan	1,096.72	2,714.85	-	918.35	477.54	612.28	104.87	81.83
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,480.36	1,436.15	940.60	11,947.53	9,941.45	2,198.34	176.99	4,580.36
Real Estate Loan	2,687.77	466.69	64.34	5,738.23	2,177.36	832.53	-	926.43
Margin Nature Loan	1,113.70	211.30	40.00	2,136.73	1,112.65	1,142.47	-	1,679.91
Hire Purchase Loan	3,489.28	528.16	374.65	3,450.50	4,049.91	2,122.96	48.69	1,985.67
Deprived Sector Loan	5,319.20	682.64	977.90	10,774.27	7,325.08	4,757.82	46.60	6,096.19
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,491.56	699.19	1,584.32	5,888.22	10,050.97	1,395.42	38.84	5,126.45
<b>Total Product wise Loan</b>	<b>44,102.27</b>	<b>10,480.30</b>	<b>5,313.24</b>	<b>91,437.23</b>	<b>62,555.36</b>	<b>45,291.65</b>	<b>966.84</b>	<b>51,774.43</b>

**Collateral Wise**

Gold and Silver	138.63	106.63	-	599.56	1,224.57	830.01	-	452.41
Government Securities	-	-	-	-	-	-	-	4.46
Non Governmental Securities	1,113.70	211.30	40.00	2,148.36	602.84	1,149.43	-	1,680.21
Fixed Deposit Receipts	802.02	116.69	80.46	1,695.73	1,175.28	558.77	37.73	1,010.57
Own	802.02	116.69	80.46	1,695.73	1,175.28	558.77	37.73	1,010.57
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	36,785.86	9,637.49	5,191.27	72,550.25	53,760.08	39,430.24	929.11	41,066.31
Fixed Assets	36,785.86	9,637.49	5,191.27	72,546.50	53,760.08	39,430.24	929.11	41,057.94
Current Assets	-	-	-	3.75	-	-	-	8.37
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	5,262.06	403.93	-	14,176.86	5,315.09	3,323.20	-	7,354.93
Government Guarantee	-	-	-	-	5.20	0.60	-	3.32
Institutional Guarantee	3,011.57	306.55	-	3,503.58	3,132.20	2,298.29	-	4,796.16
Personal Guarantee	1,746.49	97.38	-	5,787.56	1,645.03	996.89	-	2,459.43
Collective Guarantee	504.00	-	-	4,885.72	488.60	27.41	-	92.92
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	44.06	-	-	3.10
Credit Card	-	-	-	-	-	-	-	-
Others	-	4.24	1.50	266.48	477.51	0.00	-	205.53
<b>Total</b>	<b>44,102.27</b>	<b>10,480.30</b>	<b>5,313.24</b>	<b>91,437.23</b>	<b>62,555.36</b>	<b>45,291.65</b>	<b>966.84</b>	<b>51,774.43</b>

BFI Name	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
<b>Sector Wise</b>							
Agricultural and Forest Related	2,326.51	3,783.37	315.90	311.88	878.64	440.22	100.61
Fishery Related	303.73	149.90	-	2.53	7.49	10.93	14.97
Mining Related	83.98	0.59	-	-	-	4.53	-
Manufacturing (Producing) Related	4,717.72	1,671.18	217.58	47.87	148.77	361.27	-
Construction	2,887.39	1,398.83	199.30	7.14	317.51	395.48	163.38
Electricity, Gas and Water	-	3,411.73	-	-	2.14	5.01	-
Metal Products, Mach. & Ele. Eqp.	142.72	74.03	0.84	11.45	-	27.42	-
Tras., Com. and Public Utilities	1,234.85	825.10	212.58	1.18	78.75	120.72	47.82
Wholesaler & Retailer	8,415.13	4,203.57	587.44	86.97	1,092.63	216.84	282.03
Finance, Insurance and Real Estate	5,046.95	6,165.49	629.03	6.79	399.90	55.56	191.00
Hotel or Restaurant	5,111.70	1,443.29	349.25	40.43	87.79	98.18	14.28
Other Services	2,037.68	2,057.70	70.03	2.42	197.95	64.36	-
Consumption Loans	4,476.50	15,617.68	1,496.46	33.44	1,213.93	119.35	286.08
Local Government	-	-	-	-	-	-	-
Others	1,664.25	43.04	19.54	160.63	2.73	849.39	302.33
<b>TOTAL sectorwise</b>	<b>38,449.10</b>	<b>40,845.50</b>	<b>4,097.97</b>	<b>712.73</b>	<b>4,428.24</b>	<b>2,769.25</b>	<b>1,402.50</b>

**Product Wise**

Term Loan	7,998.23	6,968.11	602.42	227.51	2,135.90	1,097.78	480.97
Overdraft	1,304.26	6,766.11	385.11	142.51	837.56	531.85	187.99
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	9,268.22	2,062.64	412.68	-	79.53	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,352.99	4,899.90	493.49	-	150.96	364.81	99.35
Real Estate Loan	1,655.10	3,582.13	93.21	-	342.72	42.17	103.76
Margin Nature Loan	539.73	1,571.81	274.98	-	16.00	8.25	190.47
Hire Purchase Loan	1,443.71	1,473.03	241.94	6.61	55.05	169.56	54.51
Deprived Sector Loan	4,966.37	3,737.60	482.95	171.18	375.10	447.52	182.41
Bills Purchased	-	-	-	-	-	-	-
Other Product	8,920.49	9,784.17	1,111.19	164.93	435.42	107.32	103.05
<b>Total Product wise Loan</b>	<b>38,449.10</b>	<b>40,845.50</b>	<b>4,097.97</b>	<b>712.73</b>	<b>4,428.24</b>	<b>2,769.25</b>	<b>1,402.50</b>

**Collateral Wise**

Gold and Silver	-	163.09	106.58	22.73	222.72	38.26	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	-	1,571.81	206.46	-	16.00	8.25	-
Fixed Deposit Receipts	477.04	1,128.42	53.08	3.65	53.25	62.83	53.23
Own	477.04	1,128.42	53.08	3.65	53.25	62.83	53.23
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	34,126.61	35,463.31	3,188.04	686.35	4,037.02	2,613.88	957.57
Fixed Assets	34,126.61	35,463.31	3,188.04	686.35	4,037.02	2,613.88	957.57
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	3,305.72	2,508.18	517.40	-	99.25	-	201.31
Government Guarantee	-	17.19	-	-	-	-	-
Institutional Guarantee	3,303.91	2,240.79	517.40	-	30.00	-	181.99
Personal Guarantee	0.61	244.55	-	-	69.25	-	19.32
Collective Guarantee	1.20	5.65	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	539.73	10.69	26.41	-	-	46.04	190.40
<b>Total</b>	<b>38,449.10</b>	<b>40,845.50</b>	<b>4,097.97</b>	<b>712.73</b>	<b>4,428.24</b>	<b>2,769.25</b>	<b>1,402.50</b>

BFI Name	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central
<b>Sector Wise</b>									
Agricultural and Forest Related	0.52	476.10	381.91	619.78	473.43	337.51	649.34	630.10	396.52
Fishery Related	-	4.08	11.02	38.10	4.79	27.60	-	17.22	6.97
Mining Related	-	-	27.16	-	18.17	-	-	-	25.87
Manufacturing (Producing) Related	60.00	375.87	461.06	248.62	132.53	283.11	198.64	496.36	186.71
Construction	17.98	50.00	594.50	1,111.98	12.06	484.37	-	11.23	326.14
Electricity, Gas and Water	-	-	212.43	100.00	36.00	7.23	-	-	-
Metal Products, Mach. & Ele. Eqp.	3.45	-	304.96	39.55	42.43	28.82	-	-	84.39
Tras., Com. and Public Utilities	-	177.25	1,058.62	86.67	102.18	65.60	-	679.49	262.94
Wholesaler & Retailer	33.33	791.03	298.20	505.34	237.89	492.01	1,082.30	2,429.97	688.89
Finance, Insurance and Real Estate	40.31	1,249.55	1,161.36	551.66	290.07	441.86	176.87	1,929.69	451.35
Hotel or Restaurant	27.50	134.39	765.85	140.20	122.44	95.56	92.45	660.27	68.25
Other Services	-	144.57	658.39	742.58	25.53	104.63	-	59.06	66.56
Consumption Loans	144.91	2,688.53	2,384.69	529.91	1,853.41	1,507.13	99.50	3,258.36	685.08
Local Government	33.18	-	-	-	-	-	-	-	-
Others	1,886.00	561.77	1,031.39	900.26	37.49	80.85	741.32	4.89	1,974.04
<b>TOTAL sectorwise</b>	<b>2,247.18</b>	<b>6,653.13</b>	<b>9,351.55</b>	<b>5,614.66</b>	<b>3,388.43</b>	<b>3,956.28</b>	<b>3,040.40</b>	<b>10,176.63</b>	<b>5,223.71</b>

**Product Wise**

Term Loan	124.27	586.18	2,610.11	964.34	93.79	484.07	5.16	3,710.48	1,048.69
Overdraft	-	668.40	-	217.57	320.38	-	1,233.45	1,816.22	292.82
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	147.82	1,085.10	1,300.34	374.77	117.59	229.70	-	532.29	938.98
Res. Per. H. Loan (Up to Rs. 15 mil.)	17.98	558.84	897.92	914.00	543.71	203.42	32.44	803.00	697.12
Real Estate Loan	1,765.88	634.65	959.90	681.62	287.66	440.07	176.74	847.44	214.60
Margin Nature Loan	26.19	227.11	342.30	344.14	215.35	223.14	-	210.22	4.98
Hire Purchase Loan	122.28	225.32	890.14	57.46	162.45	132.22	0.36	926.78	336.40
Deprived Sector Loan	33.18	609.03	666.48	504.98	212.40	168.59	133.29	1,098.37	239.61
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	9.57	2,058.50	1,684.37	1,555.79	1,435.10	2,075.06	1,458.97	231.82	1,450.52
<b>Total Product wise Loan</b>	<b>2,247.18</b>	<b>6,653.13</b>	<b>9,351.55</b>	<b>5,614.66</b>	<b>3,388.43</b>	<b>3,956.28</b>	<b>3,040.40</b>	<b>10,176.63</b>	<b>5,223.71</b>

**Collateral Wise**

Gold and Silver	-	664.97	316.07	-	0.38	-	-	-	-
Government Securities	-	-	3.65	-	-	-	-	-	-
Non Governmental Securities	26.19	227.11	439.93	344.14	215.35	220.30	-	-	4.98
Fixed Deposit Receipts	0.05	60.81	339.05	180.03	67.58	69.76	62.19	96.23	126.64
Own	0.05	60.81	339.05	180.03	67.58	69.76	62.19	96.23	126.64
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	399.50	4,938.16	7,503.12	4,694.99	2,921.59	3,299.93	2,978.21	8,697.53	4,925.84
Fixed Assets	399.50	4,938.16	7,503.12	4,694.99	2,921.59	3,260.93	2,978.21	8,697.53	4,925.84
Current Assets	-	-	-	-	-	39.00	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	83.27	762.08	280.38	395.50	183.53	351.95	-	1,172.65	166.24
Government Guarantee	33.18	-	-	-	4.02	-	-	-	-
Institutional Guarantee	-	603.00	236.96	395.50	8.48	253.20	-	1,093.48	166.00
Personal Guarantee	50.09	159.08	43.42	-	167.72	98.31	-	79.17	-
Collective Guarantee	-	-	-	-	-	0.44	-	-	0.24
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	3.31	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	1,738.17	-	469.35	-	0.01	14.33	-	210.22	-
<b>Total</b>	<b>2,247.18</b>	<b>6,653.13</b>	<b>9,351.55</b>	<b>5,614.66</b>	<b>3,388.43</b>	<b>3,956.28</b>	<b>3,040.40</b>	<b>10,176.63</b>	<b>5,223.71</b>

BFI Name	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Sector Wise</b>							
Agricultural and Forest Related	223.72	265.95	175.76	262.08	499.80	680.19	284.19
Fishery Related	-	-	-	7.85	71.36	21.50	17.00
Mining Related	7.00	-	-	0.97	25.01	-	-
Manufacturing (Producing) Related	21.41	43.09	418.38	178.61	681.25	277.67	299.74
Construction	10.70	10.60	-	113.41	312.67	231.76	377.86
Electricity, Gas and Water	8.81	-	-	127.11	129.56	73.43	27.51
Metal Products, Mach. & Ele. Eqp.	-	42.44	-	5.15	10.99	164.80	70.85
Tras., Com. and Public Utilities	1.13	121.86	2.94	64.33	549.60	355.81	262.61
Wholesaler & Retailer	126.18	203.06	68.51	701.87	2,640.38	1,519.35	732.47
Finance, Insurance and Real Estate	47.80	99.36	-	624.49	1,818.41	2,108.89	646.77
Hotel or Restaurant	13.40	54.94	74.77	265.57	1,348.23	246.65	345.08
Other Services	18.94	19.74	-	41.60	457.38	215.32	49.00
Consumption Loans	296.21	501.50	1.55	1,786.87	5,480.88	4,210.22	2,120.82
Local Government	-	2.60	-	-	-	-	-
Others	3.26	299.82	542.00	1,799.24	311.63	774.50	356.60
<b>TOTAL sectorwise</b>	<b>778.56</b>	<b>1,664.96</b>	<b>1,283.91</b>	<b>5,979.15</b>	<b>14,337.15</b>	<b>10,880.09</b>	<b>5,590.49</b>

**Product Wise**

Term Loan	148.83	584.72	688.71	656.75	4,279.76	1,887.33	0.16
Overdraft	198.65	295.95	-	496.24	4,937.97	463.74	49.01
Trust Receipt Loan / Import Loan	26.77	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	2.00	149.60	185.21	93.82	1,201.89	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	34.68	153.61	-	1,195.71	1,404.29	2,637.74	671.53
Real Estate Loan	10.20	128.65	411.53	315.71	1,279.28	1,398.57	345.16
Margin Nature Loan	-	132.91	-	394.91	481.25	558.28	444.90
Hire Purchase Loan	264.68	138.02	2.27	70.70	449.23	166.33	251.73
Deprived Sector Loan	69.18	206.84	-	470.99	808.69	558.28	510.10
Bills Purchased	-	-	-	-	-	-	-
Other Product	25.57	22.26	31.80	2,192.94	602.85	2,007.92	3,317.91
<b>Total Product wise Loan</b>	<b>778.56</b>	<b>1,664.96</b>	<b>1,283.91</b>	<b>5,979.15</b>	<b>14,337.15</b>	<b>10,880.09</b>	<b>5,590.49</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-
Government Securities	-	6.23	-	-	31.44	-	-
Non Governmental Securities	-	128.30	-	-	481.25	558.28	-
Fixed Deposit Receipts	24.57	35.43	-	145.41	447.60	143.40	142.49
Own	24.57	35.43	-	145.41	447.60	143.40	142.49
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	753.99	1,268.25	1,283.91	5,030.64	12,821.98	8,797.14	4,492.04
Fixed Assets	753.99	1,268.24	1,283.91	5,030.64	12,821.98	8,797.14	4,492.04
Current Assets	-	0.02	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	-	226.70	-	406.61	546.49	1,375.92	409.34
Government Guarantee	-	2.60	-	-	-	-	-
Institutional Guarantee	-	19.45	-	405.19	491.13	871.08	380.69
Personal Guarantee	-	177.70	-	1.42	55.36	504.84	1.14
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	26.95	-	-	-	-	27.51
Credit Card	-	-	-	-	-	-	-
Others	-	0.04	-	396.49	8.39	5.34	546.62
<b>Total</b>	<b>778.56</b>	<b>1,664.96</b>	<b>1,283.91</b>	<b>5,979.15</b>	<b>14,337.15</b>	<b>10,880.09</b>	<b>5,590.49</b>

**Major Financial Indicators of Microfinance Financial Institutions**

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% change			
	2019	2020	2021	2022	2022	2/1	3/2	5/4	
	1	2	3	4	5				
<b>1 CAPITAL FUND</b>	25,503	33,424	39,092	64,408	64,529	31.06	16.96	0.19	
a. Paid-up Capital	17,078	21,495	24,740	30,172	30,313	25.87	15.09	0.47	
b. Statutory Reserves	3,531	4,814	5,803	9,400	9,375	36.32	20.55	-0.26	
c. Retained Earning	1,750	2,790	3,434	18,917	18,956	59.44	23.08	0.20	
d. Others Reserves	3,144	4,324	5,115	5,919	5,885	37.53	18.29	-0.58	
<b>2 BORROWINGS</b>	126,378	142,095	207,349	232,493	233,563	12.44	45.92	0.46	
a. NRB	1,701	8	8,220	11,835	15,507	-99.52	100236.37	31.03	
b. Others	124,677	142,086	199,129	220,658	218,056	13.96	40.15	-1.18	
<b>3 DEPOSITS</b>	85,606	106,150	130,425	159,674	160,397	24.00	22.87	0.45	
<b>4 BILLS PAYABLE</b>	75	41	11	37	44	-45.48	-73.99	17.19	
<b>5 OTHER LIABILITIES</b>	23,664	29,558	37,483	43,507	46,619	24.90	26.81	7.15	
a. Loan Loss Provision	4,013	7,631	10,760	12,247	12,635	90.16	41.01	3.17	
b. Interest Suspense a/c	1,800	4,003	4,176	5,584	5,854	122.36	4.32	4.83	
c. Others	17,851	17,924	22,547	25,676	28,130	0.41	25.79	9.56	
<b>6 RECONCILIATION A/c</b>	5,192	8,482	19,298	22,225	22,390	63.36	127.52	0.74	
<b>7 PROFIT &amp; LOSS A/c</b>	6,608	5,419	11,839	533	1,076	-17.99	118.45	102.11	
<b>Total</b>	<b>273,028</b>	<b>325,169</b>	<b>445,497</b>	<b>522,878</b>	<b>528,618</b>	<b>19.10</b>	<b>37.00</b>	<b>1.10</b>	
<b>Assets</b>									
<b>1 LIQUID FUNDS</b>	19,246	30,382	28,288	20,907	19,011	57.86	-6.89	-9.07	
a. Cash Balance	214	379	521	383	328	76.94	37.33	-14.50	
b. Bank Balance	13,398	16,872	17,507	12,297	10,197	25.93	3.76	-17.07	
c. Money at Call	5,634	13,130	10,260	8,227	8,486	133.06	-21.86	3.15	
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	312	468	559	566	850	49.91	19.63	50.21	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,262	9,732	14,153	6,574	6,809	330.28	45.43	3.56	
<b>4 LOANS &amp; ADVANCES</b>	235,101	262,732	365,554	449,984	456,237	11.75	39.14	1.39	
Institutional	38,955	39,721	54,128	71,434	77,672	1.97	36.27	8.73	
Individual	196,147	223,012	311,426	378,549	378,565	13.70	39.65	0.00	
<b>5 FIXED ASSETS</b>	2,107	2,223	2,565	3,074	3,082	5.50	15.42	0.26	
<b>6 OTHER ASSETS</b>	8,552	11,063	15,031	18,826	19,352	29.36	35.86	2.79	
<b>7 EXPENSES NOT WRITTEN OFF</b>	11	11	7	3	3	1.87	-34.99	-1.27	
<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	22,399	22,565	57.11	128.18	0.74	
<b>10 PROFIT &amp; LOSS A/c</b>	45	88	13	545	708	96.81	-85.79	30.05	
<b>Total</b>	<b>273,028</b>	<b>325,169</b>	<b>445,497</b>	<b>522,878</b>	<b>528,618</b>	<b>19.10</b>	<b>37.00</b>	<b>1.10</b>	
<b>Profit &amp; Loss A/c</b>									
<b>Expenses</b>									
<b>1 INTEREST EXPENSES</b>	17,022	21,965	18,279	3,086	6,232	29.04	-16.78	101.96	
<b>2 COMMISSION/FEE EXPENSES</b>	7	38	16	3	7	472.63	-57.81	189.46	
<b>3 EMPLOYEE EXPENSES</b>	6,299	8,757	9,379	993	2,305	39.02	7.09	132.03	
<b>4 OFFICE OPERATING EXPENSES</b>	2,358	2,907	3,353	292	642	23.29	15.32	120.00	
<b>5 NON OPERATING EXPENSES</b>	63	140	36	0	0	122.70	-74.52	18.79	
<b>6 PROVISION FOR RISK</b>	1,921	6,648	17,303	942	1,682	246.15	160.26	78.62	
<b>7 LOAN WRITTEN OFF</b>	5	5	31	0	-	14.51	485.19	-100.00	
<b>8 EXTRAORDINARY EXPENSES</b>	1	18	9	2	3	1279.00	-49.22	40.61	
<b>9 PROVISION FOR STAFF BONUS</b>	861	836	1,848	85	167	-2.95	121.03	95.89	
<b>10 PROVISION FOR INCOME TAX</b>	2,545	2,353	5,069	227	453	-7.52	115.41	99.51	
<b>11 NET PROFIT</b>	6,249	5,394	11,829	455	897	-13.68	119.31	97.31	
<b>TOTAL EXPENSES</b>	<b>37,331</b>	<b>49,062</b>	<b>67,152</b>	<b>6,085</b>	<b>12,390</b>	<b>31.43</b>	<b>36.87</b>	<b>103.61</b>	
<b>Income</b>									
<b>1. INTEREST INCOME</b>	31,647	41,259	45,304	4,911	10,071	30.37	9.80	105.08	
<b>2. COMMISSION &amp; DISCOUNT</b>	805	718	1,420	73	162	-10.80	97.74	122.28	
<b>3 OTHER OPERATING INCOME</b>	3,739	3,726	5,025	373	797	-0.33	34.86	113.84	
<b>4 NON OPERATING INCOME</b>	176	153	270	15	58	-13.28	76.96	278.58	
<b>5 PROVISION FOR WRITTEN BACK</b>	936	3,134	15,072	397	757	234.88	380.95	90.67	
<b>6 RECOVERY FOR WRITE BACK</b>	2	2	9	1	1	6.73	292.16	53.88	
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0	18	48	7	16	53203.70	166.79	110.39	
<b>8 NET LOSS</b>	26	52	3	309	529	102.16	-94.57	71.34	
<b>TOTAL INCOME</b>	<b>37,331</b>	<b>49,062</b>	<b>67,152</b>	<b>6,085</b>	<b>12,390</b>	<b>31.43</b>	<b>36.87</b>	<b>103.61</b>	
<b>Miscellaneous Information</b>									
<b>No. of Total Staffs</b>	17,361	19,017	20,872	23,222	23,277	9.54	9.75	0.24	
<b>No. of Total Branches</b>	3,629	4,057	4,685	5,135	5,138	11.79	15.48	0.06	
<b>No. of Total Centers</b>	274,186	310,895	362,982	431,700	434,209	13.39	16.75	0.58	
<b>No. of Total Groups</b>	926,625	1,039,696	1,183,364	1,359,356	1,367,337	12.20	13.82	0.59	
<b>No. of Total Passive Groups</b>	9,565	9,398	34,163	16,256	16,343	-1.75	263.51	0.54	
<b>No. of Total Members</b>	4,327,991	4,686,659	5,191,363	5,887,743	5,921,669	8.29	10.77	0.58	
<b>No. of Total Passive Members</b>	118,044	195,311	329,895	443,157	445,888	65.46	68.91	0.62	
<b>No. of Total Borrowers</b>	2,679,016	2,783,222	2,992,068	3,302,196	3,313,081	3.89	7.50	0.33	
<b>No. of Total Overdue Borrowers</b>	165,984	1,001,407	764,663	512,619	577,981	503.32	-23.64	12.75	
<b>No. of Total Saving Members</b>	4,323,957	4,679,987	5,193,582	5,950,356	6,033,684	8.23	10.97	1.40	
<b>Total Saving Amount (Rs million)</b>	101,910	106,150	130,472	159,670	162,178	4.16	22.91	1.57	

**Districtwise List of Banks and Financial Institutions Branches ( Bhadau, 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	146	54	12	212	994,090	4,689
5	1	Sankhuwasabha	30	-	-	30	159,046	5,302
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	181	62	4	247	1,147,186	4,644
10	1	Sunsari	141	39	11	191	934,461	4,892
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>769</b>	<b>194</b>	<b>33</b>	<b>996</b>	<b>4,972,021</b>	<b>4,992</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	11	105	873,274	8,317
18	Madhesh	Mahottari	60	7	7	74	715,040	9,663
19	Madhesh	Sarlahi	76	14	5	95	857,360	9,025
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	5	88	649,397	7,380
	<b>Total</b>		<b>576</b>	<b>84</b>	<b>40</b>	<b>700</b>	<b>6,126,288</b>	<b>8,752</b>
23	Bagmati	Dolakha	29	3	-	32	172,726	5,398
24	Bagmati	Ramechhap	25	2	-	27	170,620	6,319
25	Bagmati	Sindhuli	36	2	2	40	300,117	7,503
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	75	14	8	97	366,879	3,782
31	Bagmati	Kathmandu	920	144	49	1,113	2,017,532	1,813
32	Bagmati	Lalitpur	216	30	16	262	548,401	2,093
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	173	53	18	244	722,168	2,960
	<b>Total</b>		<b>1,822</b>	<b>323</b>	<b>108</b>	<b>2,253</b>	<b>6,084,042</b>	<b>2,700</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	202	77	19	298	599,504	2,012
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>604</b>	<b>190</b>	<b>37</b>	<b>831</b>	<b>2,479,745</b>	<b>2,984</b>

47	Lumbini	Gulmi	35	15	-	50	246,836	4,937
48	Lumbini	Palpa	49	11	-	60	242,423	4,040
49	Lumbini	Rupandehi	227	77	28	332	1,118,975	3,370
50	Lumbini	Kapilbastu	82	17	5	104	686,739	6,603
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	95	39	3	137	676,277	4,936
56	Lumbini	Banke	83	29	7	119	603,393	5,071
57	Lumbini	Bardiya	44	26	-	70	460,831	6,583
58	Lumbini	Nawalparasi West	64	20	3	87	385,515	4,431
	<b>Total</b>		<b>750</b>	<b>256</b>	<b>46</b>	<b>1,052</b>	<b>5,124,225</b>	<b>4,871</b>
59	Karnali	Rukum West	21	2	1	24	166,354	6,931
60	Karnali	Salyan	25	5	1	31	238,668	7,699
61	Karnali	Surkhet	53	10	1	64	417,776	6,528
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>202</b>	<b>21</b>	<b>3</b>	<b>226</b>	<b>1,694,889</b>	<b>7,500</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>5,054</b>	<b>1,120</b>	<b>273</b>	<b>6,447</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	64	1	125
No. of Branches <sup>^</sup>	5,054	1,120	273	5,138		11,585
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						4,528
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						2,520

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	769	194	33	867	996	1,863
Madhesh	576	84	40	1,051	700	1,751
Bagmati	1,822	323	108	770	2,253	3,023
Gandaki	604	190	37	592	831	1,423
Lumbini	750	256	46	1,173	1,052	2,225
Karnali	202	21	3	232	226	458
Sudur Paschim	331	52	6	453	389	842
<b>Total</b>	<b>5,054</b>	<b>1,120</b>	<b>273</b>	<b>5,138</b>	<b>6,447</b>	<b>11,585</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	2 yrs and above	6.86	23,747.39	6.37	24,117.97	6.49	26,966.96	6.92	29,797.16
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29
	Aggregate	3.27	1,680,656.73	3.30	1,725,024.61	3.46	1,723,411.53	3.74	1,746,005.30

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

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

Overall Summary of Interest Rate on LCY Deposit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.11	725,776.47	2.16	687,278.85	2.26	665,175.55	2.66	655,849.74
2	Fixed:	6.72	596,250.43	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26
2.1	up to 1 month	4.26	5,038.76	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27
2.2	1-3 months	4.76	17,403.76	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62
2.3	3-6 months	6.96	60,834.06	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44
2.4	6-12 months	6.91	336,877.15	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38
2.5	1-2 yrs	6.44	136,635.01	7.13	136,592.84	7.76	161,655.61	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	5.50	635.39	5.00	617.56	-	5.03	5.00	2.49
5	Other	3.45	666.27	5.45	734.62	4.29	255.05	5.23	1,193.13
6	Non interest bearing deposits	-	172,467.15	-	172,535.45	-	171,340.38	-	166,753.36
6.1	Current	-	152,187.18	-	153,332.36	-	150,808.52	-	146,816.85
6.2	Margin	-	17,738.76	-	16,788.79	-	17,589.04	-	17,992.01
6.3	Other	-	2,541.21	-	2,414.30	-	2,942.82	-	1,944.51
	Aggregate	4.02	1,802,340.27	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13

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

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.44	244,462.06	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28
2	Overdraft	9.74	285,840.27	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95
3	Trust Receipt Loan / Import Loan	7.25	74,884.19	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67
4	Demand & Other Working Capital Loan	9.00	372,455.08	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.42	127,759.81	10.15	129,870.30	10.60	130,940.37	10.75	133,265.55
6	Real Estate Loan	9.80	96,619.08	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		Baitshakh, 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	46,223.59	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		Baitshakh, 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		Baitshakh, 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	500,895.67	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	11.01	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	90,027.07	12.18	91,601.02
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	488,484.85	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	332,775.82
	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	187,773.81	11.61	184,646.78	11.62	185,388.39
12	Hotel or Restaurant	12.24	82,417.35	12.29	86,391.73	12.15	85,492.55	12.15	86,466.28
13	Other Services	12.44	95,950.81	12.34	98,307.25	12.43	99,033.29	12.49	99,181.36
14	Consumption Loans	12.83	134,334.76	12.75	135,685.42	12.77	135,486.98	12.60	141,072.45
15	Local Government	3.43	1,499.92	3.43	1,499.88	3.43	1,499.85	3.43	1,499.85
16	Others	13.10	251,328.84	13.23	260,102.90	13.18	261,694.59	13.30	263,633.42
	Aggregate	12.31	2,132,011.50	12.26	2,211,756.41	12.26	2,228,980.91	12.32	2,256,075.13

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

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

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

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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.10	127,785.84	12.01	123,371.03	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	200,365.03	11.89	197,897.88
12	Hotel or Restaurant	11.84	96,023.26	11.72	98,697.14	11.64	101,091.80	11.74	102,543.02
13	Other Services	12.35	108,124.67	12.33	107,832.71	12.25	109,117.71	12.17	111,574.57
14	Consumption Loans	12.52	137,454.47	12.45	135,939.80	12.42	137,348.35	12.42	134,827.92
15	Local Government	4.92	1,513.00	4.90	1,509.63	4.92	1,512.81	4.92	1,512.81
16	Others	13.21	285,619.92	13.17	291,764.29	13.10	299,780.92	13.02	301,672.18
	Aggregate	12.23	2,386,527.31	12.20	2,404,206.54	12.13	2,429,380.83	12.08	2,435,219.08

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

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39
2	Fixed:	9.87	1,307,907.90	9.78	1,341,676.43	9.82	1,367,322.53	9.72	1,387,055.63
2.1	up to 1 month	10.36	26,020.65	9.81	28,695.86	10.14	34,230.66	10.17	29,708.83
2.2	1-3 months	9.64	120,033.15	9.65	144,745.13	9.63	140,842.50	9.47	145,364.64
2.3	3-6 months	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11	9.60	171,897.12
2.4	6-12 months	9.71	511,316.88	9.61	507,498.86	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	131,590.81	11.55	137,150.25	11.48	143,771.80
2	Fishery Related	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53
3	Mining Related	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01
4	Agriculture, Forestry & Beverage Production Related	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28
5	Non Food Production Related	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86
6	Construction	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41
7	Electricity, Gas and Water	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70	11.31	130,778.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.98	30,661.23	11.90	31,748.35	12.05	32,010.05	11.95	33,729.45
9	Transport, Communication and Public Utilities	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17
10	Wholesaler & Retailer	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24	12.04	577,485.58
11	Finance, Insurance and Real Estate	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94
12	Hotel or Restaurant	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36
13	Other Services	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80
14	Consumption Loans	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21	12.46	135,948.18
15	Local Government	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54
16	Others	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03
	Aggregate	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41

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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.38	150,535.17	11.23	152,266.13	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	245,209.17	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	163,956.24	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	549,139.62	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	251,093.60	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	172,365.86	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	593,962.59	8.07	625,783.84	7.48	591,279.85	7.38	587,889.17
2.5	1-2 yrs	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73	7.50	668,433.91
2.6	2 yrs and above	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59	9.86	250,727.70
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	6,721.08
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	1,426.66	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	3,196,825.45	8.73	3,280,279.47	8.61	3,428,582.27

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.98	229,954.00	7.97	231,354.18	7.93	236,866.24	7.96	240,578.52
2	Fishery Related	7.55	7,179.51	7.54	7,341.57	7.42	7,816.57	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	256,295.84	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)		Bhadra, 2079 (Mid Sept, 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	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	6.27	1,186,615.88
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	10.34	2,512,739.86
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	10.59	618,205.87
2.4	6-12 months	8.72	869,305.33	8.96	893,173.12	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	10.35	906,331.99
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	10.03	542,931.56
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	353,294.54	10.15	374,460.93	10.20	418,394.97	10.28	448,320.86	10.37	445,270.45
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	2.38	255,719.53
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	2.40	2,376.62
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	-	418,485.99
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	-	361,159.94
6.2	Margin	-	36,016.83	-	39,603.49	-	44,756.17	-	49,267.67	-	52,088.12	-	52,081.11	-	52,636.17	-	53,471.11	-	54,521.71
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	-	2,804.35
	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	7.81	4,375,937.89

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)		Bhadra, 2079 (Mid Sept, 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	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	10.83	297,654.00
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	9.96	11,876.63
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	11.34	8,889.81
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	11.95	216,614.47
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	488,417.71	11.49	474,653.43	11.89	491,739.84	11.98	499,342.94
6	Construction	9.68	171,339.41	10.43	172,625.02	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	12.51	154,762.94
7	Electricity, Gas and Water	8.60	218,011.79	9.05	217,567.02	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	10.68	238,350.97
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	12.32	71,069.47
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	12.29	76,772.93
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	12.43	878,072.12
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	12.15	335,479.00
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	11.35	170,299.41
13	Other Services	8.97	173,708.45	9.72	179,198.58	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	11.54	182,689.64
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	12.68	758,510.76
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	4.64	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	12.64	260,975.76
	Aggregate	9.44	4,040,583.75	10.31	4,074,941.16	10.60	4,122,580.34	10.78	4,155,806.24	11.42	4,152,443.96	11.54	4,154,417.35	11.62	4,141,732.71	11.94	4,147,573.34	12.06	4,162,442.05

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)		Bhadra, 2079 (Mid Sept, 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	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	11.67	1,039,147.51
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	12.54	649,523.81
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	12.44	71,186.92
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	12.31	1,001,595.39
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	12.11	283,104.60
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	11.85	227,259.96
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	13.12	60,319.07
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	12.36	131,751.42
9	Deprived Sector Loan	8.49	284,284.79	9.28	286,239.30	9.43	287,056.50	9.64	286,231.70	10.39	283,049.84	10.39	279,645.59	10.81	288,697.40	10.77	288,301.01		
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	8.86	2,382.11
11	Other Product	9.95	491,869.18	10.77															

## Annex-I

**Name list of Banks and Financial Institutions  
(Mid-Sept, 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	Swabhimani Laghubitta Bittiya Sanstha Ltd.	Swabhimani
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	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	46	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila
47	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha	48	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
49	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa	50	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi
51	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra	52	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
53	BPW Laghubitta Bittiya Sanstha Limited	BPW	54	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
55	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	56	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
57	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	58	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
59	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	60	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)
61	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	62	Super Laghubitta Bittiya Sanstha Limited	Super
63	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan	64	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad

**E. Infrastructure Development Bank**

1	Nepal Infrastructure Bank Limited	NIFRA
---	-----------------------------------	-------