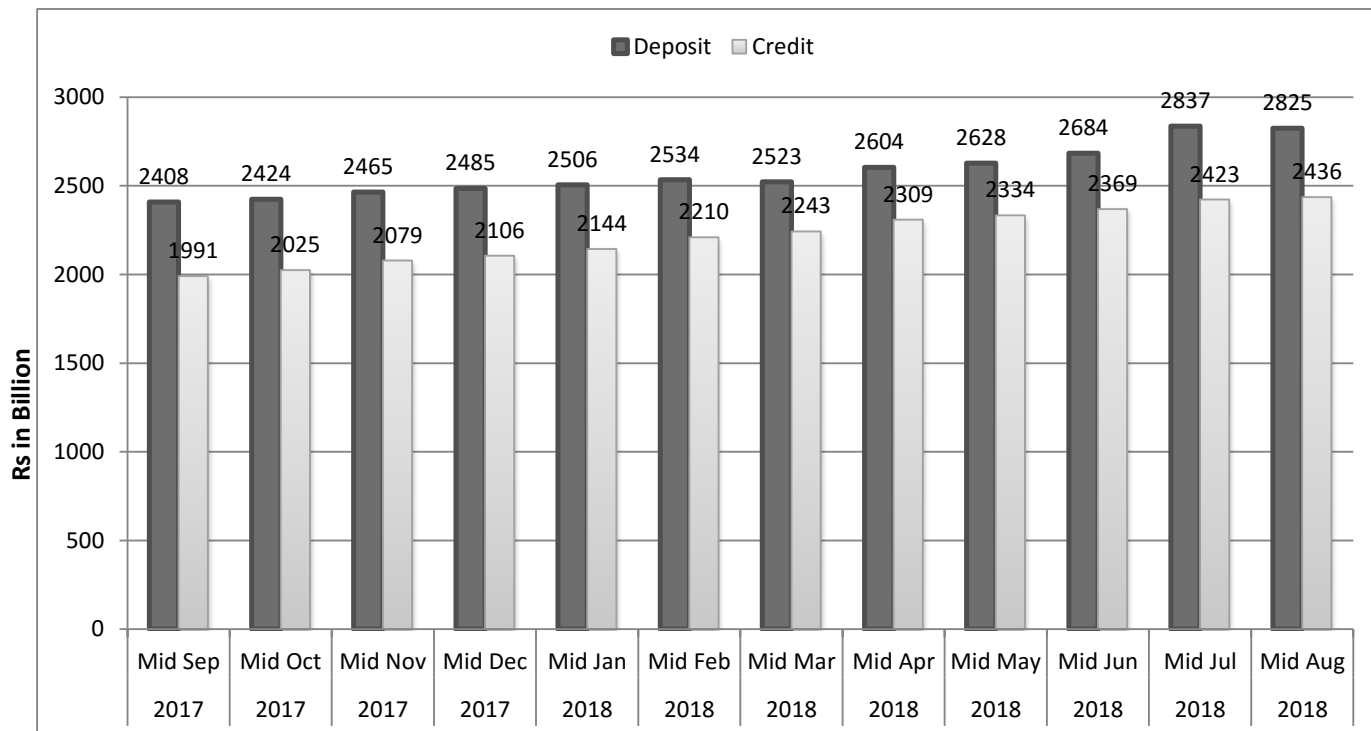


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2075 Saun
Mid-Aug, 2018

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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 -Credits	Total
Data available , out of total number	28	33	24	65	150
Total Number of Licensed BFIs*	28	33	24	65	150

* Samjhana Finance Ltd. and Himalaya Finance Ltd. ("C" class Financial Institution) are in
the process of liquidation

5 All the amount in this statistics are in million of rupees.

6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -
I.

Major Financial Indicators

as on Saun End, 2075 (Mid-Aug, 2018)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	81.85	9.94	2.15	93.94
2	Total Credit/GDP	70.72	8.40	1.89	81.02
3	Total Credit/ Total Deposit	86.41	84.50	88.04	86.24
4	Lcy Credit/Lcy Deposit & Core Capital	77.76	72.99	74.86	77.37
5	Fixed Deposit/Total Deposit	44.89	43.11	54.28	44.92
6	Saving Deposit/Total Deposit	32.78	38.23	31.61	33.33
7	Current Deposit/Total Deposit	8.36	1.55	0.33	7.45
8	NPL/ Total Loan#	1.41	1.09	10.83	1.60
9	Total LLP/Total Loan	2.09	1.72	11.41	2.27
10	Deprived SectorLoan/Total Loan \$#	5.94	9.47	5.46	6.28
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	9.39	16.45	19.98	10.38
2	Investment in Gov. Security/Total Deposit	12.49	2.70	3.72	11.26
3	Total Liquid Assets/Total Deposit	22.98	31.69	39.04	24.27
C. Capital Adequacy Ratios (%)#					
1	Core Capital/RWA	13.32	17.93	19.78	13.89
2	Total Capital/RWA	14.61	18.99	20.65	15.15
D. Financial Access#					
1	No. of Branches **	3052	1027	186	4265
2	No. of Deposit Accounts	19295273	3758614	490972	23544859
3	No. of Loan Accounts	953310	310405	37295	1301010
4	No. of Branchless Banking Centers	1284	1	0	1285
5	No. of Branchless Banking Customers	130553	107	0	130660
6	No. of Non-operated Branchless Banking Centers	189	0	0	189
7	No. of Mobile Banking Customers	4711097	351796	23176	5086069
8	No. of Internet Banking Customers	816074	14634	3594	834302
9	No. of ATMs	2552	209	30	2791
10	No. of Debit Cards	5307970	206589	29694	5544253
11	No. of Credit Cards	104721	0	0	104721
12	No. of Prepaid Cards	96816	0	0	96816
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	6.40			
	(a) Saving	4.27			
	(b) Fixed	9.84			
	(c) Call	4.22			
2	Wt. Avg Interest on Credit	12.48			

Note: Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2017/18 Rs. 30,07,246 million(Preliminary)

Adjustments are not included in Credit Deposit Ratio Calculation.

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

\$ 6 months prior Total Loan is taken to calculate Deprived Sector Lending

** Excluding Extension Counters and Microfinance Units

As of 4th quarter of F.Y. 2074/75(2017/18)

Statement of Assets and Liabilities of Banks & Financial Institutions (Aggregate)

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	4/3
	1	2	3	4	5			
1 CAPITAL FUND	162992.51	214892.48	308651.74	370014.44	435912.81	31.84	43.63	19.88
a. Paid-up Capital	140794.10	163370.74	225313.64	282196.04	282974.04	16.04	37.92	25.25
b. Statutory Reserves	37149.85	43680.58	53665.23	63755.69	65204.16	17.58	22.86	18.80
c. Retained Earning	-27802.05	-11166.95	-3005.23	-1931.93	55734.51	-59.83	-73.09	-35.71
d. Others Reserves	12850.60	19008.11	32678.11	25994.64	32000.10	47.92	71.92	-20.45
2 BORROWINGS	21355.96	42822.19	31800.16	35452.57	54550.14	100.52	-25.74	11.49
a. NRB	3291.48	6855.13	7094.37	12121.92	14386.22	108.27	3.49	70.87
b. "A"Class Licensed Institution	5504.53	20083.07	9094.04	8582.53	21880.34	264.85	-54.72	-5.62
c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	1683.75	0.00	0.00	0.00
d. Other Financial Ins.	1119.81	5111.62	5299.38	2435.75	4347.46	356.47	3.67	-54.04
e. Bonds and Securities	11440.14	10772.37	10312.37	12312.37	12252.37	-5.84	-4.27	19.39
3 DEPOSITS	1771946.15	2107502.69	2384806.95	2836930.01	2824992.32	18.94	13.16	18.96
a. Current	158746.16	185135.30	204360.95	256808.59	210510.41	16.62	10.38	25.66
b. Savings	714466.16	875419.91	816572.17	947024.22	941638.30	22.53	-6.72	15.98
c. Fixed	513283.02	617634.95	998258.72	1229730.70	1268925.53	20.33	61.63	23.19
d. Call Deposits	363041.66	401829.34	333350.39	367596.88	366974.40	10.68	-17.04	10.27
e. Others	22409.16	27483.20	32264.72	35769.62	36943.68	22.64	17.40	10.86
4 Bills Payable	1729.91	3927.13	2219.17	3108.92	3473.72	127.01	-43.49	40.09
5 Other Liabilities	188093.19	206694.45	224201.08	263876.38	275483.05	9.89	8.47	17.70
1. Loan Loss Provision	51482.56	48593.77	52553.17	55008.99	55313.20	-5.61	8.15	4.67
2. Interest Suspense a/c	31256.97	32000.69	34891.97	37704.55	47374.84	2.38	9.04	8.06
3. Others	105353.66	126099.99	136755.94	171162.84	172795.01	19.69	8.45	25.16
6 Reconciliation A/c	280.36	13817.41	2358.50	4265.20	4229.23	4828.52	-82.93	80.84
7 Profit & Loss A/c	36755.88	49443.18	54882.04	61337.97	5103.95	34.52	11.00	11.76
TOTAL	2183153.96	2639099.54	3008919.66	3574985.48	3603745.22	20.88	14.01	18.81

Assets

1 LIQUID FUNDS	353397.28	385746.01	423242.12	439298.52	367651.84	9.15	9.72	3.79
a. Cash Balance	48642.45	56937.25	64372.60	74892.95	63887.71	17.05	13.06	16.34
Nepalese Notes & Coins	47305.51	55937.33	63282.78	72207.99	61365.78	18.25	13.13	14.10
Foreign Currency	1336.94	999.92	1089.82	2684.96	2521.93	-25.21	8.99	146.37
b. Bank Balance	237957.23	262419.81	305795.05	298098.38	229434.59	10.28	16.53	-2.52
1. In Nepal Rastra Bank	165070.53	180498.18	233256.83	218135.41	146521.41	9.35	29.23	-6.48
2. "A"Class Licensed Institution	37838.00	41730.30	38882.05	41054.74	41047.07	10.29	-6.83	5.59
3. Other Financial Ins.	6882.80	8437.01	6368.76	7556.64	7544.37	22.58	-24.51	18.65
4. In Foreign banks	28165.90	31754.32	27287.42	31351.59	34321.74	12.74	-14.07	14.89
c. Money at Call	66797.60	66388.94	53074.46	66307.19	74329.54	-0.61	-20.06	24.93
2 INVESTMENTS	206160.48	238675.86	232706.63	331231.04	377206.45	15.77	-2.50	42.34
a. Govt. Securities	182112.29	196070.31	214380.95	295853.80	317997.76	7.66	9.34	38.00
b. Others	24048.18	42605.55	18325.68	35377.25	59208.68	77.17	-56.99	93.05
3 SHARE & OTHER INVESTMENT	85675.60	131777.67	129938.39	109664.75	123919.70	53.81	-1.40	-15.60
4 LOANS & ADVANCES	1345671.32	1669203.04	1976879.74	2419841.87	2433264.86	24.04	18.43	22.41
a. Private Sector	1230999.56	1542024.97	1923942.40	2355915.45	2371767.89	25.27	24.77	22.45
b. Financial Institutions	30678.62	121291.82	44543.48	58055.79	55840.13	295.36	-63.28	30.34
c. Government Organizations	83993.14	5886.25	8393.85	5870.64	5656.83	-92.99	42.60	-30.06
5 BILLS PURCHASED	14548.03	11601.52	17198.72	2955.87	2950.98	-20.25	48.25	-82.81
6 LOANS AGT. COLLECTED BILLS	1132.63	1075.28	570.71	128.63	128.63	-5.06	-46.92	-77.46
7 FIXED ASSETS	31732.63	35044.21	40633.93	47763.06	48376.11	10.44	15.95	17.54
8 OTHER ASSETS	135346.49	144135.22	166139.11	206833.99	232555.04	6.49	15.27	24.49
a. Accrued Interests	32792.14	34038.25	37665.70	43308.52	60885.80	3.80	10.66	14.98
b. Others	102554.35	110096.97	128473.40	163525.47	171669.24	7.35	16.69	27.28
9 Expenses not Written off	392.16	319.21	279.01	264.06	261.88	-18.60	-12.59	-5.36
10 Non Banking Assets	5250.92	4797.21	4465.45	4614.27	4656.92	-8.64	-6.92	3.33
11 Reconciliation Account	2947.32	16089.93	16631.18	12388.71	8529.47	445.92	3.36	-25.51
12 Profit & Loss A/c	899.11	634.40	234.67	0.72	4243.43	-29.44	-63.01	-99.69
TOTAL	2183153.98	2639099.55	3008919.66	3574985.49	3603745.30	20.88	14.01	18.81

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
		2015	2016	2017	2018	2018	2/1	3/2	4/3
		1	2	3	4	5			
1	CAPITAL FUND	122167.95	170147.60	262230.20	314190.39	371095.56	39.27	54.12	19.81
	a. Paid-up Capital	97921.41	121090.62	185010.73	231457.62	232395.20	23.66	52.79	25.10
	b. Statutory Reserves	31063.03	36597.19	46701.73	56203.17	56339.58	17.82	27.61	20.34
	c. Retained Earning	-17279.67	-4332.54	890.90	3052.99	53011.08	-74.93	-120.56	242.69
	d. Others Reserves	10463.18	16792.32	29626.84	23476.62	29349.70	60.49	76.43	-20.76
2	BORROWINGS	18419.75	37269.65	29666.79	33551.65	52023.39	102.34	-20.40	13.09
	a. NRB	3291.48	6661.23	6080.74	11690.49	13468.96	102.38	-8.71	92.25
	b. "A"Class Licensed Institution	2762.58	14724.43	7974.30	7113.03	20420.84	433.00	-45.84	-10.80
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	1683.75	0.00	0.00	0.00
	d. Other Financial Ins.	925.56	5111.62	5299.38	2435.75	4197.46	452.28	3.67	-54.04
	e. Bonds and Securities	11440.14	10772.37	10312.37	12312.37	12252.37	-5.84	-4.27	19.39
3	DEPOSITS	1462896.12	1764592.44	2093255.77	2471514.17	2461436.69	20.62	18.63	18.07
	a. Current	153598.94	178263.95	199359.65	249247.82	205664.32	16.06	11.83	25.02
	b. Savings	559391.64	698691.30	703028.67	811667.59	806935.69	24.90	0.62	15.45
	c. Fixed	419883.01	524462.99	879140.29	1070787.53	1104979.73	24.91	67.63	21.80
	d. Call Deposits	313955.92	340863.88	285288.84	308550.25	312499.96	8.57	-16.30	8.15
	e. Others	16066.61	22310.33	26438.33	31260.97	31357.00	38.86	18.50	18.24
4	Bills Payable	1698.32	3871.77	2178.61	3050.09	3449.13	127.98	-43.73	40.00
5	Other Liabilities	146984.02	166839.27	190587.10	228763.70	239151.50	13.51	14.23	20.03
	1. Loan Loss Provision	35779.54	34894.47	41452.81	44118.44	44463.97	-2.47	18.79	6.43
	2. Interest Suspense a/c	21287.89	22183.24	26198.88	28592.89	36663.70	4.21	18.10	9.14
	3. Others	89916.59	109761.56	122935.41	156052.37	158023.84	22.07	12.00	26.94
6	Reconciliation A/c	-5325.76	3962.29	-2297.92	-431.61	-944.18	-174.40	-157.99	-81.22
7	Profit & Loss A/c	27664.37	38128.55	45609.84	53633.03	4840.79	37.83	19.62	17.59
	TOTAL	1774504.78	2184811.57	2621230.38	3104271.42	3131052.88	23.12	19.98	18.43

Assets

1	LIQUID FUNDS	250377.11	274495.34	335600.90	328306.59	258163.54	9.63	22.26	-2.17
	a. Cash Balance	40636.96	47988.66	56468.70	66241.89	55960.16	18.09	17.67	17.31
	Nepalese Notes & Coins	39384.90	47060.55	55471.98	63741.36	53611.35	19.49	17.87	14.91
	Foreign Currency	1252.06	928.11	996.72	2500.53	2348.81	-25.87	7.39	150.87
	b. Bank Balance	189230.03	205858.37	261547.34	244464.15	175265.57	8.79	27.05	-6.53
	1. In Nepal Rastra Bank	147933.67	161790.30	218401.79	201683.81	131728.21	9.37	34.99	-7.65
	2. "A"Class Licensed Institution	13172.91	12470.74	15693.99	11244.53	9042.37	-5.33	25.85	-28.35
	3. Other Financial Ins.	125.88	83.09	227.12	191.57	180.91	-33.99	173.34	-15.65
	4. In Foreign banks	27997.56	31514.23	27224.45	31344.24	34314.08	12.56	-13.61	15.13
	c. Money at Call	20510.12	20648.32	17584.86	17600.55	26937.81	0.67	-14.84	0.09
2	INVESTMENTS	200262.57	229827.62	226810.98	321107.09	366695.27	14.76	-1.31	41.57
	a. Govt. Securities	176214.77	187275.77	208699.80	285849.84	307506.59	6.28	11.44	36.97
	b. Others	24047.80	42551.85	18111.18	35257.25	59188.68	76.95	-57.44	94.67
3	SHARE & OTHER INVESTMENT	81897.82	128320.72	126101.06	103824.40	117537.35	56.68	-1.73	-17.67
4	LOANS & ADVANCES	1087486.69	1380358.68	1718131.88	2109245.99	2123759.08	26.93	24.47	22.76
	a. Private Sector	976374.75	1256142.55	1668294.23	2049939.58	2067123.55	28.65	32.81	22.88
	b. Financial Institutions	27231.05	118383.24	41449.27	53463.96	51092.11	334.74	-64.99	28.99
	c. Government Organizations	83880.89	5832.88	8388.39	5842.45	5543.41	-93.05	43.81	-30.35
5	BILLS PURCHASED	14533.93	11595.12	17196.12	2955.87	2950.98	-20.22	48.30	-82.81
6	LOANS AGT. COLLECTED BILLS	1132.63	548.83	570.71	128.63	128.63	-51.54	3.99	-77.46
7	FIXED ASSETS	24479.96	28610.94	35011.75	41139.23	41498.01	16.87	22.37	17.50
8	OTHER ASSETS	113748.89	122000.30	146337.28	186240.73	209893.77	7.25	19.95	27.27
	a. Accrued Interests	22293.32	23985.61	28672.03	33650.43	49866.73	7.59	19.54	17.36
	b. Others	91455.57	98014.69	117665.24	152590.30	160027.03	7.17	20.05	29.68
9	Expenses not Written off	318.55	252.50	260.04	247.04	244.33	-20.73	2.99	-5.00
10	Non Banking Assets	2608.84	2543.30	3133.07	3379.84	3470.86	-2.51	23.19	7.88
11	Reconciliation Account	-2675.08	6258.22	11900.68	7696.03	3370.78	-333.95	90.16	-35.33
12	Profit & Loss A/c	332.89	0.00	175.89	0.00	3340.37	-100.00	0.00	-100.00
	TOTAL	1774504.79	2184811.58	2621230.37	3104271.43	3131052.96	23.12	19.98	18.43

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
		2015	2016	2017	2018	2018	2/1	3/2	4/3
		1	2	3	4	5			
1	CAPITAL FUND	30296.85	34481.56	38281.38	44036.79	51276.75	13.81	11.02	15.03
	a. Paid-up Capital	27448.46	29216.56	30209.58	38003.79	37832.96	6.44	3.40	25.80
	b. Statutory Reserves	3608.10	4420.10	4803.49	5021.35	6269.02	22.50	8.67	4.54
	c. Retained Earning	-1907.59	-248.18	1286.84	-530.91	5616.15	-86.99	-618.51	-141.26
	d. Others Reserves	1147.88	1093.08	1981.46	1542.56	1558.62	-4.77	81.27	-22.15
2	BORROWINGS	2454.26	2993.89	876.37	731.00	1038.23	21.99	-70.73	-16.59
	a. NRB	0.00	5.00	501.37	221.00	688.23	0.00	9927.42	-55.92
	b. "A"Class Licensed Institution	2260.00	2988.89	375.00	510.00	350.00	32.25	-87.45	36.00
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	194.26	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	237096.19	278631.25	239420.40	301857.66	298847.62	17.52	-14.07	26.08
	a. Current	5056.01	6741.29	4909.91	7279.68	4632.73	33.33	-27.17	48.27
	b. Savings	120779.93	143668.59	95029.20	114848.77	114251.64	18.95	-33.86	20.86
	c. Fixed	62203.55	68230.74	94271.19	124858.05	128821.01	9.69	38.17	32.45
	d. Call Deposits	48166.94	59245.77	44104.87	54586.24	50361.31	23.00	-25.56	23.76
	e. Others	889.75	744.86	1105.23	284.92	780.93	-16.28	48.38	-74.22
4	Bills Payable	27.17	54.46	39.48	54.20	24.57	100.42	-27.51	37.29
5	Other Liabilities	20670.18	18746.57	16329.72	17210.95	18153.73	-9.31	-12.89	5.40
	1. Loan Loss Provision	6171.65	4936.93	4205.13	4383.69	4350.16	-20.01	-14.82	4.25
	2. Interest Suspense a/c	3322.76	2618.40	2086.84	1606.80	2918.52	-21.20	-20.30	-23.00
	3. Others	11175.78	11191.25	10037.75	11220.46	10885.05	0.14	-10.31	11.78
6	Reconciliation A/c	3800.85	7783.30	3259.59	4583.77	5084.23	104.78	-58.12	40.62
7	Profit & Loss A/c	6296.30	8153.72	6872.50	6226.73	57.20	29.50	-15.71	-9.40
	TOTAL	300641.79	350844.75	305079.44	374701.11	374482.34	16.70	-13.04	22.82
	Assets								
1	LIQUID FUNDS	79794.81	85767.68	71096.73	89988.17	86638.40	7.49	-17.11	26.57
	a. Cash Balance	6979.21	7891.86	6813.15	7344.35	6719.99	13.08	-13.67	7.80
	Nepalese Notes & Coins	6894.72	7820.18	6720.16	7160.01	6546.96	13.42	-14.07	6.55
	Foreign Currency	84.49	71.68	92.99	184.35	173.04	-15.16	29.73	98.24
	b. Bank Balance	33250.96	39311.73	34885.65	42554.89	42448.68	18.23	-11.26	21.98
	1. In Nepal Rastra Bank	14008.99	16081.21	12553.71	14044.61	12160.62	14.79	-21.94	11.88
	2. "A"Class Licensed Institution	15817.63	19092.59	17790.23	23101.47	24916.09	20.70	-6.82	29.85
	3. Other Financial Ins.	3255.99	3897.84	4478.73	5401.46	5364.31	19.71	14.90	20.60
	4. In Foreign banks	168.34	240.09	62.97	7.35	7.66	42.62	-73.77	-88.33
	c. Money at Call	39564.65	38564.09	29397.93	40088.93	37469.73	-2.53	-23.77	36.37
2	INVESTMENTS	3338.45	5491.83	4361.34	7774.21	8101.24	64.50	-20.58	78.25
	a. Govt. Securities	3338.33	5479.33	4361.34	7654.21	8081.24	64.13	-20.40	75.50
	b. Others	0.12	12.50	0.00	120.00	20.00	10006.18	-100.00	0.00
3	SHARE & OTHER INVESTMENT	2037.17	2103.22	2348.33	3668.41	4176.33	3.24	11.65	56.21
4	LOANS & ADVANCES	193462.91	232993.26	209604.83	253251.02	252534.32	20.43	-10.04	20.82
	a. Private Sector	191447.83	230577.07	207149.14	249740.63	248848.67	20.44	-10.16	20.56
	b. Financial Institutions	1981.58	2414.50	2450.23	3506.32	3654.46	21.85	1.48	43.10
	c. Government Organizations	33.50	1.68	5.46	4.07	31.19	-94.97	224.21	-25.54
5	BILLS PURCHASED	7.70	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	4925.03	4544.27	3952.75	4725.98	4970.94	-7.73	-13.02	19.56
8	OTHER ASSETS	10992.49	10733.79	9634.27	10047.06	11733.06	-2.35	-10.24	4.28
	a. Accrued Interests	3803.85	2793.27	2342.85	2046.60	3135.35	-26.57	-16.13	-12.64
	b. Others	7188.64	7940.52	7291.42	8000.46	8597.70	10.46	-8.17	9.72
9	Expenses not Written off	35.13	36.37	12.92	9.73	10.26	3.52	-64.48	-24.70
10	Non Banking Assets	1840.38	1000.79	713.72	658.55	656.18	-45.62	-28.68	-7.73
11	Reconciliation Account	3820.15	7749.91	3354.54	4577.85	5067.94	102.87	-56.72	36.47
12	Profit & Loss A/c	387.56	423.63	0.00	0.13	593.67	9.31	-100.00	0.00
	TOTAL	300641.79	350844.75	305079.44	374701.11	374482.34	16.70	-13.04	22.82

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	4/3
	1	2	3	4	5			
1 CAPITAL FUND	10527.71	10263.32	8140.17	11787.25	13540.49	-2.51	-20.69	44.80
a. Paid-up Capital	15424.23	13063.56	10093.32	12734.63	12745.87	-15.30	-22.74	26.17
b. Statutory Reserves	2478.72	2663.29	2160.01	2531.17	2595.56	7.45	-18.90	17.18
c. Retained Earning	-8614.79	-6586.24	-5182.97	-4454.01	-2892.72	-23.55	-21.31	-14.06
d. Others Reserves	1239.54	1122.71	1069.81	975.46	1091.78	-9.43	-4.71	-8.82
2 BORROWINGS	481.95	2558.64	1257.00	1169.93	1488.52	430.89	-50.87	-6.93
a. NRB	0.00	188.90	512.26	210.43	229.02	0.00	171.18	-58.92
b. "A"Class Licensed Institution	481.95	2369.74	744.74	959.50	1109.50	391.69	-68.57	28.84
c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d. Other Financial Ins.	0.00	0.00	0.00	0.00	150.00	0.00	0.00	0.00
e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 DEPOSITS	71953.84	64279.00	52130.78	63558.17	64708.00	-10.67	-18.90	21.92
a. Current	91.21	130.06	91.39	281.08	213.36	42.59	-29.73	207.55
b. Savings	34294.58	33060.01	18514.30	20507.86	20450.97	-3.60	-44.00	10.77
c. Fixed	31196.45	24941.22	24847.25	34085.11	35124.80	-20.05	-0.38	37.18
d. Call Deposits	918.79	1719.69	3956.68	4460.39	4113.13	87.17	130.08	12.73
e. Others	5452.80	4428.01	4721.17	4223.73	4805.75	-18.79	6.62	-10.54
4 Bills Payable	4.41	0.90	1.09	4.63	0.02	-79.69	21.05	327.14
5 Other Liabilities	20438.99	21108.62	17284.26	17901.72	18177.82	3.28	-18.12	3.57
1. Loan Loss Provision	9531.38	8762.38	6895.24	6506.86	6499.08	-8.07	-21.31	-5.63
2. Interest Suspense a/c	6646.32	7199.06	6606.25	7504.85	7792.62	8.32	-8.23	13.60
3. Others	4261.29	5147.18	3782.78	3890.01	3886.12	20.79	-26.51	2.83
6 Reconciliation A/c	1805.27	2071.83	1396.83	113.03	89.19	14.77	-32.58	-91.91
7 Profit & Loss A/c	2795.21	3160.91	2399.70	1478.21	205.96	13.08	-24.08	-38.40
TOTAL	108007.39	103443.22	82609.84	96012.96	98210.00	-4.23	-20.14	16.22
Assets								
1 LIQUID FUNDS	23225.37	25482.99	16544.48	21003.76	22849.90	9.72	-35.08	26.95
a. Cash Balance	1026.28	1056.73	1090.75	1306.71	1207.55	2.97	3.22	19.80
Nepalese Notes & Coins	1025.89	1056.60	1090.64	1306.62	1207.48	2.99	3.22	19.80
Foreign Currency	0.39	0.13	0.10	0.09	0.08	-67.23	-19.25	-18.20
b. Bank Balance	15476.25	17249.72	9362.06	11079.34	11720.34	11.46	-45.73	18.34
1. In Nepal Rastra Bank	3127.86	2626.67	2301.33	2406.99	2632.58	-16.02	-12.39	4.59
2. "A"Class Licensed Institution	8847.46	10166.97	5397.83	6708.74	7088.61	14.91	-46.91	24.29
3. Other Financial Ins.	3500.93	4456.08	1662.91	1963.61	1999.15	27.28	-62.68	18.08
4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. Money at Call	6722.84	7176.54	6091.67	8617.71	9922.00	6.75	-15.12	41.47
2 INVESTMENTS	2559.46	3356.41	1534.31	2349.74	2409.93	31.14	-54.29	53.15
a. Govt. Securities	2559.20	3315.21	1319.81	2349.74	2409.93	29.54	-60.19	78.04
b. Others	0.26	41.20	214.50	0.00	0.00	15623.66	420.68	-100.00
3 SHARE & OTHER INVESTMENT	1740.61	1353.73	1489.00	2171.95	2206.03	-22.23	9.99	45.87
4 LOANS & ADVANCES	64721.71	55851.11	49143.02	57344.86	56971.46	-13.71	-12.01	16.69
a. Private Sector	63176.98	55305.34	48499.04	56235.24	55795.67	-12.46	-12.31	15.95
b. Financial Institutions	1465.98	494.08	643.99	1085.51	1093.56	-66.30	30.34	68.56
c. Government Organizations	78.74	51.68	0.00	24.12	82.24	-34.37	-100.00	0.00
5 BILLS PURCHASED	6.40	6.40	2.60	0.00	0.00	0.00	-59.38	-100.00
6 LOANS AGT. COLLECTED BILLS	0.00	526.45	0.00	0.00	0.00	0.00	-100.00	0.00
7 FIXED ASSETS	2327.65	1889.00	1669.43	1897.86	1907.16	-18.85	-11.62	13.68
8 OTHER ASSETS	10605.10	11401.12	10167.55	10546.20	10928.22	7.51	-10.82	3.72
a. Accrued Interests	6694.97	7259.36	6650.82	7611.48	7883.72	8.43	-8.38	14.44
b. Others	3910.13	4141.76	3516.74	2934.71	3044.50	5.92	-15.09	-16.55
9 Expenses not Written off	38.48	30.34	6.04	7.29	7.29	-21.17	-80.08	20.65
10 Non Banking Assets	801.69	1253.12	618.67	575.87	529.87	56.31	-50.63	-6.92
11 Reconciliation Account	1802.25	2081.80	1375.95	114.83	90.75	15.51	-33.91	-91.65
12 Profit & Loss A/c	178.66	210.77	58.78	0.59	309.39	17.97	-72.11	-99.00
TOTAL	108007.39	103443.22	82609.84	96012.96	98210.00	-4.23	-20.14	16.22

Profit and Loss Statement of Banks & Financial Institutions (Aggregate)

	Mid-July			Mid-July	Mid-Aug	% Change		
	2015	2016	2017	2018	2018			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	67271.02	64943.04	97850.70	167966.94	16253.22	-3.46	50.67	71.66
1.1 Deposit Liabilities	65418.33	63252.25	95608.58	165253.99	16054.99	-3.31	51.15	72.84
1.1.1 Saving A/c	22494.48	21234.79	23525.99	39005.05	3653.63	-5.60	10.79	65.80
1.1.2 Fixed A/c	31594.10	31710.65	55650.88	112317.02	10998.09	0.37	75.50	101.82
1.1.2.1 Upto 3 Months Fixed A/c	1995.01	1914.75	2495.80	8397.90	853.84	-4.02	30.35	236.48
1.1.2.2 3 to 6 Months fixed A/c	1043.26	1240.54	2672.64	6798.97	844.17	18.91	115.44	154.39
1.1.2.3 6 Months to 1 Year Fixed A/c	14308.11	15369.26	29697.33	57784.49	5386.94	7.42	93.23	94.58
1.1.2.4 Above 1 Year	14247.72	13186.09	20785.12	39335.65	3913.14	-7.45	57.63	89.25
1.1.3 Call Deposit	11302.25	10301.47	16429.74	13817.98	1381.12	-8.85	59.49	-15.90
1.1.4 Certificate of Deposits	27.50	5.34	1.97	113.93	22.15	-80.57	-63.14	5683.67
1.2 Others	1852.69	1690.79	2242.12	2712.96	198.24	-8.74	32.61	21.00
2 Commission/Fee Expense	509.46	546.23	600.94	612.76	60.02	7.22	10.02	1.97
3 Employees Expenses	21218.85	22715.53	26627.48	31472.44	2562.63	7.05	17.22	18.20
4 Office Operating Expenses	17624.25	18123.58	20754.59	25516.90	1642.77	2.83	14.52	22.95
5 Exchange Fluctuation Loss	64.81	197.03	108.69	125.33	4.55	203.99	-44.83	15.31
5.1 Due to Change in Exchange Rates	64.83	182.01	88.16	102.33	1.00	180.76	-51.56	16.08
5.2 Due to Foreign Currency Transactions	-0.01	15.02	20.54	23.00	3.55	-117828.70	36.73	12.00
6 Non-Operatiing Expenses	89.80	106.14	33.54	58.45	19.88	18.20	-68.40	74.28
7. Provision for Risk	12781.47	9649.95	12762.76	15147.02	178.17	-24.50	32.26	18.68
7.1 Loan loss Provision	11018.41	8451.80	11477.45	12874.70	153.85	-23.29	35.80	12.17
7.1.1 General Loan loss Provision	4071.38	5107.97	7035.80	6484.42	35.26	25.46	37.74	-7.84
7.1.1.1 Pass Loan Loss Provision	3210.53	4530.40	6256.87	5678.68	29.66	41.11	38.11	-9.24
7.1.1.2 Watch List Provision	860.85	577.57	778.93	805.74	5.60	-32.91	34.86	3.44
7.1.2 Special Loan Loss Provision	6627.48	3028.49	4375.25	6216.13	31.84	-54.30	44.47	42.07
7.1.3 Additional Loan Loss Provision	319.54	315.34	66.40	174.15	86.74	-1.32	-78.94	162.29
7.2. Provision for Non-Banking Assets	1429.51	1012.22	1053.41	1255.16	0.05	-29.19	4.07	19.15
7.3. Provision for Loss on Investment	101.98	14.53	185.90	715.51	23.15	-85.75	1179.20	284.90
7.4. Provision for Loss of Other Assets	231.58	171.40	46.00	301.66	1.12	0.00	0.00	555.73
8 Loan Written Off	439.90	355.03	996.12	971.19	16.59	-19.29	180.57	-2.50
9 Provision for Staff Bonus	4053.16	5851.53	6656.78	7981.80	389.35	44.37	13.76	19.90
10 Provision for Income Tax	12158.39	17591.64	20370.63	24582.73	1072.34	44.69	15.80	20.68
11 Others	495.79	61.16	55.62	28.87	2.26	-87.66	-9.06	-48.09
12 Net Profit	37039.32	49004.93	54665.43	61337.25	3495.51	32.31	11.55	12.20
TOTAL EXPENSES	173746.23	189145.80	241483.28	335801.69	25697.30	8.86	27.67	39.06
Income								
1. Interest Income	134011.48	146483.09	194358.11	283227.23	18773.55	9.31	32.68	45.72
1.1. On Loans and Advance	127175.43	138782.71	181923.38	265445.85	16568.77	9.13	31.09	45.91
1.2. On Investment	2309.29	3487.02	5875.27	10903.10	1535.25	51.00	68.49	85.58
1.2.1 Government Bonds	1982.25	3005.11	4830.38	9359.75	1368.07	51.60	60.74	93.77
1.2.2 Foreign Bonds	76.54	136.72	153.35	186.01	15.37	78.62	12.17	21.29
1.2.3 NRB Bonds	160.24	199.66	776.75	1030.65	118.32	24.60	289.04	32.69
1.2.4 Deventure & Bonds	90.26	145.54	114.78	326.70	33.49	61.24	-21.14	184.63
1.3 Agency Balance	716.42	589.35	1021.51	987.51	95.29	-17.74	73.33	-3.33
1.4 On Call Deposit	2633.89	2513.39	3475.05	3927.59	368.22	-4.57	38.26	13.02
1.5 Others	1176.47	1110.61	2062.91	1963.17	206.02	-5.60	85.75	-4.83
2. Comission & Discount	8935.14	9828.97	11806.85	13569.38	1205.16	10.00	20.12	14.93
2.1 Bills Purchase & Discount	248.42	300.48	239.80	117.08	7.23	20.96	-20.20	-51.18
2.2 Comission	7494.65	8074.48	9864.84	11380.96	1026.17	7.74	22.17	15.37
2.3 Others	1192.07	1454.01	1702.22	2071.34	171.77	21.97	17.07	21.69
3 Income From Exchange Fluctuation	4761.74	5708.82	6248.97	7849.70	757.75	19.89	9.46	25.62
3.1 Due to Change in Exchange Rate	983.31	1342.09	706.74	1536.71	48.21	36.49	-47.34	117.44
3.2 Due to Foreign Currency Trans.	3778.43	4366.73	5542.23	6312.99	709.54	15.57	26.92	13.91
4 Other Operating Income	7326.73	9123.21	10772.31	13392.38	920.50	24.52	18.08	24.32
5 Non Operating Income	4743.47	4775.86	3783.15	2491.29	57.22	0.68	-20.79	-34.15
6 Provision Written Back	11842.55	11550.65	12883.40	14545.42	129.69	-2.46	11.54	12.90
7 Recovery from Written off Loan	1508.63	1276.09	1504.14	672.99	25.45	-15.41	17.87	-55.26
8 Income from Extra Ordinary Expenses	157.81	231.44	108.16	53.31	2.43	46.65	-53.27	-50.71
9 Net Loss	458.66	167.67	18.20	0.00	3825.55	-63.44	-89.14	-100.00
TOTAL INCOME	173746.22	189145.79	241483.29	335801.70	25697.31	8.86	27.67	39.06

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-July	Mid-Aug	% Change		
	2015	2016	2017	2018	2018			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	49191.03	47854.50	81092.18	141815.04	13586.36	-2.72	69.46	74.88
1.1 Deposit Liabilities	47732.95	46323.77	79132.19	139186.01	13394.47	-2.95	70.82	75.89
1.1.1 Saving A/c	14740.74	13684.45	17436.33	30568.81	2895.35	-7.17	27.42	75.32
1.1.2 Fixed A/c	23632.62	24433.35	47954.79	97069.77	9359.44	3.39	96.27	102.42
1.1.2.1 Upto 3 Months Fixed A/c	1909.08	1842.14	2170.16	7668.37	771.77	-3.51	17.81	253.35
1.1.2.2 3 to 6 Months fixed A/c	890.25	935.82	2298.27	5903.87	728.82	5.12	145.59	156.88
1.1.2.3 6 Months to 1 Year Fixed A/c	10151.63	11607.80	25818.22	49039.93	4463.93	14.34	122.42	89.94
1.1.2.4 Above 1 Year	10681.65	10047.59	17668.14	34457.60	3394.91	-5.94	75.84	95.03
1.1.3 Call Deposit	9332.14	8200.79	13739.10	11433.50	1117.53	-12.12	67.53	-16.78
1.1.4 Certificate of Deposits	27.45	5.18	1.97	113.93	22.15	-81.14	-61.96	5683.67
1.2 Others	1458.08	1530.73	1959.99	2629.03	191.89	4.98	28.04	34.13
2 Commission/Fee Expense	505.07	543.21	597.40	608.20	60.01	7.55	9.98	1.81
3 Employees Expenses	17776.14	19107.70	23306.35	27584.51	2216.08	7.49	21.97	18.36
4 Office Operating Expenses	13613.82	14313.59	17487.97	21745.98	1397.25	5.14	22.18	24.35
5 Exchange Fluctuation Loss	63.27	19.05	25.52	107.51	4.06	-69.90	34.00	321.27
5.1 Due to Change in Exchange Rates	63.27	4.39	5.02	84.55	0.51	-93.06	14.37	1583.93
5.2 Due to Foreign Currency Transactions	0.00	14.66	20.50	22.96	3.55	0.00	39.89	12.00
6 Non-Operatiing Expenses	13.39	70.03	17.82	53.11	19.26	422.82	-74.55	198.03
7. Provision for Risk	9962.24	7061.61	10568.77	11964.13	131.14	-29.12	49.67	13.20
7.1 Loan loss Provision	9070.71	6401.84	9650.60	10356.41	109.65	-29.42	50.75	7.31
7.1.1 General Loan loss Provision	3891.06	4110.57	6271.68	5380.22	27.65	5.64	52.57	-14.21
7.1.1.1 Pass Loan Loss Provision	3163.99	3625.52	5677.88	4860.08	24.92	14.59	56.61	-14.40
7.1.1.2 Watch List Provision	727.07	485.05	593.80	520.14	2.73	-33.29	22.42	-12.41
7.1.2 Special Loan Loss Provision	5176.73	2197.47	3368.78	4855.50	-4.75	-57.55	53.30	44.13
7.1.3 Additional Loan Loss Provision	2.92	93.81	10.14	120.68	86.74	3118.15	-89.19	1090.14
7.2. Provision for Non-Banking Assets	679.65	611.52	839.40	1029.87	0.00	-10.02	37.26	22.69
7.3. Provision for Loss on Investment	40.37	4.97	45.93	375.30	20.37	-87.68	823.46	717.05
7.4. Provision for Loss of Other Assets	171.51	43.27	32.84	202.55	1.12	0.00	0.00	516.81
8 Loan Written Off	103.45	77.54	907.44	885.06	14.26	-25.05	1070.33	-2.47
9 Provision for Staff Bonus	3139.60	4628.86	5543.94	7010.57	379.56	47.43	19.77	26.45
10 Provision for Income Tax	9521.99	14145.34	17163.51	21670.44	1043.06	48.55	21.34	26.26
11 Others	465.47	56.32	47.82	7.16	0.00	-87.90	-15.10	-85.02
12 Net Profit	28386.05	38128.55	45433.95	53633.03	3504.60	34.32	19.16	18.05
TOTAL EXPENSES	132741.51	146006.29	202192.67	287084.75	22355.64	9.99	38.48	41.99
Income								
1. Interest Income	101174.86	113200.58	161584.42	241266.33	16350.29	11.89	42.74	49.31
1.1. On Loans and Advance	97566.06	108083.45	152697.37	227301.28	14283.50	10.78	41.28	48.86
1.2. On Investment	2065.62	3265.06	5686.94	10487.03	1520.10	58.07	74.18	84.41
1.2.1 Government Bonds	1774.19	2828.94	4702.34	9095.64	1358.43	59.45	66.22	93.43
1.2.2 Foreign Bonds	76.54	136.72	153.35	186.01	15.37	78.62	12.17	21.29
1.2.3 NRB Bonds	132.56	167.89	746.84	941.46	113.22	26.65	344.84	26.06
1.2.4 Deventure & Bonds	82.33	131.52	84.40	263.93	33.08	59.75	-35.83	212.71
1.3 Agency Balance	491.44	420.46	483.18	637.55	70.00	-14.44	14.92	31.95
1.4 On Call Deposit	399.14	627.38	781.19	1092.82	281.16	57.18	24.52	39.89
1.5 Others	652.61	804.22	1935.75	1747.66	195.53	23.23	140.70	-9.72
2. Comission & Discount	8247.23	9230.35	11327.97	13026.80	1168.18	11.92	22.73	15.00
2.1 Bills Purchase & Discount	247.40	300.36	239.78	117.08	7.23	21.41	-20.17	-51.17
2.2 Comission	7055.01	7688.74	9581.64	11051.64	1010.76	8.98	24.62	15.34
2.3 Others	944.82	1241.25	1506.55	1858.08	150.19	31.37	21.37	23.33
3 Income From Exchange Fluctuation	4712.88	5461.96	6127.72	7817.39	753.88	15.89	12.19	27.57
3.1 Due to Change in Exchange Rate	980.69	1116.14	629.46	1519.49	46.74	13.81	-43.60	141.39
3.2 Due to Foreign Currency Trans.	3732.18	4345.81	5498.26	6297.91	707.14	16.44	26.52	14.54
4 Other Operating Income	5281.25	6555.19	8715.19	10703.12	753.67	24.12	32.95	22.81
5 Non Operating Income	3880.23	2757.19	2774.51	1960.24	49.11	-28.94	0.63	-29.35
6 Provision Written Back	7604.21	7698.29	10242.22	11618.16	47.47	1.24	33.05	13.43
7 Recovery from Written off Loan	1445.40	1024.53	1368.72	647.29	24.14	-29.12	33.59	-52.71
8 Income from Extra Ordinary Expenses	64.77	78.21	51.92	45.42	2.43	20.73	-33.61	-12.52
9 Net Loss	330.67	0.00	0.00	0.00	3206.48	-100.00	0.00	0.00
TOTAL INCOME	132741.51	146006.29	202192.68	287084.76	22355.66	9.99	38.48	41.99

Profit and Loss Statement of Development Banks

	Mid-July			Mid-July	Mid-Aug	% Change		
	2015	2016	2017	2018	2018			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	13157.27	13312.19	13201.15	20948.71	2145.35	1.18	-0.83	58.69
1.1 Deposit Liabilities	12804.81	13172.88	13087.17	20904.86	2143.16	2.87	-0.65	59.74
1.1.1 Saving A/c	5804.70	5946.21	4677.07	6871.07	628.01	2.44	-21.34	46.91
1.1.2 Fixed A/c	5086.43	5212.02	5949.55	11832.80	1272.49	2.47	14.15	98.89
1.1.2.1 Upto 3 Months Fixed A/c	59.93	54.26	270.84	602.40	68.31	-9.47	399.17	122.42
1.1.2.2 3 to 6 Months fixed A/c	116.36	278.90	299.49	732.00	89.94	139.69	7.38	144.41
1.1.2.3 6 Months to 1 Year Fixed A/c	2716.01	2769.74	2933.09	6548.30	701.79	1.98	5.90	123.26
1.1.2.4 Above 1 Year	2194.14	2109.12	2446.12	3950.11	412.44	-3.87	15.98	61.48
1.1.3 Call Deposit	1913.68	2014.52	2460.55	2200.98	242.66	5.27	22.14	-10.55
1.1.4 Certificate of Deposits	0.00	0.12	0.00	0.00	0.00	0.00	-100.00	0.00
1.2 Others	352.45	139.31	113.98	43.85	2.19	-60.47	-18.19	-61.53
2 Commission/Fee Expense	3.26	1.36	0.00	0.00	0.00	-58.30	-100.00	0.00
3 Employees Expenses	2640.86	2907.09	2687.22	3147.63	287.55	10.08	-7.56	17.13
4 Office Operating Expenses	3017.24	3038.53	2613.80	2940.84	199.65	0.71	-13.98	12.51
5 Exchange Fluctuation Loss	1.55	177.98	83.17	17.82	0.49	11400.55	-53.27	-78.58
5.1 Due to Change in Exchange Rates	1.56	177.62	83.14	17.78	0.49	11283.12	-53.19	-78.61
5.2 Due to Foreign Currency Transactions	-0.01	0.36	0.04	0.04	0.00	-2960.52	-90.15	10.32
6 Non-Operatiing Expenses	41.67	16.31	14.39	1.05	0.62	-60.86	-11.77	-92.71
7. Provision for Risk	1866.82	1415.40	1565.51	2224.97	8.50	-24.18	10.60	42.12
7.1 Loan loss Provision	1349.90	1271.31	1483.84	1893.98	7.76	-5.82	16.72	27.64
7.1.1 General Loan loss Provision	154.01	733.07	623.63	950.31	5.10	375.98	-14.93	52.38
7.1.1.1 Pass Loan Loss Provision	27.86	652.10	465.15	728.77	2.23	2240.61	-28.67	56.67
7.1.1.2 Watch List Provision	126.15	80.97	158.48	221.54	2.87	-35.81	95.71	39.79
7.1.2 Special Loan Loss Provision	1104.99	502.83	833.09	910.51	2.65	-54.49	65.68	9.29
7.1.3 Additional Loan Loss Provision	90.90	35.40	27.11	33.16	0.00	-61.05	-23.41	22.32
7.2. Provision for Non-Banking Assets	497.62	108.91	25.48	91.67	0.00	-78.11	-76.61	259.78
7.3. Provision for Loss on Investment	11.46	-0.43	45.60	147.82	0.75	-103.77	-10653.82	224.17
7.4. Provision for Loss of Other Assets	7.84	35.62	10.59	91.49	0.00	0.00	0.00	763.83
8 Loan Written Off	225.49	155.56	39.77	81.82	0.01	-31.01	-74.43	105.74
9 Provision for Staff Bonus	704.19	962.73	941.72	845.60	8.17	36.71	-2.18	-10.21
10 Provision for Income Tax	2043.98	2793.14	2723.56	2535.10	24.51	36.65	-2.49	-6.92
11 Others	20.53	4.17	0.81	20.91	2.20	-79.70	-80.66	2493.62
12 Net Profit	5925.13	7762.81	6872.35	6226.60	-35.12	31.01	-11.47	-9.40
TOTAL EXPENSES	29648.00	32547.27	30743.44	38991.05	2641.94	9.78	-5.54	26.83
Income								
1. Interest Income	24453.29	26440.45	26567.77	34091.47	1958.73	8.13	0.48	28.32
1.1. On Loans and Advance	22110.85	24547.15	24001.32	31193.80	1854.68	11.02	-2.22	29.97
1.2. On Investment	134.58	123.20	135.56	308.66	11.10	-8.46	10.04	127.69
1.2.1 Government Bonds	121.98	101.73	95.19	186.03	6.03	-16.60	-6.43	95.44
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	10.90	11.11	12.29	64.61	5.07	2.00	10.56	425.81
1.2.4 Deventure & Bonds	1.71	10.35	28.09	58.02	0.00	506.78	171.27	106.58
1.3 Agency Balance	137.10	103.08	344.14	234.03	25.29	-24.81	233.84	-31.99
1.4 On Call Deposit	1688.66	1486.16	2055.54	2226.71	57.56	-11.99	38.31	8.33
1.5 Others	382.10	180.86	31.21	128.27	10.09	-52.67	-82.74	310.96
2. Comission & Discount	585.87	487.12	384.57	455.52	32.17	-16.86	-21.05	18.45
2.1 Bills Purchase & Discount	1.02	0.12	0.02	0.00	0.00	-88.61	-87.15	-100.00
2.2 Comission	390.41	364.54	263.32	290.79	13.75	-6.62	-27.77	10.43
2.3 Others	194.44	122.46	121.23	164.73	18.42	-37.02	-1.01	35.88
3 Income From Exchange Fluctuation	48.86	246.86	121.24	32.31	3.87	405.20	-50.89	-73.36
3.1 Due to Change in Exchange Rate	2.62	225.94	77.27	17.22	1.46	8539.48	-65.80	-77.72
3.2 Due to Foreign Currency Trans.	46.25	20.92	43.97	15.09	2.40	-54.77	110.19	-65.69
4 Other Operating Income	1552.34	2088.22	1656.52	2137.26	140.42	34.52	-20.67	29.02
5 Non Operating Income	402.44	1130.88	444.76	356.05	2.54	181.01	-60.67	-19.95
6 Provision Written Back	2531.66	2018.37	1546.85	1904.05	2.87	-20.27	-23.36	23.09
7 Recovery from Written off Loan	21.45	2.61	12.51	9.57	0.00	-87.85	379.99	-23.53
8 Income from Extra Ordinary Expenses	35.69	128.54	9.21	4.82	0.00	260.14	-92.83	-47.64
9 Net Loss	16.40	4.23	0.00	0.00	501.35	-74.18	-100.00	0.00
TOTAL INCOME	29648.00	32547.27	30743.44	38991.05	2641.94	9.78	-5.54	26.83

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-July	Mid-Aug	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	4/3
	1	2	3	4	5			
1 Interest Expenses	4922.73	3776.34	3557.37	5203.20	521.52	-23.29	-5.80	46.27
1.1 Deposit Liabilities	4880.57	3755.60	3389.23	5163.12	517.36	-23.05	-9.76	52.34
1.1.1 Saving A/c	1949.03	1604.12	1412.59	1565.17	130.27	-17.70	-11.94	10.80
1.1.2 Fixed A/c	2875.05	2065.28	1746.55	3414.45	366.16	-28.17	-15.43	95.50
1.1.2.1 Upto 3 Months Fixed A/c	26.00	18.35	54.79	127.13	13.76	-29.42	198.56	132.03
1.1.2.2 3 to 6 Months fixed A/c	36.65	25.82	74.88	163.11	25.40	-29.53	189.96	117.83
1.1.2.3 6 Months to 1 Year Fixed A/c	1440.47	991.72	946.02	2196.27	221.21	-31.15	-4.61	132.16
1.1.2.4 Above 1 Year	1371.93	1029.38	670.86	927.94	105.78	-24.97	-34.83	38.32
1.1.3 Call Deposit	56.44	86.16	230.09	183.50	20.93	52.65	167.06	-20.25
1.1.4 Certificate of Deposits	0.05	0.04	0.00	0.00	0.00	-19.53	-100.00	0.00
1.2 Others	42.16	20.74	168.15	40.08	4.16	-50.79	710.55	-76.17
2 Commission/Fee Expense	1.13	1.67	3.54	4.56	0.01	48.06	112.56	28.84
3 Employees Expenses	801.85	700.74	633.90	740.30	59.00	-12.61	-9.54	16.78
4 Office Operating Expenses	993.19	771.46	652.83	830.08	45.87	-22.32	-15.38	27.15
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	34.74	19.81	1.33	4.29	0.00	-42.98	-93.30	223.24
7. Provision for Risk	952.41	1172.94	628.48	957.93	38.52	23.15	-46.42	52.42
7.1 Loan loss Provision	597.80	778.65	343.01	624.30	36.45	30.25	-55.95	82.01
7.1.1 General Loan loss Provision	26.31	264.33	140.49	153.89	2.51	904.68	-46.85	9.54
7.1.1.1 Pass Loan Loss Provision	18.68	252.78	113.84	89.82	2.51	1253.25	-54.97	-21.10
7.1.1.2 Watch List Provision	7.63	11.55	26.65	64.06	0.00	51.34	130.77	140.41
7.1.2 Special Loan Loss Provision	345.76	328.19	173.38	450.11	33.94	-5.08	-47.17	159.61
7.1.3 Additional Loan Loss Provision	225.73	186.13	29.14	20.30	0.00	-17.55	-84.34	-30.34
7.2. Provision for Non-Banking Assets	252.23	291.80	188.53	133.62	0.05	15.68	-35.39	-29.13
7.3. Provision for Loss on Investment	50.14	9.99	94.36	192.39	2.03	-80.08	844.54	103.88
7.4. Provision for Loss of Other Assets	52.23	92.51	2.57	7.62	0.00	0.00	0.00	195.92
8 Loan Written Off	110.96	121.93	48.91	4.30	2.32	9.89	-59.89	-91.21
9 Provision for Staff Bonus	209.37	259.93	171.12	125.63	1.62	24.15	-34.17	-26.59
10 Provision for Income Tax	592.41	653.15	483.56	377.19	4.76	10.25	-25.96	-22.00
11 Others	9.80	0.67	7.00	0.80	0.07	-93.13	940.04	-88.62
12 Net Profit	2728.14	3113.58	2359.13	1477.62	26.02	14.13	-24.23	-37.37
TOTAL EXPENSES	11356.71	10592.23	8547.17	9725.90	699.72	-6.73	-19.31	13.79
Income								
1. Interest Income	8383.33	6842.06	6205.92	7869.42	464.54	-18.38	-9.30	26.81
1.1. On Loans and Advance	7498.52	6152.12	5224.69	6950.78	430.59	-17.96	-15.07	33.04
1.2. On Investment	109.09	98.76	52.77	107.42	4.05	-9.47	-46.57	103.54
1.2.1 Government Bonds	86.08	74.44	32.86	78.09	3.61	-13.52	-55.86	137.67
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	16.78	20.65	17.62	24.58	0.03	23.06	-14.67	39.47
1.2.4 Deventure & Bonds	6.23	3.67	2.29	4.75	0.41	-41.05	-37.48	106.85
1.3 Agency Balance	87.87	65.81	194.19	115.93	0.00	-25.11	195.09	-40.30
1.4 On Call Deposit	546.09	399.84	638.32	608.05	29.50	-26.78	59.64	-4.74
1.5 Others	141.75	125.53	95.95	87.24	0.40	-11.45	-23.56	-9.07
2. Comission & Discount	102.04	111.50	94.31	87.06	4.82	9.27	-15.41	-7.69
2.1 Bills Purchase & Discount	0.00	0.01	0.00	0.00	0.00	0.00	-100.00	0.00
2.2 Comission	49.23	21.19	19.87	38.53	1.66	-56.95	-6.22	93.85
2.3 Others	52.81	90.30	74.44	48.53	3.16	71.00	-17.57	-34.80
3 Income From Exchange Fluctuation	0.00	0.00	0.00	0.00	0.00	-99.57	-100.00	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	0.00	-100.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-99.94	-100.00	0.00
4 Other Operating Income	493.14	479.80	400.59	552.00	26.41	-2.71	-16.51	37.80
5 Non Operating Income	460.80	887.79	563.87	174.99	5.57	92.66	-36.49	-68.97
6 Provision Written Back	1706.69	1833.99	1094.33	1023.22	79.36	7.46	-40.33	-6.50
7 Recovery from Written off Loan	41.78	248.95	122.91	16.13	1.31	495.90	-50.63	-86.88
8 Income from Extra Ordinary Expenses	57.35	24.70	47.02	3.07	0.00	-56.94	90.41	-93.48
9 Net Loss	111.60	163.43	18.20	0.00	117.71	46.45	-88.86	-100.00
TOTAL INCOME	11356.71	10592.23	8547.17	9725.90	699.72	-6.73	-19.31	13.79

Statement of Loans and Advances of Banks & Financial Institutions (Aggregate)

	Mid-July			Mid-July	Mid-Aug	% Change		
	2015	2016	2017	2018	2018			
Sectorwise	1	2	3	4	5	2/1	3/2	4/3
Agricultural and Forest Related	61783.87	76816.32	87899.16	115385.84	121385.49	24.33	14.43	31.27
Fishery Related	3355.59	1980.46	2328.51	2725.01	2917.36	-40.98	17.57	17.03
Mining Related	3525.74	3404.03	3950.19	5033.27	4961.96	-3.45	16.04	27.42
Agriculture, Forestry & Beverage Production Related	255534.57	296097.02	329835.00	415538.69	423503.26	15.87	11.39	25.98
Construction	152480.40	182851.94	213028.75	253186.93	259469.48	19.92	16.50	18.85
Electricity, Gas and Water	34540.43	46417.77	63520.59	86863.05	88044.82	34.39	36.85	36.75
Metal Products, Machinery & Electronic Equipment & Asse	16208.31	19473.46	25044.82	33148.29	33340.97	20.14	28.61	32.36
Transport, Communication and Public Utilities	48451.67	67489.25	76264.31	83254.65	84504.75	39.29	13.00	9.17
Wholesaler & Retailer	297286.58	374322.54	436442.74	532010.61	528827.29	25.91	16.60	21.90
Finance, Insurance and Real Estate	107293.66	135000.17	166374.23	203050.35	199683.69	25.82	23.24	22.04
Hotel or Restaurant	44028.90	54426.26	66900.15	91145.89	93929.92	23.61	22.92	36.24
Other Services	63957.60	72146.41	90250.94	105969.22	105706.41	12.80	25.09	17.42
Consumption Loans	101450.14	120843.49	158359.29	166318.73	161952.00	19.12	31.04	5.03
Local Government	1714.14	1654.98	1568.65	1553.54	1557.41	-3.45	-5.22	-0.96
Others	169740.36	228955.74	272881.84	327742.30	326559.60	34.89	19.19	20.10
TOTAL	1361351.97	1681879.83	1994649.17	2422926.38	2436344.40	23.54	18.60	21.47
Productwise								
Term Loan	223149.61	272694.42	320735.49	423647.60	433940.60	22.20	17.62	32.09
Overdraft	245994.73	294326.89	361906.83	410910.51	404214.24	19.65	22.96	13.54
Trust Receipt Loan / Import Loan	55141.88	72678.07	64530.02	113868.62	116031.40	31.80	-11.21	76.46
Demand & Other Working Capital Loan	293603.14	365785.23	404195.22	498115.75	508966.16	24.58	10.50	23.24
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	118861.54	142815.41	168383.92	201681.80	203352.54	20.15	17.90	19.77
Real Estate Loan	85678.07	108071.88	127318.70	142005.39	142297.39	26.14	17.81	11.54
Margin Nature Loan	24084.77	37681.04	41170.06	41128.86	40025.63	56.45	9.26	-0.10
Hire Purchase Loan	80966.96	110094.35	150400.06	171054.03	173359.97	35.97	36.61	13.73
Deprived Sector Loan	63889.82	81239.19	111984.61	137728.27	134546.28	27.16	37.85	22.99
Bills Purchased	13511.29	12530.80	17354.17	2858.75	2924.63	-7.26	38.49	-83.53
Other Product	156470.18	183962.55	226670.09	279926.81	276685.57	17.57	23.22	23.50
Total	1361351.98	1681879.83	1994649.17	2422926.38	2436344.41	23.54	18.60	21.47
Collateral wise								
Gold and Silver	31374.67	30642.25	37466.92	38070.33	36923.00	-2.33	22.27	1.61
Government Securities	784.73	1014.67	997.94	470.42	462.97	29.30	-1.65	-52.86
Non Governmental Securities	18776.93	29668.70	34634.94	37124.14	35910.65	58.01	16.74	7.19
Fixed Deposit Receipts	9824.90	10553.39	22175.52	18557.51	16641.42	7.41	110.13	-16.32
Own	8925.88	9577.14	20780.98	17907.40	16000.46	7.30	116.99	-13.83
Other Licences Institutions	899.02	976.25	1394.55	650.11	640.96	8.59	42.85	-53.38
Collateral of Properties	1131830.49	1463645.87	1734997.03	2136643.17	2156523.70	29.32	18.54	23.15
Fixed Assets	957231.98	1207217.80	1459790.48	1788776.33	1800014.22	26.12	20.92	22.54
Current Assets	174598.50	256428.07	275206.55	347866.84	356509.48	46.87	7.32	26.40
Against security of Bill	13969.01	15710.45	15873.63	18166.44	19233.75	12.47	1.04	14.44
Domestic Bills	3532.80	3525.87	798.38	826.25	973.17	-0.20	-77.36	3.49
Foreign Bills	10436.21	12184.58	15075.25	17340.19	18260.58	16.75	23.72	15.02
Against Guarantee	40479.05	52993.07	63293.16	78284.15	79751.12	30.91	19.44	23.69
Government Guarantee	2385.24	2364.19	2560.01	2348.23	2343.18	-0.88	8.28	-8.27
Institutional Guarantee	27833.31	33209.50	42758.93	55644.51	54110.46	19.32	28.76	30.14
Personal Guarantee	2350.72	4054.12	5340.32	6080.54	5999.23	72.46	31.73	13.86
Collective Guarantee	3581.03	4855.55	5828.86	7085.62	7066.00	35.59	20.05	21.56
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1681.66	2012.52	4441.02	-65.24	14.45
Other Guarantee	4235.68	4282.79	5335.71	5443.59	8219.73	1.11	24.59	2.02
Credit Card	427.58	416.03	905.78	1257.07	1206.01	-2.70	117.72	38.78
Others	113884.53	77235.40	84304.25	94353.16	89691.79	-32.18	9.15	11.92
Total	1361351.89	1681879.83	1994649.17	2422926.38	2436344.41	23.54	18.60	21.47

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-July	Mid-Aug	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	47818.18	59611.10	73353.34	96589.75	102594.85	24.66	23.05	31.68
Fishery Related	2888.07	1513.96	1996.59	2330.43	2509.29	-47.58	31.88	16.72
Mining Related	3064.11	2970.72	3467.83	4420.28	4347.43	-3.05	16.73	27.47
Agriculture, Forestry & Beverage Production Related	239722.81	278304.22	315942.22	398079.33	406223.77	16.09	13.52	26.00
Construction	115175.72	142303.46	178777.17	212488.14	218663.35	23.55	25.63	18.86
Electricity, Gas and Water	29412.29	42101.95	59344.92	82191.76	83275.91	43.14	40.96	38.50
Metal Products, Machinery & Electronic Equipment & Asse	12402.24	16327.51	22633.48	29802.94	29843.18	31.65	38.62	31.68
Transport, Communication and Public Utilities	26254.45	43246.45	52471.19	57257.30	58344.26	64.72	21.33	9.12
Wholesaler & Retailer	256252.52	330886.83	397945.20	483927.42	480888.76	29.13	20.27	21.61
Finance, Insurance and Real Estate	89220.30	114517.91	148589.16	179843.15	176819.18	28.35	29.75	21.03
Hotel or Restaurant	35337.97	43361.87	57138.95	79499.31	82331.55	22.71	31.77	39.13
Other Services	53099.98	60591.89	80038.56	95129.25	95054.07	14.11	32.09	18.85
Consumption Loans	80339.71	99230.33	134352.70	141446.18	137928.65	23.51	35.39	5.28
Local Government	1621.81	1576.17	1506.86	1499.92	1499.92	-2.81	-4.40	-0.46
Others	110543.10	155958.26	208340.54	247825.35	246514.47	41.08	33.59	18.95
TOTAL	1103153.25	1392502.62	1735898.71	2112330.49	2126838.62	26.23	24.66	21.69
Productwise								
Term Loan	187297.61	227581.99	280894.40	369100.16	377828.79	21.51	23.43	31.40
Overdraft	200106.73	239961.46	310486.80	349119.18	344406.12	19.92	29.39	12.44
Trust Receipt Loan / Import Loan	55141.88	72677.77	64519.94	113868.62	116026.40	31.80	-11.22	76.49
Demand & Other Working Capital Loan	260320.80	334766.54	386183.56	480564.58	491985.67	28.60	15.36	24.44
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	87842.96	109296.95	140053.24	167219.84	168660.29	24.42	28.14	19.40
Real Estate Loan	63879.59	83603.42	104245.22	114769.93	115915.71	30.88	24.69	10.10
Margin Nature Loan	16360.29	28428.82	34419.83	33207.62	32400.66	73.77	21.07	-3.52
Hire Purchase Loan	54406.77	79566.01	120085.97	137333.23	139170.99	46.24	50.93	14.36
Deprived Sector Loan	51515.94	66005.84	93428.55	114231.65	110907.42	0.00	0.00	22.27
Bills Purchased	13497.19	12523.00	17351.57	2856.15	2922.03	-7.22	38.56	-83.54
Other Product	112783.49	138090.81	184229.66	230059.55	226614.54	22.44	33.41	24.88
Total	1103153.26	1392502.62	1735898.72	2112330.49	2126838.63	26.23	24.66	21.69
Collateral wise								
Gold and Silver	26813.12	26326.42	32842.76	32615.57	31512.04	-1.82	24.75	-0.69
Government Securities	751.68	991.90	986.04	432.91	422.42	31.96	-0.59	-56.10
Non Governmental Securities	13183.16	23084.76	29673.78	30511.97	29466.89	75.11	28.54	2.82
Fixed Deposit Receipts	6561.88	7542.78	15282.39	13517.49	12378.32	14.95	102.61	-11.55
Own	5662.90	6566.55	13887.84	12876.38	11737.36	15.96	111.49	-7.28
Other Licences Institutions	898.97	976.23	1394.55	641.11	640.96	8.59	42.85	-54.03
Collateral of Properties	900985.02	1206655.78	1510054.58	1864916.64	1884407.39	33.93	25.14	23.50
Fixed Assets	726933.32	950449.10	1234935.26	1517181.03	1528010.73	30.75	29.93	22.86
Current Assets	174051.71	256206.67	275119.32	347735.62	356396.66	47.20	7.38	26.39
Against security of Bill	13672.66	15133.48	15873.63	18163.84	19231.15	10.68	4.89	14.43
Domestic Bills	3236.45	2950.40	798.38	823.65	970.57	-8.84	-72.94	3.17
Foreign Bills	10436.21	12183.08	15075.25	17340.19	18260.58	16.74	23.74	15.02
Against Guarantee	34298.71	44016.18	52805.20	64116.58	65667.89	28.33	19.97	21.42
Government Guarantee	2208.28	2191.40	2456.45	2249.74	2248.85	-0.76	12.09	-8.41
Institutional Guarantee	24969.73	28853.08	38746.64	49664.44	48268.27	15.55	34.29	28.18
Personal Guarantee	2069.26	3325.36	4274.42	4505.17	4435.14	60.70	28.54	5.40
Collective Guarantee	951.02	1365.35	640.93	691.90	673.78	43.57	-53.06	7.95
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1681.66	2012.52	4441.02	-65.24	14.45
Other Guarantee	4007.34	4054.06	5217.45	5323.67	8029.33	1.17	28.70	2.04
Credit Card	427.58	416.03	905.78	1257.07	1206.01	-2.70	117.72	38.78
Others	106459.44	68335.30	77474.55	86798.43	82546.52	-35.81	13.37	12.03
Total	1103153.26	1392502.62	1735898.71	2112330.50	2126838.63	26.23	24.66	21.69

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-July	Mid-Aug	% Change		
	2015	2016	2018	2018	2018	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	12002.65	15169.69	11517.77	15080.01	15220.62	26.39	-24.07	30.93
Fishery Related	404.87	410.64	275.80	341.03	354.46	1.42	-32.84	23.65
Mining Related	390.09	391.51	450.84	591.81	592.19	0.36	15.16	31.27
Agriculture, Forestry & Beverage Production Related	12179.35	14829.67	11610.02	14742.70	14584.07	21.76	-21.71	26.98
Construction	26554.42	32645.74	27621.96	32571.16	32656.23	22.94	-15.39	17.92
Electricity, Gas and Water	4933.46	4000.83	4007.87	4469.34	4578.66	-18.90	0.18	11.51
Metal Products, Machinery & Electronic Equipment & Asse	2976.90	2395.14	1557.29	2254.43	2281.57	-19.54	-34.98	44.77
Transport, Communication and Public Utilities	15099.18	17830.86	18908.92	20940.74	21085.52	18.09	6.05	10.75
Wholesaler & Retailer	32542.18	35847.16	32765.58	40639.68	40346.73	10.16	-8.60	24.03
Finance, Insurance and Real Estate	13368.46	16264.86	14169.51	18546.60	18244.66	21.67	-12.88	30.89
Hotel or Restaurant	7231.42	9287.71	8381.09	9948.21	9883.50	28.44	-9.76	18.70
Other Services	8661.91	9369.02	8371.79	8987.78	8894.44	8.16	-10.64	7.36
Consumption Loans	15563.89	17035.39	19360.71	20685.23	20065.51	9.45	13.65	6.84
Local Government	32.34	41.32	24.59	20.43	20.29	27.76	-40.49	-16.90
Others	41529.50	57473.73	50581.10	63431.86	63725.87	38.39	-11.99	25.41
TOTAL	193470.61	232993.26	209604.83	253251.02	252534.32	20.43	-10.04	20.82
Productwise								
Term Loan	27992.73	37259.67	33010.58	45528.75	46483.61	33.10	-11.40	37.92
Overdraft	45887.99	54365.43	51420.03	61791.33	59808.12	18.47	-5.42	20.17
Trust Receipt Loan / Import Loan	0.00	0.30	10.09	0.00	0.00	0.00	3302.67	-100.00
Demand & Other Working Capital Loan	20503.15	20231.27	10586.96	9700.88	9308.08	-1.33	-47.67	-8.37
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22476.27	26787.73	22016.64	26402.30	26606.51	19.18	-17.81	19.92
Real Estate Loan	13116.83	17273.22	16955.43	19574.84	19532.22	31.69	-1.84	15.45
Margin Nature Loan	3831.26	5205.67	3835.46	5691.57	5538.81	35.87	-26.32	48.39
Hire Purchase Loan	18970.95	23685.84	24554.80	27529.50	27897.72	24.85	3.67	12.11
Deprived Sector Loan	10198.29	12938.71	16414.81	20705.18	20856.72	0.00	0.00	26.14
Bills Purchased	7.70	1.40	0.00	0.00	0.00	-81.82	-100.00	0.00
Other Product	30485.43	35244.02	30800.04	36326.65	36502.54	15.61	-12.61	17.94
Total	193470.61	232993.26	209604.83	253251.02	252534.32	20.43	-10.04	20.82
Collateral wise								
Gold and Silver	4111.82	4189.41	4318.51	4850.84	4806.40	1.89	3.08	12.33
Government Securities	12.34	6.15	0.15	37.51	36.85	-50.16	-97.51	24397.71
Non Governmental Securities	3330.32	4660.50	3801.07	5612.29	5455.52	39.94	-18.44	47.65
Fixed Deposit Receipts	2014.24	2155.69	5264.84	4001.34	3429.98	7.02	144.23	-24.00
Own	2014.20	2155.67	5264.84	3992.34	3429.98	7.02	144.23	-24.17
Other Licences Institutions	0.05	0.02	0.00	9.00	0.00	-55.56	-100.00	0.00
Collateral of Properties	177855.55	213181.75	186566.58	226108.43	226574.10	19.86	-12.48	21.19
Fixed Assets	177513.72	213171.49	186555.95	226064.49	226562.93	20.09	-12.49	21.18
Current Assets	341.83	10.26	10.63	43.95	11.17	-97.00	3.60	313.42
Against security of Bill	15.30	8.28	0.00	0.00	0.00	-45.88	-100.00	0.00
Domestic Bills	15.30	8.28	0.00	0.00	0.00	-45.88	-100.00	0.00
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	5424.35	7887.82	9201.06	11959.01	11816.77	45.42	16.65	29.97
Government Guarantee	112.07	113.69	63.11	61.29	61.15	1.44	-44.48	-2.90
Institutional Guarantee	2552.54	3716.23	3197.82	4658.90	4505.85	45.59	-13.95	45.69
Personal Guarantee	155.40	570.85	750.78	845.14	857.59	267.33	31.52	12.57
Collective Guarantee	2602.75	3481.97	5187.90	6393.69	6392.18	33.78	48.99	23.24
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	1.59	5.10	1.45	0.00	0.00	220.21	-71.48	-100.00
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	706.70	903.66	452.61	681.60	414.70	27.87	-49.91	50.59
Total	193470.61	232993.26	209604.83	253251.02	252534.32	20.43	-10.04	20.82

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-July	Mid-Aug	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	1963.05	2035.53	3028.05	3716.09	3570.03	3.69	48.76	22.72
Fishery Related	62.64	55.86	56.12	53.55	53.62	-10.83	0.48	-4.58
Mining Related	71.55	41.80	31.51	21.18	22.34	-41.57	-24.62	-32.79
Agriculture, Forestry & Bevarage Production Related	3632.41	2963.13	2282.77	2716.66	2695.42	-18.43	-22.96	19.01
Construction	10750.27	7902.75	6629.62	8127.64	8149.90	-26.49	-16.11	22.60
Electricity, Gas and Water	194.69	314.99	167.79	201.95	190.25	61.79	-46.73	20.35
Metal Products, Machinery & Electronic Equipment & Asse	829.16	750.81	854.05	1090.92	1216.23	-9.45	13.75	27.73
Transport, Communication and Public Utilities	7098.04	6411.94	4884.19	5056.61	5074.97	-9.67	-23.83	3.53
Wholesaler & Retailer	8491.89	7588.55	5731.96	7443.51	7591.80	-10.64	-24.47	29.86
Finance, Insurance and Real Estate	4704.90	4217.40	3615.57	4660.60	4619.85	-10.36	-14.27	28.90
Hotel or Restaurant	1459.52	1776.67	1380.10	1698.38	1714.87	21.73	-22.32	23.06
Other Services	2195.70	2185.50	1840.60	1852.18	1757.90	-0.46	-15.78	0.63
Consumption Loans	5546.54	4577.78	4645.89	4187.32	3957.84	-17.47	1.49	-9.87
Local Government	59.99	37.50	37.20	33.18	37.20	-37.50	-0.80	-10.79
Others	17667.77	15523.75	13960.21	16485.09	16319.26	-12.14	-10.07	18.09
TOTAL	64728.11	56383.96	49145.62	57344.86	56971.46	-12.89	-12.84	16.68
Productwise								
Term Loan	7859.26	7852.76	6830.51	9018.69	9628.19	-0.08	-13.02	32.04
Overdraft	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	5.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	12779.18	10787.42	7424.71	7850.29	7672.41	-15.59	-31.17	5.73
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8542.32	6730.72	6314.04	8059.66	8085.74	-21.21	-6.19	27.65
Real Estate Loan	8681.64	7195.24	6118.05	7660.61	6849.46	-17.12	-14.97	25.21
Margin Nature Loan	3893.22	4046.55	2914.77	2229.67	2086.16	3.94	-27.97	-23.50
Hire Purchase Loan	7589.24	6842.49	5759.29	6191.30	6291.27	-9.84	-15.83	7.50
Deprived Sector Loan	2175.58	2294.65	2141.25	2791.43	2782.14	0.00	0.00	30.36
Bills Purchased	6.40	6.40	2.60	2.60	2.60	0.00	-59.38	0.00
Other Product	13201.26	10627.73	11640.40	13540.61	13568.49	-19.49	9.53	16.32
Total	64728.11	56383.96	49145.62	57344.86	56971.46	-12.89	-12.84	16.68
Collateral wise								
Gold and Silver	449.73	126.42	305.64	603.93	604.56	-71.89	141.77	97.59
Government Securities	20.72	16.63	11.75	0.00	3.70	-19.73	-29.33	-100.00
Non Governmental Securities	2263.45	1923.44	1160.09	999.88	988.24	-15.02	-39.69	-13.81
Fixed Deposit Receipts	1248.78	854.92	1628.29	1038.68	833.12	-31.54	90.46	-36.21
Own	1248.78	854.92	1628.29	1038.68	833.12	-31.54	90.46	-36.21
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	52989.91	43808.35	38375.87	45618.09	45542.21	-17.33	-12.40	18.87
Fixed Assets	52784.94	43597.21	38299.28	45530.81	45440.57	-17.41	-12.15	18.88
Current Assets	204.97	211.14	76.59	87.28	101.64	3.01	-63.72	13.95
Against security of Bill	281.05	568.69	0.00	2.60	2.60	102.34	-100.00	0.00
Domestic Bills	281.05	567.19	0.00	2.60	2.60	101.81	-100.00	0.00
Foreign Bills	0.00	1.50	0.00	0.00	0.00	0.00	-100.00	0.00
Against Guarantee	755.99	1089.07	1286.89	2208.56	2266.46	44.00	18.16	71.62
Government Guarantee	64.90	59.11	40.45	37.20	33.18	-8.93	-31.57	-8.03
Institutional Guarantee	311.04	640.19	814.47	1321.18	1336.35	105.83	27.22	62.21
Personal Guarantee	126.05	157.91	315.12	730.23	706.49	25.27	99.55	131.73
Collective Guarantee	27.25	8.24	0.04	0.04	0.04	-69.78	-99.57	0.00
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	226.74	223.63	116.81	119.92	190.40	-1.37	-47.77	2.66
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	6718.39	7996.44	6377.09	6873.13	6730.58	19.02	-20.25	7.78
Total	64728.01	56383.96	49145.62	57344.86	56971.46	-12.89	-12.84	16.68

S.N.	BFI Name	ICFC	Kuber	Manjushree	Jebis	Reliance
Liabilities						
1	CAPITAL FUND	1094.61	75.89	981.28	698.22	959.98
	a. Paid-up Capital	882.17	150.00	804.06	577.91	724.34
	b. Calls in Advance		147.94		26.82	
	c. Proposed Bonus Share				28.90	
	d. General Reserves	181.75	56.73	37.32	36.69	67.64
	e. Share Premium		0.62	0.66	1.25	1.14
	f. Retained Earning	22.31	-279.58	139.24	13.95	160.81
	g. Others Reserves Fund	8.37	0.17		12.70	6.05
2	BORROWINGS	600.00		180.36	0.94	
	a. NRB			30.36	0.94	
	b. Interbank Borrowing	600.00				
	c. Foreign Banks and Fin. Ins.					
	d. Other Financial Ins.			150.00		
	e. Bonds and Securities					
3	DEPOSITS	8254.19	61.50	6657.13	1078.57	3675.52
	a. Current		0.60			0.88
	Domestic		0.60			0.88
	Foreign					
	b. Savings	2489.08	38.87	847.69	194.02	949.01
	Domestic	2489.08		847.69	194.02	949.01
	Foreign		38.87			
	c. Fixed	4749.48	3.12	3566.65	791.29	1957.39
	Domestic	4749.48	3.12	3566.65	791.29	1957.39
	Foreign					
	d. Call Deposits	1007.91			30.03	
	Domestic	1007.91			30.03	
	Foreign					
	e. Others	7.72	18.91	2242.79	62.34	769.13
	Domestic	7.72	18.91	2242.79	62.34	769.13
	Foreign					
4	Bills Payable	0.02				
5	Other Liabilities	431.34	276.54	459.32	244.33	274.85
	1. Sundry Creditors	24.55	17.87	3.57	70.96	6.66
	2. Loan Loss Provision	76.59	40.48	138.09	47.35	69.52
	3. Interest Suspense a/c	10.84	105.14	163.92	36.63	46.54
	4. Others	319.36	113.04	153.74	89.39	152.13
6	Reconciliation A/c					
7	Profit & Loss A/c	9.16				
	TOTAL Liabilities	10389.32	413.92	8278.09	2022.05	4910.35
Assets						
1	LIQUID FUNDS	2291.61	116.27	2489.23	350.40	1317.35
	a. Cash Balance	185.87	3.24	109.17	8.10	44.63
	Nepalese Notes & Coins	185.87	3.24	109.17	8.10	44.63
	Foreign Currency					
	b. Bank Balance	2105.74	7.90	2380.06	59.43	145.77
	1. In Nepal Rastra Bank	320.32	7.14	225.36	59.43	145.77
	Domestic Currency	320.32	7.14	225.36	59.43	145.77
	Foreign Currency					
	2. "A"Class Licensed Institution	895.41	0.76	1776.37		
	Domestic Currency	895.41	0.76	1776.37		
	Foreign Currency					
	3. Other Financial Ins.	890.00		378.33		
	4. In Foreign Banks					
	c. Money at Call		105.12		282.87	1126.95
	Domestic Currency		105.12		282.87	1126.95
	Foreign Currency					
2	INVESTMENT IN SECURITIES	477.71		135.22	71.05	73.03
	a. Govt. Securities	477.71		135.22	71.05	73.03
	b. NRB Bond					
	c. Govt. Non-Fin. Ins.					
	d. Other Non-Fin Ins.					
	e. Non Residents					
3	SHARE & OTHER INVESTMENT	279.83			112.51	233.17
	a. Interbank Lending					
	b. Non Residents					
	c. Others	279.83			112.51	233.17
4	LOANS & ADVANCES	6832.66	59.53	5179.10	1326.55	3109.97
	a. Private Sector	6305.00	59.53	5179.10	1243.05	2961.32
	b. Financial Institutions	527.66			83.50	148.65
	c. Government Organizations					
5	BILL PURCHASED					
	a. Domestic Bills Purchased					
	b. Foreign Bills Purchased					
	c. Import Bills & Imports					
6	LOANS AGAINST COLLECTED BILLS					
	a. Against Domestic Bills					
	b. Against Foreign Bills					
7	FIXED ASSETS	254.90	30.43	76.67	3.44	21.43
8	OTHER ASSETS	248.43	127.40	337.23	149.16	127.38
	a. Accrued Interest:	76.83	105.14	163.92	38.92	53.28
	Financial Institutions	70.30		41.87	5.97	2.31
	Government Enterprises	6.53			0.91	0.91
	Private Sector		105.14	122.05	32.04	50.06
	b. Staff Loans / Adv.	80.53	0.53	69.57	19.19	10.90
	c. Sundry Debtors	18.02	3.16	4.27	27.19	0.34
	d. Cash In Transit	1.62				
	e. Others	71.43	18.57	99.47	63.86	62.86
9	Expenses not Written off					
10	Non Banking Assets	4.18	79.06	41.35		13.06
11	Reconciliation Account					0.61
12	Profit & Loss A/c		1.24	19.30	8.94	14.36
	TOTAL ASSETS	10389.32	413.92	8278.09	2022.05	4910.35

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC
Expenses											
1. Interest Expense	288.29	361.63	559.94	711.71	216.73	489.30	492.42	293.41	569.52	483.48	410.32
1.1 On Deposit Liabilities	232.70	360.86	559.61	701.01	216.73	484.75	478.67	293.41	569.52	475.84	410.01
1.1.1 Saving Account	78.20	193.70	122.52	116.22	40.53	109.99	67.34	63.20	114.41	66.14	110.53
1.1.2 Fixed Account	148.40	152.15	379.58	551.84	173.36	365.49	408.37	211.60	432.01	395.44	225.43
1.1.2.1 Up to 3 months Fixed Account		0.39	56.94	36.61	14.33	365.49	14.63		88.00		0.13
1.1.2.2 3 to 6 months Fixed Account		0.43	75.92		44.33		11.66		89.64		36.71
1.1.2.3 6 months to 1 year Fixed Account		111.50	189.79		106.42		32.00		127.53	395.44	163.32
1.1.2.4 Above 1 year Fixed Account	148.40	39.83	56.94	515.23	8.29		350.07	211.60	126.84		25.28
1.1.3 Call Deposit	6.09	15.01	57.51	32.95	2.85	9.27	2.96	18.61	23.10	14.26	74.05
1.1.4 Certificate of Deposit											
1.2 On Borrowing	55.59	0.77	0.33	10.70		4.55	13.76			7.64	0.31
2. Commission Expense		22.51	16.20	11.03				1.57			1.48
3. Staff Expense	158.17	188.55	87.38	76.27	46.86	77.20	82.53	42.00	72.01	64.98	55.65
4. Office Operating Expenses	63.17	59.73	63.95	56.99	47.50	63.69	61.30	37.52	33.06	43.98	29.82
5. Foreign Exchange Loss											0.51
5.1 Due to Change in Exchange Rates											0.51
5.2 Due to Foreign Currency Transaction											
6. Non Operating Expense									0.11		1.07
7. Provision for Risk	1.13	1.56			1.86	86.74	27.91				
7.1 Loan loss Provision	0.01	1.56			1.86	86.74	27.91				
7.1.1 General Loan loss Provision	0.01	-0.01					27.90				
7.1.1.1 Pass Loan Loss Provision	0.01	-0.01					27.90				
7.1.1.2 Watch List Provision											
7.1.2 Special Loan Loss Provision		1.57			1.86		0.01				
7.1.3 Additional Loan Loss Provision						86.74					
7.2. Provision for Non-Banking Assets											
7.3. Provision for Loss on Investment											
7.5. Provision for Loss of Other Assets	1.12										
8. Loan Written Off			0.01		0.36						
9. Provision for Staff Bonus			57.49	63.42	32.98	27.29			32.80	22.34	
10. Provision for Income Tax			172.48	171.25	98.95	81.86			98.39	67.01	
11. Others											
12. Net Profit		989.65	402.46	399.58	230.88	191.01			229.58	156.35	
Total Expenses	510.76	1623.63	1359.92	1490.25	676.12	1017.08	664.17	374.50	1035.48	838.15	498.83
Income											
1. Interest Income	258.83	1500.08	1166.95	1291.27	489.88	894.79	226.79	135.85	934.15	773.98	188.32
1.1 On Loans and Advances	253.40	1341.19	1069.19	1213.21	426.30	831.05	160.91	110.36	853.02	728.89	155.66
1.2 On Investment	2.15	126.43	60.84	53.51	19.59	45.51	56.15	12.34	80.09	40.76	27.93
1.2.1 Government Bonds	2.15	102.16	60.84	53.51	19.59	45.51	39.60	1.13	26.83	40.76	27.93
1.2.2 Foreign Bonds									11.29		
1.2.3 NRB Bonds							16.56	11.21	41.97		
1.2.4 Debenture & Bonds		24.27									
1.3 On Agency Balance	0.61	0.69	0.77	22.01	0.35	18.22	1.02	0.05			0.87
1.4 On Call Deposit		1.03	25.13	0.02	16.13			11.79	1.05	0.43	0.03
1.5 On Others	2.66	30.74	11.01	2.52	27.51		8.70	1.31	3.90	3.90	3.83
2. Commission and Discount	16.94	41.75	69.86	83.71	51.16	50.75	89.47	50.09	188.23	27.06	12.54
2.1 Bills Purchase and Discount		0.12	0.00	0.15	0.98	0.11	0.11	1.42	0.30	0.38	0.14
2.2 Commission	16.94	40.53	69.44	83.56	38.09	44.26	46.22	47.63	187.91	26.68	12.08
2.3 Others		1.10	0.42		12.09	6.38	43.14	1.03	0.02		0.32
3. Exchange Fluctuation Income	21.92	10.18	61.76	82.67	112.52	56.68	27.02	16.17	-128.91	22.43	7.50
3.1 Due to Change in Exchange Rate	0.27	5.77	36.75	7.23	136.08		8.49	0.21	-149.55		
3.2 Due to Foreign Currency Transaction	21.65	4.41	25.01	75.45	-23.56	56.68	18.52	15.96	20.64	22.43	7.50
4. Other Operating Income	25.62	54.71	61.27	32.12	7.75	11.87		17.78	41.61	9.82	20.22
5. Non Operating Income	10.14	0.07	-0.02	0.48		2.78	0.54	0.02	0.40		0.37
6. Write Back from Provisions for loss		6.03			14.49		7.64	14.58			
7. Recovery of written-off Loan		10.81	0.10		0.32					4.86	
8. Income from Extra Ordinary transactions						0.20					
9. Net Loss	177.33						312.71	140.02			269.87
Total Income	510.76	1623.63	1359.92	1490.25	676.12	1017.08	664.17	374.50	1035.48	838.15	498.83

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU
Expenses												
1. Interest Expense	925.93	484.98	477.25	450.02	610.62	594.56	640.10	456.55	513.88	443.17	534.14	528.81
1.1 On Deposit Liabilities	896.60	482.79	475.67	445.01	601.19	592.08	629.92	448.25	511.12	441.40	526.36	526.02
1.1.1 Saving Account	208.34	85.05	90.36	91.82	134.98	97.87	237.02	50.15	85.89	73.61	65.28	141.14
1.1.2 Fixed Account	596.04	381.40	297.96	308.94	369.56	494.22	375.03	386.42	284.20	353.41	418.01	327.20
1.1.2.1 Up to 3 months Fixed Account				9.77	58.59		0.37	14.43		0.57	11.66	12.61
1.1.2.2 3 to 6 months Fixed Account				17.51	156.93		1.25	72.94	5.83	101.48	24.53	46.73
1.1.2.3 6 months to 1 year Fixed Account	557.48	286.84		134.12	110.74	207.20	298.97	170.85	220.40	124.83	144.94	226.01
1.1.2.4 Above 1 year Fixed Account	38.57	94.56	297.96	147.54	43.30	287.01	74.43	128.19	57.98	126.54	236.88	41.85
1.1.3 Call Deposit	92.22	16.34	87.35	44.25	96.65		17.87	11.68	141.03	14.38	20.92	57.67
1.1.4 Certificate of Deposit											22.15	
1.2 On Borrowing	29.33	2.19	1.58	5.01	9.43	2.47	10.19	8.31	2.76	1.77	7.79	2.79
2. Commission Expense						0.00	6.78	0.44				
3. Staff Expense	111.73	73.45	57.24	47.45	78.11	284.99	89.18	48.03	27.62	49.59	75.93	75.40
4. Office Operating Expenses	103.32	42.44	26.56	51.60	64.85	51.45	81.00	36.89	9.14	47.41	63.95	45.41
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense			0.01									17.91
7. Provision for Risk									-8.43			
7.1 Loan loss Provision									-8.43			
7.1.1 General Loan loss Provision									-0.24			
7.1.1.1 Pass Loan Loss Provision									-2.98			
7.1.1.2 Watch List Provision									2.73			
7.1.2 Special Loan Loss Provision									-8.19			
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												
8. Loan Written Off				4.72	0.85							8.32
9. Provision for Staff Bonus	47.18				20.98	24.03	30.03					
10. Provision for Income Tax	141.54				62.93	71.85	90.09		-78.74	2.38		
11. Others												
12. Net Profit	330.26				146.84	204.51	210.20			-133.88		
Total Expenses	1659.97	600.87	561.06	553.78	985.18	1231.39	1147.39	541.91	463.47	408.67	674.02	675.86
Income												
1. Interest Income	1463.90	359.72	259.02	251.76	911.52	1101.20	1032.02	211.34	211.45	334.33	332.22	330.62
1.1 On Loans and Advances	851.98	317.79	214.76	217.99	843.48	1079.79	964.22	177.83	165.42	285.74	276.11	244.71
1.2 On Investment	421.89	30.73	20.55	27.17	39.53	20.02	59.04	30.93	37.88	39.45	51.42	62.35
1.2.1 Government Bonds	421.89	30.73	20.55	26.22	39.53	20.02	59.04	23.92	37.88	27.12	48.69	62.35
1.2.2 Foreign Bonds				0.79						0.56	2.73	
1.2.3 NRB Bonds				0.16				7.01		11.77		
1.2.4 Debenture & Bonds												
1.3 On Agency Balance	9.70				0.10			2.44	0.64			4.78
1.4 On Call Deposit	179.07				24.89		8.25	0.14		7.23	0.65	1.11
1.5 On Others	1.27	11.21	23.70	6.60	3.52	1.39	0.52		7.51	1.92	4.04	17.66
2. Commission and Discount	16.05	25.63	20.12	26.58	70.05	22.51	69.47	16.39	35.60	21.31	25.44	57.56
2.1 Bills Purchase and Discount		0.00		2.65		0.00			0.16	0.25		0.23
2.2 Commission	11.39	25.63	5.74	23.92	15.20	20.64	67.41	13.45	34.52	18.54	25.44	55.86
2.3 Others	4.66		14.38		54.85	1.87	2.06	2.79	1.08	2.52		1.47
3. Exchange Fluctuation Income	48.09	21.28	21.78	14.22	27.88	30.47	40.99	64.32	20.66	27.18	30.59	24.66
3.1 Due to Change in Exchange Rate	-0.07	2.66	13.64	0.62	-107.23	16.17	29.28		0.23	-4.32	-1.59	0.48
3.2 Due to Foreign Currency Transaction	48.16	18.62	8.14	13.60	135.11	14.30	11.71	64.32	20.43	31.51	32.19	24.18
4. Other Operating Income	121.92	10.75	7.68	22.20	-24.27	44.21	5.85	37.57	12.04	25.25	29.44	40.27
5. Non Operating Income	10.00		0.41	0.06		24.95	-0.96	-4.21		0.59	0.41	0.14
6. Write Back from Provisions for loss								3.03			1.69	
7. Recovery of written-off Loan						8.05						
8. Income from Extra Ordinary transactions						0.00						0.00
9. Net Loss		183.48	252.05	238.97				213.47	183.72		254.23	222.61
Total Income	1659.97	600.87	561.06	553.78	985.18	1231.39	1147.39	541.91	463.47	408.67	674.02	675.86

BFI Name	Janata	Mega	Civil	Century	Sanima	MahabaramDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western
Expenses												
1. Interest Expense	396.99	427.35	272.01	450.96	502.29	186.95	0.11	27.61	18.92	128.56	26.53	19.64
1.1 On Deposit Liabilities	395.04	423.61	268.80	449.02	498.49	186.95	0.11	27.61	18.92	128.56	26.53	19.64
1.1.1 Saving Account	84.07	88.08	53.63	83.99	141.32	56.73	0.11	18.34	6.99	38.18	7.63	11.90
1.1.2 Fixed Account	288.13	270.62	166.11	271.74	326.79	115.80		8.52	11.93	75.66	16.78	7.74
1.1.2.1 Up to 3 months Fixed Account	74.53				12.74	5.85		0.02		11.76	0.83	
1.1.2.2 3 to 6 months Fixed Account	13.09				29.86	3.79		0.30		11.08	1.52	1.32
1.1.2.3 6 months to 1 year Fixed Account	145.93	270.62	166.11	271.74	1.14	89.01		5.47		40.54	13.07	2.09
1.1.2.4 Above 1 year Fixed Account	54.58				283.05	17.14		2.74	11.93	12.28	1.36	4.32
1.1.3 Call Deposit	22.85	64.91	49.06	93.30	30.38	14.42		0.75		14.71	2.12	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	1.95	3.74	3.21	1.94	3.80							
2. Commission Expense												
3. Staff Expense	59.53	43.83	34.89	57.00	50.49	39.85	0.15	2.71	3.21	14.64	4.38	4.21
4. Office Operating Expenses	44.59	46.33	33.13	41.55	46.93	17.84	0.33	2.03	2.71	15.66	3.90	2.87
5. Foreign Exchange Loss		3.55				0.00						
5.1 Due to Change in Exchange Rates						0.00						
5.2 Due to Foreign Currency Transaction		3.55										
6. Non Operating Expense				0.15								
7. Provision for Risk		20.37										
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		20.37										
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus		21.02						0.18				
10. Provision for Income Tax		63.07						0.53				
11. Others						2.20						
12. Net Profit		147.16						1.23		-39.53		
Total Expenses	501.11	772.67	340.03	549.66	599.71	246.84	0.58	34.28	24.85	119.33	34.81	26.72
Income												
1. Interest Income	242.61	721.46	139.24	197.29	389.70	154.53	0.33	30.08	4.64	118.93	30.78	20.15
1.1 On Loans and Advances	210.17	674.49	111.42	169.89	334.52	122.92	0.31	30.08	5.06	111.34	30.78	20.15
1.2 On Investment	22.94	37.11	25.57	17.60	50.62	5.07						
1.2.1 Government Bonds	22.94	3.75	25.57	17.60	50.62							
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds		24.55				5.07						
1.2.4 Debenture & Bonds		8.81										
1.3 On Agency Balance	0.51		0.13	7.11		25.28	0.01					
1.4 On Call Deposit		2.10	2.11						-0.42			
1.5 On Others	9.00	7.76		2.68	4.56	1.26				7.59		
2. Commission and Discount	29.97	16.67	6.09	5.07	22.10	0.15		0.65	1.44	0.40	1.68	0.82
2.1 Bills Purchase and Discount		0.22										
2.2 Commission	29.97	16.46	6.09	5.07	22.10	0.15		0.65	0.01	0.40	1.50	0.82
2.3 Others									1.43	0.00	0.19	
3. Exchange Fluctuation Income	18.11	9.78	22.64	6.89	34.38							
3.1 Due to Change in Exchange Rate	44.66		0.68	2.01	4.27							
3.2 Due to Foreign Currency Transaction	-26.55	9.78	21.96	4.88	30.11							
4. Other Operating Income	7.59	24.66	10.83	24.12	70.80	10.39	0.00	3.55			1.87	0.51
5. Non Operating Income	1.05	0.09		0.23	1.56	0.85						
6. Write Back from Provisions for loss						0.62						
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions			2.23									
9. Net Loss	201.78		158.99	316.06	81.18	80.29	0.26		18.77		0.47	5.24
Total Income	501.11	772.67	340.03	549.66	599.71	246.84	0.58	34.28	24.85	119.33	34.81	26.72

BFI Name	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	GandakiDB	Kabelli	Kamana	Corporate
Expenses												
1. Interest Expense	121.02	29.71	36.74	203.74	11.78	20.88	144.13	155.50	168.80	4.08	123.97	0.38
1.1 On Deposit Liabilities	121.02	29.71	36.74	203.74	11.78	20.88	144.02	155.50	168.80	4.08	123.97	0.38
1.1.1 Saving Account	35.93	7.25	12.29	55.63	3.91	6.42	42.46	37.02	42.27	2.11	36.33	0.26
1.1.2 Fixed Account	71.82	20.09	22.33	125.97	5.91	12.27	83.98	103.75	111.11	1.77	72.78	0.05
1.1.2.1 Up to 3 months Fixed Account		0.80		2.80	0.02	0.01	4.55	12.51	7.92	0.02	5.47	
1.1.2.2 3 to 6 months Fixed Account		1.00	0.02	4.06	0.03	2.08	0.59	8.75	7.48	0.05	14.48	
1.1.2.3 6 months to 1 year Fixed Account		7.03	19.17	100.85	4.53	5.76	32.61	75.52	86.91	1.37	42.38	0.05
1.1.2.4 Above 1 year Fixed Account	71.82	11.25	3.14	18.26	1.33	4.42	46.23	6.96	8.80	0.34	10.44	
1.1.3 Call Deposit	13.27	2.37	2.13	22.13	1.96	2.19	17.58	14.72	15.42	0.20	14.87	0.06
1.1.4 Certificate of Deposit												
1.2 On Borrowing							0.10					
2. Commission Expense												
3. Staff Expense	11.42	3.95	4.19	38.69	2.81	2.93	18.90	15.91	19.51	1.37	14.21	1.39
4. Office Operating Expenses	9.14	2.82	2.24	26.08	2.67	1.24	17.76	11.05	12.52	0.74	9.06	0.78
5. Foreign Exchange Loss	0.49											
5.1 Due to Change in Exchange Rates	0.49											
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense	0.62											
7. Provision for Risk				3.93								
7.1 Loan loss Provision				3.93								
7.1.1 General Loan loss Provision		-0.36		3.13								
7.1.1.1 Pass Loan Loss Provision		-0.36		2.49								
7.1.1.2 Watch List Provision				0.63								
7.1.2 Special Loan Loss Provision		0.36		0.80								
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets												
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus	3.44	0.25		4.30						0.00		
10. Provision for Income Tax	10.32	0.76		12.91						0.00		
11. Others												
12. Net Profit	24.07	1.78		30.11						0.01		-0.74
Total Expenses	180.51	39.27	43.18	319.76	17.26	25.05	180.79	182.46	200.84	6.19	147.24	1.81
Income												
1. Interest Income	170.86	35.91	22.91	284.14	14.53	11.97	164.62	142.28	136.39	5.93	96.07	1.48
1.1 On Loans and Advances	150.21	35.91	22.91	283.83	14.51	11.93	164.53	142.23	136.32	5.93	95.98	1.48
1.2 On Investment	1.65							0.03				
1.2.1 Government Bonds	1.65							0.03				
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds												
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	18.87			0.12	0.02	0.04		0.02	0.07		0.09	
1.5 On Others	0.13			0.19			0.09					0.00
2. Commission and Discount	8.48	0.06	0.19	1.68	0.08	1.67	0.53	1.91	0.11	0.06	1.06	0.01
2.1 Bills Purchase and Discount												
2.2 Commission	1.92	0.05	0.19	1.66	0.08	0.21	0.53	1.91	0.11	0.06	1.06	0.00
2.3 Others	6.56	0.01		0.02		1.46						0.01
3. Exchange Fluctuation Income	0.92			0.06				0.06				
3.1 Due to Change in Exchange Rate	0.87			0.05				0.05				
3.2 Due to Foreign Currency Transaction	0.05			0.01				0.01				
4. Other Operating Income		3.31	2.82	33.61	1.03		13.13	9.87	10.65	0.20	10.66	0.31
5. Non Operating Income				0.01					0.25			
6. Write Back from Provisions for loss	0.25			0.27								
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss			17.26		1.63	11.41	2.52	28.34	53.44		39.45	
Total Income	180.51	39.27	43.18	319.76	17.26	25.05	180.79	182.46	200.84	6.19	147.24	1.81

BFI Name	Purima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	N.Community	Kailash	Sai pa
Expenses												
1. Interest Expense	20.08	149.12	13.32	93.44	27.12	170.83	32.14	9.82	3.71	18.93	159.16	2.55
1.1 On Deposit Liabilities	20.08	147.21	13.32	93.44	27.12	170.83	32.14	9.82	3.71	18.93	158.99	2.55
1.1.1 Saving Account	8.96	35.71	4.70	37.35	13.32	38.70	10.82	7.37	2.82	5.29	35.68	2.14
1.1.2 Fixed Account	10.14	84.37	6.11	53.82	10.08	105.77	17.45	2.45	0.36	10.52	94.58	0.30
1.1.2.1 Up to 3 months Fixed Account	1.48	4.95	0.08	0.65	0.43	0.61	0.14			0.10	6.63	0.01
1.1.2.2 3 to 6 months Fixed Account	0.49	6.71	0.00	1.41	0.62	0.16	0.17	0.76		0.08	20.69	0.07
1.1.2.3 6 months to 1 year Fixed Account	6.37	56.16	4.52	1.54	5.05	15.89	15.64	1.15		7.97	57.89	0.08
1.1.2.4 Above 1 year Fixed Account	1.80	16.54	1.51	50.23	3.98	89.10	1.50	0.55	0.36	2.38	9.36	0.14
1.1.3 Call Deposit	0.99	27.14	2.51	2.27	3.73	26.36	3.87		0.53	3.13	28.73	0.10
1.1.4 Certificate of Deposit												
1.2 On Borrowing		1.91									0.17	
2. Commission Expense												
3. Staff Expense	2.92	15.81	1.58	9.18	4.53	16.03	5.37	2.03	0.79	2.69	17.50	1.24
4. Office Operating Expenses	1.93	10.52	2.34	7.39	2.90	9.03	1.56	1.45	1.40	2.77	13.75	0.25
5. Foreign Exchange Loss						0.00						
5.1 Due to Change in Exchange Rates						0.00						
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense												
7. Provision for Risk					0.69							
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					0.69							
7.5. Provision for Loss of Other Assets												
8. Loan Written Off		0.01										
9. Provision for Staff Bonus												
10. Provision for Income Tax												
11. Others		0.00										
12. Net Profit		-50.07	-1.98									
Total Expenses	24.94	125.40	15.27	110.01	35.23	195.88	39.06	13.30	5.90	24.39	190.41	4.03
Income												
1. Interest Income	19.54	112.59	14.18	42.35	27.22	76.75	21.54	11.46	3.59	16.31	144.95	2.37
1.1 On Loans and Advances	19.53	92.46	11.86	42.35	26.79	74.30	21.54	11.43	3.59	16.31	126.37	2.37
1.2 On Investment		2.03			0.09						2.23	
1.2.1 Government Bonds		2.03			0.09						2.23	
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds												
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	0.01	18.10	2.32			1.96		0.03			16.35	0.00
1.5 On Others					0.35	0.48						
2. Commission and Discount	0.02	0.75	0.02	8.65	0.43	0.39	0.07	0.23		0.21	0.25	0.13
2.1 Bills Purchase and Discount												
2.2 Commission	0.02	0.75	0.02	0.34	0.05	0.39	0.07	0.17		0.21	0.25	0.13
2.3 Others				8.30	0.38			0.06				
3. Exchange Fluctuation Income		2.73				0.10					0.00	
3.1 Due to Change in Exchange Rate		0.40				0.09						
3.2 Due to Foreign Currency Transaction		2.33				0.00					0.00	
4. Other Operating Income	2.17	9.34	1.07		0.90	7.10	4.39	0.15	0.67	1.84	9.38	0.15
5. Non Operating Income						1.42						
6. Write Back from Provisions for loss					0.69							
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss	3.21			59.02	5.99	110.12	13.07	1.46	1.63	6.04	35.83	1.38
Total Income	24.94	125.40	15.27	110.01	35.23	195.88	39.06	13.30	5.90	24.39	190.41	4.03

BFI Name	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki
Expenses												
1. Interest Expense	11.44	4.66	0.29	0.20	49.34	47.59	31.73	2.47	47.61	17.64	6.47	15.18
1.1 On Deposit Liabilities	11.44	4.66	0.29	0.20	48.79	46.83	31.40	2.47	47.61	17.64	6.47	15.18
1.1.1 Saving Account	2.94	0.43	0.27	0.17	19.50		0.11	1.23	7.27	4.94	2.54	4.26
1.1.2 Fixed Account	5.45	2.85	0.02		29.29	46.83	31.29	1.24	33.14	12.70	3.93	10.91
1.1.2.1 Up to 3 months Fixed Account		0.66				2.12	0.36	0.19	0.17		0.24	
1.1.2.2 3 to 6 months Fixed Account	1.88	0.34				0.12	0.16	0.20	2.77		0.13	0.02
1.1.2.3 6 months to 1 year Fixed Account	1.57	1.60				25.53	27.78	0.55	27.15		2.43	9.78
1.1.2.4 Above 1 year Fixed Account	1.99	0.25	0.02		29.29	19.06	2.98	0.30	3.05	12.70	1.13	1.11
1.1.3 Call Deposit	3.05	1.38		0.03					7.21	0.01		0.00
1.1.4 Certificate of Deposit												
1.2 On Borrowing					0.55	0.76	0.33					
2. Commission Expense												
3. Staff Expense	2.49	0.97	0.27	0.25	5.65	4.36	2.72		5.93	3.83	0.96	1.01
4. Office Operating Expenses	2.52	0.39	0.59	1.07	4.01	4.22	1.96	0.49	5.43	3.56	1.44	0.51
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense												
7. Provision for Risk	3.88											
7.1 Loan loss Provision	3.83											
7.1.1 General Loan loss Provision	2.33											
7.1.1.1 Pass Loan Loss Provision	0.10											
7.1.1.2 Watch List Provision	2.24											
7.1.2 Special Loan Loss Provision	1.49											
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets												
7.3. Provision for Loss on Investment	0.06											
7.5. Provision for Loss of Other Assets												
8. Loan Written Off										2.32		
9. Provision for Staff Bonus						0.20						0.12
10. Provision for Income Tax						0.53						0.31
11. Others										0.07		
12. Net Profit			4.59	1.59	1.37	1.23		0.17				0.73
Total Expenses	20.33	6.02	5.74	3.12	60.37	58.12	36.41	3.13	58.97	27.42	8.88	17.85
Income												
1. Interest Income	14.67	4.69	5.74	1.96	30.65	54.97	6.28	1.53	43.12	18.35	2.43	16.35
1.1 On Loans and Advances	14.67	4.68	5.74		19.97	49.20	6.28	1.46	41.73	17.48	2.43	16.35
1.2 On Investment					0.79	0.71			1.01	0.85		
1.2.1 Government Bonds					0.79	0.71			1.01	0.85		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds												
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit		0.00		1.96	9.89	5.06		0.07		0.02		
1.5 On Others									0.38			
2. Commission and Discount	0.05	0.01			0.15	0.20	0.03		0.18	0.08	0.66	0.00
2.1 Bills Purchase and Discount												
2.2 Commission	0.05	0.01			0.15	0.20	0.03		0.13	0.08	0.00	0.00
2.3 Others									0.05		0.66	
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	0.95	0.40			1.53	2.95	1.98	0.28	1.75	0.52	0.00	1.47
5. Non Operating Income				1.15	3.05			0.00				0.02
6. Write Back from Provisions for loss	1.04				25.00							
7. Recovery of written-off Loan								1.31				
8. Income from Extra Ordinary transactions												
9. Net Loss	3.61	0.93					28.12		13.92	8.48	5.79	
Total Income	20.33	6.02	5.74	3.12	60.37	58.12	36.41	3.13	58.97	27.42	8.88	17.85

BFI Name	Pokhara	Central	Arun	Multipurpose	Srijana	WMBFL	CMBFCL	Crystal	Guheshwari	ICFC	Kuber	Manjushree
Expenses												
1. Interest Expense	34.61	26.99	2.55	0.10	43.96	0.06	0.41	0.06	26.77	70.00	0.18	55.82
1.1 On Deposit Liabilities	34.61	26.99	2.55	0.10	43.96	0.06	0.34	0.06	26.77	67.68	0.18	55.67
1.1.1 Saving Account	8.37	9.58	0.97	0.00	17.80	0.06	0.02	0.06	7.97	15.25	0.15	17.44
1.1.2 Fixed Account	24.51	17.41	1.58	0.09	19.78				18.80	47.61	0.03	38.24
1.1.2.1 Up to 3 months Fixed Account	0.11	0.19			1.56				0.54	5.68		2.02
1.1.2.2 3 to 6 months Fixed Account	6.99	0.21			2.10				0.50	1.34		4.05
1.1.2.3 6 months to 1 year Fixed Account	15.88	13.95	0.04		14.03				12.95	35.94		22.89
1.1.2.4 Above 1 year Fixed Account	1.53	3.05	1.54	0.09	2.09				4.81	4.66	0.03	9.27
1.1.3 Call Deposit	1.73				6.38		0.33			4.82		
1.1.4 Certificate of Deposit												
1.2 On Borrowing							0.07			2.31		0.15
2. Commission Expense					0.01							
3. Staff Expense	4.59	2.83	0.91	0.00	3.70	0.46	0.34		2.01	9.48	0.95	4.70
4. Office Operating Expenses	1.78	1.88	0.44	0.03	2.30	0.42	0.08	0.03	1.47	6.79	0.31	3.50
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense												
7. Provision for Risk			36.49									
7.1 Loan loss Provision			36.45									
7.1.1 General Loan loss Provision			2.51									
7.1.1.1 Pass Loan Loss Provision			2.51									
7.1.1.2 Watch List Provision												
7.1.2 Special Loan Loss Provision			33.94									
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets			0.05									
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus										1.31		
10. Provision for Income Tax										3.93		
11. Others												
12. Net Profit				2.42	-2.62	7.37				9.16		
Total Expenses	40.98	31.71	40.38	2.55	47.35	8.30	0.84	0.08	30.25	100.66	1.44	64.02
Income												
1. Interest Income	29.85	15.83	2.81	2.42	43.78	0.00			21.97	85.65	0.01	54.39
1.1 On Loans and Advances	29.85	15.80	2.81	2.42	43.38	0.00			16.69	85.64	0.01	54.40
1.2 On Investment		0.01							0.41	0.01		0.02
1.2.1 Government Bonds										0.01		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds		0.01										0.02
1.2.4 Debenture & Bonds									0.41			
1.3 On Agency Balance												
1.4 On Call Deposit	0.00	0.02			0.40				4.86			
1.5 On Others												-0.03
2. Commission and Discount	0.02	0.09	0.46	0.13					0.23	0.48		2.07
2.1 Bills Purchase and Discount												
2.2 Commission	0.02	0.09	0.02	0.13					0.21	0.48		0.09
2.3 Others			0.45						0.02			1.98
3. Exchange Flactuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	2.44	1.93	0.01		3.57	0.00	0.00		2.48	3.93	0.19	
5. Non Operating Income	0.06							0.30		0.99	0.00	
6. Write Back from Provisions for loss			36.45			8.30				9.61		
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss	8.60	13.86	0.65				0.54	0.08	5.57		1.24	7.55
Total Income	40.98	31.71	40.38	2.55	47.35	8.30	0.84	0.08	30.25	100.66	1.44	64.02

BFI Name	Jeblis	Reliance
Expenses		
1. Interest Expense	9.74	31.78
1.1 On Deposit Liabilities	9.74	31.78
1.1.1 Saving Account	1.07	11.24
1.1.2 Fixed Account	8.24	20.54
1.1.2.1 Up to 3 months Fixed Account	0.42	0.15
1.1.2.2 3 to 6 months Fixed Account	0.17	6.64
1.1.2.3 6 months to 1 year Fixed Account	4.32	7.99
1.1.2.4 Above 1 year Fixed Account	3.33	5.76
1.1.3 Call Deposit	0.44	
1.1.4 Certificate of Deposit		
1.2 On Borrowing		
2. Commission Expense		
3. Staff Expense	1.23	2.80
4. Office Operating Expenses	0.60	2.97
5. Foreign Exchange Loss		
5.1 Due to Change in Exchange Rates		
5.2 Due to Foreign Currency Transaction		
6. Non Operating Expense		
7. Provision for Risk	2.03	
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	2.03	
7.5. Provision for Loss of Other Assets		
8. Loan Written Off		
9. Provision for Staff Bonus		
10. Provision for Income Tax		
11. Others		
12. Net Profit		
Total Expenses	13.61	37.55
Income		
1. Interest Income	4.31	22.13
1.1 On Loans and Advances	2.88	16.06
1.2 On Investment		0.24
1.2.1 Government Bonds		0.24
1.2.2 Foreign Bonds		
1.2.3 NRB Bonds		
1.2.4 Debenture & Bonds		
1.3 On Agency Balance		
1.4 On Call Deposit	1.38	5.83
1.5 On Others	0.05	
2. Commission and Discount	0.01	0.02
2.1 Bills Purchase and Discount		
2.2 Commission	0.01	0.02
2.3 Others		0.01
3. Exchange Flactuation Income		
3.1 Due to Change in Exchange Rate		
3.2 Due to Foreign Currency Transaction		
4. Other Operating Income	0.34	1.03
5. Non Operating Income		0.00
6. Write Back from Provisions for loss		
7. Recovery of written-off Loan		
8. Income from Extra Ordinary transactions		
9. Net Loss	8.94	14.36
Total Income	13.61	37.55

Statement of Credit as on Saun end, 2075(Mid-Aug, 2018)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC
Sector Wise												
Agricultural and Forest Related	5529.56	8413.97	2062.52	4646.45	2681.68	4997.33	2483.34	847.17	4186.01	3779.85	3005.66	6287.20
Fishery Related	250.10	512.62	28.33	36.65		7.04		12.97	11.53	51.46	55.63	77.99
Mining Related	637.21	47.64	175.72	466.35				458.94		12.50	220.30	
Manufacturing (Producing) Related	13248.99	12166.04	34219.27	36733.97	7177.03	31239.47	21697.99	6403.66	13569.13	14022.14	10034.85	14035.46
Construction	9615.47	14849.04	1583.35	8054.02	11271.92	4462.18	2937.36	4602.12	14218.08	4241.47	7255.81	21443.38
Electricity, Gas and Water	5397.77	3229.30	5838.71	8673.22	24.28	878.21	2036.33	1396.41	3382.94	2484.79	2137.88	937.99
Metal Products, Mach. & Ele. Eqp.	1525.94	1389.29	701.92	257.67	1881.43	2711.37	2527.15	619.62	2035.07	990.70	1352.14	171.66
Tras., Com. and Public Utilities	1841.88	2726.41	1143.72	4130.21	54.31	2607.74	1734.28	921.17	3262.90	1375.57	3298.03	235.70
Wholesaler & Retailer	14190.85	36036.19	29886.15	27086.85	13014.44	14202.28	19021.81	8056.04	25684.82	18399.96	10043.85	32522.69
Finance, Insurance and Real Estate	6681.21	10777.69	6922.81	6394.81	2247.48	10863.05	3804.79	4368.08	8463.25	6953.04	2702.01	11397.41
Hotel or Restaurant	2182.89	5627.14	2551.70	8960.90	156.99	4436.20	2555.67	1474.05	3006.92	2422.12	1729.04	4758.24
Other Services	2424.09	3415.01	3118.04	9065.10	282.74	3970.85	1400.84	9532.48	2403.29	5170.55	2052.50	4335.52
Consumption Loans	11016.88	15115.65	4936.66	2987.80	4815.06	3219.69	1141.87	1627.00	4389.36	6943.06	1919.16	12430.00
Local Government		216.60				138.81	255.20					
Others	4271.05	2846.90	21236.98	5234.10	1787.37	3036.34	16839.85	2813.32	9398.42	2208.15	8091.32	19502.57
TOTAL sectorwise	78813.89	117369.49	114405.89	123111.54	45533.52	86886.95	78181.28	43133.03	94011.74	69055.35	53898.18	128135.81

Product Wise

Term Loan	18949.73	14722.07	19415.61	33680.61	2372.67	14365.65	9044.37	6514.00	15750.96	10683.13	7847.62	19733.95
Overdraft	13759.49	18075.62	14080.20	17657.15	2661.30	8577.26	736.13	7164.26	17698.31	22340.36	13719.62	29922.96
Trust Receipt Loan / Import Loan	2131.97	727.12	10628.22	18632.38	5296.86	14245.07	6641.64	2261.27	4938.84	2334.10	1930.34	1297.41
Demand & Other Working Capital Loan	16172.85	41492.23	33057.81	32648.71	10023.20	26611.60	34448.50	7250.23	14409.56	9483.77	7101.68	18711.19
Res. Per. H. Loan (Up to Rs. 15 mil.)	4419.44	10605.71	8592.25	2039.20	8081.63	4462.18	2183.83	3809.62	14218.08	3767.99	4047.29	17546.98
Real Estate Loan	2295.69	5800.20	4088.28	5331.88	3066.90	3731.14	4668.06	2534.55	4649.33	3726.99	1013.43	9094.66
Margin Nature Loan	1776.69	1994.93	2169.46	1174.36		1130.75		289.67	1148.13	612.11	784.41	1930.23
Hire Purchase Loan	2930.20	5480.53	2685.14	3486.41	4581.16	6432.47	1743.77	6574.63	6488.74	6976.80	5801.85	9922.41
Deprived Sector Loan	6866.33	6272.69	5376.93	5870.29	2408.05	4081.67	3686.31	2122.44	5376.27	2912.38	2339.90	9988.74
Bills Purchased	2.80	57.76	125.06	857.01	24.70	28.67	0.88	407.61	123.20	874.99		8.51
Other Product	9508.69	12140.63	14186.93	1733.55	7017.04	3220.50	15027.81	4204.74	9210.31	5342.74	9303.53	9987.28
Total Product wise Loan	78813.89	117369.49	114405.89	123111.54	45533.52	86886.95	78181.28	43133.03	94011.74	69055.35	53898.18	128135.81

Collateral Wise

Gold and Silver	8968.44	10940.10	494.48	841.91			1.16	455.94		75.40	82.23	606.63
Government Securities	9.59	235.40	7.01	0.81					0.40	123.81		18.72
Non Governmental Securities	0.09	1994.92	3385.18	1174.36		1130.75	0.83	559.86	1094.70	353.96	784.41	1930.23
Fixed Deposit Receipts	330.73	458.79	644.73	420.79	357.20	669.90	773.89	280.57	1018.48	349.69	368.59	286.36
Own	321.43	458.79	318.39	420.79	92.56	669.90	773.89	279.05	1018.48	349.69	368.59	286.36
Other Licences Institutions	9.29		326.34		264.65			1.52				
Collateral of Properties	41506.26	99894.38	99082.34	100566.73	39681.08	80832.16	68161.90	39548.41	82441.64	63625.02	49247.85	119081.03
Fixed Assets	30865.94	99848.05	51531.34	80488.41	30608.97	80055.41	62640.56	38116.16	51366.83	59690.02	47211.12	77691.21
Current Assets	10640.31	46.33	47551.00	20078.32	9072.11	776.75	5521.34	1432.25	31074.81	3935.00	2036.74	41389.82
Against security of Bill	162.06	91.69	6423.84	308.53		28.67	1148.44	397.81	3467.37	397.82	824.60	
Domestic Bills	0.33	19.04	23.10	39.98		6.04		355.67				
Foreign Bills	161.73	72.65	6400.74	268.55		22.63	1148.44	42.14	3467.37	397.82	824.60	
Against Guarantee	355.86	3666.30	1488.39	5959.00	1283.09	4174.79	3611.78	1583.61	5294.12	4119.63	1787.54	5897.31
Government Guarantee	50.60	0.92	0.81	383.43	138.81		156.12	91.30	198.74	2.17	74.74	216.53
Institutional Guarantee	131.94	3653.69	1464.24	3558.98	1144.28		3455.66	1403.33	4018.14	2375.14	1712.69	5680.77
Personal Guarantee	3.62	11.57	23.34	1080.44				88.98	1077.25		0.12	
Collective Guarantee	0.01	0.12										
Int. Rtd. Foreign Bank's Guarantee	41.78		0.00	936.16		160.50				843.78		
Other Guarantee	127.92					4014.29				898.54		
Credit Card			211.81	36.29	177.30	50.69			10.32	10.01		84.76
Others	27480.85	87.91	2668.10	13803.12	4034.85		4483.28	306.83	684.71		802.95	230.77
Total	78813.89	117369.49	114405.89	123111.54	45533.52	86886.95	78181.28	43133.03	94011.74	69055.35	53898.18	128135.81

Statement of Credit as on Saun end, 2075(Mid-Aug, 2018)

BFI Name	MBL	Kumari	Laxmi	SBL	ADBNI	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata
Sector Wise												
Agricultural and Forest Related	2036.03	1070.48	2336.56	1673.33	23868.66	2558.30	1575.81	1563.30	3922.01	1215.58	2228.50	3140.19
Fishery Related	111.00	87.45	52.13	16.85	804.55	33.74	77.91	18.90	82.34	30.92	0.25	51.21
Mining Related	32.45	250.37	77.85	188.78	142.57	110.99	396.49	156.34	41.25	50.99		70.30
Manufacturing (Producing) Related	12657.45	15683.24	11573.65	14531.23	9034.60	16437.20	7931.34	11903.23	8086.30	17055.77	11917.78	10835.38
Construction	5918.79	8435.02	12680.38	3757.93	5747.64	12720.53	2905.03	8141.12	11057.46	10683.01	12656.20	1202.76
Electricity,Gas and Water	2591.67	2435.12	2647.80	3478.24	397.91	5673.97	3370.77	5529.48	1841.73	4803.85	3206.10	2502.06
Metal Products, Mach. & Ele. Eqp.	308.81	1314.97	3113.48	1926.45	190.56	848.17	154.39	423.25	760.09	1040.70	415.90	254.28
Tras., Com. and Public Utilities	1773.92	3367.92	5552.40	6482.79	729.48	765.15	1503.08	2143.21	336.61	1809.08	2711.29	797.26
Wholesaler & Retailer	14952.62	10421.52	10860.87	17628.05	24096.46	25170.55	10683.01	9794.44	12697.31	20913.99	13632.88	12138.37
Finance, Insurance and Real Estate	8548.68	3787.10	3848.20	6914.62	116.60	5147.54	4649.00	11889.74	5297.52	6024.56	8809.14	8397.46
Hotel or Restaurant	1677.18	1408.31	2131.16	3262.28	3396.31	4030.50	872.25	2733.81	3313.53	3510.14	4560.85	1814.83
Other Services	4625.13	2782.34	2437.79	2960.21	2871.83	4743.12	3297.92	2155.97	2825.40	2399.84	6543.31	2673.59
Consumption Loans	3676.31	3548.47	4082.09	2874.61	869.37	5222.92	7054.84	7981.26	4507.86	3730.60	6100.24	4566.02
Local Government	129.84	1.17	136.67	140.61	0.20	97.39						
Others	6022.82	8695.93	491.23	19799.18	25690.05	11837.80	13750.95	5683.58	5766.78	3585.14	4963.84	6351.41
TOTAL sectorwise	65062.70	63289.40	62022.26	85635.17	97956.80	95397.86	58222.79	70117.63	60536.19	76854.17	77746.28	54795.12

Product Wise

Term Loan	9644.44	16353.56	14623.10	18737.59	10462.10	13781.56	10969.80	10790.24	8554.36	14179.12	20586.77	10507.62
Overdraft	5140.28	16036.93	4743.32	20646.33	7841.63	22320.01	8396.14	13375.88	12426.59	3075.56	9500.11	13001.60
Trust Receipt Loan / Import Loan	2546.67	3311.97	5219.18	3625.11	36.08	6140.70	1434.10	1655.11	1801.06	4346.45	2758.54	1844.87
Demand & Other Working Capital Loan	7471.66	13356.37	13097.38	13283.70	66491.65	22054.23	6646.41	9062.62	8891.66	17339.56	11952.40	7690.75
Res. Per. H. Loan (Up to Rs. 15 mil.)	5918.79	5997.17	3106.45	4279.53	5138.67	8755.75	3751.69	4256.11	8203.22	8484.11	9632.02	3409.21
Real Estate Loan	4590.28	2032.42	1710.06	7794.14	560.68	3526.88	6694.08	6822.25	3516.57	3490.55	5014.78	2240.48
Margin Nature Loan	151.28	1333.32	1352.74	1864.86		1848.96	2735.15	2015.24	1645.41	549.88	2368.72	471.60
Hire Purchase Loan	6580.51	3518.18	3492.08	9131.63	729.48	7050.08	5115.70	4409.10	5134.16	4588.49	6901.61	4000.23
Deprived Sector Loan	3154.05	890.88	2955.88	4321.50	6545.49	4712.90	2753.57	3518.15	3143.59	3607.64	4434.81	2256.70
Bills Purchased		13.70		29.70			117.77	190.24	0.01		2.40	
Other Product	19864.74	444.89	11722.07	1921.08	151.04	5206.81	9608.39	14022.70	7219.57	17192.80	4594.13	9372.04
Total Product wise Loan	65062.70	63289.40	62022.26	85635.17	97956.80	95397.86	58222.79	70117.63	60536.19	76854.17	77746.28	54795.12

Collateral Wise

Gold and Silver	8.99	13.90	479.37		78.92	0.34	3000.33	4705.84	10.16		77.03	145.75
Government Securities		0.77		2.54			2.45	2.52		0.90	11.05	
Non Governmental Securities		2235.31		1753.52		170.83	2737.28	2096.45	1745.41	579.40	2380.35	528.02
Fixed Deposit Receipts	294.13	232.59	564.30	628.20	623.77	432.02	506.13	361.29	446.12	423.58	474.07	214.44
Own	294.13	196.22	564.30	628.20	623.77	432.02	503.79	361.29	446.12	423.58	474.07	214.44
Other Licences Institutions		36.37					2.34					
Collateral of Properties	61697.53	56988.19	57405.13	77058.59	97254.11	81697.70	47621.18	57323.16	57030.49	74879.44	67227.53	52236.30
Fixed Assets	32111.52	54677.91	44492.25	48396.34	97254.11	42379.30	32520.35	56927.79	53227.88	60934.65	64984.34	43925.07
Current Assets	29586.01	2310.28	12912.88	28662.26		39318.40	15100.83	395.38	3802.61	13944.79	2243.19	8311.23
Against security of Bill		58.83		2102.66			1390.98				1544.74	
Domestic Bills		6.50		406.45			26.10				51.79	
Foreign Bills		52.33		1696.20			1364.88				1492.96	
Against Guarantee	247.16	1920.61	136.77	2384.19		24.95	2924.99	4982.06	1038.33	767.44	4844.03	1191.35
Government Guarantee	129.84	151.19	136.67	135.05				140.92		83.00	125.27	16.00
Institutional Guarantee		1480.25		2212.89			1.61	4332.38	990.98	317.90	3795.58	1155.42
Personal Guarantee	117.31	245.26	0.10	27.19		10.00	79.51	503.77	43.43	349.48	602.86	19.93
Collective Guarantee						2.52				17.06	320.31	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		43.92		9.06		12.43	2843.88	4.98	3.91			
Credit Card	31.43	13.96	41.23	122.50		161.05	39.46	84.60	22.88	12.85		
Others	2783.47	1825.24	3395.46	1582.98		12910.96		561.70	242.81	190.56	1187.48	479.26
Total	65062.70	63289.40	62022.26	85635.17	97956.80	95397.86	58222.79	70117.63	60536.19	76854.17	77746.28	54795.12

Statement of Credit as on Saun end, 2075(Mid-Aug, 2018)

BFI Name	Mega	Civil	Century	Sahima	MahalaxmiDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva
Sector Wise												
Agricultural and Forest Related	1402.04	1805.16	1822.09	1456.08	206.39	0.88	264.34	208.15	536.53	221.54	268.97	820.22
Fishery Related	36.68	4.68	32.74	23.64	14.42		11.38		12.18	3.41		19.20
Mining Related	127.17	32.49	471.27	179.45	177.25				42.31			
Manufacturing (Producing) Related	11059.66	9471.53	12885.47	10611.95	1252.23		163.58	23.45	638.38	429.45	159.98	757.38
Construction	3004.62	2944.72	5529.30	6744.62	1207.49	2.20	85.94	49.21	1999.91	727.05	185.69	2322.41
Electricity,Gas and Water	1615.02	1961.05	1881.10	2922.20	465.62		0.87		154.32			592.17
Metal Products, Mach. & Ele. Eqp.	501.47	368.46	944.50	1113.74	113.43				135.33	5.13		80.16
Tras., Com. and Public Utilities	1229.65	1437.41	615.64	3757.45	1188.77	3.93	69.18	224.54	1078.08	75.43	102.20	1004.27
Wholesaler & Retailer	14491.68	8617.63	11037.13	15606.29	2417.96	1.17	1105.19	307.62	2232.81	1103.71	640.27	1763.62
Finance, Insurance and Real Estate	7993.83	4797.35	6211.90	2810.28	2390.47		115.83		1294.07	513.31		773.66
Hotel or Restaurant	3315.59	1271.41	2675.25	2496.29	1333.76	3.66	18.55		554.22	177.48	114.96	283.24
Other Services	1494.11	1970.84	1741.27	2360.41	247.68		68.96	395.55	750.01	255.32	99.74	570.32
Consumption Loans	3731.47	2624.50	4461.84	2354.04	4696.71	0.30	49.70	36.07	751.28	233.35	43.99	1476.66
Local Government					0.00				3.34			10.33
Others	9513.78	2521.58	5725.91	18848.14	5889.83	3.06	1113.12		4188.00	548.30	996.50	3166.93
TOTAL sectorwise	59516.78	39828.82	56035.41	71284.57	21602.01	15.19	3066.63	1244.60	14370.78	4293.48	2612.30	13640.59

Product Wise

Term Loan	10422.00	8461.00	14803.12	11872.06	4832.31	0.90		331.07	4451.37	944.87	869.44	1315.61
Overdraft	14901.41	6782.65	12133.92	7691.12	7166.32	3.06		474.52	3890.37	716.77	1198.36	966.64
Trust Receipt Loan / Import Loan	2887.41	3984.23	2094.51	1275.20								
Demand & Other Working Capital Loan	10247.77	8568.80	11284.61	13134.79		1.17	1314.13			946.87	97.72	290.51
Res. Per. H. Loan (Up to Rs. 15 mil.)	3343.24	1847.87	3681.84	5080.41	1663.79	2.20	46.79	49.21	1417.84	600.48	185.69	1666.86
Real Estate Loan	5097.11	2381.00	4104.12	6339.21	2092.06		163.65		1425.63	517.29		1105.14
Margin Nature Loan	637.95	779.60	1326.62	308.57	954.96	0.30			268.14	31.59		852.38
Hire Purchase Loan	4895.53	2715.21	2810.81	4994.08	2589.16	3.93	25.86	224.54	1728.95	102.70	102.20	1405.99
Deprived Sector Loan	3548.64	2376.84	1959.87	3424.90	1267.23	3.63	131.82	64.87	874.02	204.70	109.44	514.42
Bills Purchased		16.14	3.80	37.08								
Other Product	3535.73	1915.48	1832.18	17127.14	1036.17		1384.38	100.39	314.46	228.21	49.44	5523.03
Total Product wise Loan	59516.78	39828.82	56035.41	71284.57	21602.01	15.19	3066.63	1244.60	14370.78	4293.48	2612.30	13640.59

Collateral Wise

Gold and Silver	57.39	259.65	70.53	137.56	633.35				18.43	168.65		352.67
Government Securities	2.99		2.27	1.19	0.15							9.00
Non Governmental Securities	629.05	779.60	1420.08	2.30	995.73	0.30			268.14	28.29		843.38
Fixed Deposit Receipts	229.41	84.34	333.54	570.68	393.84		49.70	36.07	136.60	18.12	43.99	129.98
Own	228.96	84.34	333.54	570.68	393.84		49.70	36.07	136.60	18.12	43.99	129.98
Other Licences Institutions	0.45											
Collateral of Properties	55157.66	36900.44	52820.31	67440.80	18617.05	12.16	3014.93	1208.52	13582.32	4078.40	2568.31	11611.73
Fixed Assets	51914.90	36418.87	37871.90	59859.51	18616.95	12.16	3014.93	1208.52	13582.32	4078.40	2568.31	11611.73
Current Assets	3242.76	481.57	14948.42	7581.29	0.10							
Against security of Bill		16.14	16.48	850.48								
Domestic Bills		16.14	16.46	2.97								
Foreign Bills			0.03	847.51								
Against Guarantee	3099.51	1560.65	1266.30	58.14	954.96	2.72			365.28			533.05
Government Guarantee		16.73				2.72			3.34			10.33
Institutional Guarantee	2826.50	1308.33	1247.58		954.96				162.82			366.55
Personal Guarantee	132.88	0.19	17.56	0.35					82.43			85.35
Collective Guarantee	140.12	192.47	1.17						116.69			70.83
Int. Rtd. Foreign Bank's Guarantee				30.31								
Other Guarantee		42.92		27.48								
Credit Card	47.32		13.59	33.96								
Others	293.44	228.00	92.31	2189.47	6.92		2.01			0.01		160.78
Total	59516.78	39828.82	56035.41	71284.57	21602.01	15.19	3066.63	1244.60	14370.78	4293.48	2612.30	13640.59

BFI Name	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OnDB	GandakiDB	Kabeli	Kamana	Corporate	Purnima	Jyoti
Sector Wise													
Agricultural and Forest Related	248.88	423.50	3933.38	202.93	166.07	781.62	620.13	604.88	130.33	654.58	1.71	192.52	840.99
Fishery Related	2.92	5.59	40.24	0.64	3.95	13.17	4.45	33.40		43.55			
Mining Related	1.96	13.66				10.70							191.90
Manufacturing (Producing) Related	262.80	191.08	1044.38	46.30	129.28	801.57	797.57	1082.73	0.90	1137.45	119.03	107.62	1212.80
Construction	482.66	457.03	4296.01	240.26	344.49	2766.30	3918.85	2788.41	132.31	1688.56	55.22	241.35	1441.80
Electricity,Gas and Water	1.33		56.44	1.87	9.05	64.12	147.50	25.00		0.76			490.20
Metal Products, Mach. & Ele. Eqp.	35.03	30.83	158.35	15.19		177.52	162.30	255.24	0.50	431.88	5.93		195.04
Tras., Com. and Public Utilities	170.79	356.65	3177.62	18.42	191.14	2330.51	2273.96	1508.80	37.48	849.33	8.24	170.00	1311.96
Wholesaler & Retailer	353.83	947.15	4862.93	346.30	682.47	1601.35	1980.29	2576.84	183.28	2555.22	33.23	573.71	1956.93
Finance, Insurance and Real Estate	131.49	407.35	1429.38	64.33		578.80	1086.50	987.20		1044.91	3.48	140.57	929.09
Hotel or Restaurant	65.20	148.29	1169.07	36.27	50.75	627.06	793.93	1010.09	24.18	430.20		25.43	338.08
Other Services	61.30	287.94	353.16	26.67	91.14	266.29	478.89	470.70	22.95	582.51		57.42	348.12
Consumption Loans	181.36	163.01	1102.03	128.74	53.38	1619.09	1579.95	1222.50	157.53	845.83	10.16	141.09	2028.09
Local Government	1.50			0.46		0.03							4.60
Others	1077.00	522.92	4173.60	508.41	660.66	7409.25	4223.55	7308.86	89.40	3091.63	31.27	793.96	4453.67
TOTAL sectorwise	3078.06	3955.00	25796.60	1636.79	2382.39	19047.38	18067.86	19874.64	778.86	13356.41	268.28	2443.66	15743.27

Product Wise

Term Loan	45.06	577.11	4633.13	537.64	827.47	5709.23	1710.81	1202.84	248.81	4291.26	14.91		2878.52
Overdraft	396.12	1322.54	4886.74	516.39	746.16	4719.26	2449.45	7904.81		4008.54	100.69	257.18	3892.74
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan			39.00			11.90	314.30		207.51	14.77	68.99	651.59	213.37
Res. Per. H. Loan (Up to Rs. 15 mil.)	422.44	481.55	2718.15	193.82	323.13	2152.53	2904.42	2429.10	75.18	1325.25	47.98	241.35	1429.19
Real Estate Loan	127.76	264.55	1337.21	60.83		926.46	2390.49	1749.79		1021.26		140.57	533.26
Margin Nature Loan		1.87	318.88			94.99	226.86	53.57		3.79		0.25	996.84
Hire Purchase Loan	249.13	257.73	3167.00	70.78	190.13	3178.41	2682.24	2025.00	38.89	1581.18	23.28	270.57	1447.60
Deprived Sector Loan	163.28	244.44	7754.95	70.93	195.12	1133.30	714.80	807.52	35.36	616.32	9.17	144.88	662.86
Bills Purchased													
Other Product	1674.25	805.22	941.52	186.40	100.37	1121.31	4674.49	3702.02	173.10	494.05	3.26	737.29	3688.88
Total Product wise Loan	3078.06	3955.00	25796.60	1636.79	2382.39	19047.38	18067.86	19874.64	778.86	13356.41	268.28	2443.66	15743.27

Collateral Wise

Gold and Silver	74.14	98.96	139.30			756.85	848.13	601.47	140.74	318.61		20.87	312.05
Government Securities			9.00										
Non Governmental Securities		1.87	318.88			93.97	226.86						992.70
Fixed Deposit Receipts	44.64	41.93	325.60	36.09	36.24	248.73	196.72	241.63	6.98	136.86	0.58	19.40	91.97
Own	44.64	41.93	325.60	36.09	36.24	248.73	196.72	241.63	6.98	136.86	0.58	19.40	91.97
Other Licences Institutions													
Collateral of Properties	2957.78	3736.26	20472.87	1600.24	2329.01	17532.10	16521.61	18540.43	631.14	12506.25	264.75	2403.40	13760.63
Fixed Assets	2957.78	3736.26	20464.90	1600.24	2329.01	17532.10	16521.61	18540.43	631.14	12506.25	264.75	2403.40	13757.53
Current Assets			7.97										3.10
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		75.98	4530.94			415.73	274.55	437.53		302.71			555.30
Government Guarantee						0.03	4.07	2.69		1.73			4.60
Institutional Guarantee		75.98				30.00	120.00	203.58					356.52
Personal Guarantee			289.72			1.30	19.44	231.27		16.87			2.89
Collective Guarantee			4241.21			384.39	131.04			284.12			191.29
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	1.50		0.01	0.46	17.14			53.57		91.99	2.95		30.60
Total	3078.06	3955.00	25796.60	1636.79	2382.39	19047.38	18067.86	19874.64	778.86	13356.41	268.28	2443.66	15743.27

Statement of Credit as on Saun end, 2075(Mid-Aug, 2018)

BFI Name	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	N. Community	Kailash	Salpa	Saptakoshi	Green	NFL
Sector Wise													
Agricultural and Forest Related	266.55	923.81	262.93	602.57	623.90	50.12	40.14	258.39	273.35	84.93	435.01	70.37	
Fishery Related	1.31	78.88	2.12	25.11	8.32		2.75		25.98	1.49			
Mining Related	0.01			68.21	86.18								
Manufacturing (Producing) Related	101.31	1746.46	239.13	791.96	44.56		20.92	314.30	927.43	29.97		10.07	
Construction	282.25	1294.74	225.62	2092.69	142.88	265.18	10.80	323.00	2519.13		63.72	3.07	33.18
Electricity, Gas and Water				1734.12					835.30				
Metal Products, Mach. & Ele. Eqp.	41.24		20.03	59.94	9.18			19.64	325.60	2.00	2.06		
Tras., Com. and Public Utilities	244.65	771.09	229.54	1020.09	383.14	315.84	6.27	141.49	1724.52			97.58	0.36
Wholesaler & Retailer	134.93	3258.81	1274.50	2802.19	820.38	576.59	70.25	354.81	2281.34	47.50	438.36	61.18	40.87
Finance, Insurance and Real Estate	28.80	799.73	104.81	2614.27	69.24	8.30		209.23	2439.32		68.19	12.33	
Hotel or Restaurant	40.08	763.79	106.71	616.31	145.89	7.28	1.75	51.54	890.90	24.93	5.08	24.82	
Other Services	7.81	747.71	251.52	1435.46	335.69	3.50	10.75	44.35	593.81	2.67	6.74	19.75	
Consumption Loans	38.19	519.18	44.88	1869.41	157.18	56.35	4.88	40.41	688.56	2.67	45.85	77.15	0.17
Local Government										0.03			
Others	487.23	1608.83	535.09	2622.33	621.21	115.40	199.34	395.21	6372.57	53.56	267.54	197.66	62.22
TOTAL sectorwise	1674.36	12513.05	3296.90	18354.66	3447.72	1398.56	367.86	2152.36	19897.81	249.75	1332.55	573.98	136.80

Product Wise

Term Loan	201.04	2455.26	298.20	3582.98	407.14	143.89		531.31	2629.60	74.41	596.93	140.47	
Overdraft	298.17	606.89	1201.73	4479.41	1124.63	549.42		871.97	4322.82	88.30	449.17	198.95	
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	0.99	4243.28	58.92	274.55		3.00	327.30	6.75	221.46				40.87
Res. Per. H. Loan (Up to Rs. 15 mil.)	210.46	1073.85	241.90	1615.68	69.81	262.80		245.84	2422.32		63.72	23.16	27.56
Real Estate Loan		1020.63	9.51	1934.90	73.40			126.09	2443.53		68.19		22.72
Margin Nature Loan	10.09	12.30	17.99	721.50		12.40			941.42			18.69	0.17
Hire Purchase Loan	247.52	1157.70	248.35	1512.84	373.42	315.84	3.70	179.47	2369.77		16.92	106.93	0.36
Deprived Sector Loan	93.39	542.23	374.50	1892.76	680.51	66.76	22.49	157.58	1139.33	24.67	104.47	34.99	
Bills Purchased													
Other Product	612.70	1400.92	845.79	2340.03	718.81	44.45	14.38	33.35	3407.57	62.39	33.14	50.79	45.12
Total Product wise Loan	1674.36	12513.05	3296.90	18354.66	3447.72	1398.56	367.86	2152.36	19897.81	249.75	1332.55	573.98	136.80

Collateral Wise

Gold and Silver	41.67			11.30	15.96	37.72			183.99				31.53
Government Securities													18.69
Non Governmental Securities	10.09			721.50		12.40			941.42				
Fixed Deposit Receipts	5.10	120.27	42.06	796.43	55.65	6.23	1.18	15.26	106.08	0.51	28.93	16.62	
Own	5.10	120.27	42.06	796.43	55.65	6.23	1.18	15.26	106.08	0.51	28.93	16.62	
Other Licences Institutions													
Collateral of Properties	1597.99	12133.20	2883.62	15761.68	2695.87	1342.21	366.68	2053.93	17735.56	249.24	1303.62	500.58	136.62
Fixed Assets	1597.99	12133.20	2883.62	15761.68	2695.87	1342.21	366.68	2053.93	17735.56	249.24	1303.62	500.58	136.62
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	19.51	247.27	353.71	1062.13	680.24			83.17	921.98				
Government Guarantee				17.19					14.45				
Institutional Guarantee		230.00	90.00	1029.72				83.13	802.59				
Personal Guarantee	19.51			3.87					104.94				
Collective Guarantee		17.27	263.71	11.35	680.24			0.04					
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others		12.30	17.50	1.62					8.78			6.56	0.17
Total	1674.36	12513.05	3296.90	18354.66	3447.72	1398.56	367.86	2152.36	19897.81	249.75	1332.55	573.98	136.80

BFI Name	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose
Sector Wise													
Agricultural and Forest Related	0.52	98.68	585.54	390.79	5.50	97.64	274.47	53.85	71.21		245.19	4.74	121.05
Fishery Related				13.85			4.14				5.29		
Mining Related				3.20	4.38		0.05				8.94		
Manufacturing (Producing) Related	61.10	102.45		131.90		430.93	91.86	11.13	102.43	217.32	123.69		1.06
Construction	20.02	517.44	1439.64	904.42	24.55	514.53	85.16	74.58	41.88	516.75	699.83	97.85	34.62
Electricity,Gas and Water										0.24			
Metal Products, Mach. & Ele. Eqp.	3.45		89.64	24.32		658.57	62.59	4.34			100.16		
Tras., Com. and Public Utilities		308.03	463.54	160.03		1361.67	552.14	63.45		467.19	208.17		
Wholesaler & Retailer	33.33	375.98	1574.85	494.36	83.76	267.31	225.53	33.41	819.22	785.03	196.03	19.49	13.61
Finance, Insurance and Real Estate	40.31	423.60		352.58	114.52	89.93	138.52	38.08	67.09	441.27	82.90		
Hotel or Restaurant	27.50	178.68	26.75	67.47			87.06	56.10	60.00	158.49	46.57		
Other Services		248.44	22.97	478.72	137.59		25.49	33.58	39.72	116.02	94.54		7.56
Consumption Loans	146.94	815.91	259.78	152.86	38.78	318.79	81.03	22.59	39.74	21.81	127.19	21.83	9.70
Local Government	33.18						4.02						
Others	1965.35	1191.02	192.93	373.30	82.69	1459.41	297.23	143.77	394.10	1260.84	767.68	147.64	9.44
TOTAL sectorwise	2331.70	4260.24	4655.64	3547.80	491.77	5198.78	1929.27	534.88	1635.39	3984.97	2706.18	291.55	197.03

Product Wise

Term Loan	125.37	57.93	1856.01	715.73	83.76	253.20	470.15	128.67	889.05	359.82	113.60		
Overdraft													
Trust Receipt Loan / Import Loan								5.00					
Demand & Other Working Capital Loan	227.18	605.36		421.21		296.29	180.10	33.81		1049.79	438.63	19.49	13.61
Res. Per. H. Loan (Up to Rs. 15 mil.)	20.02	517.44	1272.57	715.77	24.55	480.24	513.49	12.90	41.88	419.66	699.83		34.62
Real Estate Loan	1765.88	238.18	288.62	525.04	114.52	424.24	247.38	46.92	175.50	428.98	23.78	150.22	
Margin Nature Loan	26.19	267.97	192.93	82.11	22.41	207.71	20.26	7.26		17.12	11.45		
Hire Purchase Loan	124.30	390.58	548.27	173.42	15.84	2168.16	173.75	62.79	7.89	467.19	255.32	21.18	2.59
Deprived Sector Loan	33.18	192.36	218.13	155.79	8.01	252.05	99.44	38.34	57.08	149.67	93.09	6.84	9.44
Bills Purchased													
Other Product	9.57	1990.42	279.11	758.73	222.68	1116.89	224.71	199.19	463.99	1092.74	1070.49	93.82	136.77
Total Product wise Loan	2331.70	4260.24	4655.64	3547.80	491.77	5198.78	1929.27	534.88	1635.39	3984.97	2706.18	291.55	197.03

Collateral Wise

Gold and Silver		392.71	164.74			42.99					4.12		
Government Securities							3.70						
Non Governmental Securities	26.19	267.97		82.11	22.41		21.22	7.84			11.45		
Fixed Deposit Receipts	0.05	66.66	95.04	45.72	0.53	56.50	49.11	8.53	31.86	21.81	52.85	0.65	7.05
Own	0.05	66.66	95.04	45.72	0.53	56.50	49.11	8.53	31.86	21.81	52.85	0.65	7.05
Other Licences Institutions													
Collateral of Properties	484.02	3213.13	4116.30	3289.47	256.55	4797.01	1811.37	467.12	1601.53	3736.81	2580.36	143.26	189.99
Fixed Assets	484.02	3213.13	4116.30	3289.47	154.91	4797.01	1811.37	467.12	1601.53	3736.81	2580.36	143.26	189.99
Current Assets					101.64								
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	83.27	319.77	86.63	130.50		89.93	36.73	48.04		209.24	0.40		
Government Guarantee	33.18												
Institutional Guarantee		185.42		130.50		89.93	30.00	40.97			0.40		
Personal Guarantee	50.09	134.34					6.73	4.20		209.24			
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee			86.63					2.87					
Credit Card													
Others	1738.17		192.93		212.27	212.35	7.15	3.35	2.01	17.12	57.00	147.64	
Total	2331.70	4260.24	4655.64	3547.80	491.77	5198.78	1929.27	534.88	1635.39	3984.97	2706.18	291.55	197.03

Statement of Credit as on Saun end, 2075(Mid-Aug, 2018)

BFI Name	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebils	Reliance
Sector Wise										
Agricultural and Forest Related	815.59		323.47		49.67	240.47		106.78	29.90	54.96
Fishery Related					6.05	19.33		4.95		
Mining Related					0.22	4.50				1.06
Manufacturing (Producing) Related		2.29	585.38		92.34	370.22		143.87	5.86	221.60
Construction	83.78	39.47			606.47	166.29		1548.72	283.66	417.04
Electricity,Gas and Water					0.50	47.54		106.97		35.01
Metal Products, Mach. & Ele. Eqp.					6.42	25.81		131.76	12.46	96.72
Tras., Com. and Public Utilities		5.09	2.94		119.86	50.34		417.02	142.36	752.76
Wholesaler & Retailer	490.51	30.00	111.00		150.67	1086.02	0.48	535.56	39.88	184.91
Finance, Insurance and Real Estate	199.96	26.61			361.51	1631.36		233.71	61.09	316.83
Hotel or Restaurant	7.95		74.77		219.94	389.52		151.52	51.79	110.76
Other Services	5.73	0.13			46.93	245.06	0.47	155.09	9.95	89.92
Consumption Loans	141.23	4.44	1.82	9.44	360.58	307.45	24.74	575.95	326.50	148.57
Local Government										
Others	2042.26	98.57	596.16	311.19	530.72	2248.76	33.84	1067.21	363.10	679.84
TOTAL sectorwise	3787.01	206.59	1695.54	320.62	2551.89	6832.66	59.53	5179.10	1326.55	3109.97

Product Wise

Term Loan	490.51	69.80	964.99	201.27	335.79	1159.00	0.48	1330.22	22.85	
Overdraft										
Trust Receipt Loan / Import Loan										
Demand & Other Working Capital Loan		56.29	149.60	16.79	68.09	3293.44		673.17	59.55	29.15
Res. Per. H. Loan (Up to Rs. 15 mil.)	83.78				403.78	621.46	19.05	1527.93	238.43	410.77
Real Estate Loan	206.40	10.43	465.19	99.83	350.85	501.18		252.50	201.76	309.36
Margin Nature Loan	0.91	34.50		0.02	218.61	342.43		271.48	263.08	99.56
Hire Purchase Loan	69.83	9.61	2.54	2.72	95.31	296.84	5.69	411.04	195.79	790.27
Deprived Sector Loan	296.68	2.69			217.34	534.81		203.43	60.52	153.24
Bills Purchased								2.60		
Other Product	2638.90	23.27	113.22		862.12	83.50	31.71	509.33	284.57	1317.62
Total Product wise Loan	3787.01	206.59	1695.54	320.62	2551.89	6832.66	59.53	5179.10	1326.55	3109.97

Collateral Wise

Gold and Silver										
Government Securities										
Non Governmental Securities		14.50						271.48	263.08	
Fixed Deposit Receipts	71.40			6.70	87.20	83.50		47.42	59.86	40.69
Own	71.40			6.70	87.20	83.50		47.42	59.86	40.69
Other Licences Institutions										
Collateral of Properties	269.79	162.59	1695.54	313.90	2116.38	5894.83	24.74	4590.12	930.11	2720.69
Fixed Assets	269.79	162.59	1695.54	313.90	2116.38	5894.83	24.74	4590.12	930.11	2720.69
Current Assets										
Against security of Bill								2.60		
Domestic Bills								2.60		
Foreign Bills										
Against Guarantee		29.41			150.00	506.76		257.05	73.51	245.21
Government Guarantee										
Institutional Guarantee		22.63			150.00	491.00			52.50	143.00
Personal Guarantee		6.78				15.76		257.05	20.97	1.31
Collective Guarantee									0.04	
Int. Rtd. Foreign Bank's Guarantee										
Other Guarantee										100.90
Credit Card										
Others	3445.82	0.09		0.02	198.30	347.57	32.19	13.03		103.37
Total	3787.01	206.59	1695.54	320.62	2551.89	6832.66	59.53	5179.10	1326.55	3109.97

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

	Liabilities	Mid-July			Mid-July	Mid-Aug	% change		
		2015	2016	2017	2018	2018	2/1	3/2	4/3
		1	2	3	4	5			
1	CAPITAL FUND	6147.3	8684.9	12592.8	17420.2	21732.2	41.28	45.00	24.75
	a. Paid-up Capital	3987.3	5436.5	7721.3	11159.1	11252.5	34.06	36.35	0.84
	b. Statutory Reserves	750.3	1214.8	1747.6	2450.9	2687.9	43.45	61.90	9.67
	c. Retained Earning	8.9	363.6	1179.5	1379.0	5299.0	-95.97	3993.66	284.28
	d. Others Reserves	1400.8	1670.0	1944.5	2431.3	2492.8	13.64	19.22	2.53
2	BORROWINGS	38244.9	52434.4	66772.7	87707.0	85825.3	37.09	37.10	-2.15
	a. NRB	306.6	91.1	554.8	2069.5	2383.2	-41.75	-70.27	15.16
	f. Others	37938.3	52343.3	66217.9	85637.4	83442.1	38.61	37.97	-2.56
3	DEPOSITS	15775.5	24095.3	34344.1	49548.6	50373.4	43.40	52.74	1.66
4	BILLS PAYABLE	0.0	0.8	2.0	1.3	0.9	0.00	0.00	-33.97
5	OTHER LIABILITIES	5205.7	7205.0	10366.3	13551.5	14310.3	37.81	38.41	5.60
	a. Loan Loss Provision	986.0	1345.6	1716.1	2390.8	2443.8	18.88	36.47	2.22
	b. Interest Suspense a/c	575.3	652.7	938.5	1121.4	1141.8	21.13	13.45	1.82
	c. Others	3644.3	5206.8	7711.8	10039.4	10724.7	47.36	42.87	6.83
6	RECONCILIATION A/c	2330.2	5031.9	5779.8	3480.3	1866.8	114.13	115.95	-46.36
7	PROFIT & LOSS A/c	2524.8	3318.2	3907.2	4038.7	807.1	71.32	31.43	-80.02
	Total	70228.2	100770.6	133765.0	175747.6	174916.1	39.93	43.49	-0.47
Assets									
1	LIQUID FUNDS	6597.2	11096.2	12497.7	16314.2	15293.5	-8.41	68.20	-6.26
	a. Cash Balance	62.2	75.5	93.9	147.3	171.6	58.52	21.36	16.48
	b. Bank Balance	3900.5	6327.0	6243.3	9189.8	10495.5	5.12	62.21	14.21
	c. Money at Call	2634.4	4693.6	6160.5	6977.2	4626.4	-23.70	78.17	-33.69
2	INVESTMENT IN SECURITIES EX	116.2	38.7	42.7	42.7	42.7	0.00	-66.67	0.00
3	SHARE & OTHER INVESTMEN	2350.1	2809.8	2658.1	2564.7	3508.9	-18.80	19.56	36.82
4	LOANS & ADVANCES	54915.5	77232.9	106540.9	145943.8	146600.4	53.87	40.64	0.45
	Institutional	14853.5	19194.3	24131.1	30596.9	29759.0	50.59	29.22	-2.74
	Individual	40062.0	58038.6	82409.8	115346.8	116841.4	55.12	44.87	1.30
5	FIXED ASSETS	775.2	961.1	1219.2	1471.9	1487.5	24.14	23.98	1.06
6	OTHER ASSETS	3205.4	3598.2	4766.1	5735.3	5870.0	28.97	12.25	2.35
7	EXPENSES NOT WRITTEN OFF	7.2	4.5	11.2	7.1	7.3	-23.43	-38.06	3.18
8	NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9	RECONCILIATION A/c	2215.3	5017.3	5959.5	3609.0	1792.1	104.14	126.49	-50.34
10	PROFIT & LOSS A/c	46.2	11.9	69.6	56.6	313.6	-43.57	-74.22	454.22
	Total	70228.2	100770.6	133765.0	175745.2	174916.1	39.93	43.49	-0.47
Profit & Loss A/c Expenses									
1	INTEREST EXPENSES	2369.56	3494.31	5937.76	11759.20	847.42	20.41	47.47	-92.79
2	COMMISSION/FEE EXPENSES	0.00	0.01	0.21	3.12	0.00	-99.99	177.16	-99.85
3	EMPLOYEE EXPENSES	1827.28	2671.95	3619.07	4735.39	414.31	24.78	46.23	-91.25
4	OFFICE OPERATING EXPENSES	907.22	1505.00	1231.78	1594.42	118.51	84.60	65.89	-92.57
5	NON OPERATING EXPENSES	1.78	4.81	0.80	9.27	2.09	0.00	170.37	-77.41
6	PROVISION FOR RISK	326.79	560.23	641.44	1048.32	71.54	73.67	71.44	-93.18
7	LOAN WRITTEN OFF	1.12	0.00	2.97	0.82	0.00	152.70	-100.00	-100.00
8	EXTRAORDINARY EXPENSES		0.00	0.01	0.00	0.00	0.00	0.00	0.00
9	PROVISION FOR STAFF BONUS	140.66	314.96	518.61	546.76	70.75	37.20	123.91	-87.06
10	PROVISION FOR INCOME TAX	407.48	946.11	1561.02	1663.47	211.66	34.76	132.18	-87.28
11	NET PROFIT	2496.01	3374.46	3901.54	4013.38	508.60	73.87	35.19	-87.33
	TOTAL EXPENSES	8477.90	12871.83	17415.23	25374.17	2244.88	41.31	51.83	-91.15
Income									
1.	INTEREST INCOME	7637.78	11628.63	15659.24	22236.28	1986.35	41.71	52.25	-91.07
2.	COMMISSION & DISCOUNT	220.38	286.71	409.62	546.27	47.40	68.44	30.10	-91.32
3	OTHER OPERATING INCOME	411.08	684.42	1000.22	2048.87	181.57	34.85	66.49	-91.14
4	NON OPERATING INCOME	12.53	34.47	50.76	142.21	2.05	-68.80	175.15	-98.56
5	PROVISION FOR WRITTEN BACK	165.27	222.11	241.31	364.35	14.86	87.12	34.39	-95.92
6	RECOVERY FOR WRITE BACK	13.44	4.63	2.99	5.18	0.04	582.37	-65.57	-99.20
7	INCOME FOR EXTRA ORDINARY EXPENSES	0.00	0.01	0.00	0.00	0.00	-100.00	0.00	-100.00
8	NET LOSS	17.42	10.85	51.08	31.00	12.61	-60.12	-37.70	-59.33
	TOTAL INCOME	8477.90	12871.83	17415.23	25374.17	2244.88	41.31	51.83	-91.15
Miscellaneous Information									
	No. of Total Staffs	5756	7132	8903	11552	12023	30.67	23.91	4.08
	No. of Total Branches	1116	1378	1895	2448	2534	29.62	23.48	3.51
	No. of Total Centers	77616	100794	132355	172788	176822	30.71	29.86	2.33
	No. of Total Groups	304737	366540	455206	562425	581213	4.28	20.28	3.34
	No. of Total Passive Groups	11504	4601	4942	5762	5770	25.90	-60.01	0.14
	No. of Total Members	1548767	1898891	2338046	2856380	2900302	-3.95	22.61	1.54
	No. of Total Passive Members	56436	32378	37050	51516	52600	-15.06	-42.63	2.10
	No. of Total Borrowers	1080878	1296303	1576155	1853417	1860395	-1.93	19.93	0.38
	No. of Total Overdue Borrowers	45697	44861	44281	56824	62733	49.06	-1.83	10.40
	No. of Total Saving Members	1521152	1873432	2368500	3010166	2911863	26.92	23.16	-3.27
	Total Saving Amount (Rs million)	15770.90	24111.28	34583.36	49548.56	50445.71	43.36	52.88	1.81

Districtwise List of Bank and Financial Institutions Branches (Saun, 2075)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	14	1	0	15	130213	8681
2	1	Panchthar	19	4	2	25	196176	7847
3	1	Ilam	27	9	2	38	307355	8088
4	1	Jhapa	101	42	8	151	901293	5969
5	1	Sankhuwasabha	19	0	0	19	156829	8254
6	1	Bhojpur	23	0	1	24	162370	6765
7	1	Terhathum	13	3	0	16	101126	6320
8	1	Dhankuta	19	6	1	26	169615	6524
9	1	Morang	110	43	12	165	1065566	6458
10	1	Sunsari	84	22	11	117	879907	7521
11	1	Solukhumbu	12	0	0	12	103339	8612
12	1	Khotang	12	5	0	17	181912	10701
13	1	Okhaldhunga	14	5	0	19	150962	7945
14	1	Udayapur	26	1	1	28	347842	12423
		Total	493	141	38	672	4854506	7224
15	2	Saptari	30	2	8	40	695329	17383
16	2	Siraha	54	7	1	62	689412	11120
17	2	Dhanusha	53	10	2	65	823110	12663
18	2	Mahottari	40	12	1	53	691715	13051
19	2	Sarlahi	45	8	0	53	867173	16362
20	2	Rautahat	38	6	0	44	808456	18374
21	2	Bara	49	5	2	56	797741	14245
22	2	Parsa	54	11	4	69	689852	9998
		Total	363	61	18	442	6062788	13717
23	3	Dolakha	21	3	0	24	187299	7804
24	3	Ramechhap	16	1	0	17	207691	12217
25	3	Sindhuli	26	2	0	28	308078	11003
26	3	Rasuwa	22	1	1	24	44719	1863
27	3	Dhading	34	19	0	53	350560	6614
28	3	Nuwakot	26	11	1	38	285627	7517
29	3	Sindhupalchok	27	13	1	41	293316	7154
30	3	Kavrepalanchok	57	12	5	74	398357	5383
31	3	Kathmandu	501	98	39	638	2127543	3335
32	3	Lalitpur	110	17	7	134	549519	4101
33	3	Bhaktapur	50	10	4	64	355104	5548
34	3	Makawanpur	45	16	3	64	453030	7079
35	3	Chitawan	104	62	11	177	671183	3792
		Total	1039	265	72	1376	6232027	4529
36	4	Gorkha	22	11	1	34	252888	7438
37	4	Manang	4	2	0	6	6380	1063
38	4	Lamjung	23	8	2	33	171204	5188
39	4	Kaski	106	85	13	204	565455	2772
40	4	Tanahu	47	31	1	79	341516	4323
41	4	Syangja	30	26	2	58	260768	4496
42	4	Mustang	7	4	0	11	11982	1089
43	4	Baglung	36	11	0	47	280597	5970
44	4	Parbat	18	12	0	30	148257	4942
45	4	Myagdi	20	7	1	28	111753	3991
46	4	Nawalparasi East	36	23	4	63	343620	5454
		Total	349	220	24	593	2494421	4206

47	5	Gulmi	21	15	0	36	262251	7285
48	5	Palpa	33	10	0	43	251714	5854
49	5	Rupandehi	135	94	13	242	1026124	4240
50	5	Kapilbastu	39	17	4	60	647707	10795
51	5	Arghakhanchi	16	7	0	23	201683	8769
52	5	Pyuthan	15	11	0	26	239450	9210
53	5	Rolpa	12	2	0	14	235109	16794
54	5	Rukum East	5	1	0	6	57237	9539
55	5	Dang	58	42	4	104	627774	6036
56	5	Banke	67	35	5	107	581546	5435
57	5	Bardiya	23	17	0	40	468462	11712
58	5	Nawalparasi West	32	21	2	55	366006	6655
59	5	Rukum West	29	1	1	31	167224	5394
Total			485	273	29	787	5132288	6521
60	6	Salyan	17	3	1	21	266009	12667
61	6	Surkhet	38	6	2	46	403384	8769
62	6	Dailekh	16	0	0	16	289889	18118
63	6	Jajarkot	5	1	0	6	192590	32098
64	6	Dolpa	6	0	0	6	41122	6854
65	6	Jumla	18	2	0	20	121660	6083
66	6	Kalikot	11	0	0	11	154533	14048
67	6	Mugu	7	0	0	7	62106	8872
68	6	Humla	5	0	0	5	57077	11415
Total			123	12	3	138	1588371	11510
69	7	Doti	14	2	0	16	213557	13347
70	7	Bajhang	14	1	0	15	216195	14413
71	7	Kailali	81	26	2	109	910991	8358
72	7	Bajura	7	1	0	8	151034	18879
73	7	Achham	11	3	0	14	281290	20092
74	7	Kanchanpur	36	17	0	53	512379	9668
75	7	Darchula	9	2	0	11	142132	12921
76	7	Baitadi	11	1	0	12	263182	21932
77	7	Dadeldhura	17	2	0	19	154958	8156
Total			200	55	2	257	2845717	11073
Grand Total			3052	1027	186	4265	29210118	6849

Bank/BFI Class	A	B	C[#]	D[§]	Total
No. of BFIs	28	33	24	65	150
No. of Branches	3052	1027	186	2534	6799
Population per Branch[*]					4296

Province	A	B	C	Total
1	493	141	38	672
2	363	61	18	442
3	1039	265	72	1376
4	349	220	24	593
5	485	273	29	787
6	123	12	3	138
7	200	55	2	257
Total	3052	1027	186	4265

* Population 29,210,118 calculated on yearly basis based on five yearly population projection Source : <http://cbs.gov.np/image/data/Population/Population%20projection%202011-2031/PopulationProjection2011-2031.pdf>

Samjhana Finance Ltd.and Himalaya Finance are in the process of liquidation

§ Area office and Liason Office Network has not been counted as branch

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	2.00	12.34	3.86	284221.80	1.75	12.34	3.19	400747.32
2	Fixed:	1.75	16.00	8.10	252197.92	1.00	16.00	6.67	327493.28
2.1	up to 1 month	1.75	12.00	6.45	4615.73	1.50	12.00	6.20	5725.18
2.2	1-3 months	3.00	12.00	7.08	12768.78	1.00	12.00	6.73	18052.57
2.3	3-6 months	3.00	12.00	6.92	19791.12	2.00	13.50	6.14	18317.82
2.4	6-12 months	2.50	13.00	8.13	140261.64	2.50	14.50	6.48	182218.93
2.5	1-2 yrs	3.00	14.00	8.37	53449.11	1.00	15.00	6.90	78274.02
2.6	2 yrs and above	2.25	16.00	9.28	21311.54	2.25	16.00	7.75	24904.76
3	Call	0.50	12.00	5.85	170810.14	0.20	12.00	4.24	213449.60
4	Certificate of Deposits	10.00	10.00	10.00	50.14	5.00	10.00	10.00	6.70
5	Other	3.00	10.00	7.30	190.68	3.00	10.00	6.82	206.28
6	Non interest bearing deposits				81543.08				106464.64
6.1	Current				72085.12				95170.81
6.2	Margin				8564.16				10266.61
6.3	Other				893.80				1027.22
	Aggregate	0.50	16.00	5.25	789013.77	0.20	16.00	4.17	1048367.82

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.71	15487.12	4.00	22.00	11.31	33982.48
2	Fishery Related	6.00	20.00	12.97	64.01	4.50	20.00	11.51	599.74
3	Mining Related	8.75	20.00	12.15	2519.98	7.50	20.00	10.91	2699.66
4	Agriculture, Forestry & Beverage Production Related	3.85	20.00	11.33	44691.36	2.75	20.00	9.67	57138.71
5	Non Food Production Related	4.50	21.00	11.63	95602.05	3.85	21.00	9.55	123830.72
6	Construction	4.00	21.00	12.63	56541.71	5.00	21.00	11.06	79993.06
7	Electricity, Gas and Water	5.00	21.00	11.74	14375.43	7.50	20.00	10.60	19545.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.00	21.00	12.16	8421.07	5.00	20.00	10.10	9997.13
9	Transport, Communication and Public Utilities	7.00	21.00	12.46	20176.00	4.00	20.00	10.69	23365.22
10	Wholesaler & Retailer	2.00	21.00	12.16	125012.29	4.50	21.00	10.66	181578.31
11	Finance, Insurance and Real Estate	2.50	21.00	11.37	58297.57	2.00	19.00	8.96	66615.38
12	Hotel or Restaurant	5.00	21.00	12.61	14690.34	0.75	20.00	11.02	22279.18
13	Other Services	5.00	20.00	12.48	28172.01	4.50	20.00	10.97	38852.20
14	Consumption Loans	5.00	30.00	12.94	33232.55	5.00	30.00	11.83	54672.62
15	Local Government	5.00	12.00	5.07	689.70	3.50	12.00	4.43	1096.02
16	Others	1.50	22.00	12.48	106275.67	1.50	22.00	10.86	133845.88
	Aggregate	1.50	30.00	12.09	624248.86	0.75	30.00	10.48	850091.93

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	4.00	20.00	12.17	83513.98	0.75	20.00	11.11	128891.11
2	Overdraft	6.00	21.00	12.47	134667.60	5.25	21.00	10.90	163611.35
3	Trust Receipt Loan / Import Loan	2.00	21.00	10.98	37292.19	4.50	21.00	8.83	44824.42
4	Demand & Other Working Capital Loan	4.50	20.00	11.93	146580.58	0.75	20.00	10.17	209227.10
5	Residential Personal Home Loan (Up to Rs. 10 million)	3.50	20.00	12.60	40237.09	3.50	20.00	11.33	61158.02
6	Real Estate Loan	6.00	21.00	13.23	57758.92	7.00	19.00	11.54	57673.18
7	Margin Nature Loan	10.00	18.00	12.73	5319.88	7.50	18.00	10.35	10229.42
8	Hire Purchase Loan	7.00	18.25	13.05	29450.76	4.00	21.00	11.45	38297.30
9	Deprived Sector Loan	1.50	22.00	6.87	23200.43	1.50	22.00	6.40	39407.92
10	Bills Purchased	3.85	16.00	1.60	5602.11	2.75	15.50	1.65	8297.87
11	Other Product	5.00	30.00	12.98	60625.32	3.00	30.00	11.63	88473.52
	Aggregate	1.50	30.00	12.06	624248.86	0.75	30.00	10.51	850091.22

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.91	548126.69	1.00	9.00	2.24	677491.77
2	Fixed:	1.13	16.00	6.45	394658.43	0.50	19.00	5.57	491833.03
2.1	up to 1 month	1.13	12.00	5.70	5133.97	1.00	14.50	5.24	3299.76
2.2	1-3 months	1.25	12.00	5.09	17077.26	1.00	17.55	5.01	18238.17
2.3	3-6 months	1.75	12.00	5.53	27069.18	1.50	17.55	4.48	45190.74
2.4	6-12 months	2.50	13.00	6.47	184288.49	0.50	17.55	5.76	277140.74
2.5	1-2 yrs	3.00	15.00	6.52	133408.99	2.00	17.55	5.39	124298.95
2.6	2 yrs and above	2.99	16.00	7.84	27680.54	2.00	19.00	6.90	23664.67
3	Call	0.05	12.00	4.57	266676.00	0.05	10.05	3.81	279169.40
4	Certificate of Deposits	5.00	5.00	5.00	1.47	5.00	5.00	5.00	672.41
5	Other	3.25	9.00	5.50	247.33	2.50	9.00	3.06	1034.97
6	Non interest bearing deposits				149231.23				174483.91
6.1	Current				135293.86				156449.58
6.2	Margin				11774.43				15137.08
6.3	Other				2162.93				2897.26
	Aggregate	0.05	16.00	3.94	1358941.15	0.05	19.00	3.28	1624685.48

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	20.00	9.71	46901.77	4.00	21.50	10.41	57366.95
2	Fishery Related	4.50	20.00	10.05	1030.55	4.50	20.00	9.84	1499.73
3	Mining Related	7.50	20.00	10.82	2672.82	6.00	17.00	8.56	2906.15
4	Agriculture, Forestry & Beverage Production Related	2.20	20.00	9.34	70017.77	2.00	21.00	8.25	86822.22
5	Non Food Production Related	2.20	24.00	9.04	146439.44	4.00	21.00	8.15	160559.01
6	Construction	4.25	21.00	9.81	112011.90	2.00	21.00	9.38	138218.98
7	Electricity, Gas and Water	5.00	20.00	9.73	26599.29	2.25	21.00	9.27	37890.16
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	21.00	9.87	11318.76	4.50	20.00	8.68	15660.47
9	Transport, Communication and Public Utilities	2.20	20.00	9.87	25074.98	3.43	20.00	9.22	39505.08
10	Wholesaler & Retailer	2.20	21.00	9.63	237824.59	2.25	21.50	8.72	307114.06
11	Finance, Insurance and Real Estate	2.00	24.00	8.60	83376.75	2.00	21.50	7.21	108300.07
12	Hotel or Restaurant	0.75	20.00	10.22	32347.75	6.00	21.00	8.77	38591.14
13	Other Services	3.00	20.00	10.13	50007.59	3.00	21.00	9.47	56684.66
14	Consumption Loans	2.75	30.00	10.69	77717.11	2.50	30.00	9.81	95766.15
15	Local Government	3.00	15.00	4.38	1621.81	3.00	15.00	3.04	1513.94
16	Others	0.75	24.00	9.81	160286.34	2.00	21.00	9.29	209284.19
	Aggregate	0.75	30.00	9.62	1085249.23	2.00	30.00	8.86	1357682.96

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	0.75	20.00	10.37	177808.97	2.25	21.50	9.33	220017.14
2	Overdraft	2.20	24.00	9.92	198141.51	3.00	21.00	9.47	237791.00
3	Trust Receipt Loan / Import Loan	6.00	21.00	7.71	50370.21	5.00	21.00	6.27	68689.24
4	Demand & Other Working Capital Loan	2.20	20.00	9.48	260709.85	2.75	21.00	8.48	329660.73
5	Residential Personal Home Loan (Up to Rs. 10 million)	4.25	19.00	10.15	87168.51	2.00	20.00	9.29	108177.85
6	Real Estate Loan	4.00	24.00	10.57	61728.82	4.00	18.00	9.37	81240.87
7	Margin Nature Loan	6.50	18.00	9.55	16083.92	6.00	17.00	8.01	27939.10
8	Hire Purchase Loan	2.20	19.00	10.19	52431.49	3.99	19.00	9.52	76618.57
9	Deprived Sector Loan	2.00	20.00	6.25	49456.30	2.00	21.50	5.69	65175.30
10	Bills Purchased	2.50	17.00	1.83	6754.09	2.00	17.00	2.97	7336.24
11	Other Product	3.50	30.00	9.40	124595.57	3.00	30.00	10.26	135036.91
	Aggregate	0.75	30.00	9.57	1085249.24	2.00	30.00	8.86	1357682.95

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.01	689423.30	1.25	10.50	4.36	801284.37
2	Fixed:	0.50	21.91	10.08	835554.74	1.00	22.00	10.24	1036410.10
2.1	up to 1 month	2.00	13.75	9.13	16437.81	3.00	16.00	10.54	31931.42
2.2	1-3 months	1.75	14.00	8.92	39944.81	1.75	21.00	10.01	71592.92
2.3	3-6 months	2.00	17.55	9.57	57925.54	2.00	13.50	9.92	107135.83
2.4	6-12 months	0.50	17.55	10.39	471888.50	1.00	22.00	10.42	488484.55
2.5	1-2 yrs	2.50	14.00	10.23	190857.41	2.50	14.00	10.20	234054.89
2.6	2 yrs and above	1.00	21.91	8.71	58500.67	3.00	21.00	9.85	103210.49
3	Call	0.05	13.00	4.14	266107.50	0.05	12.00	4.67	293082.26
4	Certificate of Deposits	5.00	5.00	5.00	555.98	0.00	0.00	0.00	0.00
5	Other	3.25	6.75	3.96	250.25	3.25	10.00	7.80	3816.75
6	Non interest bearing deposits	0.00	0.00	0.00	206434.01	0.00	0.00	0.00	256392.46
6.1	Current	0.00	0.00	0.00	183465.21	0.00	0.00	0.00	232620.40
6.2	Margin	0.00	0.00	0.00	20602.83	0.00	0.00	0.00	22181.33
6.3	Other	0.00	0.00	0.00	2365.97	0.00	0.00	0.00	1590.73
	Aggregate	0.05	21.91	6.15	1998325.79	0.05	22.00	6.49	2390985.94

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.11	73310.67	2.25	21.66	12.46	95936.04
2	Fishery Related	4.50	18.00	11.36	1996.59	4.50	18.00	12.16	2307.10
3	Mining Related	8.00	20.00	11.26	3467.83	8.00	16.14	12.92	3835.44
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.85	108358.60	2.12	20.60	12.08	119749.96
5	Non Food Production Related	2.00	20.00	10.75	198529.21	3.40	20.00	12.14	237457.39
6	Construction	2.00	21.00	11.53	178777.17	2.00	21.60	12.64	212355.17
7	Electricity, Gas and Water	2.25	20.00	10.32	59344.92	1.62	18.00	11.43	81900.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.75	22.00	10.97	22346.92	4.50	20.00	12.35	28966.37
9	Transport, Communication and Public Utilities	4.50	20.00	11.83	51552.63	4.50	24.00	12.95	55573.00
10	Wholesaler & Retailer	2.50	21.50	11.37	396221.55	0.50	21.60	12.38	475857.16
11	Finance, Insurance and Real Estate	1.75	19.00	10.99	148589.16	1.75	20.51	12.06	179755.55
12	Hotel or Restaurant	0.75	21.00	10.74	55910.21	4.50	21.60	12.28	77924.68
13	Other Services	3.00	19.00	11.41	79016.31	4.50	21.60	12.42	92564.15
14	Consumption Loans	2.00	30.00	11.94	134320.38	1.50	30.00	12.83	141258.59
15	Local Government	3.00	11.50	4.14	1506.86	3.00	13.50	3.43	1499.92
16	Others	2.00	24.00	12.21	203818.47	2.00	21.00	13.52	246475.63
	Aggregate	0.75	30.00	11.33	1717067.47	0.50	30.00	12.47	2053416.72

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.06	277111.94	2.25	22.00	11.93	363153.74
2	Overdraft	2.00	24.00	11.93	310486.80	0.50	20.51	12.82	348911.76
3	Trust Receipt Loan / Import Loan	3.75	21.00	9.65	58642.73	3.40	21.39	10.21	63240.61
4	Demand & Other Working Capital Loan	2.00	21.00	11.09	385828.33	1.62	21.89	12.08	478751.51
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.33	140053.24	2.00	20.00	12.32	167178.62
6	Real Estate Loan	4.25	19.00	11.94	104245.22	2.00	20.51	12.83	114735.11
7	Margin Nature Loan	7.00	17.00	12.27	34419.83	7.00	18.00	12.59	33207.62
8	Hire Purchase Loan	2.00	19.00	12.03	120085.97	1.50	24.00	13.11	137279.04
9	Deprived Sector Loan	1.75	21.50	10.16	93428.55	1.75	21.00	11.28	114875.50
10	Bills Purchased	2.00	17.00	2.28	9438.91	10.00	16.78	7.53	1817.01
11	Other Product	2.00	30.00	12.38	183325.97	2.00	30.00	12.82	230266.22
	Aggregate	1.75	30.00	11.39	1717067.48	0.50	30.00	12.29	2053416.73

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.12	692634.89	1.00	9.00	2.13	700640.75
2	Fixed:	0.50	19.00	5.61	503034.68	0.40	19.00	5.65	501932.97
2.1	up to 1 month	2.00	17.55	5.20	4927.63	1.00	17.55	4.87	7279.14
2.2	1-3 months	0.75	17.55	5.11	21487.80	1.40	17.55	5.09	20823.72
2.3	3-6 months	1.50	17.55	4.46	45594.48	1.00	17.55	4.29	37211.91
2.4	6-12 months	0.50	17.55	5.83	284119.60	0.40	17.55	5.87	284140.27
2.5	1-2 yrs	1.00	17.55	5.34	119366.90	2.00	17.55	5.50	128730.55
2.6	2 yrs and above	2.00	19.00	6.88	27538.26	2.00	19.00	6.86	23747.39
3	Call	0.05	10.50	3.95	291844.55	0.05	10.50	3.79	307838.34
4	Certificate of Deposits	5.00	5.00	5.00	671.52	5.00	5.00	5.00	665.10
5	Other	2.50	9.00	4.09	177.37	2.50	9.00	4.51	178.11
6	Non interest bearing deposits				166473.18	0.00	0.00	0.00	169401.46
6.1	Current				147302.51	0.00	0.00	0.00	149265.92
6.2	Margin				16099.74	0.00	0.00	0.00	17067.77
6.3	Other				3070.92	0.00	0.00	0.00	3067.77
	Aggregate	0.05	19.00	3.29	1654836.17	0.05	19.00	3.27	1680656.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.36	59611.18	4.00	21.50	10.27	61841.44
2	Fishery Related	4.50	20.00	9.86	1525.19	4.50	20.00	9.80	1561.61
3	Mining Related	6.00	17.00	8.41	2990.89	6.00	17.00	8.28	3127.52
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.32	88099.91	2.00	20.00	8.15	88734.92
5	Non Food Production Related	4.00	21.00	8.29	164379.08	2.00	21.00	8.08	169478.55
6	Construction	2.00	21.00	9.36	142122.65	2.00	21.00	9.28	146705.72
7	Electricity, Gas and Water	2.25	19.00	9.18	39369.51	2.25	19.00	9.19	40103.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.56	15865.42	4.50	18.00	8.52	16267.57
9	Transport, Communication and Public Utilities	4.50	20.00	9.26	41163.44	4.00	20.00	9.14	43464.62
10	Wholesaler & Retailer	2.25	21.50	8.75	312227.08	2.25	21.50	8.59	323552.71
11	Finance, Insurance and Real Estate	2.00	21.50	7.06	109437.91	2.00	21.50	7.05	109744.59
12	Hotel or Restaurant	4.50	21.00	8.70	41797.35	4.50	21.00	8.57	42707.05
13	Other Services	3.00	19.00	9.55	59150.57	3.00	19.00	9.38	60233.32
14	Consumption Loans	2.50	30.00	9.91	100167.31	1.00	30.00	9.71	102035.77
15	Local Government	3.00	15.00	3.27	1512.43	3.00	14.00	3.04	1473.30
16	Others	1.00	21.00	9.30	211643.06	2.00	21.00	9.26	219658.59
	Aggregate	1.00	30.00	8.88	1391062.98	1.00	30.00	8.77	1430690.30

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.50	9.30	224827.33	2.25	21.50	9.16	227038.66
2	Overdraft	3.00	20.00	9.32	242714.87	3.00	20.00	9.20	255207.22
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.39	74242.90	5.00	21.00	6.42	76462.38
4	Demand & Other Working Capital Loan	2.75	21.00	8.55	336527.18	2.00	19.00	8.45	349882.39
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.24	111697.05	2.00	20.00	9.16	114413.22
6	Real Estate Loan	2.00	19.00	9.42	83266.44	4.00	19.00	9.20	85276.34
7	Margin Nature Loan	6.00	18.00	8.43	28475.15	6.00	18.00	7.87	28652.20
8	Hire Purchase Loan	1.00	19.00	9.57	83518.22	1.00	20.00	9.40	86013.60
9	Deprived Sector Loan	2.00	21.50	5.72	62152.96	2.00	21.50	5.77	62542.81
10	Bills Purchased	2.00	17.00	2.40	7311.68	2.00	17.00	2.94	7422.85
11	Other Product	1.00	30.00	10.21	136329.19	2.50	30.00	10.15	137778.65
	Aggregate	1.00	30.00	8.86	1391062.97	1.00	30.00	8.75	1430690.32

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.06	724050.92	1.00	9.00	2.04	722415.58
2	Fixed:	1.00	19.00	5.67	515349.32	1.00	19.00	5.92	540703.87
2.1	up to 1 month	2.00	14.00	5.63	8913.31	2.25	17.55	4.41	4641.61
2.2	1-3 months	1.00	17.55	5.10	25732.87	1.00	17.55	5.01	21759.88
2.3	3-6 months	1.00	17.55	4.53	37389.05	1.00	17.55	4.75	34886.74
2.4	6-12 months	1.50	17.55	5.87	294465.94	1.50	17.55	6.12	288298.51
2.5	1-2 yrs	1.00	17.55	5.52	124730.18	2.00	17.55	5.90	164150.18
2.6	2 yrs and above	2.00	19.00	6.37	24117.97	2.00	19.00	6.49	26966.96
3	Call	0.05	10.50	4.16	307134.49	0.05	10.50	4.38	291629.07
4	Certificate of Deposits	5.00	5.00	5.00	665.69	5.00	5.00	5.00	660.97
5	Other	2.50	9.00	2.61	535.97	1.00	9.00	3.22	278.27
6	Non interest bearing deposits	0.00	0.00	0.00	177288.20	0.00	0.00	0.00	167723.77
6.1	Current	0.00	0.00	0.00	156343.24	0.00	0.00	0.00	147260.84
6.2	Margin	0.00	0.00	0.00	17007.76	0.00	0.00	0.00	16819.01
6.3	Other	0.00	0.00	0.00	3937.20	0.00	0.00	0.00	3643.93
	Aggregate	0.05	19.00	3.30	1725024.61	0.05	19.00	3.46	1723411.53

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	9.90	63232.88	4.00	21.50	10.49	62209.93
2	Fishery Related	4.50	20.00	9.77	1653.28	4.50	20.00	9.76	1691.09
3	Mining Related	5.75	17.00	8.36	3142.52	5.75	17.00	8.70	3084.64
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.10	88938.21	2.00	20.00	8.45	87504.43
5	Non Food Production Related	2.00	21.00	7.90	173831.19	2.00	21.00	8.23	178083.33
6	Construction	2.00	21.00	9.24	149448.15	2.00	21.00	9.35	151601.35
7	Electricity, Gas and Water	2.25	19.00	9.06	41226.64	2.25	19.00	9.15	42380.59
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.20	17317.94	4.50	18.00	8.45	17635.57
9	Transport, Communication and Public Utilities	4.00	20.00	9.12	44881.64	4.00	20.00	9.31	45718.20
10	Wholesaler & Retailer	2.25	21.50	8.54	329403.87	2.25	21.50	8.78	333681.40
11	Finance, Insurance and Real Estate	2.00	21.50	7.06	114036.94	2.00	21.50	7.36	114878.89
12	Hotel or Restaurant	4.50	21.00	8.51	44537.90	4.50	21.00	8.64	45174.13
13	Other Services	3.00	19.00	9.29	61515.64	3.00	19.00	9.47	62379.60
14	Consumption Loans	1.00	30.00	9.61	103691.57	1.00	30.00	9.72	108331.72
15	Local Government	3.00	14.00	3.06	1478.00	3.00	14.00	3.16	1473.31
16	Others	2.00	21.00	8.80	226981.02	2.00	24.00	9.15	230059.64
	Aggregate	1.00	30.00	8.62	1465317.39	1.00	30.00	8.88	1485887.83

Overall Summary of Interest Rate on LCY Productwise Credit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.5	8.96	233962.2844	2.25	21.5	9.22	237651.1325
2	Overdraft	3.00	20.00	9.23	260956.20	3.00	24.00	9.36	265017.46
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.37	74540.18	5.00	21.00	6.84	75476.37
4	Demand & Other Working Capital Loan	2.00	19.00	8.31	357245.74	2.00	19.00	8.65	359727.17
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	9.07	117325.25	2.00	19.00	9.24	119545.74
6	Real Estate Loan	4.00	19.00	9.16	87993.08	4.00	19.00	9.38	89301.71
7	Margin Nature Loan	6.00	17.00	7.87	29857.03	6.25	17.00	8.18	30000.56
8	Hire Purchase Loan	1.00	19.00	9.34	89851.49	1.00	19.00	9.45	93708.63
9	Deprived Sector Loan	2.00	21.50	6.01	71652.98	2.00	21.50	6.46	71038.69
10	Bills Purchased	2.00	17.00	3.58	7192.43	2.00	17.00	4.75	6855.46
11	Other Product	2.50	30.00	10.02	134740.77	2.50	30.00	10.23	137564.87
	Aggregate	1.00	30.00	8.67	1465317.41	1.00	30.00	8.93	1485887.79

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.00	2.11	719065.00	1.00	8.25	2.11	725776.47
2	Fixed:	1.00	19.00	6.37	565107.52	1.00	19.00	6.72	596250.43
2.1	up to 1 month	2.50	17.55	4.44	6140.68	2.25	17.55	4.26	5038.76
2.2	1-3 months	1.00	17.55	4.63	15029.43	1.75	17.55	4.76	17403.76
2.3	3-6 months	1.00	17.55	5.61	53508.31	2.00	17.55	6.96	60834.06
2.4	6-12 months	1.50	17.55	6.65	331742.13	1.00	17.55	6.91	336877.15
2.5	1-2 yrs	2.00	17.55	6.13	128889.80	1.50	17.55	6.44	136635.01
2.6	2 yrs and above	2.00	19.00	6.92	29797.16	2.00	19.00	6.88	39461.69
3	Call	0.05	10.50	4.81	294157.81	0.05	13.00	5.55	306544.56
4	Certificate of Deposits	5.00	5.00	5.00	654.84	5.50	5.50	5.50	635.39
5	Other	1.00	9.75	2.90	394.73	2.75	9.00	3.45	666.27
6	Non interest bearing deposits	0.00	0.00	0.00	166625.40	0.00	0.00	0.00	172467.15
6.1	Current	0.00	0.00	0.00	147377.50	0.00	0.00	0.00	152187.18
6.2	Margin	0.00	0.00	0.00	16863.61	0.00	0.00	0.00	17738.76
6.3	Other	0.00	0.00	0.00	2384.29	0.00	0.00	0.00	2541.21
	Aggregate	0.05	19.00	3.74	1746005.30	0.05	19.00	4.02	1802340.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	10.56	63626.74	4.00	21.50	10.37	64498.55
2	Fishery Related	4.50	20.00	9.80	1721.89	4.50	20.00	10.03	1736.06
3	Mining Related	6.25	17.00	9.01	2821.67	6.25	18.00	9.41	2750.59
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.69	89434.58	1.00	20.00	9.02	92705.62
5	Non Food Production Related	2.00	21.00	8.51	179181.11	2.00	20.00	8.80	184764.96
6	Construction	2.00	21.00	9.50	154575.10	1.50	21.00	9.70	159914.73
7	Electricity, Gas and Water	2.25	19.00	9.18	43141.35	2.25	19.00	9.42	46296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.84	17995.19	3.00	20.00	9.18	18648.81
9	Transport, Communication and Public Utilities	3.87	20.00	9.49	46485.51	4.00	20.00	9.81	48666.05
10	Wholesaler & Retailer	2.25	22.00	8.99	335756.91	2.25	21.50	9.27	347534.10
11	Finance, Insurance and Real Estate	2.50	20.00	7.69	119352.08	2.00	19.00	8.20	129094.65
12	Hotel or Restaurant	4.50	20.00	8.77	45953.09	4.50	21.00	8.91	47805.43
13	Other Services	3.00	19.00	9.60	63763.44	3.00	21.00	9.72	64924.66
14	Consumption Loans	1.00	30.00	9.79	113864.50	2.50	30.00	10.15	122254.55
15	Local Government	3.00	15.00	3.16	1473.31	3.00	14.00	3.04	1473.00
16	Others	2.00	24.00	9.53	233521.45	2.00	24.00	9.45	248305.54
	Aggregate	1.00	30.00	9.11	1512667.91	1.00	30.00	9.32	1581373.78

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	9.34	240907.32	2.25	20.00	9.44	244462.06
2	Overdraft	3.00	24.00	9.44	277704.79	3.00	24.00	9.74	285840.27
3	Trust Receipt Loan / Import Loan	5.00	21.00	7.09	75792.06	5.00	21.00	7.25	74884.19
4	Demand & Other Working Capital Loan	2.00	19.00	8.83	354020.05	2.00	21.00	9.00	372455.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.37	122180.52	1.50	20.00	9.42	127759.81
6	Real Estate Loan	4.00	19.00	9.54	92542.17	2.00	19.00	9.80	96619.08
7	Margin Nature Loan	6.25	17.00	8.52	29588.70	7.00	17.00	9.15	32288.12
8	Hire Purchase Loan	1.00	19.00	9.49	99963.04	2.99	20.00	9.72	106711.64
9	Deprived Sector Loan	2.50	22.00	6.48	72112.90	2.50	21.50	7.09	78528.62
10	Bills Purchased	2.00	17.00	4.20	5859.02	1.00	17.00	4.29	6778.84
11	Other Product	3.00	30.00	10.33	141997.33	3.00	30.00	10.48	155046.08
	Aggregate	1.00	30.00	9.07	1512667.91	1.00	30.00	9.28	1581373.77

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	0.50	12.00	2.16	687278.85	1.00	12.00	2.26	665175.55
2	Fixed:	0.50	19.00	7.37	645492.60	1.00	19.00	7.94	696808.55
2.1	up to 1 month	2.25	14.50	4.38	4126.74	2.25	17.55	4.89	10232.77
2.2	1-3 months	1.75	17.55	6.32	24981.57	1.00	17.55	8.01	30279.73
2.3	3-6 months	2.00	17.55	7.28	78315.09	2.00	15.69	8.16	63880.26
2.4	6-12 months	0.50	17.55	7.53	364026.67	1.50	17.55	8.06	377944.66
2.5	1-2 yrs	1.50	17.55	7.13	136592.84	1.50	15.00	7.76	161655.61
2.6	2 yrs and above	2.00	19.00	7.88	37449.70	2.00	19.00	7.95	52815.52
3	Call	0.05	14.00	7.24	328447.20	0.05	15.00	7.28	305530.13
4	Certificate of Deposits	5.00	5.00	5.00	617.56	0.00	0.00	0.00	5.03
5	Other	2.75	9.00	5.45	734.62	3.25	9.00	4.29	255.05
6	Non interest bearing deposits	0.00	0.00	0.00	172535.45	0.00	0.00	0.00	171340.38
6.1	Current	0.00	0.00	0.00	153332.36	0.00	0.00	0.00	150808.52
6.2	Margin	0.00	0.00	0.00	16788.79	0.00	0.00	0.00	17589.04
6.3	Other	0.00	0.00	0.00	2414.30	0.00	0.00	0.00	2942.82
	Aggregate	0.05	19.00	4.70	1835106.27	0.05	19.00	5.04	1839114.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.31	66089.90	4.00	22.00	10.96	66333.18
2	Fishery Related	4.50	20.00	10.38	1762.60	4.50	19.00	10.56	1804.58
3	Mining Related	7.50	18.00	10.02	2815.26	8.50	17.00	10.60	2914.26
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	9.59	103943.84	1.00	20.00	10.08	104228.51
5	Non Food Production Related	2.00	20.00	9.49	205180.67	1.90	20.00	9.92	204171.79
6	Construction	2.00	21.00	10.42	171413.88	2.00	21.00	10.87	173374.93
7	Electricity, Gas and Water	2.25	20.00	9.75	51027.33	2.25	20.00	9.96	51354.74
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	9.76	19736.00	3.00	20.00	10.24	19996.14
9	Transport, Communication and Public Utilities	4.50	19.00	10.45	51232.26	2.00	22.00	10.86	51071.23
10	Wholesaler & Retailer	2.20	21.50	10.13	378020.65	1.00	21.00	10.60	379459.95
11	Finance, Insurance and Real Estate	2.00	19.50	9.08	136948.36	2.00	19.50	9.61	135387.71
12	Hotel or Restaurant	4.50	21.00	9.68	51041.59	6.00	20.00	10.03	51621.75
13	Other Services	3.00	21.00	10.24	67521.48	3.00	21.00	10.68	68379.87
14	Consumption Loans	2.00	30.00	10.91	129858.98	2.00	30.00	11.11	119378.38
15	Local Government	3.00	14.00	3.04	1473.00	3.00	12.00	4.14	1482.25
16	Others	2.00	24.00	11.21	174212.61	2.00	24.00	11.95	185987.21
	Aggregate	1.00	30.00	10.12	1612278.43	1.00	30.00	10.60	1616946.48

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.02	246129.04	2.25	22.00	10.36	249547.24
2	Overdraft	3.00	24.00	10.55	287328.53	2.50	24.00	11.04	286657.07
3	Trust Receipt Loan / Import Loan	4.50	21.00	8.07	80217.22	4.50	20.00	8.66	79505.32
4	Demand & Other Working Capital Loan	2.00	21.00	9.81	380254.89	2.00	21.00	10.23	376652.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.15	129870.30	2.00	20.00	10.60	130940.37
6	Real Estate Loan	2.00	19.00	10.59	98968.33	4.25	19.00	11.13	100204.02
7	Margin Nature Loan	7.00	17.00	10.43	33801.57	7.00	17.99	11.01	31943.37
8	Hire Purchase Loan	2.00	19.00	10.52	110463.67	2.00	19.00	11.09	112194.98
9	Deprived Sector Loan	2.00	21.50	8.07	79293.96	2.00	20.00	8.47	80613.60
10	Bills Purchased	1.00	18.00	4.20	6120.65	1.00	18.00	3.90	6840.14
11	Other Product	3.00	30.00	11.18	159830.26	2.00	30.00	11.65	161848.09
	Aggregate	1.00	30.00	10.05	1612278.43	1.00	30.00	10.51	1616946.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chait, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	11.25	2.66	655849.74	1.00	9.50	3.56	653883.30
2	Fixed:	1.00	19.00	8.54	749990.26	0.50	21.00	8.92	770273.56
2.1	up to 1 month	2.50	17.55	7.01	11200.27	2.25	17.55	7.33	13809.77
2.2	1-3 months	1.00	17.55	7.53	50668.62	1.00	13.75	8.63	52800.34
2.3	3-6 months	2.00	13.75	7.77	75145.44	2.00	17.55	8.67	52060.59
2.4	6-12 months	2.50	17.55	8.85	398374.38	0.50	21.00	9.01	439358.19
2.5	1-2 yrs	2.50	15.00	8.58	164487.86	2.50	15.00	9.15	165921.08
2.6	2 yrs and above	2.00	19.00	8.50	50113.68	1.00	19.00	8.34	46323.59
3	Call	0.05	15.00	4.50	269886.15	0.05	15.00	3.92	253426.90
4	Certificate of Deposits	5.00	5.00	5.00	2.49	5.00	5.00	5.00	0.26
5	Other	3.25	9.00	5.23	1193.13	3.25	9.00	5.61	1349.55
6	Non interest bearing deposits	0.00	0.00	0.00	166753.36	0.00	0.00	0.00	171435.75
6.1	Current	0.00	0.00	0.00	146816.85	0.00	0.00	0.00	151587.64
6.2	Margin	0.00	0.00	0.00	17992.01	0.00	0.00	0.00	17724.81
6.3	Other	0.00	0.00	0.00	1944.51	0.00	0.00	0.00	2123.30
	Aggregate	0.05	19.00	5.08	1843675.13	0.05	21.00	5.51	1850369.32

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chait, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	11.14	68608.21	4.00	21.50	11.13	68960.55
2	Fishery Related	4.50	18.00	10.62	1846.38	4.50	18.00	10.62	1880.77
3	Mining Related	8.00	17.00	10.62	3105.32	8.00	17.00	10.23	3160.37
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	10.37	104897.36	1.90	20.00	10.16	107392.77
5	Non Food Production Related	1.90	20.00	10.24	201334.02	1.90	20.00	10.06	200345.07
6	Construction	2.00	21.00	11.02	174812.99	2.00	21.00	11.14	176395.80
7	Electricity, Gas and Water	2.25	20.00	9.94	54227.13	2.25	20.00	9.64	54896.12
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.49	20434.10	3.00	20.00	10.42	20883.42
9	Transport, Communication and Public Utilities	2.00	19.00	11.17	51148.39	4.50	19.00	9.85	50991.96
10	Wholesaler & Retailer	1.00	21.50	10.79	383527.06	2.25	21.50	10.74	383208.00
11	Finance, Insurance and Real Estate	2.00	19.50	9.77	140609.81	2.00	19.50	9.96	139112.22
12	Hotel or Restaurant	6.25	21.00	10.16	52539.78	6.50	21.00	10.45	52840.78
13	Other Services	3.00	21.00	10.88	69405.27	3.00	19.00	10.72	69826.03
14	Consumption Loans	2.00	30.00	11.24	123171.61	2.00	30.00	11.47	124523.92
15	Local Government	3.00	12.00	4.14	1482.25	3.00	12.00	3.09	1479.74
16	Others	2.00	24.00	11.93	188855.59	1.75	21.00	11.64	189643.65
	Aggregate	1.00	30.00	10.77	1640005.27	1.75	30.00	10.69	1645541.17

Overall Summary of Interest Rate on LCY Productwise Credit		Chait, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.56	250562.28	2.25	20.00	10.17	253060.53
2	Overdraft	3.00	24.00	11.37	293230.95	2.44	21.00	10.67	290775.43
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.13	70864.67	3.00	21.00	9.16	68537.00
4	Demand & Other Working Capital Loan	2.00	21.00	10.54	382365.32	2.00	19.00	10.53	384390.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.75	133265.55	2.00	20.00	10.73	133628.24
6	Real Estate Loan	2.00	19.00	11.42	101058.02	2.00	18.00	10.79	101613.50
7	Margin Nature Loan	7.00	17.99	11.40	31298.75	7.00	17.99	11.16	31213.79
8	Hire Purchase Loan	2.00	20.00	11.31	114838.70	2.00	19.00	10.78	115626.58
9	Deprived Sector Loan	2.00	21.50	8.95	86470.72	1.75	21.50	8.80	86523.05
10	Bills Purchased	1.00	18.00	2.49	7826.28	1.90	18.00	2.23	8553.30
11	Other Product	1.80	30.00	11.77	168224.02	2.50	33.00	12.41	171619.68
	Aggregate	1.00	30.00	10.78	1640005.26	1.75	33.00	10.57	1645541.18

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jeth, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.80	655147.14	1.00	9.00	4.01	689423.30
2	Fixed:	0.50	21.00	9.61	790886.02	0.50	21.91	10.08	835554.74
2.1	up to 1 month	3.00	12.50	7.72	17486.93	2.00	13.75	9.13	16437.81
2.2	1-3 months	1.75	13.75	8.81	41247.24	1.75	14.00	8.92	39944.81
2.3	3-6 months	2.00	17.55	8.90	54974.83	2.00	17.55	9.57	57925.54
2.4	6-12 months	0.50	21.00	9.92	441605.58	0.50	17.55	10.39	471888.50
2.5	1-2 yrs	1.00	15.00	9.63	180424.19	2.50	14.00	10.23	190857.41
2.6	2 yrs and above	1.00	21.00	8.97	55147.26	1.00	21.91	8.71	58500.67
3	Call	0.05	12.01	4.01	253914.87	0.05	13.00	4.14	266107.50
4	Certificate of Deposits	0.00	0.00	0.00	0.00	5.00	5.00	5.00	555.98
5	Other	3.25	9.00	0.70	1046.48	3.25	6.75	3.96	250.25
6	Non interest bearing deposits	0.00	0.00	0.00	178169.15	0.00	0.00	0.00	206434.01
6.1	Current	0.00	0.00	0.00	158014.40	0.00	0.00	0.00	183465.21
6.2	Margin	0.00	0.00	0.00	17903.71	0.00	0.00	0.00	20602.83
6.3	Other	0.00	0.00	0.00	2251.04	0.00	0.00	0.00	2365.97
	Aggregate	0.05	21.00	5.91	1879163.66	0.05	21.91	6.15	1998325.79

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jeth, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	11.65	70716.61	4.00	22.00	11.11	73310.67
2	Fishery Related	4.50	18.00	11.18	1919.22	4.50	18.00	11.36	1996.59
3	Mining Related	8.00	17.00	11.13	3139.88	8.00	20.00	11.26	3467.83
4	Agriculture, Forestry & Beverage Production Related	1.90	20.00	10.86	106059.76	2.00	20.00	10.85	108358.60
5	Non Food Production Related	2.00	20.00	10.63	197846.92	2.00	20.00	10.75	198529.21
6	Construction	2.00	21.00	11.59	179038.03	2.00	21.00	11.53	178777.17
7	Electricity, Gas and Water	2.25	20.00	10.14	55971.55	2.25	20.00	10.32	59344.92
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.94	21260.37	3.75	22.00	10.97	22346.92
9	Transport, Communication and Public Utilities	4.50	20.00	11.71	51184.31	4.50	20.00	11.83	51552.63
10	Wholesaler & Retailer	2.25	21.50	11.32	385980.41	2.50	21.50	11.37	396221.55
11	Finance, Insurance and Real Estate	2.00	19.50	10.74	139177.32	1.75	19.00	10.99	148589.16
12	Hotel or Restaurant	6.25	21.00	10.66	52981.21	0.75	21.00	10.74	55910.21
13	Other Services	2.00	21.00	11.25	70392.86	3.00	19.00	11.41	79016.31
14	Consumption Loans	2.00	30.00	11.87	125697.74	2.00	30.00	11.94	134320.38
15	Local Government	3.00	11.50	4.13	1479.75	3.00	11.50	4.14	1506.86
16	Others	1.75	24.00	12.28	191662.56	2.00	24.00	12.21	203818.47
	Aggregate	1.75	30.00	11.29	1654508.50	0.75	30.00	11.33	1717067.47

Overall Summary of Interest Rate on LCY Productwise Credit		Jeth, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.94	257682.55	2.25	22.00	11.06	277111.94
2	Overdraft	2.00	24.00	11.79	290633.71	2.00	24.00	11.93	310486.80
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.65	65966.98	3.75	21.00	9.65	58642.73
4	Demand & Other Working Capital Loan	2.00	21.00	11.13	384490.27	2.00	21.00	11.09	385828.33
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.16	134504.68	2.00	20.00	11.33	140053.24
6	Real Estate Loan	2.00	19.00	11.82	102695.97	4.25	19.00	11.94	104245.22
7	Margin Nature Loan	7.00	17.00	12.02	31743.32	7.00	17.00	12.27	34419.83
8	Hire Purchase Loan	2.00	19.00	11.87	116266.54	2.00	19.00	12.03	120085.97
9	Deprived Sector Loan	1.75	21.50	9.49	86968.87	1.75	21.50	10.16	93428.55
10	Bills Purchased	1.90	18.00	2.43	9718.04	2.00	17.00	2.28	9438.91
11	Other Product	2.00	30.00	12.23	173837.58	2.00	30.00	12.38	183325.97
	Aggregate	1.75	30.00	11.25	1654508.50	1.75	30.00	11.39	1717067.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.04	695584.55	1.00	9.00	3.95	709577.60
2	Fixed:	0.50	21.91	10.22	848444.64	1.00	21.91	10.32	858905.48
2.1	up to 1 month	2.50	13.75	7.52	10162.73	2.50	13.75	7.40	13325.79
2.2	1-3 months	1.75	17.55	8.35	45009.88	1.75	17.55	8.01	43986.45
2.3	3-6 months	0.50	17.55	9.66	56714.42	2.00	17.55	9.25	64243.10
2.4	6-12 months	2.50	17.55	10.66	486270.78	2.50	15.00	10.82	500896.67
2.5	1-2 yrs	2.50	14.00	10.20	192068.47	2.00	14.00	10.60	174837.38
2.6	2 yrs and above	1.00	21.91	9.09	58218.35	1.00	21.91	8.86	61616.10
3	Call	0.05	13.00	3.88	281827.55	0.05	13.00	3.42	262539.32
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.20	651.98	3.25	9.00	5.07	791.02
6	Non interest bearing deposits	0.00	0.00	0.00	185575.78	0.00	0.00	0.00	199471.61
6.1	Current	0.00	0.00	0.00	160838.10	0.00	0.00	0.00	173231.69
6.2	Margin	0.00	0.00	0.00	22326.56	0.00	0.00	0.00	23595.78
6.3	Other	0.00	0.00	0.00	2411.12	0.00	0.00	0.00	2644.14
	Aggregate	0.05	21.91	6.25	2012084.50	0.05	21.91	6.19	2031285.03

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	1.17	22.00	11.56	73228.99	2.00	22.00	11.91	74361.51
2	Fishery Related	4.50	18.00	11.38	2009.19	4.50	18.00	11.38	2020.02
3	Mining Related	4.25	20.00	11.74	3535.81	4.25	20.00	11.69	3433.41
4	Agriculture, Forestry & Beverage Production Related	2.00	20.60	11.09	106699.79	2.00	20.00	11.31	104199.76
5	Non Food Production Related	2.00	20.40	10.95	202450.68	2.00	20.40	11.03	207052.22
6	Construction	2.00	21.00	11.80	181267.47	2.00	21.00	12.00	183740.57
7	Electricity, Gas and Water	2.25	20.00	10.60	60181.91	2.25	20.00	10.71	61365.99
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.40	11.15	22951.87	4.50	20.40	11.35	23316.28
9	Transport, Communication and Public Utilities	4.50	22.00	12.04	52332.74	3.30	24.00	12.20	52985.83
10	Wholesaler & Retailer	2.25	21.50	11.70	396583.21	2.25	21.00	11.75	409220.84
11	Finance, Insurance and Real Estate	1.75	19.00	11.33	145424.60	1.75	20.40	11.41	146742.52
12	Hotel or Restaurant	4.50	21.00	11.08	56235.89	4.50	20.00	11.23	58385.10
13	Other Services	3.00	21.00	11.75	79621.54	3.00	21.00	11.84	79924.63
14	Consumption Loans	2.00	30.00	12.07	131965.72	2.00	24.00	12.35	131064.34
15	Local Government	3.00	11.50	4.13	1508.06	3.00	11.00	3.07	1506.96
16	Others	1.50	24.00	13.08	200457.44	1.50	30.00	12.94	203809.37
	Aggregate	1.17	30.00	11.68	1716454.91	1.50	30.00	11.78	1743129.36

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.79	22.00	11.31	280491.84	1.62	22.00	11.43	285171.67
2	Overdraft	2.00	24.00	12.20	303165.08	2.00	24.00	12.42	304901.57
3	Trust Receipt Loan / Import Loan	4.00	20.40	10.02	61655.11	4.00	20.40	9.88	64895.71
4	Demand & Other Working Capital Loan	2.00	21.00	11.41	385860.66	2.50	21.00	11.57	397957.00
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.69	142469.21	2.00	20.00	11.80	145530.98
6	Real Estate Loan	2.00	19.00	12.28	104291.37	2.00	19.00	12.36	103146.41
7	Margin Nature Loan	7.00	17.28	12.43	34044.76	7.00	17.28	12.40	33747.41
8	Hire Purchase Loan	1.50	20.00	12.35	120615.83	1.50	19.00	12.50	120980.63
9	Deprived Sector Loan	1.75	21.50	10.41	93183.32	1.75	20.00	10.43	95241.10
10	Bills Purchased	2.00	17.00	1.92	10500.29	2.00	18.00	2.26	9260.11
11	Other Product	4.00	30.00	12.65	180177.44	4.00	30.00	12.86	182296.76
	Aggregate	1.50	30.00	11.66	1716454.90	1.50	30.00	11.80	1743129.35

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.93	727118.41	1.00	8.50	3.82	737984.93
2	Fixed:	1.00	21.91	10.31	855002.39	0.33	21.91	10.20	844500.34
2.1	up to 1 month	2.50	17.55	7.84	14066.71	1.50	14.50	7.79	10557.47
2.2	1-3 months	1.75	14.50	8.26	41116.48	1.50	13.80	8.95	36357.72
2.3	3-6 months	2.00	17.55	10.49	67911.40	1.25	17.55	10.61	72261.85
2.4	6-12 months	2.50	17.50	10.75	473474.74	0.33	17.50	10.61	480249.06
2.5	1-2 yrs	1.50	14.00	10.22	187011.21	1.20	14.00	9.77	176064.48
2.6	2 yrs and above	1.00	21.91	9.12	71421.85	1.00	21.91	8.99	69009.77
3	Call	0.05	13.00	3.77	269813.84	0.05	13.00	3.89	275414.32
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.50	795.30	3.25	9.00	5.75	656.14
6	Non interest bearing deposits	0.00	0.00	0.00	202623.57	0.00	0.00	0.00	192295.40
6.1	Current	0.00	0.00	0.00	176615.24	0.00	0.00	0.00	167318.91
6.2	Margin	0.00	0.00	0.00	23588.72	0.00	0.00	0.00	22777.20
6.3	Other	0.00	0.00	0.00	2419.61	0.00	0.00	0.00	2199.29
	Aggregate	0.05	21.91	6.17	2055353.52	0.05	21.91	6.10	2050851.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	1.62	22.00	11.02	78526.33	2.25	22.00	11.55	79181.64
2	Fishery Related	5.00	18.00	11.19	2076.58	4.50	18.00	11.38	2081.73
3	Mining Related	4.25	20.00	10.70	3603.26	4.00	20.00	11.46	3568.39
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.64	104312.71	1.37	20.00	11.26	104860.15
5	Non Food Production Related	2.50	20.86	10.08	213809.69	1.62	20.00	10.94	215960.65
6	Construction	2.00	21.00	11.45	186480.88	2.00	21.00	11.87	187994.52
7	Electricity, Gas and Water	2.25	20.00	9.71	62989.54	2.25	19.00	10.73	62291.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	6.00	20.86	11.29	24441.32	3.00	20.86	11.63	24670.84
9	Transport, Communication and Public Utilities	3.00	24.00	11.27	51516.23	3.90	24.00	11.90	53042.58
10	Wholesaler & Retailer	2.25	21.21	11.16	422554.95	2.25	21.00	11.57	427615.08
11	Finance, Insurance and Real Estate	1.75	20.00	10.84	153176.65	1.75	19.00	11.10	150844.36
12	Hotel or Restaurant	6.50	20.00	9.70	61253.22	4.50	24.00	11.40	59457.43
13	Other Services	3.00	21.00	10.59	82537.98	3.00	21.50	11.69	80790.21
14	Consumption Loans	2.50	24.00	11.93	130419.63	1.50	30.00	12.18	131743.60
15	Local Government	3.00	15.50	2.34	1518.69	3.00	11.00	3.08	1497.33
16	Others	1.50	30.00	12.62	210697.81	1.22	24.00	12.85	213470.70
	Aggregate	1.50	30.00	11.09	1789915.47	1.22	30.00	11.64	1799070.64

Overall Summary of Interest Rate on LCY Productwise Credit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.62	22.00	11.47	290444.14	2.25	22.00	11.26	289539.19
2	Overdraft	2.00	24.00	12.28	315068.67	2.00	24.00	12.10	312067.51
3	Trust Receipt Loan / Import Loan	3.45	20.86	9.61	66662.09	3.00	19.28	9.08	75896.09
4	Demand & Other Working Capital Loan	2.50	21.00	11.49	418675.98	1.37	21.50	11.38	420214.35
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.80	149380.82	2.00	20.00	11.81	150139.34
6	Real Estate Loan	2.00	20.00	12.38	103197.14	1.22	18.00	12.17	104347.17
7	Margin Nature Loan	7.00	17.28	12.27	34893.56	7.00	16.86	12.05	33957.90
8	Hire Purchase Loan	1.50	20.00	12.48	121231.29	1.50	19.00	12.40	122724.24
9	Deprived Sector Loan	1.75	21.00	10.48	101054.86	1.75	21.00	10.42	95364.32
10	Bills Purchased	2.00	18.00	3.75	6266.19	2.25	18.00	5.62	4055.79
11	Other Product	3.81	30.00	12.79	181867.48	2.32	30.00	12.69	190764.72
	Aggregate	1.50	30.00	11.76	1788742.22	1.22	30.00	11.63	1799070.63

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.50	3.94	746763.28	1.00	8.50	3.93	753503.96
2	Fixed:	1.50	21.91	10.27	860980.71	1.50	20.50	10.20	890069.53
2.1	up to 1 month	1.50	12.25	9.00	11034.12	1.50	13.80	10.68	12559.83
2.2	1-3 months	1.50	17.55	8.91	42897.52	1.75	17.55	9.23	49841.12
2.3	3-6 months	2.00	15.50	10.50	64709.62	2.00	15.50	10.30	63174.64
2.4	6-12 months	1.50	17.50	10.51	485145.67	2.50	20.50	10.55	483285.57
2.5	1-2 yrs	1.50	14.00	10.44	184978.21	1.50	15.00	10.03	200404.79
2.6	2 yrs and above	2.50	21.91	9.05	72215.57	2.50	19.13	8.96	80803.57
3	Call	0.05	13.00	3.92	278783.16	0.05	13.00	4.11	268559.61
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.00	981.16	3.25	9.00	5.73	882.73
6	Non interest bearing deposits	0.00	0.00	0.00	199654.53	0.00	0.00	0.00	205900.87
6.1	Current	0.00	0.00	0.00	172189.88	0.00	0.00	0.00	181413.20
6.2	Margin	0.00	0.00	0.00	24016.07	0.00	0.00	0.00	22929.37
6.3	Other	0.00	0.00	0.00	3448.58	0.00	0.00	0.00	1558.30
	Aggregate	0.05	21.91	6.17	2087162.84	0.05	20.50	6.21	2118916.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	22.00	11.49	81944.65	4.00	22.00	11.97	85053.85
2	Fishery Related	4.50	18.00	11.28	2152.63	4.50	18.00	11.87	2204.59
3	Mining Related	3.75	20.00	11.07	4074.23	3.75	20.00	11.19	4187.03
4	Agriculture, Forestry & Beverage Production Related	3.00	20.00	10.79	106633.71	1.37	20.00	11.33	111788.82
5	Non Food Production Related	2.50	20.00	10.71	219378.38	1.50	20.00	11.19	220581.79
6	Construction	1.21	21.00	11.71	194380.07	2.00	21.00	12.00	197675.17
7	Electricity, Gas and Water	2.25	19.00	10.38	65823.48	2.25	19.00	10.86	67629.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	11.24	24833.02	4.50	20.00	11.56	25228.67
9	Transport, Communication and Public Utilities	3.90	22.00	10.51	55960.03	3.90	24.00	12.18	55312.74
10	Wholesaler & Retailer	2.25	21.00	11.26	431388.31	2.25	21.63	11.73	445229.41
11	Finance, Insurance and Real Estate	1.75	19.00	10.78	153489.28	1.75	19.00	11.34	159714.24
12	Hotel or Restaurant	4.50	20.00	11.13	62102.59	4.50	24.00	11.66	63726.53
13	Other Services	3.00	21.50	11.53	84610.84	3.00	21.00	11.85	86280.18
14	Consumption Loans	1.50	30.00	11.96	134502.62	1.50	30.00	12.45	138299.70
15	Local Government	3.00	11.00	3.08	1507.64	3.00	11.00	3.08	1507.64
16	Others	2.00	21.00	11.85	222065.32	1.22	24.00	12.67	230779.66
	Aggregate	1.21	30.00	11.25	1844846.81	1.22	30.00	11.79	1895199.49

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	10.83	303123.46	1.50	22.00	11.47	308765.07
2	Overdraft	1.21	21.00	11.50	320363.58	2.00	24.00	12.29	335972.27
3	Trust Receipt Loan / Import Loan	3.50	19.00	9.29	75514.51	3.50	20.49	9.60	72938.89
4	Demand & Other Working Capital Loan	2.50	21.50	11.27	427441.43	1.37	21.63	11.56	439239.76
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.46	154017.66	2.00	20.00	11.85	156701.42
6	Real Estate Loan	2.00	19.58	11.43	105581.27	1.22	18.00	12.26	108370.28
7	Margin Nature Loan	7.00	17.50	11.36	35367.48	7.00	17.50	12.06	34966.70
8	Hire Purchase Loan	1.25	20.00	11.54	125676.79	1.50	20.00	12.51	127792.44
9	Deprived Sector Loan	1.75	21.00	10.16	96362.69	1.75	21.00	10.68	103368.40
10	Bills Purchased	9.50	18.00	4.75	3478.20	9.50	17.00	5.64	2808.42
11	Other Product	3.81	30.00	12.58	197919.72	3.81	30.00	12.59	204275.83
	Aggregate	1.21	30.00	11.27	1844846.80	1.22	30.00	11.79	1895199.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	9.00	4.15	756846.55	0.50	12.00	4.32	768149.52
2	Fixed:	1.50	20.50	10.19	916969.51	1.50	40.50	10.17	927359.78
2.1	up to 1 month	1.75	17.55	9.98	19344.35	2.50	13.62	8.78	21100.16
2.2	1-3 months	1.75	14.50	9.97	65677.22	1.75	13.75	10.06	53074.35
2.3	3-6 months	2.00	14.25	10.31	69579.16	2.00	13.75	10.35	71081.64
2.4	6-12 months	1.80	20.50	10.48	475357.42	2.50	40.50	10.47	493426.14
2.5	1-2 yrs	1.50	15.00	10.02	202140.96	1.50	14.00	9.95	201240.75
2.6	2 yrs and above	2.50	19.13	9.06	84870.40	2.50	19.13	9.24	87436.73
3	Call	0.05	13.00	4.29	249819.69	0.05	12.00	4.48	245491.90
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.11	4030.55	3.25	10.00	7.90	4741.04
6	Non interest bearing deposits	0.00	0.00	0.00	201340.68	0.00	0.00	0.00	207933.28
6.1	Current	0.00	0.00	0.00	178058.54	0.00	0.00	0.00	185026.22
6.2	Margin	0.00	0.00	0.00	21983.91	0.00	0.00	0.00	21578.36
6.3	Other	0.00	0.00	0.00	1298.23	0.00	0.00	0.00	1328.69
	Aggregate	0.05	20.50	6.38	2129006.98	0.05	40.50	6.45	2153675.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	24.00	12.01	86677.74	2.25	24.00	12.06	90022.07
2	Fishery Related	4.50	18.00	11.97	2308.48	4.50	18.00	12.06	2390.32
3	Mining Related	3.50	20.00	11.03	4724.60	3.75	20.00	12.11	3852.83
4	Agriculture, Forestry & Beverage Production Related	2.00	24.00	11.46	114723.23	3.60	24.00	11.53	112618.58
5	Non Food Production Related	3.25	20.00	11.34	223547.75	3.87	24.00	11.44	220006.12
6	Construction	2.00	21.39	12.10	200243.78	2.00	24.00	12.03	197357.86
7	Electricity, Gas and Water	2.25	19.00	10.87	68895.02	2.25	19.00	10.98	69714.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	24.00	11.63	25736.86	3.94	24.00	11.77	25783.08
9	Transport, Communication and Public Utilities	3.90	24.00	12.31	56011.34	3.90	24.00	12.29	54776.84
10	Wholesaler & Retailer	2.25	24.00	11.85	452160.46	1.32	24.00	11.80	449766.75
11	Finance, Insurance and Real Estate	1.75	24.00	11.52	157806.34	1.75	24.00	11.63	162140.62
12	Hotel or Restaurant	4.50	24.00	11.77	65363.35	4.50	24.00	11.87	66061.17
13	Other Services	4.50	24.00	12.01	86578.29	4.50	24.00	12.09	85673.99
14	Consumption Loans	2.50	30.00	12.51	139857.14	2.50	24.00	12.50	136089.27
15	Local Government	3.00	11.00	3.08	1507.64	3.00	11.00	3.43	1507.64
16	Others	2.00	24.20	12.75	234688.94	2.00	30.00	12.95	251333.19
	Aggregate	1.75	30.00	11.90	1920830.95	1.32	30.00	11.96	1929094.35

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	24.00	11.57	315917.88	2.25	24.00	11.64	318316.24
2	Overdraft	2.00	24.20	12.39	340204.59	2.00	24.20	12.53	340611.44
3	Trust Receipt Loan / Import Loan	3.50	21.35	9.79	77709.97	2.75	19.00	9.93	77759.68
4	Demand & Other Working Capital Loan	3.25	24.00	11.68	444053.21	1.32	24.00	11.77	434029.17
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.98	158524.28	2.00	24.00	12.01	156391.30
6	Real Estate Loan	2.00	24.00	12.47	108672.59	2.00	24.00	12.55	111270.42
7	Margin Nature Loan	7.00	17.50	12.25	35243.41	7.00	17.50	12.36	34497.88
8	Hire Purchase Loan	2.00	24.00	12.65	129289.00	2.00	24.00	12.75	129439.08
9	Deprived Sector Loan	1.75	24.00	10.68	100391.14	1.75	24.00	10.80	101003.19
10	Bills Purchased	10.00	17.00	5.99	2821.97	10.00	16.38	5.39	2716.66
11	Other Product	4.00	30.00	12.79	208002.89	2.00	30.00	12.80	223059.26
	Aggregate	1.75	30.00	11.92	1920830.94	1.32	30.00	12.01	1929094.34

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.00	4.46	763970.59	1.25	10.00	4.39	761775.71
2	Fixed:	1.00	21.00	10.38	959007.09	1.00	23.00	10.33	981696.86
2.1	up to 1 month	2.50	13.52	10.35	20736.01	2.50	13.75	10.68	16703.26
2.2	1-3 months	1.75	13.75	10.52	61546.75	1.75	13.75	10.37	64062.64
2.3	3-6 months	2.00	13.50	10.20	78899.86	2.00	13.50	9.96	84352.73
2.4	6-12 months	1.00	15.00	10.69	518615.89	1.00	23.00	10.56	505671.49
2.5	1-2 yrs	2.50	21.00	10.00	185373.23	2.50	15.00	10.17	208005.33
2.6	2 yrs and above	3.00	19.13	9.51	93835.34	3.00	21.00	9.71	102901.40
3	Call	0.05	12.00	4.71	244763.41	0.05	12.00	4.65	259062.95
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.82	3505.37	3.25	10.00	7.50	4423.29
6	Non interest bearing deposits	0.00	0.00	0.00	218550.09	0.00	0.00	0.00	220202.93
6.1	Current	0.00	0.00	0.00	195402.40	0.00	0.00	0.00	197117.74
6.2	Margin	0.00	0.00	0.00	21635.42	0.00	0.00	0.00	21785.65
6.3	Other	0.00	0.00	0.00	1512.26	0.00	0.00	0.00	1299.54
	Aggregate	0.05	21.00	6.64	2189796.55	0.05	23.00	6.61	2227161.74

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	20.00	12.18	91691.02	2.04	20.00	12.32	93149.57
2	Fishery Related	4.50	18.00	12.07	2290.49	3.04	18.00	12.17	2232.14
3	Mining Related	4.25	16.00	12.07	3750.22	8.00	19.60	12.88	4410.11
4	Agriculture, Forestry & Beverage Production Related	3.60	20.00	11.76	105378.94	3.60	20.00	11.96	115181.65
5	Non Food Production Related	2.75	20.00	11.61	210075.92	2.75	21.66	11.77	231436.37
6	Construction	2.00	21.39	12.26	198097.86	2.00	21.39	12.53	203686.64
7	Electricity, Gas and Water	2.25	19.00	11.16	68020.38	2.25	18.00	11.24	75625.66
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.94	21.39	11.85	26353.88	4.50	20.00	12.19	27790.94
9	Transport, Communication and Public Utilities	4.00	22.00	12.54	52750.97	4.00	24.00	12.85	56477.67
10	Wholesaler & Retailer	2.25	21.77	12.26	429417.14	2.25	21.77	12.24	467466.70
11	Finance, Insurance and Real Estate	1.75	20.00	11.87	159824.18	1.75	20.00	11.93	173185.83
12	Hotel or Restaurant	4.50	21.89	12.01	67408.29	4.50	21.89	12.22	71902.74
13	Other Services	4.50	21.39	12.26	83692.40	4.50	21.39	12.47	87411.52
14	Consumption Loans	1.50	30.00	12.61	132275.90	2.50	30.00	12.77	137160.43
15	Local Government	3.00	13.57	3.43	1508.62	3.00	15.00	3.42	1503.25
16	Others	2.00	21.00	12.23	333075.08	2.00	21.00	13.22	249222.28
	Aggregate	1.50	30.00	12.10	1965611.30	1.75	30.00	12.32	1997843.51

Overall Summary of Interest Rate on LCY Productwise Credit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.76	324318.81	2.25	22.00	11.98	335598.81
2	Overdraft	2.00	21.00	12.64	348439.18	4.00	20.00	12.95	351682.85
3	Trust Receipt Loan / Import Loan	2.75	21.39	9.99	78443.22	2.75	21.39	10.31	80846.11
4	Demand & Other Working Capital Loan	3.25	21.89	11.85	447396.69	4.00	21.89	12.10	466948.92
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	12.13	158181.85	2.00	20.00	12.41	162744.54
6	Real Estate Loan	2.00	18.30	12.72	113778.23	2.00	20.00	12.93	113388.87
7	Margin Nature Loan	7.00	17.50	12.41	34112.56	7.00	18.14	12.74	33585.55
8	Hire Purchase Loan	1.50	20.00	12.87	130671.07	2.00	24.00	13.17	133537.06
9	Deprived Sector Loan	1.75	21.00	11.09	105932.12	1.75	21.00	11.29	106384.75
10	Bills Purchased	9.00	16.38	5.75	2502.37	9.00	16.78	6.09	2868.24
11	Other Product	2.00	30.00	12.88	221835.21	2.04	30.00	13.21	210257.81
	Aggregate	1.50	30.00	12.12	1965611.29	1.75	30.00	12.38	1997843.51

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jul, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.00	4.42	767724.28	1.25	10.50	4.36	801284.37
2	Fixed:	1.00	23.00	10.31	1008492.69	1.00	22.00	10.24	1036410.10
2.1	up to 1 month	3.50	16.00	11.09	36176.36	3.00	16.00	10.54	31931.42
2.2	1-3 months	1.75	13.50	10.12	69549.84	1.75	21.00	10.01	71592.92
2.3	3-6 months	2.00	13.06	9.96	100189.68	2.00	13.50	9.92	107135.83
2.4	6-12 months	1.00	23.00	10.52	475869.84	1.00	22.00	10.42	488484.55
2.5	1-2 yrs	2.50	15.00	10.20	220729.50	2.50	14.00	10.20	234054.89
2.6	2 yrs and above	3.00	21.00	9.75	105977.47	3.00	21.00	9.85	103210.49
3	Call	0.05	12.00	4.49	268367.37	0.05	12.00	4.67	293082.26
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.83	4399.84	3.25	10.00	7.80	3816.75
6	Non interest bearing deposits	0.00	0.00	0.00	224090.39	0.00	0.00	0.00	256392.46
6.1	Current	0.00	0.00	0.00	201260.91	0.00	0.00	0.00	232620.40
6.2	Margin	0.00	0.00	0.00	21650.99	0.00	0.00	0.00	22181.33
6.3	Other	0.00	0.00	0.00	1178.50	0.00	0.00	0.00	1590.73
	Aggregate	0.05	23.00	6.61	2273074.58	0.05	22.00	6.49	2390985.94

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jul, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.66	12.45	93080.97	2.25	21.66	12.46	95936.04
2	Fishery Related	4.50	18.00	12.23	2257.01	4.50	18.00	12.16	2307.10
3	Mining Related	8.00	19.60	12.85	4025.39	8.00	16.14	12.92	3835.44
4	Agriculture, Forestry & Beverage Production Related	4.50	21.00	12.12	104852.11	2.12	20.60	12.08	119749.96
5	Non Food Production Related	4.00	21.66	12.06	214289.31	3.40	20.00	12.14	237457.39
6	Construction	2.00	21.39	12.67	207614.71	2.00	21.60	12.64	212355.17
7	Electricity, Gas and Water	2.25	18.00	11.46	72720.98	1.62	18.00	11.43	81900.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.00	12.34	27370.59	4.50	20.00	12.35	28966.37
9	Transport, Communication and Public Utilities	4.50	24.00	12.96	54622.62	4.50	24.00	12.95	55573.00
10	Wholesaler & Retailer	1.71	21.77	12.50	445232.59	0.50	21.60	12.38	475857.16
11	Finance, Insurance and Real Estate	1.75	20.00	12.08	166955.73	1.75	20.51	12.06	179755.55
12	Hotel or Restaurant	4.50	21.89	12.26	72919.13	4.50	21.60	12.28	77924.68
13	Other Services	4.50	21.60	12.54	86917.22	4.50	21.60	12.42	92564.15
14	Consumption Loans	2.50	30.00	12.92	134124.82	1.50	30.00	12.83	141258.59
15	Local Government	3.00	13.50	3.37	1497.45	3.00	13.50	3.43	1499.92
16	Others	2.00	21.66	12.59	334625.27	2.00	21.00	13.52	246475.63
	Aggregate	1.71	30.00	12.42	2023105.92	0.50	30.00	12.47	2053416.72

Overall Summary of Interest Rate on LCY Productwise Credit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jul, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.98	335598.81	2.25	22.00	11.93	363153.74
2	Overdraft	4.00	20.00	12.95	351682.85	0.50	20.51	12.82	348911.76
3	Trust Receipt Loan / Import Loan	2.75	21.39	10.31	80846.11	3.40	21.39	10.21	63240.61
4	Demand & Other Working Capital Loan	4.00	21.89	12.10	466948.92	1.62	21.89	12.08	478751.51
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	12.41	162744.54	2.00	20.00	12.32	167178.62
6	Real Estate Loan	2.00	20.00	12.93	113388.87	2.00	20.51	12.83	114735.11
7	Margin Nature Loan	7.00	18.14	12.74	33585.55	7.00	18.00	12.59	33207.62
8	Hire Purchase Loan	2.00	24.00	13.17	133537.06	1.50	24.00	13.11	137279.04
9	Deprived Sector Loan	1.75	21.00	11.29	106384.75	1.75	21.00	11.28	114875.50
10	Bills Purchased	9.00	16.78	6.09	2868.24	10.00	16.78	7.53	1817.01
11	Other Product	2.04	30.00	13.21	210257.81	2.00	30.00	12.82	230266.22
	Aggregate	1.75	30.00	12.38	1997843.51	0.50	30.00	12.29	2053416.73

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2075 (Mid Aug, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.50	4.27	796558.23
2	Fixed:	0.04	22.00	9.84	1071415.46
2.1	up to 1 month	3.25	16.00	10.24	30390.80
2.2	1-3 months	0.10	21.00	9.37	84401.27
2.3	3-6 months	0.10	13.50	10.57	118136.25
2.4	6-12 months	0.06	22.00	9.90	472577.77
2.5	1-2 yrs	0.04	14.00	9.49	260001.48
2.6	2 yrs and above	0.10	21.00	9.92	105907.90
3	Call	0.05	12.00	4.22	292097.36
4	Certificate of Deposits	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.69	3998.06
6	Non interest bearing deposits	0.00	0.00	0.00	212279.06
6.1	Current	0.00	0.00	0.00	188942.02
6.2	Margin	0.00	0.00	0.00	22090.57
6.3	Other	0.00	0.00	0.00	1246.47
	Aggregate	0.04	22.00	6.40	2376348.16

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2075 (Mid Aug, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.66	12.43	99693.85
2	Fishery Related	4.50	18.00	12.15	2480.96
3	Mining Related	8.00	19.44	12.65	3795.07
4	Agriculture, Forestry & Beverage Production Related	4.50	20.60	12.24	110543.65
5	Non Food Production Related	3.00	20.00	11.93	232013.88
6	Construction	2.00	21.60	12.65	217080.00
7	Electricity, Gas and Water	2.25	18.00	11.52	77145.98
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.16	12.26	27784.40
9	Transport, Communication and Public Utilities	3.43	24.00	12.73	55579.36
10	Wholesaler & Retailer	0.50	21.60	12.49	449358.81
11	Finance, Insurance and Real Estate	1.75	19.50	12.25	169896.37
12	Hotel or Restaurant	4.50	21.60	12.32	77703.83
13	Other Services	3.00	21.60	12.57	90243.74
14	Consumption Loans	1.50	30.00	12.92	132970.54
15	Local Government	3.00	13.50	3.43	1499.92
16	Others	2.00	22.00	12.84	332775.87
	Aggregate	0.50	30.00	12.45	2080566.22

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2075 (Mid Aug, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	12.03	371125.24
2	Overdraft	0.50	22.00	12.93	344194.13
3	Trust Receipt Loan / Import Loan	3.40	20.39	10.42	77780.99
4	Demand & Other Working Capital Loan	1.15	21.60	12.26	491133.25
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	12.60	168660.29
6	Real Estate Loan	2.00	20.53	13.09	115915.71
7	Margin Nature Loan	7.00	18.01	12.85	32400.66
8	Hire Purchase Loan	1.50	24.00	13.24	139170.99
9	Deprived Sector Loan	1.75	21.00	11.52	110907.42
10	Bills Purchased	10.00	16.67	5.29	2829.25
11	Other Product	2.00	30.00	13.35	226448.31
	Aggregate	0.50	30.00	12.48	2080566.23

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Lumbini Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Ltd.	MahalaxmiDB	2	Narayani Development Bank Ltd.	Narayani
3	Sahayogi Bikas Bank Ltd.	Sahayogi	4	Karnali Bikash Bank Ltd.	Karnali
5	Sangrila Development Bank Ltd.	Shangrila	6	Excel Development Bank Ltd.	Excel
7	Western Development Bank Ltd.	Western	8	Deva Development Bank Ltd.	Deva
9	Miteri Development Bank Ltd.	Miteri	10	Tinau Bikas Bank Ltd.	Tinau
11	Muktinath Bikas Bank Ltd.	Muktinath	12	Kankai Bikas Bank Ltd.	Kankai
13	Bhargab Bikas Bank Ltd.	Bhargav	14	Garima Bikas Bank Ltd.	Garima
15	Om Development Bank Ltd.	OmDB	16	Gandaki Development Bank Ltd.	GandakiDB
17	Kabeli Bikas Bank Ltd.	Kabeli	18	Kamana Bikas Bank Ltd.	Kamana
19	Corporate Development Bank Ltd.	Corporate	20	Purnima Bikas Bank Ltd.	Purnima
21	Jyoti Bikas Bank Ltd.	Jyoti	22	Hamro Bikas Bank Ltd.	Hamro
23	Shine Resunga Development Bank Ltd.	Shine	24	Kanchan Development Bank Ltd.	Kanchan
25	Lumbini Bikas Bank Ltd.	LumbiniDB	26	Mission Development Bank Ltd.	Mission
27	Sindhu Bikas Bank Ltd.	Sindhu	28	Sahara Bikas Bank Ltd.	Sahara
29	Nepal Community Development Bank Ltd.	N.Community	30	Kailash Bikash Bank Ltd.	Kailash
31	Salapa Bikash Bank Ltd.	Salpa	32	Saptakoshi Development Bank Ltd.	Saptakoshi
33	Green Development Bank Ltd.	Green			
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSMFL
3	Gurkhas Finance Ltd.	Gurkhas	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	SIFCL	6	Lalitpur Finance Co. Ltd.	Lalitpur
7	United Finance Co. Ltd.	United FC	8	General Finance Ltd.	General
9	Progressive Finance Co. Ltd.	Progressive	10	Janaki Finance Co. Ltd.	PFCL
11	Pokhara Finance Ltd.	Pokhara	12	Central Finance Ltd.	Central
13	Arun Finance Ltd.	Arun	14	Multipurpose Finance Co. Ltd	Multipurpose
15	Shrijana Finance Ltd.	Srijana	16	World Merchant Banking & Finance Ltd.	WMBFL
17	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL	18	Crystal Finance Ltd.	Crystal
19	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori	20	ICFC Finance Ltd.	ICFC
21	Kuber Merchant Finance Ltd.	Kuber	22	Manjushree Financial Institution Ltd.	Manjushree
23	Jebil's Finance Ltd.	Jebils	24	Reliance Finance Ltd.	Reliance

Annex-I

D. Microfinance Financial Institutions

1	Nepal Grameen Bikas Bank Ltd.	NepalGBB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	Swabalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban
7	Sana Kisan Bikas Bank Ltd.	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal	10	Summit Microfinance Development Bank Ltd.	Summit
11	Sworojagar Laghu Bitta Bikas Bank Ltd	Sworojagar	12	First Microfinance Development Bank Ltd	First
13	Nagbeli Microfinance Development Bank Ltd	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	Civil Microfinance Bittiya Sanstha Ltd.	CivilMF
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	NMB Microfinance Bittiya Sanstha Ltd.	NMBMF
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanstha Ltd.	Mero	30	Samata Microfinance Bittiya Sanstha Ltd.	Samata
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinace Bittiya Sanstha Ltd.	Support
39	Arambha Microfinance Bittiya Sanstha Ltd.	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Ltd.	JanaSewi
41	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	44	Nepal Agro Microfinance Bittiya Sastha Ltd.	Agro
45	Creative Laghubitta Bittiya Sastha Ltd.	Creative	46	Ramaroshan Laghubitta Bittiya Sastha Ltd.	Ramaroshan
47	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans	48	Ganapati Laghubitta Bittiya Sastha Ltd.	Ganapati
49	Infinity Microfinance Bittiya Sastha Ltd.	Infinity	50	Adhikhola Laghubitta Bittiya Sastha Ltd.	Adhikhola
51	Swabhimam Microfinance Bittiya Sastha Ltd.	Swabhimam	52	Sparsha Microfinance Bittiya Sastha Ltd.	Sparsha
53	Sabaiko Microfinance Bittiya Sastha Ltd.	Sabaiko	54	Aarthik Samriddhi Laghubitta Bittiya Sanstha Ltd	Aarthik
55	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	56	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
57	Nagarik Laghubitta Bittiya Sanstha limited	Nagarik	58	Sahakarya Laghubitta Bittiya Sanstha limited	Sahakarya
59	Trilok Laghubitta Bittiya Sanstha Ltd.	Trilok	60	Sarathi Laghubitta Bittiya Sanstha limited	Sarathi
61	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana	62	Sajeelo Laghubitta Bittiya Sanstha Ltd.	Sajeelo
63	Satyawati Laghubitta Bittiya Sanstha limited	Satyawati	64	Buddha Jyoti Laghubitta Bittiya Sanstha Limited	Buddhajyoti
65	Samaj Laghubitta Bittiya Sanstha Limited	SamajMF			