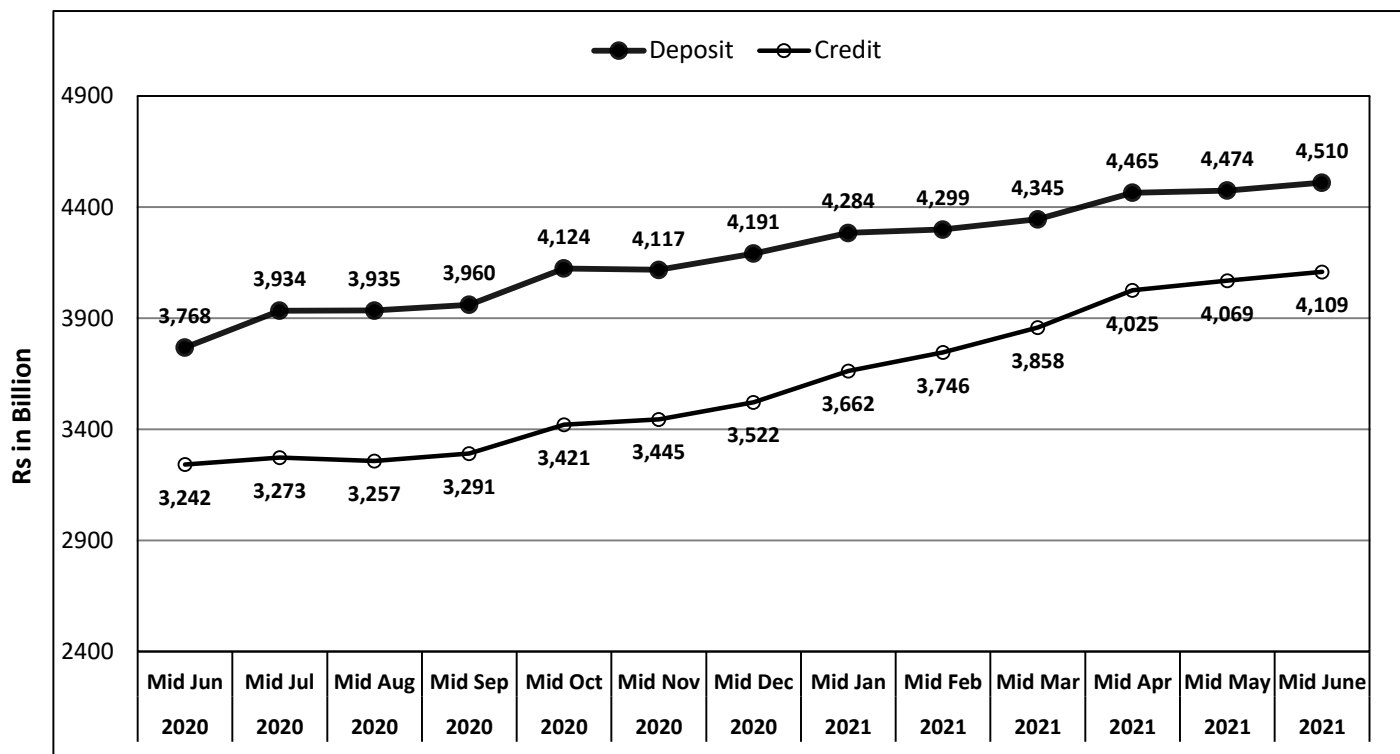


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2078 Jeth  
Mid-June, 2021

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

## Explanatory Notes

1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed  
Banks and Financial Institutions (BFIs).

2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in  
transactions or not submitted in prescribed format.

3 The following months of the Gregorian Calendar year are the approximate equivalent of the  
months of the Nepalese Calendar Year:

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	27	18	20	72	137
Total Number of Licensed BFIs*	27	18	20	72	137

\* 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.

7 Balance Sheet and Profit & Loss Statement of Commercial Bank and Development Bank is based on NFRS reporting whereas Finance Company is based on NAS.

## Major Financial Indicators

as on Jeth End, 2078 (Mid-June, 2021)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	101.27	10.54	2.55	114.37
2	Total Credit/GDP	92.63	9.42	2.14	104.19
3	Total Credit/ Total Deposit	91.46	89.34	83.83	91.09
4	CCD Ratio <sup>#</sup>	78.69	80.38	70.02	78.64
5	Fixed Deposit/Total Deposit	47.33	55.88	57.15	48.34
6	Saving Deposit/Total Deposit	33.98	31.98	30.66	33.72
7	Current Deposit/Total Deposit	9.41	1.76	0.89	8.52
8	Call Deposit/Total Deposit	8.20	10.34	9.85	8.43
9	NPL/ Total Loan <sup>^</sup>	1.41	1.35	5.71	1.50
10	Total LLP /Total Loan <sup>^</sup>	2.04	1.66	5.80	2.08
11	Deprived Sector Loan/Total Loan <sup>§</sup>	7.43	14.90	13.05	8.25
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	8.00	6.59	12.43	7.97
2	Investment in Gov. Securities/Total Deposit	14.93	9.82	16.59	14.50
3	Total Liquid Assets/Total Deposit	24.04	20.61	36.90	24.01
<b>C. Capital Adequacy Ratios (%)<sup>^</sup></b>					
1	Core Capital/RWA	10.86	11.72	19.05	11.08
2	Total Capital/RWA	13.52	13.17	21.09	13.64
<b>D. Financial Access</b>					
1	No. of institutions	27	18	20	65
2	No. of Branches	4,694	1,016	264	5,974
3	No. of Deposit Accounts <sup>^</sup>	31,565,374	4,088,498	712,169	36,366,041
4	No. of Loan Accounts <sup>^</sup>	1,334,000	301,514	47,331	1,682,845
5	No. of Branchless Banking Centers <sup>^</sup>	1,739	-	-	1,739
6	No. of Branchless Banking Customers <sup>^</sup>	217,826	-	-	217,826
7	No. of Mobile Banking Customers <sup>^</sup>	12,149,181	1,296,284	145,910	13,591,375
8	No. of Internet Banking Customers <sup>^</sup>	1,084,369	31,232	7,287	1,122,888
9	No. of ATMs <sup>^</sup>	3,950	296	54	4,300
10	No. of Debit Cards <sup>^</sup>	8,215,210	315,652	42,520	8,573,382
11	No. of Credit Cards <sup>^</sup>	188,507	-	-	188,507
12	No. of Prepaid Cards <sup>^</sup>	59,777	-	-	59,777
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>4.72</b>			
	(a) Saving	2.72			
	(b) Fixed	7.66			
	(c) Call	0.96			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>8.46</b>			

Note:

Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2019/20 Rs. 3,943,656 million(Preliminary)

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

§ 6 months prior Total Loan is taken to calculate Deprived Sector Lending Ratio

# Month end (last day) CCD ratio

<sup>^</sup> Data as on 3rd Quarter of FY2077/78 (2020/21)

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

Liabilities	Mid-July			Mid-May	Mid-June	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 CAPITAL FUND</b>	370,014	446,402	488,277	553,959	557,389	20.64	9.38	0.62
a. Paid-up Capital	282,196	305,885	330,876	366,533	366,371	8.39	8.17	-0.04
b. Statutory Reserves	63,756	76,174	94,150	104,608	106,335	19.48	23.60	1.65
c. Retained Earning	(1,932)	4,538	4,312	10,259	10,487	-334.90	-4.98	2.22
d. Others Reserves	25,995	59,805	58,939	72,558	74,196	130.07	-1.45	2.26
<b>2 BORROWINGS</b>	35,453	90,729	81,610	291,205	303,500	155.92	-10.05	4.22
a. NRB	12,122	22,927	7,992	149,249	134,869	89.14	-65.14	-9.63
b. "A"Class Licensed Institution	8,583	34,286	5,392	37,593	52,628	299.48	-84.27	39.99
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	21,851	23,583	0.00	348.99	7.93
d. Other Financial Ins.	2,436	3,283	1,737	1,160	1,559	34.79	-47.10	34.48
e. Bonds and Securities	12,312	26,935	51,679	81,352	90,861	118.76	91.87	11.69
<b>3 DEPOSITS</b>	2,836,930	3,354,428	3,933,738	4,474,232	4,510,383	18.24	17.27	0.81
a. Current	256,809	311,505	401,130	363,663	384,107	21.30	28.77	5.62
b. Savings	947,024	1,060,516	1,224,189	1,505,348	1,520,795	11.98	15.43	1.03
c. Fixed	1,229,731	1,526,497	1,884,402	2,197,659	2,180,247	24.13	23.45	-0.79
d. Call Deposits	367,597	417,390	387,287	361,859	380,225	13.55	-7.21	5.08
e. Others	35,770	38,519	36,729	45,703	45,008	7.69	-4.65	-1.52
<b>4 Bills Payable</b>	3,109	2,309	2,053	6,115	9,625	-25.72	-11.11	57.40
<b>5 Other Liabilities</b>	263,876	303,249	385,596	431,314	460,694	14.92	27.15	6.81
1. Loan Loss Provision	55,009	54,893	78,604	80,308	80,451	-0.21	43.19	0.18
2. Interest Suspense a/c	37,705	20,271	27,582	24,287	25,729	-46.24	36.06	5.94
3. Others	171,163	228,085	279,410	326,720	354,514	33.26	22.50	8.51
<b>6 Reconciliation A/c</b>	4,265	15,556	3,427	11,091	6,743	264.72	-77.97	-39.20
<b>7 Profit &amp; Loss A/c</b>	61,338	73,519	59,045	62,680	69,570	19.86	-19.69	10.99
<b>TOTAL</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>5,830,596</b>	<b>5,917,905</b>	<b>19.89</b>	<b>15.57</b>	<b>1.50</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	439,299	466,279	563,630	446,022	429,227	6.14	20.88	-3.77
a. Cash Balance	74,893	92,563	110,726	104,158	112,432	23.59	19.62	7.94
Nepalese Notes & Coins	72,208	84,640	98,161	84,825	94,335	17.22	15.97	11.21
Foreign Currency	2,685	7,923	12,565	19,334	18,097	195.09	58.59	-6.40
b. Bank Balance	298,098	295,862	369,615	274,055	246,872	-0.75	24.93	-9.92
1. In Nepal Rastra Bank	218,135	215,138	294,780	202,555	170,087	-1.37	37.02	-16.03
2. "A"Class Licensed Institution	41,055	29,036	27,141	16,536	16,715	-29.28	-6.53	1.08
3. Other Financial Ins.	7,557	13,010	3,372	4,078	4,410	72.16	-74.08	8.14
4. In Foreign banks	31,352	38,678	44,322	50,886	55,660	23.37	14.59	9.38
c. Money at Call	66,307	77,853	83,288	67,809	69,923	17.41	6.98	3.12
<b>2 INVESTMENTS</b>	331,231	375,402	534,611	629,462	660,354	13.34	42.41	4.91
a. Govt. Securities	295,854	374,262	533,827	624,285	653,819	26.50	42.63	4.73
b. Others	35,377	1,140	784	5,177	6,535	-96.78	-31.24	26.23
<b>3 SHARE &amp; OTHER INVESTMENT</b>	109,665	186,189	171,683	217,360	218,396	69.78	-7.79	0.48
<b>4 LOANS &amp; ADVANCES</b>								
<b>(Including Bills Purchased)</b>	2,422,798	2,913,970	3,273,096	4,068,001	4,108,273	20.27	12.32	0.99
<b>4.1 LOANS &amp; ADVANCES</b>	2,419,842	2,910,511	3,270,133	4,064,811	4,105,399	20.28	12.36	1.00
a. Private Sector	2,355,915	2,819,279	3,156,509	3,910,063	3,953,290	19.67	11.96	1.11
b. Financial Institutions	58,056	86,056	110,945	149,116	148,653	48.23	28.92	-0.31
c. Government Organizations	5,871	5,176	2,679	5,632	3,456	-11.83	-48.24	-38.64
<b>4.2 BILLS PURCHASED</b>	2,956	3,459	2,963	3,190	2,875	17.03	-14.36	-9.88
<b>5 LOANS AGT. COLLECTED BILLS</b>	129	-	-	698	434	-100.00	0.00	-37.85
<b>6 FIXED ASSETS</b>	47,763	71,420	78,568	81,761	81,954	49.53	10.01	0.24
<b>7 OTHER ASSETS</b>	206,834	253,949	312,752	375,069	404,602	22.78	23.16	7.87
a. Accrued Interests	43,309	46,171	152,797	201,778	222,355	6.61	230.93	10.20
b. Others	163,525	207,777	159,955	173,291	182,247	27.06	-23.02	5.17
<b>8 Expenses not Written off</b>	264	26	189	146	209	-89.99	613.61	43.29
<b>9 Non Banking Assets</b>	4,614	5,716	7,076	7,898	7,913	23.87	23.80	0.20
<b>10 Reconciliation Account</b>	12,389	13,167	11,715	4,141	6,483	6.28	-11.03	56.54
<b>11 Profit &amp; Loss A/c</b>	1	75	426	38	61	10417.22	464.35	60.51
<b>TOTAL</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>5,830,596</b>	<b>5,917,905</b>	<b>19.89</b>	<b>15.57</b>	<b>1.50</b>

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

Liabilities	Mid-July			Mid-May	Mid-June	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	314,190	385,245	433,941	496,221	499,600	22.62	12.64	0.68
a. Paid-up Capital	231,458	252,260	284,811	319,512	319,350	8.99	12.90	-0.05
b. Statutory Reserves	56,203	67,359	86,033	95,367	96,908	19.85	27.72	1.62
c. Retained Earning	3,053	8,249	8,248	14,394	14,766	170.19	-0.01	2.59
d. Others Reserves	23,477	57,377	54,850	66,948	68,577	144.40	-4.40	2.43
<b>2 BORROWINGS</b>	33,552	82,024	78,942	279,327	292,762	144.47	-3.76	4.81
a. NRB	11,690	21,327	7,810	139,513	126,272	82.43	-63.38	-9.49
b. "A"Class Licensed Institution	7,113	27,181	3,356	37,398	52,433	282.13	-87.65	40.20
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	21,851	23,583	0.00	348.99	7.93
d. Other Financial Ins.	2,436	3,283	1,737	1,159	1,559	34.79	-47.10	34.50
e. Bonds and Securities	12,312	26,935	51,229	79,406	88,914	118.76	90.20	11.97
<b>3 DEPOSITS</b>	2,471,514	2,880,092	3,490,101	3,957,861	3,993,892	16.53	21.18	0.91
a. Current	249,248	301,550	389,700	355,301	375,914	20.98	29.23	5.80
b. Savings	811,668	901,359	1,087,517	1,342,203	1,356,961	11.05	20.65	1.10
c. Fixed	1,070,788	1,308,269	1,646,630	1,907,899	1,890,351	22.18	25.86	-0.92
d. Call Deposits	308,550	336,801	332,548	308,328	327,318	9.16	-1.26	6.16
e. Others	31,261	32,114	33,706	44,130	43,348	2.73	4.96	-1.77
<b>4 Bills Payable</b>	3,050	2,239	2,036	6,089	9,573	-26.59	-9.06	57.22
<b>5 Other Liabilities</b>	228,764	264,670	350,780	392,294	418,538	15.70	32.54	6.69
1. Loan Loss Provision	44,118	42,916	67,444	67,892	67,885	-2.72	57.15	-0.01
2. Interest Suspense a/c	28,593	10,597	16,882	13,905	14,674	-62.94	59.30	5.54
3. Others	156,052	211,156	266,454	310,498	335,978	35.31	26.19	8.21
<b>6 Reconciliation A/c</b>	(432)	8,608	3,286	10,960	6,613	-2094.36	-61.83	-39.66
<b>7 Profit &amp; Loss A/c</b>	53,633	64,456	54,484	56,019	62,362	20.18	-15.47	11.32
<b>TOTAL</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>5,198,771</b>	<b>5,283,340</b>	<b>18.78</b>	<b>19.70</b>	<b>1.63</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	328,307	348,011	462,843	374,527	363,920	6.00	33.00	-2.83
a. Cash Balance	66,242	82,456	100,912	95,620	103,320	24.48	22.38	8.05
Nepalese Notes & Coins	63,741	74,684	88,499	76,378	85,322	17.17	18.50	11.71
Foreign Currency	2,501	7,772	12,412	19,242	17,998	210.80	59.72	-6.46
b. Bank Balance	244,464	242,924	327,901	243,955	216,080	-0.63	34.98	-11.43
1. In Nepal Rastra Bank	201,684	196,554	275,162	184,770	152,676	-2.54	39.99	-17.37
2. "A"Class Licensed Institution	11,245	7,476	8,186	8,144	7,556	-33.51	9.49	-7.22
3. Other Financial Ins.	192	223	233	159	193	16.34	4.35	21.20
4. In Foreign banks	31,344	38,671	44,320	50,883	55,655	23.38	14.61	9.38
c. Money at Call	17,601	22,631	34,031	34,952	44,520	28.58	50.37	27.38
<b>2 INVESTMENTS</b>	321,107	356,216	498,252	573,795	599,971	10.93	39.87	4.56
a. Govt. Securities	285,850	355,159	497,643	571,313	596,269	24.25	40.12	4.37
b. Others	35,257	1,057	609	2,482	3,701	-97.00	-42.36	49.12
<b>3 SHARE &amp; OTHER INVESTMENT</b>	103,824	179,087	164,516	206,400	204,169	72.49	-8.14	-1.08
<b>LOANS &amp; ADVANCES</b>								
<b>4 (Including Bills Purchased)</b>	2,112,202	2,500,066	2,910,231	3,612,280	3,652,380	18.36	16.41	1.11
<b>4.1 LOANS &amp; ADVANCES</b>	2,109,246	2,496,607	2,907,269	3,609,090	3,649,506	18.36	16.45	1.12
a. Private Sector	2,049,940	2,414,260	2,801,001	3,476,546	3,517,491	17.77	16.02	1.18
b. Financial Institutions	53,464	77,175	103,588	128,660	128,611	44.35	34.23	-0.04
c. Government Organizations	5,842	5,172	2,679	3,884	3,403	-11.48	-48.20	-12.38
<b>4.2 BILLS PURCHASED</b>	2,956	3,459	2,963	3,190	2,875	17.03	-14.36	-9.88
<b>5 LOANS AGT. COLLECTED BILLS</b>	129	-	-	698	434	-100.00	0.00	-37.85
<b>6 FIXED ASSETS</b>	41,139	62,650	69,840	73,326	73,516	52.29	11.48	0.26
<b>7 OTHER ASSETS</b>	186,241	230,511	290,073	346,653	375,432	23.77	25.84	8.30
a. Accrued Interests	33,650	35,840	136,304	183,142	201,648	6.51	280.31	10.10
b. Others	152,590	194,671	153,770	163,511	173,784	27.58	-21.01	6.28
<b>8 Expenses not Written off</b>	247	18	169	144	207	-92.74	843.42	43.88
<b>9 Non Banking Assets</b>	3,380	4,555	5,945	6,938	6,954	34.77	30.51	0.23
<b>10 Reconciliation Account</b>	7,696	6,219	11,569	4,010	6,356	-19.19	86.02	58.50
<b>11 Profit &amp; Loss A/c</b>	-	-	133	-	-	0.00	0.00	0.00
<b>TOTAL</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>5,198,771</b>	<b>5,283,340</b>	<b>18.78</b>	<b>19.70</b>	<b>1.63</b>

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

Liabilities	Mid-July			Mid-May	Mid-June	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 CAPITAL FUND</b>	44,037	47,933	39,284	41,188	41,230	8.85	-18.04	0.10
a. Paid-up Capital	38,004	40,039	31,964	32,083	32,083	5.36	-20.17	0.00
b. Statutory Reserves	5,021	6,067	5,096	6,010	6,195	20.83	-16.01	3.09
c. Retained Earning	(531)	427	(186)	824	680	-180.42	-143.58	-17.48
d. Others Reserves	1,543	1,400	2,410	2,271	2,272	-9.24	72.13	0.05
<b>2 BORROWINGS</b>	731	5,173	136	7,838	7,839	607.67	-97.37	0.01
a. NRB	221	1,406	136	6,838	6,839	536.37	-90.34	0.02
b. "A"Class Licensed Institution	510	3,767	-	-	-	638.56	-100.00	0.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	-	-	-	1,000	1,000	0.00	0.00	0.00
<b>3 DEPOSITS</b>	301,858	398,341	354,778	416,049	415,768	31.96	-10.94	-0.07
a. Current	7,280	9,426	9,263	7,361	7,299	29.48	-1.73	-0.84
b. Savings	114,849	135,366	112,816	132,467	132,951	17.86	-16.66	0.37
c. Fixed	124,858	178,880	188,006	232,089	232,336	43.27	5.10	0.11
d. Call Deposits	54,586	74,358	44,048	43,948	42,991	36.22	-40.76	-2.18
e. Others	285	311	646	183	191	9.26	107.38	4.52
<b>4 Bills Payable</b>	54	59	15	20	47	9.25	-75.01	133.65
<b>5 Other Liabilities</b>	17,211	20,723	15,497	19,526	21,690	20.41	-25.22	11.08
1. Loan Loss Provision	4,384	5,639	4,242	5,751	5,890	28.65	-24.79	2.42
2. Interest Suspense a/c	1,607	2,069	1,470	1,689	1,827	28.79	-28.95	8.13
3. Others	11,220	13,014	9,785	12,086	13,973	15.98	-24.81	15.61
<b>6 Reconciliation A/c</b>	4,584	6,828	141	128	125	48.97	-97.93	-2.12
<b>7 Profit &amp; Loss A/c</b>	6,227	7,258	3,577	4,734	5,269	16.57	-50.72	11.31
<b>TOTAL</b>	<b>374,701</b>	<b>486,316</b>	<b>413,428</b>	<b>489,482</b>	<b>491,968</b>	<b>29.79</b>	<b>-14.99</b>	<b>0.51</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	89,988	94,564	76,518	51,352	44,849	5.08	-19.08	-12.66
a. Cash Balance	7,344	8,673	7,918	6,974	7,390	18.08	-8.71	5.97
Nepalese Notes & Coins	7,160	8,521	7,765	6,882	7,292	19.01	-8.88	5.96
Foreign Currency	184	151	153	92	98	-18.00	0.90	6.69
b. Bank Balance	42,555	40,335	28,987	20,495	19,995	-5.22	-28.13	-2.44
1. In Nepal Rastra Bank	14,045	15,331	15,492	13,688	13,480	9.16	1.04	-1.52
2. "A"Class Licensed Institution	23,101	16,437	12,441	5,159	4,670	-28.85	-24.31	-9.47
3. Other Financial Ins.	5,401	8,560	1,052	1,645	1,841	58.48	-87.70	11.87
4. In Foreign banks	7	7	3	3	5	-3.28	-64.63	53.09
c. Money at Call	40,089	45,556	39,613	23,883	17,464	13.64	-13.04	-26.88
<b>2 INVESTMENTS</b>	7,774	15,305	28,288	39,429	43,676	96.87	84.82	10.77
a. Govt. Securities	7,654	15,245	28,113	36,735	40,843	99.18	84.40	11.18
b. Others	120	60	175	2,695	2,833	-50.00	191.67	5.13
<b>3 SHARE &amp; OTHER INVESTMENT</b>	3,668	4,745	4,484	7,476	11,400	29.36	-5.51	52.50
<b>LOANS &amp; ADVANCES</b>								
<b>4 (Including Bills Purchased)</b>	253,251	345,165	287,580	370,689	371,458	36.29	-16.68	0.21
<b>4.1 LOANS &amp; ADVANCES</b>	253,251	345,165	287,580	370,689	371,458	36.29	-16.68	0.21
a. Private Sector	249,741	338,885	284,009	356,367	357,445	35.69	-16.19	0.30
b. Financial Institutions	3,506	6,276	3,571	14,322	14,013	79.00	-43.10	-2.16
c. Government Organizations	4	4	-	-	-	0.00	-100.00	0.00
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	4,726	6,744	6,094	5,748	5,747	42.70	-9.64	-0.02
<b>7 OTHER ASSETS</b>	10,047	12,326	9,692	14,150	14,198	22.68	-21.36	0.34
a. Accrued Interests	2,047	2,609	5,555	7,055	8,489	27.50	112.90	20.32
b. Others	8,000	9,716	4,137	7,094	5,709	21.45	-57.42	-19.52
<b>8 Expenses not Written off</b>	10	6	17	1	1	-35.80	169.91	0.00
<b>9 Non Banking Assets</b>	659	624	599	491	491	-5.29	-3.99	0.00
<b>10 Reconciliation Account</b>	4,578	6,827	141	128	127	49.14	-97.93	-1.11
<b>11 Profit &amp; Loss A/c</b>	0	9	15	18	20	6827.21	59.13	11.71
<b>TOTAL</b>	<b>374,701</b>	<b>486,316</b>	<b>413,428</b>	<b>489,482</b>	<b>491,968</b>	<b>29.79</b>	<b>-14.99</b>	<b>0.51</b>

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

Liabilities	Mid-July			Mid-May	Mid-June	% Change		
	2018	2019	2020	2021*	2021*			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 CAPITAL FUND</b>	11,787	13,224	15,051	16,551	16,558	12.19	13.82	0.04
a. Paid-up Capital	12,735	13,585	14,101	14,938	14,938	6.68	3.80	0.00
b. Statutory Reserves	2,531	2,748	3,021	3,232	3,232	8.56	9.95	0.00
c. Retained Earning	(4,454)	(4,138)	(3,750)	(4,959)	(4,959)	-7.10	-9.37	0.00
d. Others Reserves	975	1,029	1,680	3,340	3,347	5.47	63.25	0.22
<b>2 BORROWINGS</b>	1,170	3,532	2,531	4,039	2,899	201.89	-28.33	-28.23
a. NRB	210	194	46	2,897	1,757	-7.71	-76.43	-39.35
b. "A"Class Licensed Institution	960	3,338	2,036	195	195	247.86	-39.01	0.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	0	-	0.00	0.00	-100.00
e. Bonds and Securities	-	-	450	947	947	0.00	0.00	0.00
<b>3 DEPOSITS</b>	63,558	75,995	88,858	100,322	100,724	19.57	16.93	0.40
a. Current	281	530	2,167	1,001	894	88.38	309.33	-10.68
b. Savings	20,508	23,791	23,856	30,678	30,883	16.01	0.28	0.67
c. Fixed	34,085	39,349	49,766	57,670	57,561	15.44	26.47	-0.19
d. Call Deposits	4,460	6,231	10,691	9,583	9,917	39.70	71.57	3.48
e. Others	4,224	6,094	2,377	1,391	1,469	44.28	-60.99	5.67
<b>4 Bills Payable</b>	5	11	2	6	5	134.61	-84.01	-14.25
<b>5 Other Liabilities</b>	17,902	17,857	19,319	19,494	20,467	-0.25	8.19	4.99
1. Loan Loss Provision	6,507	6,338	6,918	6,665	6,676	-2.60	9.16	0.16
2. Interest Suspense a/c	7,505	7,604	9,230	8,693	9,228	1.33	21.37	6.16
3. Others	3,890	3,915	3,171	4,136	4,563	0.64	-19.00	10.31
<b>6 Reconciliation A/c</b>	113	120	0	4	5	6.10	-99.96	20.50
<b>7 Profit &amp; Loss A/c</b>	1,478	1,805	984	1,927	1,940	22.08	-45.45	0.64
<b>TOTAL</b>	<b>96,013</b>	<b>112,543</b>	<b>126,746</b>	<b>142,343</b>	<b>142,597</b>	<b>17.22</b>	<b>12.62</b>	<b>0.18</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	21,004	23,704	24,269	20,144	20,457	12.85	2.38	1.56
a. Cash Balance	1,307	1,435	1,897	1,565	1,722	9.81	32.21	10.01
Nepalese Notes & Coins	1,307	1,435	1,897	1,565	1,721	9.80	32.22	10.02
Foreign Currency	0	0	0	0	0	130.29	-16.14	0.00
b. Bank Balance	11,079	12,603	12,727	9,605	10,796	13.75	0.99	12.40
1. In Nepal Rastra Bank	2,407	3,253	4,126	4,098	3,931	35.15	26.84	-4.07
2. "A"Class Licensed Institution	6,709	5,123	6,514	3,234	4,489	-23.64	27.16	38.81
3. Other Financial Ins.	1,964	4,227	2,087	2,274	2,377	115.26	-50.62	4.52
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,618	9,666	9,644	8,973	7,939	12.17	-0.23	-11.53
<b>2 INVESTMENTS</b>	2,350	3,881	8,072	16,237	16,707	65.18	107.97	2.89
a. Govt. Securities	2,350	3,858	8,072	16,237	16,707	64.18	109.23	2.89
b. Others	-	24	-	-	-	0.00	-100.00	0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,172	2,357	2,683	3,485	2,826	8.51	13.86	-18.91
<b>LOANS &amp; ADVANCES</b>								
<b>4 (Including Bills Purchased)</b>	57,345	68,738	75,284	85,032	84,435	19.87	9.52	-0.70
<b>4.1 LOANS &amp; ADVANCES</b>	57,345	68,738	75,284	85,032	84,435	19.87	9.52	-0.70
a. Private Sector	56,235	66,133	71,499	77,150	78,354	17.60	8.11	1.56
b. Financial Institutions	1,086	2,605	3,785	6,134	6,028	139.97	45.31	-1.72
c. Government Organizations	24	-	-	1,748	53	-100.00	0.00	-96.98
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	1,898	2,026	2,634	2,687	2,691	6.75	30.01	0.15
<b>7 OTHER ASSETS</b>	10,546	11,111	12,986	14,266	14,972	5.36	16.88	4.95
a. Accrued Interests	7,611	7,722	10,938	11,581	12,218	1.45	41.65	5.50
b. Others	2,935	3,389	2,048	2,685	2,754	15.49	-39.56	2.57
<b>8 Expenses not Written off</b>	7	2	3	1	1	-69.16	13.23	0.00
<b>9 Non Banking Assets</b>	576	537	533	469	469	-6.77	-0.80	0.00
<b>10 Reconciliation Account</b>	115	121	4	3	(1)	4.95	-96.44	-120.17
<b>11 Profit &amp; Loss A/c</b>	1	66	279	20	41	11229.31	320.12	104.20
<b>TOTAL</b>	<b>96,013</b>	<b>112,543</b>	<b>126,746</b>	<b>142,343</b>	<b>142,597</b>	<b>17.22</b>	<b>12.62</b>	<b>0.18</b>

\*NAS BASED REPORTING



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

	Mid-July			Mid-May	Mid-June	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	167,967	212,129	232,951	186,092	205,376	26.29	9.82	10.36
1.1 Deposit Liabilities	165,254	208,274	227,205	179,407	197,572	26.03	9.09	10.13
1.1.1 Saving A/c	39,005	48,102	53,627	36,107	39,819	23.32	11.49	10.28
1.1.2 Fixed A/c	112,317	143,530	157,021	139,340	153,451	27.79	9.40	10.13
1.1.2.1 Upto 3 Months Fixed A/c	8,398	8,211	7,335	5,735	6,177	-2.22	-10.68	7.70
1.1.2.2 3 to 6 Months fixed A/c	6,799	10,806	18,168	15,293	16,812	58.93	68.14	9.93
1.1.2.3 6 Months to 1 Year Fixed A/c	57,784	72,244	74,620	58,309	63,506	25.02	3.29	8.91
1.1.2.4 Above 1 Year	39,336	52,269	56,898	60,003	66,956	32.88	8.86	11.59
1.1.3 Call Deposit	13,818	16,374	16,291	3,794	4,119	18.50	-0.51	8.55
1.1.4 Certificate of Deposits	114	268	266	165	184	134.99	-0.75	11.45
1.2 Others	2,713	3,855	5,746	6,686	7,803	42.11	49.04	16.72
<b>2 Commission/Fee Expense</b>	613	1,668	1,695	1,491	1,599	172.29	1.59	7.23
<b>3 Employees Expenses</b>	31,472	39,312	42,145	37,426	40,957	24.91	7.21	9.44
<b>4 Office Operating Expenses</b>	25,517	29,456	32,395	26,608	28,910	15.44	9.98	8.65
<b>5 Exchange Fluctuation Loss</b>	125	35	6	131	3	-71.96	-83.89	-97.67
5.1 Due to Change in Exchange Rates	102	26	5	29	2	-74.34	-81.86	-93.97
5.2 Due to Foreign Currency Transactions	23	9	1	102	1	-61.39	-89.93	-98.71
<b>6 Non-Operating Expenses</b>	58	164	463	48	52	180.08	182.54	7.85
<b>7. Provision for Risk</b>	15,147	19,852	33,869	26,209	26,222	31.06	70.61	0.05
7.1 Loan loss Provision	12,875	19,032	33,522	26,187	26,200	47.83	76.13	0.05
7.1.1 General Loan loss Provision	6,484	8,358	17,257	13,908	13,930	28.90	106.46	0.16
7.1.1.1 Pass Loan Loss Provision	5,679	6,457	10,921	10,407	10,366	13.71	69.12	-0.39
7.1.1.2 Watch List Provision	806	1,901	6,336	3,501	3,564	135.94	233.29	1.81
7.1.2 Special Loan Loss Provision	6,216	9,623	15,094	11,467	11,551	54.80	56.86	0.73
7.1.3 Additional Loan Loss Provision	174	1,051	1,171	812	719	503.65	11.40	-11.48
7.2. Provision for Non-Banking Assets	1,255	481	124	42	42	-61.67	-74.23	0.00
7.3. Provision for Loss on Investment	716	147	92	(20)	(20)	-79.49	-37.32	0.25
7.4. Provision for Loss of Other Assets	302	191	131	-	-	0.00	0.00	0.00
<b>8 Loan Written Off</b>	971	917	411	419	463	-5.53	-55.19	10.41
<b>9 Provision for Staff Bonus</b>	7,982	8,857	7,499	8,219	9,053	10.96	-15.33	10.15
<b>10 Provision for Income Tax</b>	24,583	30,505	24,783	27,076	30,025	24.09	-18.76	10.89
<b>11 Others</b>	29	21	36	170	171	-28.98	74.69	0.19
<b>12 Net Profit</b>	61,337	74,230	58,924	63,409	70,289	21.02	-20.62	10.85
<b>TOTAL EXPENSES</b>	<b>335,802</b>	<b>417,146</b>	<b>435,177</b>	<b>377,298</b>	<b>413,119</b>	<b>24.22</b>	<b>4.32</b>	<b>9.49</b>
<b>Income</b>								
<b>1. Interest Income</b>	283,227	359,820	378,136	305,738	338,155	27.04	5.09	10.60
1.1. On Loans and Advance	265,446	335,598	350,654	281,815	311,655	26.43	4.49	10.59
1.2. On Investment	10,903	13,247	19,023	20,903	23,232	21.50	43.60	11.14
1.2.1 Government Bonds	9,360	11,868	17,635	18,803	20,881	26.80	48.59	11.05
1.2.2 Foreign Bonds	186	195	109	153	176	4.66	-44.25	14.71
1.2.3 NRB Bonds	1,031	620	1,038	480	533	-39.84	67.49	11.02
1.2.4 Deventure & Bonds	327	565	242	1,467	1,642	72.80	-57.16	11.93
1.3 Agency Balance	988	1,064	640	132	145	7.70	-39.84	9.87
1.4 On Call Deposit	3,928	6,394	4,459	938	1,027	62.79	-30.26	9.49
1.5 Others	1,963	3,517	3,360	1,950	2,097	79.16	-4.46	7.56
<b>2. Comission &amp; Discount</b>	13,569	18,694	19,439	19,707	20,829	37.76	3.99	5.70
2.1 Bills Purchase & Discount	117	218	194	200	209	86.03	-11.04	4.78
2.2 Comission	11,381	15,685	15,925	16,302	17,305	37.82	1.53	6.16
2.3 Others	2,071	2,791	3,321	3,205	3,314	34.75	18.98	3.41
<b>3 Income From Exchange Fluctuation</b>	7,850	10,506	10,780	8,848	9,535	33.84	2.61	7.77
3.1 Due to Change in Exchange Rate	1,537	1,182	1,320	1,001	1,103	-23.10	11.70	10.16
3.2 Due to Foreign Currency Trans.	6,313	9,324	9,461	7,847	8,433	47.70	1.46	7.46
<b>4 Other Operating Income</b>	13,392	15,376	11,434	12,611	13,500	14.81	-25.64	7.05
<b>5 Non Operating Income</b>	2,491	792	2,353	6,064	6,682	-68.19	196.94	10.19
<b>6 Provision Written Back</b>	14,545	10,302	12,606	23,698	23,769	-29.17	22.36	0.30
<b>7 Recovery from Written off Loan</b>	673	995	449	609	617	47.82	-54.88	1.41
<b>8 Income from Extra Ordinary Expenses</b>	53	635	(98)	8	8	1090.25	-115.50	0.00
<b>9 Net Loss</b>	-	26	79	16	24	0.00	203.28	46.74
<b>TOTAL INCOME</b>	<b>335,802</b>	<b>417,146</b>	<b>435,177</b>	<b>377,298</b>	<b>413,119</b>	<b>24.22</b>	<b>4.32</b>	<b>9.49</b>

**Profit and Loss Statement of Commercial Banks**

	Mid-July			Mid-May	Mid-June	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	141,815	177,011	199,997	160,566	177,155	24.82	12.99	10.33
1.1 Deposit Liabilities	139,186	173,492	194,436	153,979	169,471	24.65	12.07	10.06
1.1.1 Saving A/c	30,569	38,239	45,353	30,846	34,040	25.09	18.60	10.36
1.1.2 Fixed A/c	97,070	122,507	135,903	119,762	131,775	26.21	10.93	10.03
1.1.2.1 Upto 3 Months Fixed A/c	7,668	6,916	4,900	4,181	4,471	-9.82	-29.14	6.92
1.1.2.2 3 to 6 Months fixed A/c	5,904	9,377	15,244	11,706	12,867	58.82	62.57	9.91
1.1.2.3 6 Months to 1 Year Fixed A/c	49,040	59,650	65,454	48,706	53,444	21.64	9.73	9.73
1.1.2.4 Above 1 Year	34,458	46,565	50,304	55,169	60,994	35.14	8.03	10.56
1.1.3 Call Deposit	11,433	12,478	12,915	3,206	3,472	9.13	3.50	8.30
1.1.4 Certificate of Deposits	114	268	266	165	184	134.99	-0.75	11.45
1.2 Others	2,629	3,519	5,561	6,587	7,684	33.87	58.00	16.64
<b>2 Commission/Fee Expense</b>	608	1,663	1,678	1,457	1,562	173.43	0.92	7.17
<b>3 Employees Expenses</b>	27,585	33,900	36,655	33,092	36,194	22.89	8.13	9.37
<b>4 Office Operating Expenses</b>	21,746	24,478	27,815	23,058	25,077	12.56	13.64	8.76
<b>5 Exchange Fluctuation Loss</b>	108	22	-	128	1	-79.15	-100.00	-99.56
5.1 Due to Change in Exchange Rates	85	14	-	28	1	-83.85	-100.00	-97.97
5.2 Due to Foreign Currency Transactions	23	9	-	101	-	-61.82	-100.00	-100.00
<b>6 Non-Operatiing Expenses</b>	53	156	458	38	42	192.82	194.30	9.52
<b>7. Provision for Risk</b>	11,964	16,833	28,699	21,176	21,038	40.70	70.49	-0.65
7.1 Loan loss Provision	10,356	16,382	28,485	21,176	21,038	58.18	73.89	-0.65
7.1.1 General Loan loss Provision	5,380	6,774	14,922	11,831	11,840	25.91	120.28	0.08
7.1.1.1 Pass Loan Loss Provision	4,860	5,223	10,150	9,007	8,973	7.46	94.34	-0.38
7.1.1.2 Watch List Provision	520	1,552	4,772	2,824	2,867	198.29	207.60	1.53
7.1.2 Special Loan Loss Provision	4,856	8,592	12,531	8,668	8,629	76.95	45.85	-0.45
7.1.3 Additional Loan Loss Provision	121	1,015	1,032	677	568	741.42	1.65	-16.01
7.2. Provision for Non-Banking Assets	1,030	263	-	-	-	-74.49	-100.00	0.00
7.3. Provision for Loss on Investment	375	4	91	-	-	-98.87	2060.20	0.00
7.4. Provision for Loss of Other Assets	203	185	122	-	-	0.00	0.00	0.00
<b>8 Loan Written Off</b>	885	868	385	413	456	-1.91	-55.67	10.57
<b>9 Provision for Staff Bonus</b>	7,011	7,625	6,917	7,245	7,995	8.77	-9.29	10.35
<b>10 Provision for Income Tax</b>	21,670	26,928	22,858	24,208	26,924	24.26	-15.11	11.22
<b>11 Others</b>	7	15	33	169	170	103.54	127.43	0.19
<b>12 Net Profit</b>	53,633	65,216	54,351	56,077	62,362	21.60	-16.66	11.21
<b>TOTAL EXPENSES</b>	<b>287,085</b>	<b>354,715</b>	<b>379,846</b>	<b>327,628</b>	<b>358,974</b>	<b>23.56</b>	<b>7.08</b>	<b>9.57</b>
<b>Income</b>								
<b>1. Interest Income</b>	241,266	304,367	328,666	266,293	294,884	26.15	7.98	10.74
1.1. On Loans and Advance	227,301	285,281	305,723	244,547	270,729	25.51	7.17	10.71
1.2. On Investment	10,487	12,684	17,963	19,280	21,455	20.95	41.62	11.28
1.2.1 Government Bonds	9,096	11,439	16,712	17,382	19,332	25.77	46.09	11.22
1.2.2 Foreign Bonds	186	195	109	153	176	4.66	-44.25	14.71
1.2.3 NRB Bonds	941	491	930	327	362	-47.80	89.33	10.67
1.2.4 Deventure & Bonds	264	559	213	1,419	1,586	111.81	-61.95	11.75
1.3 Agency Balance	638	878	639	132	145	37.71	-27.26	9.87
1.4 On Call Deposit	1,093	2,190	1,127	521	602	100.40	-48.52	15.66
1.5 Others	1,748	3,334	3,214	1,813	1,953	90.74	-3.58	7.73
<b>2. Comission &amp; Discount</b>	13,027	18,058	18,463	18,746	19,831	38.62	2.24	5.78
2.1 Bills Purchase & Discount	117	218	194	200	209	86.03	-11.04	4.78
2.2 Comission	11,052	15,267	15,407	15,890	16,873	38.14	0.92	6.19
2.3 Others	1,858	2,573	2,862	2,657	2,748	38.48	11.23	3.44
<b>3 Income From Exchange Fluctuation</b>	7,817	10,475	10,720	8,837	9,524	33.99	2.34	7.78
3.1 Due to Change in Exchange Rate	1,519	1,172	1,293	1,002	1,104	-22.89	10.36	10.17
3.2 Due to Foreign Currency Trans.	6,298	9,303	9,427	7,835	8,420	47.72	1.33	7.47
<b>4 Other Operating Income</b>	10,703	11,744	9,346	9,197	9,822	9.73	-20.42	6.80
<b>5 Non Operating Income</b>	1,960	509	1,859	4,150	4,530	-74.01	264.92	9.16
<b>6 Provision Written Back</b>	11,618	8,057	10,461	19,834	19,803	-30.65	29.84	-0.15
<b>7 Recovery from Written off Loan</b>	647	847	431	563	571	30.82	-49.15	1.52
<b>8 Income from Extra Ordinary Expenses</b>	45	658	(100)	8	8	1348.42	-115.25	0.00
<b>9 Net Loss</b>	-	-	-	-	-	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>287,085</b>	<b>354,715</b>	<b>379,846</b>	<b>327,628</b>	<b>358,974</b>	<b>23.56</b>	<b>7.08</b>	<b>9.57</b>

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-May	Mid-June	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	20,949	28,665	25,608	19,722	21,826	36.83	-10.66	10.67
1.1 Deposit Liabilities	20,905	28,433	25,519	19,673	21,767	36.01	-10.25	10.64
1.1.1 Saving A/c	6,871	8,006	6,462	4,070	4,466	16.52	-19.29	9.73
1.1.2 Fixed A/c	11,833	16,780	16,342	15,185	16,836	41.81	-2.61	10.87
1.1.2.1 Upto 3 Months Fixed A/c	602	1,159	2,121	1,276	1,397	92.32	83.05	9.48
1.1.2.2 3 to 6 Months fixed A/c	732	1,210	2,524	3,012	3,296	65.26	108.68	9.42
1.1.2.3 6 Months to 1 Year Fixed A/c	6,548	9,967	6,517	7,673	7,968	52.21	-34.62	3.85
1.1.2.4 Above 1 Year	3,950	4,445	5,180	3,224	4,175	12.53	16.54	29.48
1.1.3 Call Deposit	2,201	3,646	2,715	418	466	65.67	-25.54	11.27
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	44	232	89	49	59	428.78	-61.55	21.45
<b>2 Commission/Fee Expense</b>	-	-	16	32	35	0.00	0.00	10.04
<b>3 Employees Expenses</b>	3,148	4,474	4,354	3,388	3,718	42.13	-2.67	9.76
<b>4 Office Operating Expenses</b>	2,941	4,070	3,590	2,749	2,967	38.39	-11.80	7.93
<b>5 Exchange Fluctuation Loss</b>	18	13	6	2	2	-28.61	-55.51	6.49
5.1 Due to Change in Exchange Rates	18	13	5	1	1	-29.10	-62.20	7.78
5.2 Due to Foreign Currency Transactions	0	0	1	1	1	188.94	681.16	5.37
<b>6 Non-Operating Expenses</b>	1	7	3	10	10	586.86	-56.01	1.65
<b>7. Provision for Risk</b>	2,225	2,088	3,878	4,037	4,177	-6.18	85.77	3.46
7.1 Loan loss Provision	1,894	1,906	3,807	4,021	4,161	0.62	99.79	3.48
7.1.1 General Loan loss Provision	950	1,332	1,863	1,873	1,878	40.21	39.86	0.30
7.1.1.1 Pass Loan Loss Provision	729	1,057	716	1,277	1,277	44.98	-32.22	0.00
7.1.1.2 Watch List Provision	222	276	1,147	596	602	24.50	315.98	0.94
7.1.2 Special Loan Loss Provision	911	565	1,868	2,138	2,253	-37.97	230.83	5.39
7.1.3 Additional Loan Loss Provision	33	9	75	11	30	-74.36	786.22	178.63
7.2. Provision for Non-Banking Assets	92	120	66	23	23	31.00	-45.27	0.00
7.3. Provision for Loss on Investment	148	62	0	(8)	(8)	-58.21	-99.26	0.00
7.4. Provision for Loss of Other Assets	91	0	5	-	-	0.00	0.00	0.00
<b>8 Loan Written Off</b>	82	4	4	6	6	-95.70	10.39	0.00
<b>9 Provision for Staff Bonus</b>	846	1,052	473	755	835	24.40	-55.05	10.62
<b>10 Provision for Income Tax</b>	2,535	3,075	1,627	2,271	2,493	21.29	-47.09	9.74
<b>11 Others</b>	21	0	0	-	-	-98.52	-98.52	0.00
<b>12 Net Profit</b>	6,227	7,258	3,804	5,415	6,012	16.57	-47.59	11.02
<b>TOTAL EXPENSES</b>	<b>38,991</b>	<b>50,705</b>	<b>43,362</b>	<b>38,388</b>	<b>42,082</b>	<b>30.04</b>	<b>-14.48</b>	<b>9.62</b>
<b>Income</b>								
<b>1. Interest Income</b>	34,091	45,718	39,332	31,145	34,588	34.10	-13.97	11.05
1.1. On Loans and Advance	31,194	41,784	36,071	29,603	32,937	33.95	-13.67	11.26
1.2. On Investment	309	434	781	1,161	1,259	40.73	79.87	8.42
1.2.1 Government Bonds	186	330	739	1,058	1,144	77.21	124.14	8.16
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	65	105	41	100	110	62.04	-60.45	10.63
1.2.4 Deventure & Bonds	58	-	1	3	4	-100.00	0.00	25.98
1.3 Agency Balance	234	35	1	-	-	-85.22	-96.39	0.00
1.4 On Call Deposit	2,227	3,387	2,413	279	283	52.09	-28.76	1.51
1.5 Others	128	79	67	103	109	-38.78	-15.07	6.16
<b>2. Comission &amp; Discount</b>	456	554	915	887	916	21.62	65.23	3.25
2.1 Bills Purchase & Discount	-	0	-	-	-	0.00	-100.00	0.00
2.2 Comission	291	383	496	383	397	31.56	29.77	3.67
2.3 Others	165	171	419	504	519	4.08	144.36	2.92
<b>3 Income From Exchange Fluctuation</b>	32	31	60	11	11	-3.07	91.57	-1.65
3.1 Due to Change in Exchange Rate	17	10	26	(1)	(1)	-42.21	164.75	16.38
3.2 Due to Foreign Currency Trans.	15	21	34	12	13	41.59	57.48	0.14
<b>4 Other Operating Income</b>	2,137	2,995	1,504	2,097	2,163	40.14	-49.80	3.15
<b>5 Non Operating Income</b>	356	163	180	1,353	1,410	-54.22	10.47	4.17
<b>6 Provision Written Back</b>	1,904	1,242	1,353	2,844	2,943	-34.79	8.94	3.51
<b>7 Recovery from Written off Loan</b>	10	34	3	44	44	253.95	-90.09	0.00
<b>8 Income from Extra Ordinary Expenses</b>	5	(42)	-	-	-	-968.96	-100.00	0.00
<b>9 Net Loss</b>	-	9	15	7	7	0.00	59.13	14.14
<b>TOTAL INCOME</b>	<b>38,991</b>	<b>50,705</b>	<b>43,362</b>	<b>38,388</b>	<b>42,082</b>	<b>30.04</b>	<b>-14.48</b>	<b>9.62</b>

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-May	Mid-June	% Change		
	2018	2019	2020	2021*	2021*	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	5,203	6,453	7,345	5,804	6,395	24.02	13.83	10.17
1.1 Deposit Liabilities	5,163	6,349	7,250	5,754	6,334	22.97	14.18	10.07
1.1.1 Saving A/c	1,565	1,856	1,811	1,192	1,313	18.59	-2.41	10.17
1.1.2 Fixed A/c	3,414	4,243	4,777	4,393	4,840	24.25	12.58	10.18
1.1.2.1 Upto 3 Months Fixed A/c	127	137	314	278	309	8.05	128.24	11.24
1.1.2.2 3 to 6 Months fixed A/c	163	219	400	575	650	34.39	82.44	13.02
1.1.2.3 6 Months to 1 Year Fixed A/c	2,196	2,627	2,650	1,931	2,094	19.62	0.85	8.41
1.1.2.4 Above 1 Year	928	1,259	1,414	1,609	1,787	35.65	12.30	11.09
1.1.3 Call Deposit	184	250	662	170	181	36.42	164.27	6.67
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	40	104	96	50	61	159.64	-7.87	22.05
<b>2 Commission/Fee Expense</b>	5	5	1	1	1	20.25	-85.02	12.91
<b>3 Employees Expenses</b>	740	938	1,136	946	1,045	26.76	21.07	10.44
<b>4 Office Operating Expenses</b>	830	909	990	801	866	9.46	8.96	8.18
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
<b>6 Non-Operating Expenses</b>	4	1	2	0	0	-77.14	71.02	0.00
<b>7. Provision for Risk</b>	958	931	1,293	996	1,008	-2.80	38.84	1.15
7.1 Loan loss Provision	624	745	1,229	990	1,002	19.35	64.98	1.17
7.1.1 General Loan loss Provision	154	252	471	204	212	63.68	87.08	3.90
7.1.1.1 Pass Loan Loss Provision	90	178	55	123	117	98.33	-69.22	-5.37
7.1.1.2 Watch List Provision	64	74	416	80	95	15.10	464.72	18.13
7.1.2 Special Loan Loss Provision	450	466	694	661	669	3.51	49.06	1.15
7.1.3 Additional Loan Loss Provision	20	27	64	125	121	34.46	132.79	-3.20
7.2. Provision for Non-Banking Assets	134	98	58	18	18	-26.35	-40.78	0.00
7.3. Provision for Loss on Investment	192	81	0	(12)	(12)	-58.04	-99.76	0.40
7.4. Provision for Loss of Other Assets	8	7	5	-	-	0.00	0.00	0.00
<b>8 Loan Written Off</b>	4	46	22	0	0	965.03	-51.09	0.00
<b>9 Provision for Staff Bonus</b>	126	180	109	219	224	42.93	-39.31	1.98
<b>10 Provision for Income Tax</b>	377	502	298	596	608	33.07	-40.59	2.05
<b>11 Others</b>	1	6	3	1	1	605.47	-52.71	0.00
<b>12 Net Profit</b>	1,478	1,755	770	1,917	1,915	18.78	-56.14	-0.10
<b>TOTAL EXPENSES</b>	<b>9,726</b>	<b>11,726</b>	<b>11,969</b>	<b>11,282</b>	<b>12,064</b>	<b>20.56</b>	<b>2.07</b>	<b>6.92</b>
<b>Income</b>								
<b>1. Interest Income</b>	7,869	9,734	10,138	8,299	8,683	23.70	4.14	4.63
1.1. On Loans and Advance	6,951	8,533	8,861	7,664	7,988	22.76	3.84	4.22
1.2. On Investment	107	129	279	462	518	19.80	116.63	12.19
1.2.1 Government Bonds	78	99	184	364	405	27.24	85.24	11.40
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	25	24	67	54	61	-3.02	179.14	13.84
1.2.4 Deventure & Bonds	5	5	28	45	53	15.65	413.40	16.63
1.3 Agency Balance	116	151	-	-	-	30.23	-100.00	0.00
1.4 On Call Deposit	608	817	919	139	142	34.35	12.48	2.38
1.5 Others	87	105	79	34	34	20.58	-24.70	2.46
<b>2. Comission &amp; Discount</b>	87	82	61	74	83	-5.64	-25.70	12.68
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	39	35	21	29	35	-7.90	-40.04	20.12
2.3 Others	49	47	40	44	48	-3.84	-14.80	7.71
<b>3 Income From Exchange Fluctuation</b>	-	-	0	0	0	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	0	0	0	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
<b>4 Other Operating Income</b>	552	636	584	1,317	1,514	15.30	-8.27	15.02
<b>5 Non Operating Income</b>	175	120	314	561	743	-31.49	161.61	32.42
<b>6 Provision Written Back</b>	1,023	1,003	792	1,021	1,022	-1.94	-21.12	0.16
<b>7 Recovery from Written off Loan</b>	16	114	15	2	2	607.52	-86.91	0.00
<b>8 Income from Extra Ordinary Expenses</b>	3	19	2	-	-	505.32	-89.16	0.00
<b>9 Net Loss</b>	-	17	64	10	16	0.00	282.36	69.01
<b>TOTAL INCOME</b>	<b>9,726</b>	<b>11,726</b>	<b>11,969</b>	<b>11,282</b>	<b>12,064</b>	<b>20.56</b>	<b>2.07</b>	<b>6.92</b>

\*NAS BASED REPORTING

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

	Mid-July			Mid-May	Mid-June	% Change		
	2018	2019	2020	2021	2021			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	115,386	157,905	189,981	265,591	267,455	36.85	20.31	0.70
Fishery Related	2,725	4,216	5,490	8,263	8,436	54.70	30.24	2.10
Mining Related	5,033	7,313	6,454	8,413	8,883	45.30	-11.75	5.58
Agriculture, Forestry & Beverage Production Related	415,539	510,038	563,969	664,902	676,257	22.74	10.57	1.71
Construction	253,187	309,417	347,420	399,845	398,188	22.21	12.28	-0.41
Electricity, Gas and Water	86,863	126,594	161,972	196,089	199,216	45.74	27.95	1.59
Metal Products, Machinery & Electronic Equipment & Assemblage	33,148	37,076	46,073	61,660	62,911	11.85	24.27	2.03
Transport, Communication and Public Utilities	83,255	93,129	97,603	98,349	98,165	11.86	4.80	-0.19
Wholesaler & Retailer	532,011	615,309	662,828	811,737	831,416	15.66	7.72	2.42
Finance, Insurance and Real Estate	203,050	233,847	252,638	330,708	330,069	15.17	8.04	-0.19
Hotel or Restaurant	91,146	122,122	148,657	179,211	180,202	33.99	21.73	0.55
Other Services	105,969	122,900	150,620	172,813	173,654	15.98	22.55	0.49
Consumption Loans	166,319	163,819	158,624	201,491	220,941	-1.50	-3.17	9.65
Local Government	1,554	1,569	1,583	1,467	1,567	1.00	0.89	6.85
Others	327,742	406,642	472,099	660,867	637,792	24.07	16.10	-3.49
<b>TOTAL</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,061,405</b>	<b>4,095,153</b>	<b>20.18</b>	<b>12.16</b>	<b>0.83</b>
<b>Productwise</b>								
Term Loan	423,648	562,527	718,480	895,431	896,343	32.78	27.72	0.10
Overdraft	410,911	455,716	488,596	623,995	626,275	10.90	7.22	0.37
Trust Receipt Loan / Import Loan	113,869	127,216	138,316	202,583	211,916	11.72	8.73	4.61
Demand & Other Working Capital Loan	498,116	615,755	702,115	848,110	871,572	23.62	14.03	2.77
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	201,682	237,959	252,542	282,611	284,959	17.99	6.13	0.83
Real Estate Loan	142,005	146,991	163,480	180,679	180,613	3.51	11.22	-0.04
Margin Nature Loan	41,129	45,417	50,410	94,344	94,556	10.43	10.99	0.23
Hire Purchase Loan	171,054	180,957	174,058	164,709	164,477	5.79	-3.81	-0.14
Deprived Sector Loan	137,728	177,390	201,610	285,133	283,589	28.80	13.65	-0.54
Bills Purchased	2,859	3,342	3,304	3,359	3,426	16.90	-1.14	1.99
Other Product	279,927	358,628	373,101	480,451	477,426	28.11	4.04	-0.63
<b>Total</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,061,405</b>	<b>4,095,153</b>	<b>20.18</b>	<b>12.16</b>	<b>0.83</b>
<b>Collateral wise</b>								
Gold and Silver	38,070	38,246	38,427	42,577	42,753	0.46	0.47	0.41
Government Securities	470	336	465	668	681	-28.53	38.25	2.01
Non Governmental Securities	37,124	35,873	39,776	76,913	78,042	-3.37	10.88	1.47
Fixed Deposit Receipts	18,558	24,099	20,041	26,369	25,110	29.86	-16.84	-4.78
Own	17,907	23,569	19,704	26,145	24,875	31.62	-16.40	-4.86
Other Licences Institutions	650	530	336	224	235	-18.51	-36.49	4.90
Collateral of Properties	2,136,643	2,600,225	2,913,947	3,546,741	3,590,000	21.70	12.07	1.22
Fixed Assets	1,788,776	2,206,624	2,489,020	3,043,419	3,058,209	23.36	12.80	0.49
Current Assets	347,867	393,601	424,927	503,322	531,790	13.15	7.96	5.66
Against security of Bill	18,166	23,281	33,694	43,206	47,456	28.15	44.73	9.84
Domestic Bills	826	2,382	720	337	429	188.24	-69.78	27.52
Foreign Bills	17,340	20,899	32,974	42,869	47,026	20.52	57.78	9.70
Against Guarantee	78,284	100,601	110,038	182,149	176,671	28.51	9.38	-3.01
Government Guarantee	2,348	2,365	2,666	2,394	2,390	0.72	12.73	-0.18
Institutional Guarantee	55,645	77,217	80,995	133,451	131,639	38.77	4.89	-1.36
Personal Guarantee	6,081	5,846	9,330	28,246	24,550	-3.86	59.59	-13.08
Collective Guarantee	7,086	7,398	8,340	8,188	7,998	4.42	12.72	-2.31
International Rated Foreign Bank's Guarantee	1,682	1,662	1,901	1,670	1,744	-1.16	14.39	4.45
Other Guarantee	5,444	6,112	6,806	8,201	8,350	12.28	11.35	1.81
Credit Card	1,257	1,670	1,748	2,201	2,006	32.88	4.62	-8.86
Others	94,353	87,565	107,877	140,582	132,434	-7.19	23.20	-5.80
<b>Total</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,061,405</b>	<b>4,095,153</b>	<b>20.18</b>	<b>12.16</b>	<b>0.83</b>

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

	Mid-July			Mid-May	Mid-June	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	96,590	131,517	166,856	233,149	235,169	36.16	26.87	0.87
Fishery Related	2,330	3,427	4,751	7,180	7,342	47.04	38.66	2.26
Mining Related	4,420	6,887	6,218	7,976	8,451	55.80	-9.71	5.96
Agriculture, Forestry & Beverage Production Related	398,079	483,686	540,111	640,074	651,359	21.50	11.67	1.76
Construction	212,488	251,365	295,117	341,983	340,434	18.30	17.41	-0.45
Electricity, Gas and Water	82,192	119,658	156,730	190,910	193,953	45.58	30.98	1.59
Metal Products, Machinery & Electronic Equipment & Assemblage	29,803	32,235	42,906	59,065	60,292	8.16	33.10	2.08
Transport, Communication and Public Utilities	57,257	63,602	75,379	78,413	78,273	11.08	18.52	-0.18
Wholesaler & Retailer	483,927	550,845	605,155	741,265	759,694	13.83	9.86	2.49
Finance, Insurance and Real Estate	179,843	200,565	222,515	279,514	279,735	11.52	10.94	0.08
Hotel or Restaurant	79,499	105,954	133,795	160,632	161,441	33.28	26.28	0.50
Other Services	95,129	109,323	137,370	160,224	161,041	14.92	25.65	0.51
Consumption Loans	141,446	137,464	137,969	175,993	195,830	-2.82	0.37	11.27
Local Government	1,500	1,513	1,539	1,423	1,504	0.86	1.72	5.69
Others	247,825	299,952	377,177	529,257	507,149	21.03	25.75	-4.18
<b>TOTAL</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,607,057</b>	<b>3,641,666</b>	<b>18.26</b>	<b>16.24</b>	<b>0.96</b>
<b>Productwise</b>								
Term Loan	369,100	477,035	623,349	767,828	767,808	29.24	30.67	0.00
Overdraft	349,119	374,792	421,257	543,048	544,598	7.35	12.40	0.29
Trust Receipt Loan / Import Loan	113,869	127,214	138,308	202,577	211,906	11.72	8.72	4.61
Demand & Other Working Capital Loan	480,565	598,418	684,538	825,150	848,689	24.52	14.39	2.85
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	167,220	186,651	208,419	233,153	235,647	11.62	11.66	1.07
Real Estate Loan	114,770	118,860	141,435	155,016	155,748	3.56	18.99	0.47
Margin Nature Loan	33,208	35,571	41,345	81,612	81,259	7.12	16.23	-0.43
Hire Purchase Loan	137,333	141,826	144,991	136,929	136,835	3.27	2.23	-0.07
Deprived Sector Loan	114,232	142,088	169,090	228,720	228,329	0.00	0.00	-0.17
Bills Purchased	2,856	3,339	3,304	3,359	3,426	16.90	-1.05	1.99
Other Product	230,060	292,199	327,553	429,665	427,422	27.01	12.10	-0.52
<b>Total</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,607,057</b>	<b>3,641,666</b>	<b>18.26</b>	<b>16.24</b>	<b>0.96</b>
<b>Collateral wise</b>								
Gold and Silver	32,616	31,871	34,208	37,803	37,952	-2.28	7.33	0.39
Government Securities	433	298	445	638	674	-31.05	49.12	5.63
Non Governmental Securities	30,512	27,631	31,998	65,921	66,582	-9.44	15.80	1.00
Fixed Deposit Receipts	13,517	18,896	16,803	22,162	21,691	39.79	-11.07	-2.13
Own	12,876	18,366	16,467	21,938	21,456	42.64	-10.34	-2.20
Other Licences Institutions	641	530	336	224	235	-17.36	-36.49	4.90
Collateral of Properties	1,864,917	2,236,454	2,598,788	3,174,466	3,217,566	19.92	16.20	1.36
Fixed Assets	1,517,181	1,843,001	2,174,097	2,671,516	2,686,148	21.48	17.97	0.55
Current Assets	347,736	393,453	424,691	502,950	531,418	13.15	7.94	5.66
Against security of Bill	18,164	23,279	33,694	43,204	47,455	28.16	44.74	9.84
Domestic Bills	824	2,380	720	336	428	189.00	-69.77	27.63
Foreign Bills	17,340	20,899	32,974	42,869	47,026	20.52	57.78	9.70
Against Guarantee	64,117	80,168	87,681	131,107	126,479	25.03	9.37	-3.53
Government Guarantee	2,250	2,267	2,196	2,320	2,316	0.75	-3.14	-0.18
Institutional Guarantee	49,664	65,753	69,941	101,767	100,759	32.40	6.37	-0.99
Personal Guarantee	4,505	4,146	6,704	16,004	12,158	-7.98	61.71	-24.03
Collective Guarantee	692	474	398	1,273	1,288	-31.42	-16.21	1.20
International Rated Foreign Bank's Guarantee	1,682	1,662	1,698	1,670	1,744	-1.16	2.14	4.45
Other Guarantee	5,324	5,865	6,744	8,074	8,214	10.18	14.98	1.73
Credit Card	1,257	1,670	1,748	2,201	2,006	32.88	4.62	-8.86
Others	86,798	77,725	98,224	129,556	121,263	-10.45	26.37	-6.40
<b>Total</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,607,057</b>	<b>3,641,666</b>	<b>18.26</b>	<b>16.24</b>	<b>0.96</b>

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

	Mid-July			Mid-May	Mid-June	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	15,080	21,662	18,518	26,108	25,941	43.65	-14.51	-0.64
Fishery Related	341	723	677	956	968	112.06	-6.37	1.29
Mining Related	592	361	178	381	372	-38.99	-50.63	-2.40
Agriculture, Forestry & Beverage Production Related	14,743	23,263	20,325	20,958	21,017	57.80	-12.63	0.28
Construction	32,571	48,633	42,472	48,326	48,249	49.31	-12.67	-0.16
Electricity, Gas and Water	4,469	6,597	4,891	4,984	5,067	47.60	-25.86	1.68
Metal Products, Machinery & Electronic Equipment & Assemblage	2,254	3,610	2,150	2,023	2,046	60.14	-40.43	1.18
Transport, Communication and Public Utilities	20,941	24,873	17,516	15,484	15,455	18.78	-29.58	-0.19
Wholesaler & Retailer	40,640	55,398	46,826	57,637	58,980	36.31	-15.47	2.33
Finance, Insurance and Real Estate	18,547	25,994	21,802	39,512	38,818	40.15	-16.13	-1.76
Hotel or Restaurant	9,948	13,522	11,734	15,278	15,415	35.92	-13.22	0.90
Other Services	8,988	11,457	11,219	10,955	10,998	27.48	-2.08	0.39
Consumption Loans	20,685	21,569	15,664	19,960	20,015	4.27	-27.38	0.28
Local Government	20	23	11	11	11	13.07	-52.43	0.00
Others	63,432	87,479	73,157	106,745	105,696	37.91	-16.37	-0.98
<b>TOTAL</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>369,317</b>	<b>369,049</b>	<b>36.29</b>	<b>-16.81</b>	<b>-0.07</b>
<b>Productwise</b>								
Term Loan	45,529	72,328	80,772	112,107	112,154	58.86	11.67	0.04
Overdraft	61,791	76,191	60,457	72,189	72,863	23.30	-20.65	0.93
Trust Receipt Loan / Import Loan	-	-	8	7	10	0.00	0.00	53.22
Demand & Other Working Capital Loan	9,701	11,710	11,989	18,026	17,980	20.71	2.38	-0.26
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,402	42,448	35,073	40,576	40,444	60.77	-17.37	-0.32
Real Estate Loan	19,575	20,965	14,628	17,537	17,569	7.10	-30.23	0.18
Margin Nature Loan	5,692	7,600	6,446	10,184	10,608	33.52	-15.19	4.17
Hire Purchase Loan	27,530	33,002	23,215	22,311	22,201	19.88	-29.66	-0.49
Deprived Sector Loan	20,705	30,550	26,851	47,133	46,196	0.00	0.00	-1.99
Bills Purchased	-	3	-	-	-	0.00	-100.00	0.00
Other Product	36,327	50,368	27,699	29,248	29,024	38.65	-45.01	-0.77
<b>Total</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>369,317</b>	<b>369,049</b>	<b>36.29</b>	<b>-16.81</b>	<b>-0.07</b>
<b>Collateral wise</b>								
Gold and Silver	4,851	5,442	3,254	3,656	3,680	12.18	-40.20	0.65
Government Securities	38	18	-	4	4	-52.02	-100.00	0.00
Non Governmental Securities	5,612	7,484	6,341	9,712	10,090	33.36	-15.27	3.89
Fixed Deposit Receipts	4,001	4,083	2,395	2,865	2,580	2.03	-41.33	-9.97
Own	3,992	4,083	2,395	2,865	2,580	2.26	-41.33	-9.97
Other Licences Institutions	9	-	-	-	-	-100.00	0.00	0.00
Collateral of Properties	226,108	310,078	257,303	309,562	309,754	37.14	-17.02	0.06
Fixed Assets	226,064	310,036	257,300	309,555	309,748	37.14	-17.01	0.06
Current Assets	44	42	3	6	6	-4.80	-92.48	-1.08
Against security of Bill	-	1	-	1	1	0.00	-100.00	-0.34
Domestic Bills	-	1	-	1	1	0.00	-100.00	-0.34
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	11,959	16,412	17,425	42,504	41,845	37.23	6.17	-1.55
Government Guarantee	61	61	31	34	34	0.11	-49.31	-0.38
Institutional Guarantee	4,659	8,352	7,455	24,036	23,436	79.26	-10.74	-2.50
Personal Guarantee	845	1,073	1,995	11,477	11,623	27.00	85.84	1.27
Collective Guarantee	6,394	6,924	7,942	6,915	6,711	8.29	14.71	-2.96
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	-	1	2	41	42	0.00	73.27	0.52
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	682	1,648	421	1,012	1,095	141.79	-74.46	8.27
<b>Total</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>369,317</b>	<b>369,049</b>	<b>36.29</b>	<b>-16.81</b>	<b>-0.07</b>

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

	Mid-July			Mid-May	Mid-June	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	3,716	4,726	4,608	6,334	6,345	27.18	-2.51	0.18
Fishery Related	54	66	62	127	126	22.47	-5.88	-0.62
Mining Related	21	65	58	56	60	208.41	-11.86	6.78
Agriculture, Forestry & Beverage Production Related	2,717	3,088	3,533	3,869	3,881	13.68	14.41	0.30
Construction	8,128	9,419	9,830	9,536	9,506	15.88	4.37	-0.32
Electricity, Gas and Water	202	339	352	196	196	67.94	3.75	0.00
Metal Products, Machinery & Electronic Equipment & Assemblage	1,091	1,230	1,016	572	573	12.77	-17.38	0.18
Transport, Communication and Public Utilities	5,057	4,654	4,708	4,453	4,437	-7.96	1.16	-0.34
Wholesaler & Retailer	7,444	9,067	10,847	12,835	12,742	21.81	19.63	-0.73
Finance, Insurance and Real Estate	4,661	7,288	8,322	11,682	11,515	56.38	14.18	-1.43
Hotel or Restaurant	1,698	2,647	3,128	3,301	3,346	55.85	18.18	1.34
Other Services	1,852	2,119	2,032	1,635	1,615	14.43	-4.15	-1.19
Consumption Loans	4,187	4,786	4,991	5,538	5,095	14.29	4.29	-8.00
Local Government	33	33	33	33	53	0.00	0.00	58.57
Others	16,485	19,210	21,765	24,864	24,947	16.53	13.30	0.33
<b>TOTAL</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>85,032</b>	<b>84,437</b>	<b>19.87</b>	<b>9.52</b>	<b>-0.70</b>
<b>Productwise</b>								
Term Loan	9,019	13,163	14,359	15,496	16,381	45.96	9.08	5.71
Overdraft	-	4,733	6,881	8,758	8,814	0.00	45.39	0.64
Trust Receipt Loan / Import Loan	-	1	-	-	-	0.00	-100.00	0.00
Demand & Other Working Capital Loan	7,850	5,628	5,588	4,933	4,904	-28.31	-0.71	-0.60
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,060	8,861	9,051	8,883	8,867	9.94	2.15	-0.18
Real Estate Loan	7,661	7,165	7,418	8,125	7,297	-6.47	3.52	-10.20
Margin Nature Loan	2,230	2,246	2,619	2,548	2,689	0.72	16.62	5.53
Hire Purchase Loan	6,191	6,128	5,851	5,469	5,441	-1.01	-4.52	-0.52
Deprived Sector Loan	2,791	4,752	5,669	9,280	9,065	0.00	0.00	-2.32
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	13,541	16,061	17,849	21,538	20,979	18.61	11.13	-2.59
<b>Total</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>85,032</b>	<b>84,437</b>	<b>19.87</b>	<b>9.52</b>	<b>-0.70</b>
<b>Collateral wise</b>								
Gold and Silver	604	934	965	1,118	1,122	54.58	3.38	0.30
Government Securities	-	20	20	26	4	0.00	-0.04	-86.00
Non Governmental Securities	1,000	758	1,437	1,280	1,370	-24.20	89.60	7.01
Fixed Deposit Receipts	1,039	1,120	842	1,342	839	7.85	-24.86	-37.44
Own	1,039	1,120	842	1,342	839	7.85	-24.86	-37.44
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	45,618	53,693	57,856	62,713	62,679	17.70	7.75	-0.05
Fixed Assets	45,531	53,587	57,624	62,347	62,313	17.69	7.53	-0.05
Current Assets	87	106	233	366	366	21.50	119.37	-0.19
Against security of Bill	3	-	-	-	-	-100.00	0.00	0.00
Domestic Bills	3	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	2,209	4,021	4,933	8,538	8,348	82.09	22.65	-2.23
Government Guarantee	37	37	440	40	40	0.00	1081.98	0.00
Institutional Guarantee	1,321	3,112	3,599	7,648	7,444	135.57	15.64	-2.67
Personal Guarantee	730	627	631	764	770	-14.18	0.63	0.67
Collective Guarantee	0	-	-	-	-	-100.00	0.00	0.00
International Rated Foreign Bank's Guarantee	-	-	204	-	-	0.00	0.00	0.00
Other Guarantee	120	245	60	85	94	104.57	-75.73	10.25
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,873	8,192	9,232	10,015	10,076	19.19	12.69	0.61
<b>Total</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>85,032</b>	<b>84,437</b>	<b>19.87</b>	<b>9.52</b>	<b>-0.70</b>



S.N.	BFI Name	NBL	RBB	MANIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL	BOK	NCC	NIC	NMBL
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	<b>35,254.46</b>	<b>22,804.42</b>	<b>31,006.99</b>	<b>27,436.01</b>	<b>14,886.45</b>	<b>17,179.42</b>	<b>14,457.64</b>	<b>14,899.60</b>	<b>19,289.51</b>	<b>14,810.10</b>	<b>13,209.43</b>	<b>17,126.19</b>	<b>13,051.66</b>
	a. Paid-up Capital	12,636.76	9,184.89	13,480.16	16,257.33	8,572.23	10,684.40	9,493.58	9,004.82	8,933.72	9,658.18	10,314.52	11,564.01	9,053.09
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	5,453.17	9,054.37	7,864.50	6,048.33	4,504.24	4,254.23	2,866.68	3,188.52	4,318.30	2,892.17	1,877.81	3,049.52	3,146.01
	e. Share Premium	431.88	-	0.07	4.80	-	-	-	0.10	238.47	-	-	-	30.88
	f. Retained Earning	3,675.62	356.40	3,680.05	(237.25)	569.37	482.99	597.93	1,110.86	901.47	45.78	31.31	57.27	806.70
	g. Others Reserves Fund	13,057.03	4,208.76	5,982.20	5,362.80	1,240.62	1,757.79	1,499.45	1,595.31	4,897.55	2,213.97	985.79	2,455.40	14.98
2	<b>BORROWINGS</b>	<b>10,506.06</b>	<b>3,883.31</b>	<b>7,504.96</b>	<b>14,324.50</b>	<b>621.51</b>	<b>11,589.89</b>	<b>12,259.07</b>	<b>5,333.42</b>	<b>3,072.00</b>	<b>9,524.66</b>	<b>5,333.03</b>	<b>12,858.86</b>	<b>14,753.22</b>
	a. NRB	7,006.06	3,823.15	5,504.96	5,391.82	621.51	3,025.60	4,665.51	3,333.42	2,003.16	6,158.55	2,333.03	3,680.48	7,359.29
	b. Interbank Borrowing	-	-	-	2,182.68	-	6,000.00	4,564.95	-	-	-	-	-	3,100.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	1,169.00	-	-	1,172.50
	d. Other Financial Ins.	-	60.16	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	3,500.00	-	2,000.00	6,750.00	-	2,564.29	3,028.61	2,000.00	1,068.85	2,197.11	3,000.00	9,178.39	3,121.43
3	<b>DEPOSITS</b>	<b>155,760.33</b>	<b>250,075.27</b>	<b>221,215.00</b>	<b>174,474.78</b>	<b>87,885.47</b>	<b>141,506.77</b>	<b>108,730.78</b>	<b>81,546.51</b>	<b>152,441.30</b>	<b>100,976.40</b>	<b>100,482.30</b>	<b>303,903.41</b>	<b>127,268.96</b>
	a. Current	35,360.78	58,862.17	21,706.95	22,572.47	18,473.81	12,873.51	7,313.90	6,874.20	11,378.14	6,940.68	5,824.45	24,732.53	6,737.03
	Domestic	35,160.61	58,715.50	18,093.32	20,364.71	13,083.53	10,303.24	7,033.65	6,450.00	10,833.82	6,670.54	5,759.08	23,808.82	6,598.68
	Foreign	200.17	146.67	3,613.63	2,207.76	5,390.27	2,570.27	280.25	424.20	544.32	270.15	65.38	923.71	138.35
	b. Savings	67,666.10	124,272.00	73,357.56	57,033.06	40,185.78	53,824.34	42,563.80	19,256.27	57,814.24	30,902.40	28,754.49	87,370.01	43,745.03
	Domestic	67,653.89	124,267.20	70,366.05	55,710.40	36,159.77	52,142.99	42,236.34	19,198.65	57,682.90	30,703.25	28,724.06	87,318.43	43,653.12
	Foreign	12.21	4.80	2,991.51	1,322.65	4,026.01	1,681.35	327.46	57.62	131.34	199.15	30.43	51.58	91.91
	c. Fixed	39,265.81	52,841.03	95,901.89	69,823.70	22,487.24	61,084.75	51,170.84	49,707.75	66,563.37	53,050.83	57,564.47	171,014.10	66,329.64
	Domestic	39,213.25	52,814.71	93,114.27	69,794.86	17,251.38	53,581.34	51,170.84	49,707.75	66,542.66	53,037.97	56,182.70	162,960.96	59,329.72
	Foreign	52.56	26.32	2,787.62	28.84	5,235.86	7,503.41	-	-	20.71	12.86	1,381.77	8,053.14	6,999.92
	d. Call Deposits	12,948.83	12,777.14	28,063.98	21,558.70	5,816.91	10,466.68	5,234.07	4,743.60	14,640.82	8,638.31	7,707.30	20,414.82	9,455.21
	Domestic	12,935.00	12,517.20	24,418.28	15,721.48	3,143.51	6,876.95	5,029.45	4,606.52	12,849.35	8,532.06	7,685.77	20,324.69	8,697.59
	Foreign	13.83	259.94	3,645.69	5,837.22	2,673.40	3,589.74	204.62	137.07	1,791.47	106.25	21.53	90.13	757.62
	e. Others	518.80	1,322.93	2,184.63	3,486.86	921.73	3,257.49	2,448.17	964.69	2,044.72	1,444.18	631.58	371.96	1,002.04
	Domestic	492.70	1,322.93	2,149.84	2,456.60	832.17	2,470.69	1,171.81	964.43	2,044.20	784.59	630.48	309.89	891.73
	Foreign	26.11	-	34.79	1,030.26	89.56	786.80	1,276.36	0.26	0.53	659.60	1.10	62.06	110.32
4	<b>Bills Payable</b>	<b>19.78</b>	<b>7,234.58</b>	<b>186.04</b>	-	<b>175.70</b>	<b>131.51</b>	<b>279.10</b>	<b>(128.33)</b>	<b>706.90</b>	<b>54.92</b>	<b>15.32</b>	<b>56.09</b>	<b>41.01</b>
5	<b>Other Liabilities</b>	<b>23,556.11</b>	<b>21,671.19</b>	<b>37,694.11</b>	<b>29,128.30</b>	<b>3,835.37</b>	<b>7,454.64</b>	<b>7,509.68</b>	<b>14,801.33</b>	<b>20,126.08</b>	<b>6,296.32</b>	<b>7,572.53</b>	<b>48,405.19</b>	<b>12,355.11</b>
	1. Sundry Creditors	699.32	788.16	32,038.09	2,329.18	205.80	32.06	1,594.62	697.98	9,507.21	500.91	390.73	34,426.35	4,868.38
	2. Loan Loss Provision	-	6,386.94	2,831.65	6,454.60	1,044.03	2,259.03	1,369.69	1,779.86	1,634.28	2,823.32	3,029.71	3,261.28	1,714.87
	3. Interest Suspense a/c	-	9,023.63	-	1,341.78	29.08	-	210.40	1,628.02	-	-	-	-	158.15
	4. Others	22,856.80	5,472.47	2,824.37	19,002.74	2,556.46	5,163.54	4,334.98	10,695.46	8,984.58	2,972.10	4,152.09	10,717.56	5,613.70
6	<b>Reconciliation A/c</b>	-	1,838.80	-	45.68	-	8.77	-	4,700.52	9.27	-	-	-	-
7	<b>Profit &amp; Loss A/c</b>	<b>2,815.36</b>	<b>3,923.07</b>	<b>4,431.14</b>	<b>3,415.15</b>	<b>1,460.98</b>	<b>1,596.72</b>	<b>1,107.23</b>	<b>1,995.55</b>	<b>1,899.12</b>	<b>1,743.42</b>	<b>1,385.77</b>	<b>3,668.43</b>	<b>1,678.97</b>
	<b>TOTAL Liabilities</b>	<b>227,912.11</b>	<b>311,430.65</b>	<b>302,038.24</b>	<b>248,824.43</b>	<b>108,865.48</b>	<b>179,467.72</b>	<b>144,343.49</b>	<b>123,148.61</b>	<b>197,544.18</b>	<b>133,405.84</b>	<b>127,998.37</b>	<b>386,018.17</b>	<b>169,148.93</b>
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	<b>13,362.20</b>	<b>28,789.04</b>	<b>11,421.32</b>	<b>12,352.24</b>	<b>30,386.53</b>	<b>11,943.34</b>	<b>7,330.60</b>	<b>6,851.74</b>	<b>23,168.61</b>	<b>8,847.20</b>	<b>8,891.49</b>	<b>33,825.18</b>	<b>11,358.94</b>
	a. Cash Balance	5,983.26	6,067.74	3,318.60	3,036.72	1,276.27	2,165.74	2,196.71	2,410.00	2,136.02	2,315.42	2,550.26	6,197.07	3,407.40
	Nepalese Notes & Coins	5,939.86	6,023.29	3,056.21	2,655.04	1,122.17	1,988.83	2,168.65	2,348.01	2,100.79	2,277.52	2,520.88	5,947.61	3,333.26
	Foreign Currency	43.40	44.45	262.39	381.69	154.10	176.91	28.07	61.99	35.24	37.90	29.38	249.46	74.14
	b. Bank Balance	7,378.94	7,645.44	7,602.72	7,765.52	10,558.81	9,777.60	4,783.89	4,441.73	21,032.58	4,951.42	6,341.23	24,678.11	7,951.54
	1. In Nepal Rastra Bank	5,270.50	4,189.46	6,299.34	6,188.68	9,001.33	6,083.73	3,195.13	3,365.90	16,988.37	4,341.16	4,884.37	12,635.87	3,816.17
	Domestic Currency	5,270.50	4,104.90	5,586.82	5,810.21	8,406.46	5,841.52	3,149.73	3,170.88	16,894.31	4,273.32	4,833.93	10,751.45	3,342.10
	Foreign Currency	-	84.56	712.52	378.47	594.87	242.21	45.40	195.03	94.06	67.84	50.44	1,884.42	474.06
	2. "A" Class Licensed Institution	55.18	574.19	71.62	743.42	92.16	-	388.87	202.57	292.24	144.34	278.19	968.51	235.11
	Domestic Currency	55.18	570.36	71.62	731.83	92.16	-	388.87	199.16	173.66	137.69	268.34	968.49	235.11
	Foreign Currency	-	3.84	-	11.59	-	-	-	3.41	118.58	6.65	9.85	0.02	-
	3. Other Financial Ins.	-	-	-	-	-	129.27	-	-	-	-	30.15	-	-
	4. In Foreign Banks	2,053.26	2,881.78	1,231.76	833.41	1,465.32	3,564.60	1,199.88	873.26	3,751.98	465.92	1,148.53	11,073.74	3,900.27
	c. Money at Call	-	15,075.86	500.00	1,550.00	18,551.44	-	350.00	-	-	1,580.36	-	2,950.00	-
	Domestic Currency	-	10,170.00	500.00	1,550.00	-	-	350.00	-	-	1,580.36	-	2,950.00	-
	Foreign Currency	-	4,905.86	-	-	18,551.44	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>24,602.92</b>	<b>61,463.10</b>	<b>32,329.81</b>	<b>25,635.54</b>	<b>5,163.24</b>	<b>20,755.98</b>	<b>22,254.42</b>	<b>15,692.72</b>	<b>30,641.30</b>	<b>16,028.37</b>	<b>12,872.34</b>	<b>26,344.11</b>	<b>16,393.56</b>
	a. Govt. Securities	24,602.92	61,463.10	31,157.81	25,635.54	5,163.24	20,533.46	22,254.42	15,692.72	30,641.30	16,028.37	12,872.34	26,344.11	15,807.31
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	1,172.00	-	-	222.52	-	-	-	-	-	-	586.25
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>11,082.49</b>	<b>3,819.25</b>	<b>18,078.16</b>	<b>12,822.84</b>	<b>3,065.70</b>	<b>8,537.26</b>	<b>2,656.44</b>	<b>9,054.48</b>	<b>4,058.43</b>	<b>4,995.18</b>	<b>5,079.71</b>	<b>6,398.44</b>	<b>5,749.79</b>
	a. Interbank Lending	-	-	-	-	2,450.00	-	-	3,800.00	-	-	4,609.78	-	5,337.86
	b. Non Residents	4,303.32	-	8,865.27	8,172.87	-	5,050.71	2,223.95	2,804.87	1,405.80	2,861.22	-	-	-
	c. Others	6,779.17	3,819.25	9,212.88	4,649.97	615.70	3,486.55	432.49	2,449.61	2,652.63	2,133.96	469.93	6,398.44	411.93
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<												

S.N.	BFI Name	Kumari	lavami	SBL	AODBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL
<b>Liabilities</b>													
<b>1</b>	<b>CAPITAL FUND</b>	<b>16,849.60</b>	<b>15,552.18</b>	<b>17,920.22</b>	<b>28,612.52</b>	<b>28,636.66</b>	<b>15,643.17</b>	<b>20,667.43</b>	<b>13,171.39</b>	<b>21,208.65</b>	<b>15,235.64</b>	<b>17,999.63</b>	<b>10,111.57</b>
	a. Paid-up Capital	13,878.47	10,695.69	10,962.30	16,422.64	21,632.50	11,662.04	16,083.04	9,487.94	16,325.96	11,347.06	14,654.96	8,643.66
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	2,573.12	1,771.56	2,620.68	7,585.27	4,407.86	2,100.85	3,357.34	2,066.04	3,104.07	2,480.33	2,376.76	982.15
	e. Share Premium	88.80	-	-	-	-	-	-	-	-	-	306.37	-
	f. Retained Earning	-	186.45	81.34	1,997.25	88.99	181.99	114.04	1.07	463.79	(463.40)	0.23	33.86
	g. Others Reserves Fund	309.21	2,898.49	4,255.90	2,607.36	2,507.31	1,698.29	1,113.01	1,616.34	1,314.84	1,871.64	661.31	451.91
<b>2</b>	<b>BORROWINGS</b>	<b>10,376.10</b>	<b>11,356.99</b>	<b>20,344.63</b>	<b>18,539.39</b>	<b>24,361.55</b>	<b>8,561.20</b>	<b>5,017.06</b>	<b>14,247.31</b>	<b>18,409.04</b>	<b>18,315.81</b>	<b>14,075.06</b>	<b>5,874.71</b>
	a. NRB	3,873.50	4,354.90	6,231.76	8,941.93	12,004.48	1,205.56	2,569.09	5,473.71	3,609.02	11,526.21	4,209.52	3,624.71
	b. Interbank Borrowing	3,502.60	1,400.00	5,950.31	300.00	5,000.00	4,880.00	-	3,601.60	2,300.00	1,400.00	2,800.49	2,250.00
	c. Foreign Banks and Fin. Ins.	-	3,511.50	-	-	2,341.00	-	-	1,172.00	7,152.25	-	7,065.05	-
	d. Other Financial Ins.	-	-	-	811.17	518.51	-	-	-	169.56	-	-	-
	e. Bonds and Securities	3,000.00	2,090.59	8,162.56	8,486.28	4,497.56	2,475.64	2,447.96	4,000.00	5,178.21	5,389.60	-	-
<b>3</b>	<b>DEPOSITS</b>	<b>147,429.54</b>	<b>114,182.17</b>	<b>172,342.29</b>	<b>148,640.55</b>	<b>255,262.22</b>	<b>131,016.74</b>	<b>146,969.30</b>	<b>103,180.11</b>	<b>157,023.59</b>	<b>161,378.54</b>	<b>142,415.32</b>	<b>88,938.08</b>
	a. Current	10,689.51	6,845.99	9,830.28	20,751.98	19,603.69	6,039.33	7,784.07	7,283.40	8,146.31	12,897.43	9,358.59	3,935.07
	Domestic	10,594.90	6,451.29	9,574.39	20,746.49	18,962.80	5,886.91	6,724.02	7,114.33	7,700.79	12,744.76	9,169.04	3,890.78
	Foreign	94.61	394.70	255.89	5.49	640.89	152.42	1,060.05	169.07	445.53	152.66	189.55	44.29
	b. Savings	37,916.32	38,310.69	58,783.01	51,368.97	97,221.65	36,129.64	34,110.36	36,906.29	51,307.87	61,537.81	41,505.26	17,047.94
	Domestic	37,741.31	37,715.29	58,674.24	51,368.78	97,091.58	35,960.04	34,096.42	36,805.61	51,005.22	61,500.14	41,395.99	16,960.22
	Foreign	175.01	595.41	108.77	0.19	130.07	169.60	13.94	100.67	302.64	37.66	109.27	87.73
	c. Fixed	82,644.89	58,475.32	84,389.01	67,234.74	114,137.58	76,610.04	90,542.48	50,474.49	77,896.06	70,889.72	78,377.28	61,036.13
	Domestic	79,065.74	54,077.53	83,842.25	67,234.74	112,391.70	74,561.02	90,236.85	48,807.78	76,869.55	67,947.08	72,510.81	58,739.14
	Foreign	3,579.15	4,397.79	546.76	-	1,745.88	2,049.02	305.63	1,666.71	1,026.51	2,942.64	5,866.47	2,296.99
	d. Call Deposits	14,265.69	8,540.74	17,580.14	8,811.51	22,273.39	11,537.77	11,869.91	7,048.27	14,561.92	14,350.00	12,210.28	6,296.17
	Domestic	14,069.78	7,741.74	16,272.76	8,811.51	21,815.84	11,464.88	11,855.57	6,588.25	12,923.78	14,157.98	12,050.78	6,151.45
	Foreign	195.91	799.00	1,307.37	-	457.54	72.89	14.34	460.02	1,638.14	192.01	159.50	144.72
	e. Others	1,913.14	2,009.43	1,759.86	473.35	2,025.92	699.97	2,662.48	1,467.67	5,111.43	1,703.60	963.91	622.77
	Domestic	1,913.14	1,733.78	1,759.27	473.35	2,020.20	699.97	1,668.30	1,467.67	4,183.53	1,703.60	963.91	622.77
	Foreign	-	275.65	0.59	-	5.72	-	994.18	-	927.90	-	-	-
<b>4</b>	<b>Bills Payable</b>	<b>86.26</b>	<b>23.91</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>149.03</b>	<b>94.06</b>	<b>41.20</b>	<b>32.83</b>	<b>12.68</b>	<b>242.87</b>	<b>42.17</b>
<b>5</b>	<b>Other Liabilities</b>	<b>11,981.29</b>	<b>7,311.52</b>	<b>16,723.62</b>	<b>29,820.21</b>	<b>21,533.87</b>	<b>7,452.31</b>	<b>11,151.43</b>	<b>7,736.84</b>	<b>31,931.87</b>	<b>15,704.58</b>	<b>1,650.23</b>	<b>7,783.26</b>
	1. Sundry Creditors	5,614.70	977.34	3,038.88	7,865.80	1,675.08	46.57	55.82	1.65	48.47	6,987.16	47.53	8.84
	2. Loan Loss Provision	2,632.84	-	2,814.53	4,515.28	5,498.84	2,506.81	2,538.22	2,241.86	3,976.57	3,090.36	-	1,637.86
	3. Interest Suspense a/c	-	-	-	579.47	-	-	243.27	1,527.65	-	(67.22)	-	-
	4. Others	3,733.75	6,334.18	10,870.21	16,859.67	14,359.95	4,898.93	8,314.12	3,965.68	27,906.83	5,694.28	1,602.70	6,136.56
<b>6</b>	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>0.60</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9.77</b>	<b>-</b>	<b>-</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>2,100.54</b>	<b>1,492.81</b>	<b>2,688.57</b>	<b>2,661.08</b>	<b>4,306.21</b>	<b>1,761.23</b>	<b>3,429.01</b>	<b>1,462.94</b>	<b>2,981.23</b>	<b>2,482.98</b>	<b>2,477.28</b>	<b>602.17</b>
	<b>TOTAL Liabilities</b>	<b>188,823.33</b>	<b>149,919.59</b>	<b>230,019.94</b>	<b>228,273.75</b>	<b>334,100.52</b>	<b>164,583.67</b>	<b>187,328.29</b>	<b>139,839.78</b>	<b>231,587.22</b>	<b>213,140.00</b>	<b>178,860.38</b>	<b>113,351.96</b>
<b>Assets</b>													
<b>1</b>	<b>LIQUID FUNDS</b>	<b>9,801.67</b>	<b>11,955.58</b>	<b>9,293.42</b>	<b>8,039.81</b>	<b>14,446.08</b>	<b>10,722.89</b>	<b>10,414.79</b>	<b>5,115.58</b>	<b>13,231.87</b>	<b>15,514.92</b>	<b>21,182.32</b>	<b>8,071.91</b>
	a. Cash Balance	3,702.99	2,224.12	3,471.93	4,490.47	5,054.17	3,904.84	2,989.13	1,987.89	4,168.00	4,018.21	18,155.48	2,271.35
	Nepalese Notes & Coins	3,535.31	2,175.59	3,276.68	4,448.27	4,929.54	3,838.00	2,965.17	1,930.38	4,077.24	3,888.09	28,366.31	2,221.35
	Foreign Currency	167.68	48.53	195.24	42.21	124.63	66.84	23.97	57.52	90.76	130.11	15,319.17	50.01
	b. Bank Balance	6,098.69	9,731.46	5,821.49	3,548.92	9,391.92	5,697.71	7,425.66	3,127.69	8,516.89	11,496.72	3,026.84	3,505.77
	1. In Nepal Rastra Bank	4,967.98	3,858.66	5,039.92	2,163.95	7,202.64	3,769.72	4,171.66	2,689.15	7,403.39	10,048.07	3,026.84	2,643.15
	Domestic Currency	4,880.56	3,774.20	4,694.88	2,125.55	7,062.52	3,742.60	4,151.25	2,625.00	4,640.53	9,260.50	3,026.84	2,581.18
	Foreign Currency	87.43	84.47	345.04	38.41	140.12	27.12	20.41	64.15	2,762.86	787.58	-	61.97
	2. "A" Class Licensed Institution	182.27	472.91	100.95	944.69	340.23	391.51	192.22	92.44	290.42	33.48	-	154.62
	Domestic Currency	182.27	340.01	100.95	605.83	330.73	387.09	168.11	92.27	290.27	27.57	-	149.41
	Foreign Currency	-	132.90	-	338.86	9.51	4.43	24.10	0.17	0.16	5.91	-	5.21
	3. Other Financial Ins.	-	-	-	-	-	-	-	1.35	2.76	20.79	-	-
	4. In Foreign Banks	948.44	5,399.88	680.62	440.27	1,849.05	1,536.47	3,061.78	344.75	820.32	1,394.38	-	707.99
	c. Money at Call	-	-	-	0.41	-	1,120.34	-	-	546.98	-	-	2,294.79
	Domestic Currency	-	-	-	-	-	-	-	-	-	-	-	550.00
	Foreign Currency	-	-	-	0.41	-	1,120.34	-	-	546.98	-	-	1,744.79
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>21,227.39</b>	<b>9,479.70</b>	<b>27,061.36</b>	<b>28,842.74</b>	<b>46,535.19</b>	<b>19,760.59</b>	<b>17,569.26</b>	<b>19,424.22</b>	<b>15,495.32</b>	<b>29,340.65</b>	<b>14,066.52</b>	<b>11,827.12</b>
	a. Govt. Securities	21,227.39	8,979.70	27,061.36	28,207.51	46,535.19	19,760.59	17,569.26	19,424.22	15,495.32	29,340.65	14,066.52	11,827.12
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	500.00	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	635.23	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>6,436.04</b>	<b>12,250.31</b>	<b>13,944.23</b>	<b>10,042.37</b>	<b>8,261.28</b>	<b>9,363.38</b>	<b>10,691.06</b>	<b>8,031.82</b>	<b>11,222.02</b>	<b>8,739.27</b>	<b>1,100.55</b>	<b>2,068.00</b>
	a. Interbank Lending	256.66	-	-	(0.00)	2,421.18	4,325.28	5,886.64	-	5,224.84	-	-	-
	b. Non Residents	4,326.92	4,870.05	4,721.15	-	2,879.43	3,588.05	3,461.25	5,828.13	4,342.63	869.10	-	1,585.53
	c. Others	1,852.46	7,380.26	9,223.08	10,042.37	2,960.66	1,450.04	1,343.16	2,203.69	1,654.55	7,870.18	1,100.55	482.47
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>142,862.38</b>	<b>108,087.82</b>	<b>163,550.59</b>	<b>146,928.21</b>	<b>242,373.25</b>	<b>115,069.12</b>	<b>137,144.47</b>	<b>99,362.73</b>	<b>158,779.29</b>	<b>142,813.26</b>	<b>139,007.91</b>	<b>83,600.52</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>142,862.38</b>	<b>108,087.82</b>	<b>163,499.03</b>	<b>146,928.21</b>	<b>242,373.25</b>	<b>115,043.22</b>	<b>136,847.68</b>	<b>98,879.94</b>	<b>158,701.49</b>	<b>142,762.09</b>	<b>139,007.91</b>	<b>83,600.52</b>
	a. Private Sector	137,314.75	108,087.82	156,737.78	146,925.23	231,829.63	111,502.80	130,469.45	97,311.68	153,440.86	142,762.09	136,054.08	79,422.11
	b. Financial Institutions	5,547.6											



S.N.	BFI Name	Corporate	Jyoti	Shine	LumbiniB	Sindh	Sahara	Salapa	Sepakoshi	GreenDB	NFL	NSML	GURKHAF
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	547.37	4,531.44	4,251.40	4,391.38	611.34	343.32	119.95	976.97	541.69	362.61	253.49	1,453.73
	a. Paid-up Capital	410.00	3,844.82	3,408.46	2,906.45	557.46	272.27	28.00	834.34	500.00	305.55	233.33	867.99
	b. Calls in Advance	-	-	-	-	-	-	89.35	-	-	25.21	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	96.27	475.78	609.03	720.29	34.65	18.95	3.99	75.05	15.92	66.32	242.96	373.97
	e. Share Premium	-	-	173.61	-	-	6.67	-	-	5.00	21.96	2.48	22.40
	f. Retained Earning	(16.35)	3.85	4.30	21.98	13.90	45.44	(5.06)	49.99	20.77	(179.26)	(2,050.96)	(240.54)
	g. Others Reserves Fund	57.45	206.99	55.99	742.66	5.33	(0.00)	3.67	17.59	-	122.84	1,825.68	429.91
2	<b>BORROWINGS</b>	-	886.36	863.30	1,171.81	-	-	-	23.10	-	-	-	135.80
	a. NRB	-	886.36	863.30	1,171.81	-	-	-	23.10	-	-	-	135.80
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>DEPOSITS</b>	506.16	47,494.81	34,108.78	35,566.58	3,868.27	911.37	668.80	4,338.91	1,665.63	406.94	476.10	7,359.73
	a. Current	22.37	823.14	427.15	591.53	195.84	105.56	12.58	137.48	35.40	14.66	-	80.09
	Domestic	22.37	823.11	427.15	591.53	195.84	105.56	12.58	137.48	35.40	14.66	-	80.09
	Foreign	-	0.03	-	-	-	-	-	-	-	-	-	-
	b. Savings	207.28	11,694.82	17,204.66	9,132.17	1,365.56	620.54	401.32	1,688.17	531.58	99.24	31.51	2,730.30
	Domestic	207.28	11,693.37	17,204.66	9,132.07	1,365.56	620.54	401.32	1,688.17	531.58	99.24	31.51	2,730.30
	Foreign	-	1.45	-	0.10	-	-	-	-	-	-	-	-
	c. Fixed	238.98	28,110.64	14,725.89	20,649.41	1,668.15	93.28	186.19	1,980.45	918.14	214.75	-	3,570.17
	Domestic	238.98	28,110.64	14,725.89	20,649.41	-	93.28	186.19	1,980.45	918.14	214.75	-	3,570.17
	Foreign	-	-	-	-	1,668.15	-	-	-	-	-	-	-
	d. Call Deposits	36.31	6,798.70	1,738.59	5,179.79	637.72	91.98	68.37	532.81	180.51	78.30	209.11	979.16
	Domestic	36.31	6,798.70	1,738.59	5,179.79	637.72	91.98	68.37	532.81	180.51	78.30	209.11	979.16
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	1.22	67.51	12.48	13.68	1.00	-	0.34	-	-	-	235.48	-
	Domestic	1.22	67.51	12.48	13.68	1.00	-	0.34	-	-	-	235.48	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	-	-	-	4.00	-	-	-	-	-	-	-	-
5	<b>Other Liabilities</b>	155.37	2,690.01	1,375.74	3,491.84	212.64	74.55	45.23	278.97	90.50	504.29	6,634.27	984.42
	1. Sundry Creditors	6.47	8.99	92.24	114.06	3.53	0.64	8.96	8.46	2.11	29.18	149.57	1.50
	2. Loan Loss Provision	24.91	784.48	477.27	867.38	96.45	14.97	23.85	105.19	40.13	62.88	2,214.72	290.84
	3. Interest Suspense a/c	40.74	-	17.33	854.30	-	29.55	-	48.13	27.38	206.32	4,191.58	186.51
	4. Others	83.25	1,896.54	788.89	1,656.11	112.66	29.39	12.42	117.20	20.88	205.91	78.41	505.57
6	<b>Reconciliation A/c</b>	-	-	-	-	-	-	-	-	-	-	0.05	-
7	<b>Profit &amp; Loss A/c</b>	19.23	678.96	560.39	541.86	41.33	23.10	17.74	-	3.57	-	9.43	227.58
	<b>TOTAL Liabilities</b>	1,228.13	56,281.58	41,159.60	45,167.49	4,733.58	1,352.34	851.72	5,617.95	2,301.39	1,273.84	7,373.34	10,161.26
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	600.42	4,047.66	4,808.55	5,484.33	817.26	210.07	177.23	922.07	373.41	361.23	310.43	2,019.89
	a. Cash Balance	3.62	1,126.10	591.34	570.60	93.17	23.71	27.61	173.45	29.22	9.43	0.16	258.79
	Nepalese Notes & Coins	3.62	1,053.89	591.34	568.70	93.17	23.71	27.61	173.45	29.22	9.43	0.16	258.79
	Foreign Currency	-	72.22	-	1.89	-	-	-	-	-	-	-	-
	b. Bank Balance	596.80	1,449.39	1,111.76	4,913.73	203.46	41.50	28.93	155.59	344.20	351.80	23.62	247.96
	1. In Nepal Rastra Bank	30.29	1,345.54	1,100.95	1,571.97	180.39	41.50	-	155.27	61.24	27.39	10.61	247.96
	Domestic Currency	30.29	1,344.47	1,100.95	1,571.97	180.39	41.50	-	155.27	61.24	27.39	10.61	247.96
	Foreign Currency	-	1.07	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	565.64	103.85	10.81	2,035.13	23.07	24.95	0.32	153.26	73.30	(0.65)	-	-
	Domestic Currency	565.64	103.41	-	2,020.60	23.07	24.95	0.32	153.26	73.30	(0.65)	-	-
	Foreign Currency	-	0.43	10.81	14.53	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	0.87	-	-	1,306.62	-	-	3.98	-	129.70	251.11	13.66	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	1,472.17	3,105.45	-	520.64	144.87	120.68	593.02	-	-	286.65	1,513.14
	Domestic Currency	-	1,459.79	3,105.45	-	520.64	144.87	120.68	593.02	-	-	286.65	1,513.14
	Foreign Currency	-	12.38	-	-	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	-	4,114.72	2,883.05	2,847.08	-	-	-	189.84	80.00	-	2.01	693.40
	a. Govt.Securities	-	4,114.72	50.00	2,847.08	-	-	-	189.84	80.00	-	2.01	693.40
	b. NRB Bond	-	-	2,833.05	-	-	-	-	-	-	-	-	-
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	-	3,970.12	147.64	1,180.38	143.47	-	-	4.72	15.00	26.64	80.63	406.70
	a. Interbank Lending	-	2,800.31	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	-	1,169.81	147.64	1,180.38	143.47	-	-	4.72	15.00	26.64	80.63	406.70
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	395.58	41,142.71	31,507.10	32,812.47	3,421.85	964.87	601.05	4,012.36	1,750.05	309.30	2,247.57	5,999.66
	<b>4.1 LOANS &amp; ADVANCES</b>	395.58	41,142.71	31,507.10	32,812.47	3,421.85	964.87	601.05	4,012.36	1,750.05	309.30	2,247.57	5,999.66
	a. Private Sector	395.58	41,142.71	31,507.10	29,869.24	3,421.85	964.87	601.05	4,012.36	1,711.91	284.38	2,247.57	5,550.64
	b. Financial Institutions	-	-	-	2,943.22	-	-	-	-	38.14	24.92	-	449.02
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	<b>LOANS AGAINST COLLECTED BILLS</b>	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	<b>FIXED ASSETS</b>	39.61	715.14	541.62	548.35	195.14	18.39	22.68	94.56	32.58	25.35	38.48	149.84
7	<b>OTHER ASSETS</b>	114.56	2,283.26	1,271.65	2,228.81	155.85	157.44	50.27	391.92	50.35	436.55	4,694.22	829.57
	a. Accrued Interest:	40.74	719.86	552.93	858.42	54.23	124.44	13.33	48.13	27.38	206.32	4,186.93	340.73
	Financial Institutions	7.72	-	-	563.20	-	-	1.48	-	2.04	-	-	121.60
	Government Enterprises	-	39.96	15.19	4.24	-	-	-	-	-	-	-	4.70
	Private Sector	33.02	679.89	537.74	290.98	54.23	124.44	11.84	46.08	27.38	81.80	4,186.93	214.43
	b. Staff Loans / Adv.	0.28	501.68	206.35	53.00	44.92	1.81	12.08	47.16	-	-	-	58.58
	c. Sundry Debtors	3.06	1.40	63.82	756.58	0.02	2.72	245.55	-	-	10.49	427.19	4.81
	d. Cash In Transit	-	-	-	0.04	-	-	-	-	-	-	-	-
	e. Others	70.49	1,060.32	448.56	560.77	56.68	31.19	22.14	51.08	22.96	219.74	80.10	425.45
8	<b>Expenses not Written off</b>	-	-	-	-	-	0.47	0.50	-	-	-	-	-
9	<b>Non Banking Assets</b>	65.40	7.98	-	66.08	-	-	-	2.49	-	110.14	-	62.20
10	<b>Reconciliation Account</b>	-	-	-	-	-	1.10	-	-	-	-	-	-
11	<b>Profit &amp; Loss A/c</b>	12.											



S.N.	BFI Name	ICFC	Manju	Reliance
<b>Liabilities</b>				
<b>1</b>	<b>CAPITAL FUND</b>	<b>1,301.55</b>	<b>1,089.24</b>	<b>1,082.79</b>
	a. Paid-up Capital	1,024.27	965.39	915.66
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	231.34	122.86	109.94
	e. Share Premium	-	-	1.14
	f. Retained Earning	1.14	0.98	8.45
	g. Others Reserves Fund	44.80	0.00	47.60
<b>2</b>	<b>BORROWINGS</b>	<b>328.25</b>	<b>605.97</b>	<b>-</b>
	a. NRB	129.11	105.97	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.13	500.00	-
<b>3</b>	<b>DEPOSITS</b>	<b>14,320.63</b>	<b>9,406.96</b>	<b>5,439.25</b>
	a. Current	171.55	-	92.84
	Domestic	171.55	-	92.84
	Foreign	-	-	-
	b. Savings	4,193.88	2,284.22	1,842.62
	Domestic	4,193.88	2,284.22	1,842.62
	Foreign	-	-	-
	c. Fixed	8,471.56	5,658.59	2,915.93
	Domestic	8,471.56	5,658.59	2,915.93
	Foreign	-	-	-
	d. Call Deposits	1,479.41	1,464.11	587.81
	Domestic	1,479.41	1,464.11	587.81
	Foreign	-	-	-
	e. Others	4.23	0.05	0.05
	Domestic	4.23	0.05	0.05
	Foreign	-	-	-
<b>4</b>	<b>Bills Payable</b>	<b>0.73</b>	<b>-</b>	<b>-</b>
<b>5</b>	<b>Other Liabilities</b>	<b>653.99</b>	<b>1,523.75</b>	<b>366.89</b>
	1. Sundry Creditors	39.53	256.34	3.58
	2. Loan Loss Provision	210.97	315.51	104.41
	3. Interest Suspense a/c	67.23	240.71	89.46
	4. Others	336.25	711.19	169.44
<b>6</b>	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>158.86</b>	<b>402.31</b>	<b>136.84</b>
	<b>TOTAL Liabilities</b>	<b>16,764.00</b>	<b>13,028.24</b>	<b>7,025.77</b>
<b>Assets</b>				
<b>1</b>	<b>LIQUID FUNDS</b>	<b>1,882.87</b>	<b>2,190.90</b>	<b>706.00</b>
	a. Cash Balance	245.55	102.83	59.77
	Nepalese Notes & Coins	245.53	102.83	59.77
	Foreign Currency	0.03	-	-
	b. Bank Balance	1,637.32	2,088.07	196.57
	1. In Nepal Rastra Bank	516.32	424.71	196.57
	Domestic Currency	516.32	424.71	196.57
	Foreign Currency	-	-	-
	2. "A"Class Licensed Institution	351.91	1,434.06	-
	Domestic Currency	351.91	1,434.06	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	769.08	229.30	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	449.67
	Domestic Currency	-	-	449.67
	Foreign Currency	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>2,470.02</b>	<b>495.69</b>	<b>1,244.27</b>
	a. Govt. Securities	2,470.02	495.69	1,244.27
	b. NRB Bond	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>332.85</b>	<b>99.94</b>	<b>168.83</b>
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	332.85	99.94	168.83
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>11,246.96</b>	<b>8,448.73</b>	<b>4,569.33</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>11,246.96</b>	<b>8,448.73</b>	<b>4,569.33</b>
	a. Private Sector	9,816.92	6,133.73	4,232.59
	b. Financial Institutions	1,430.05	2,315.00	336.74
	c. Government Organizations	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>280.12</b>	<b>121.03</b>	<b>58.27</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>547.98</b>	<b>1,635.59</b>	<b>277.27</b>
	a. Accrued Interest:	232.14	243.69	102.78
	Financial Institutions	210.66	115.55	22.23
	Government Enterprises	21.48	-	12.08
	Private Sector	-	128.14	68.47
	b. Staff Loans / Adv.	81.22	175.64	84.42
	c. Sundry Debtors	32.88	777.51	10.50
	d. Cash In Transit	-	-	-
	e. Others	201.73	438.76	79.57
<b>8</b>	<b>Expenses not Written off</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9</b>	<b>Non Banking Assets</b>	<b>3.21</b>	<b>36.35</b>	<b>2.35</b>
<b>10</b>	<b>Reconciliation Account</b>	<b>-</b>	<b>-</b>	<b>(0.54)</b>
<b>11</b>	<b>Profit &amp; Loss A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>TOTAL ASSETS</b>	<b>16,764.00</b>	<b>13,028.24</b>	<b>7,025.77</b>

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>4,956.45</b>	<b>7,297.56</b>	<b>8,297.47</b>	<b>7,478.54</b>	<b>2,536.27</b>	<b>6,024.55</b>	<b>5,652.92</b>
1.1 On Deposit Liabilities	4,931.43	7,267.38	8,035.00	7,049.81	2,523.30	5,738.70	5,294.62
1.1.1 Saving Account	1,761.81	3,433.53	1,366.40	1,172.01	943.87	1,342.24	975.60
1.1.2 Fixed Account	3,021.65	3,629.65	6,418.16	5,650.27	1,538.68	4,216.95	4,265.61
1.1.2.1 Up to 3 months Fixed Account	144.92	-	962.72	102.27	40.04	-	170.94
1.1.2.2 3 to 6 months Fixed Account	280.50	-	1,283.63	-	298.11	-	136.23
1.1.2.3 6 months to 1 year Fixed Account	2,155.01	-	3,209.08	-	938.85	4,216.95	373.91
1.1.2.4 Above 1 year Fixed Account	441.22	3,629.65	962.72	5,547.99	261.68	-	3,584.52
1.1.3 Call Deposit	147.98	204.20	250.43	227.54	40.75	179.51	53.42
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	25.02	30.19	262.47	428.73	12.98	285.86	358.30
<b>2. Commission Expense</b>	<b>55.46</b>	<b>79.73</b>	<b>167.57</b>	<b>206.17</b>	<b>95.84</b>	<b>-</b>	<b>95.28</b>
<b>3. Staff Expense</b>	<b>1,857.68</b>	<b>2,271.34</b>	<b>1,402.63</b>	<b>1,478.36</b>	<b>760.61</b>	<b>1,180.81</b>	<b>1,150.49</b>
<b>4. Office Operating Expenses</b>	<b>816.49</b>	<b>1,312.95</b>	<b>1,131.46</b>	<b>1,014.49</b>	<b>530.26</b>	<b>989.91</b>	<b>795.38</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>918.68</b>	<b>4,877.50</b>	<b>240.29</b>	<b>2,649.67</b>	<b>92.68</b>	<b>(106.78)</b>	<b>262.03</b>
7.1 Loan loss Provision	918.68	4,877.50	240.29	2,649.67	92.68	(106.78)	262.03
7.1.1 General Loan loss Provision	918.68	796.31	-	2,174.31	46.90	-	194.65
7.1.1.1 Pass Loan Loss Provision	918.68	528.10	-	794.51	-	-	94.13
7.1.1.2 Watch List Provision	-	268.21	-	1,379.80	46.90	-	100.52
7.1.2 Special Loan Loss Provision	-	3,516.93	240.29	475.36	45.78	-	67.38
7.1.3 Additional Loan Loss Provision	-	564.25	-	-	-	(106.78)	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>4.48</b>	<b>64.73</b>	<b>20.76</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>239.08</b>	<b>294.97</b>	<b>701.47</b>	<b>-</b>	<b>231.90</b>	<b>253.71</b>	<b>175.98</b>
<b>10. Provision for Income Tax</b>	<b>1,666.61</b>	<b>1,681.32</b>	<b>1,882.09</b>	<b>1,463.64</b>	<b>626.14</b>	<b>686.71</b>	<b>476.56</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>43.55</b>	<b>-</b>
<b>12. Net Profit</b>	<b>2,815.36</b>	<b>3,923.07</b>	<b>4,431.14</b>	<b>3,415.15</b>	<b>1,460.98</b>	<b>1,596.72</b>	<b>1,107.23</b>
<b>Total Expenses</b>	<b>13,325.81</b>	<b>21,738.45</b>	<b>18,258.59</b>	<b>17,770.75</b>	<b>6,355.43</b>	<b>10,669.19</b>	<b>9,715.87</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>10,837.40</b>	<b>14,710.34</b>	<b>14,615.66</b>	<b>12,635.78</b>	<b>4,858.33</b>	<b>9,376.58</b>	<b>8,161.94</b>
1.1 On Loans and Advances	10,037.08	12,559.50	12,965.26	11,713.81	4,382.48	8,572.50	7,428.59
1.2 On Investment	91.81	2,118.30	1,279.43	871.97	422.88	748.25	620.36
1.2.1 Government Bonds	91.81	1,208.61	1,261.52	871.97	422.88	735.53	620.36
1.2.2 Foreign Bonds	-	-	17.91	-	-	12.71	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	909.69	-	-	-	-	-
1.3 On Agency Balance	21.18	-	0.92	43.65	0.18	-	3.94
1.4 On Call Deposit	-	29.40	216.06	-	17.89	-	-
1.5 On Others	687.33	3.14	154.00	6.36	34.90	55.83	109.04
<b>2. Commission and Discount</b>	<b>738.18</b>	<b>302.23</b>	<b>763.77</b>	<b>791.75</b>	<b>621.83</b>	<b>583.87</b>	<b>939.78</b>
2.1 Bills Purchase and Discount	-	-	0.35	0.57	23.12	0.25	1.38
2.2 Commission	738.18	302.23	761.57	791.18	460.44	403.46	360.98
2.3 Others	-	-	1.85	-	138.28	180.17	577.42
<b>3. Exchange Flactuation Income</b>	<b>393.70</b>	<b>98.55</b>	<b>693.87</b>	<b>707.00</b>	<b>694.79</b>	<b>552.32</b>	<b>305.20</b>
3.1 Due to Change in Exchange Rate	43.33	(17.55)	578.90	20.47	(48.09)	-	11.19
3.2 Due to Foreign Currency Transaction	350.37	116.10	114.97	686.53	742.88	552.32	294.01
<b>4. Other Operating Income</b>	<b>367.26</b>	<b>1,095.06</b>	<b>825.70</b>	<b>350.68</b>	<b>55.21</b>	<b>120.37</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>159.12</b>	<b>0.72</b>	<b>919.48</b>	<b>666.88</b>	<b>8.28</b>	<b>19.00</b>	<b>11.83</b>
<b>6. Write Back from Provisions for loss</b>	<b>830.14</b>	<b>5,217.85</b>	<b>436.71</b>	<b>2,614.60</b>	<b>116.99</b>	<b>12.78</b>	<b>296.95</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>313.70</b>	<b>3.40</b>	<b>4.08</b>	<b>-</b>	<b>-</b>	<b>0.18</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.25</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>13,325.81</b>	<b>21,738.45</b>	<b>18,258.59</b>	<b>17,770.75</b>	<b>6,355.43</b>	<b>10,669.19</b>	<b>9,715.87</b>

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,925.13</b>	<b>6,962.53</b>	<b>4,817.65</b>	<b>4,910.22</b>	<b>12,916.97</b>	<b>6,189.40</b>	<b>6,998.92</b>
1.1 On Deposit Liabilities	3,707.74	6,869.83	4,622.27	4,840.91	12,015.06	5,795.86	6,616.35
1.1.1 Saving Account	609.76	1,371.10	722.14	1,065.86	1,952.52	1,024.18	842.36
1.1.2 Fixed Account	3,033.00	5,388.27	3,812.50	3,744.97	9,887.52	4,684.87	5,660.04
1.1.2.1 Up to 3 months Fixed Account	-	1,224.27	-	332.44	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.51	1,161.70	-	385.89	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	1,215.05	3,812.50	2,512.95	13.02	-	-
1.1.2.4 Above 1 year Fixed Account	3,032.49	1,787.25	-	513.69	9,874.50	4,684.87	5,660.04
1.1.3 Call Deposit	64.98	110.45	87.63	30.07	175.02	86.81	113.95
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	217.39	92.70	195.37	69.32	901.92	393.54	382.57
<b>2. Commission Expense</b>	<b>15.16</b>	<b>128.58</b>	<b>58.02</b>	<b>22.84</b>	<b>-</b>	<b>89.72</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>807.35</b>	<b>1,103.33</b>	<b>770.13</b>	<b>892.47</b>	<b>2,163.56</b>	<b>1,257.47</b>	<b>1,691.74</b>
<b>4. Office Operating Expenses</b>	<b>544.91</b>	<b>786.67</b>	<b>543.88</b>	<b>583.15</b>	<b>1,784.96</b>	<b>942.53</b>	<b>1,005.09</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.56</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	0.56	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>4.45</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.19</b>	<b>16.92</b>
<b>7. Provision for Risk</b>	<b>1,019.77</b>	<b>-</b>	<b>553.44</b>	<b>801.95</b>	<b>268.15</b>	<b>361.69</b>	<b>1,192.75</b>
7.1 Loan loss Provision	1,019.77	-	553.44	801.95	268.15	361.69	1,192.75
7.1.1 General Loan loss Provision	587.62	-	194.21	604.90	604.93	250.39	953.93
7.1.1.1 Pass Loan Loss Provision	366.55	-	190.65	448.22	1,013.07	250.39	879.62
7.1.1.2 Watch List Provision	221.07	-	3.56	156.67	(408.14)	-	74.31
7.1.2 Special Loan Loss Provision	432.15	-	359.22	197.05	(336.77)	111.29	238.82
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>158.22</b>	<b>52.96</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>258.41</b>	<b>301.45</b>	<b>278.50</b>	<b>217.61</b>	<b>582.29</b>	<b>267.50</b>	<b>333.42</b>
<b>10. Provision for Income Tax</b>	<b>687.27</b>	<b>813.91</b>	<b>763.06</b>	<b>572.76</b>	<b>1,572.18</b>	<b>728.56</b>	<b>900.23</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,995.55</b>	<b>1,899.12</b>	<b>1,743.42</b>	<b>1,385.77</b>	<b>3,668.43</b>	<b>1,678.97</b>	<b>2,100.54</b>
<b>Total Expenses</b>	<b>9,258.00</b>	<b>11,995.59</b>	<b>9,528.10</b>	<b>9,387.34</b>	<b>23,114.77</b>	<b>11,571.99</b>	<b>14,239.62</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>6,341.59</b>	<b>10,502.77</b>	<b>7,679.27</b>	<b>7,619.40</b>	<b>21,080.58</b>	<b>9,976.88</b>	<b>11,664.39</b>
1.1 On Loans and Advances	5,853.47	9,233.87	7,144.03	7,218.32	19,621.43	9,286.73	10,765.41
1.2 On Investment	397.68	1,250.49	517.73	361.60	1,358.45	667.66	795.19
1.2.1 Government Bonds	52.38	1,235.08	517.73	361.60	1,358.45	15.52	795.19
1.2.2 Foreign Bonds	-	15.41	-	-	-	-	-
1.2.3 NRB Bonds	345.30	-	-	-	-	12.28	-
1.2.4 Debenture & Bonds	-	-	-	-	-	639.85	-
1.3 On Agency Balance	0.19	-	-	37.63	1.84	-	-
1.4 On Call Deposit	58.12	-	9.97	1.85	35.68	-	-
1.5 On Others	32.13	18.41	7.54	-	63.18	22.49	103.80
<b>2. Commission and Discount</b>	<b>789.75</b>	<b>828.40</b>	<b>562.28</b>	<b>580.86</b>	<b>1,564.85</b>	<b>1,014.22</b>	<b>540.00</b>
2.1 Bills Purchase and Discount	12.87	-	2.34	0.01	5.68	-	-
2.2 Commission	770.42	828.40	559.94	580.85	1,559.17	1,014.22	204.02
2.3 Others	6.47	-	-	-	-	-	335.98
<b>3. Exchange Flactuation Income</b>	<b>204.74</b>	<b>383.66</b>	<b>278.33</b>	<b>214.29</b>	<b>277.97</b>	<b>269.04</b>	<b>404.84</b>
3.1 Due to Change in Exchange Rate	7.40	49.24	-	-	32.87	34.91	80.97
3.2 Due to Foreign Currency Transaction	197.34	334.43	278.33	214.29	245.11	234.14	323.87
<b>4. Other Operating Income</b>	<b>312.92</b>	<b>-</b>	<b>89.65</b>	<b>405.98</b>	<b>184.21</b>	<b>-</b>	<b>125.00</b>
<b>5. Non Operating Income</b>	<b>194.85</b>	<b>100.78</b>	<b>-</b>	<b>-</b>	<b>7.16</b>	<b>125.55</b>	<b>307.48</b>
<b>6. Write Back from Provisions for loss</b>	<b>1,367.70</b>	<b>179.97</b>	<b>906.71</b>	<b>566.81</b>	<b>-</b>	<b>176.51</b>	<b>1,197.89</b>
<b>7. Recovery of written-off Loan</b>	<b>46.45</b>	<b>-</b>	<b>11.86</b>	<b>-</b>	<b>-</b>	<b>9.77</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>9,258.00</b>	<b>11,995.59</b>	<b>9,528.10</b>	<b>9,387.34</b>	<b>23,114.77</b>	<b>11,571.99</b>	<b>14,239.62</b>



BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>5,428.61</b>	<b>8,610.56</b>	<b>7,560.31</b>	<b>11,412.37</b>	<b>6,492.11</b>	<b>7,314.18</b>	<b>4,970.73</b>
1.1 On Deposit Liabilities	5,056.69	7,868.56	7,118.52	11,036.22	6,183.09	7,248.81	4,499.66
1.1.1 Saving Account	957.03	1,720.14	1,561.61	2,379.48	919.58	880.29	795.24
1.1.2 Fixed Account	3,895.72	6,007.97	5,514.59	8,433.25	5,098.82	6,210.88	3,618.47
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	453.70	-	-
1.1.2.2 3 to 6 months Fixed Account	312.72	493.93	-	1,913.03	260.89	1,166.81	1,744.64
1.1.2.3 6 months to 1 year Fixed Account	1,627.24	2,150.84	5,314.96	2,272.31	3,508.22	3,672.71	109.11
1.1.2.4 Above 1 year Fixed Account	1,955.76	3,363.20	199.63	4,247.91	876.01	1,371.37	1,764.71
1.1.3 Call Deposit	203.94	140.45	42.32	223.49	164.70	157.63	85.95
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	371.92	741.99	441.79	376.15	309.02	65.38	471.08
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>14.30</b>	<b>291.68</b>	<b>62.09</b>	<b>-</b>	<b>3.36</b>
<b>3. Staff Expense</b>	<b>984.73</b>	<b>1,642.60</b>	<b>2,717.31</b>	<b>2,241.64</b>	<b>825.59</b>	<b>880.22</b>	<b>1,039.15</b>
<b>4. Office Operating Expenses</b>	<b>848.74</b>	<b>1,184.52</b>	<b>1,153.45</b>	<b>1,480.65</b>	<b>756.25</b>	<b>649.00</b>	<b>972.41</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>0.73</b>	<b>-</b>	<b>1.20</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>706.50</b>	<b>432.69</b>	<b>2,402.50</b>	<b>325.83</b>	<b>345.17</b>	<b>68.38</b>	<b>1,003.51</b>
7.1 Loan loss Provision	706.50	432.69	2,402.50	325.83	345.17	68.38	1,003.51
7.1.1 General Loan loss Provision	537.80	432.69	749.47	89.74	175.20	206.75	426.72
7.1.1.1 Pass Loan Loss Provision	268.65	432.69	423.89	233.80	175.20	226.33	132.08
7.1.1.2 Watch List Provision	269.15	-	325.57	(144.06)	-	(19.59)	294.64
7.1.2 Special Loan Loss Provision	168.70	-	1,652.48	236.08	169.97	(138.37)	576.78
7.1.3 Additional Loan Loss Provision	-	-	0.55	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>11.45</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>236.95</b>	<b>430.85</b>	<b>199.77</b>	<b>675.70</b>	<b>280.83</b>	<b>545.25</b>	<b>232.41</b>
<b>10. Provision for Income Tax</b>	<b>639.78</b>	<b>1,189.08</b>	<b>1,134.53</b>	<b>1,775.10</b>	<b>766.20</b>	<b>1,478.28</b>	<b>628.73</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>72.51</b>
<b>12. Net Profit</b>	<b>1,492.81</b>	<b>2,688.57</b>	<b>2,661.08</b>	<b>4,306.21</b>	<b>1,761.23</b>	<b>3,429.01</b>	<b>1,462.94</b>
<b>Total Expenses</b>	<b>10,350.31</b>	<b>16,178.89</b>	<b>17,844.44</b>	<b>22,509.18</b>	<b>11,289.47</b>	<b>14,364.32</b>	<b>10,385.75</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>8,333.99</b>	<b>13,447.66</b>	<b>13,201.11</b>	<b>19,756.21</b>	<b>9,688.05</b>	<b>12,634.77</b>	<b>8,170.41</b>
1.1 On Loans and Advances	7,884.85	12,364.66	12,282.99	18,279.90	8,845.25	11,891.33	7,481.59
1.2 On Investment	420.92	1,010.60	911.76	1,442.01	706.87	664.30	585.67
1.2.1 Government Bonds	400.78	1,010.60	907.42	1,442.01	706.87	655.75	583.66
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.94	-	-	-	-	-	2.01
1.2.4 Debenture & Bonds	19.20	-	4.34	-	-	8.55	-
1.3 On Agency Balance	-	0.18	-	-	0.98	1.34	0.06
1.4 On Call Deposit	-	57.99	-	-	0.99	-	57.23
1.5 On Others	28.22	14.23	6.37	34.30	133.97	77.81	45.86
<b>2. Commission and Discount</b>	<b>377.60</b>	<b>1,161.93</b>	<b>687.89</b>	<b>1,713.66</b>	<b>714.47</b>	<b>1,078.74</b>	<b>554.10</b>
2.1 Bills Purchase and Discount	42.87	24.11	0.00	-	-	-	83.46
2.2 Commission	334.73	172.05	667.94	1,713.66	710.01	1,060.76	417.22
2.3 Others	-	965.77	19.95	-	4.45	17.98	53.42
<b>3. Exchange Flactuation Income</b>	<b>281.72</b>	<b>446.49</b>	<b>305.95</b>	<b>699.37</b>	<b>319.86</b>	<b>298.37</b>	<b>251.98</b>
3.1 Due to Change in Exchange Rate	8.97	(5.02)	-	95.26	77.73	4.17	16.44
3.2 Due to Foreign Currency Transaction	272.76	451.52	305.95	604.11	242.13	294.20	235.54
<b>4. Other Operating Income</b>	<b>451.72</b>	<b>1,122.35</b>	<b>1,278.98</b>	<b>336.34</b>	<b>86.72</b>	<b>177.83</b>	<b>452.36</b>
<b>5. Non Operating Income</b>	<b>419.26</b>	<b>-</b>	<b>266.59</b>	<b>-</b>	<b>138.54</b>	<b>174.62</b>	<b>125.63</b>
<b>6. Write Back from Provisions for loss</b>	<b>482.48</b>	<b>-</b>	<b>2,103.80</b>	<b>-</b>	<b>244.20</b>	<b>-</b>	<b>827.84</b>
<b>7. Recovery of written-off Loan</b>	<b>3.51</b>	<b>0.45</b>	<b>-</b>	<b>3.60</b>	<b>97.63</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>0.02</b>	<b>-</b>	<b>0.11</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.41</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>10,350.31</b>	<b>16,178.89</b>	<b>17,844.44</b>	<b>22,509.18</b>	<b>11,289.47</b>	<b>14,364.32</b>	<b>10,385.75</b>

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>7,515.62</b>	<b>7,192.92</b>	<b>6,893.84</b>	<b>4,377.57</b>	<b>4,736.46</b>	<b>5,684.71</b>	<b>2,022.47</b>
1.1 On Deposit Liabilities	7,156.23	6,836.57	6,707.35	4,337.05	4,712.68	5,401.33	2,022.47
1.1.1 Saving Account	1,435.86	1,442.46	1,034.83	541.88	694.02	1,094.45	543.00
1.1.2 Fixed Account	5,371.46	5,280.13	5,544.00	3,695.72	3,962.91	4,189.04	1,445.39
1.1.2.1 Up to 3 months Fixed Account	1,039.42	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	267.02	-	-	-	3,161.05	-	153.09
1.1.2.3 6 months to 1 year Fixed Account	2,333.61	-	5,544.00	3,695.72	578.97	4,189.04	1,102.54
1.1.2.4 Above 1 year Fixed Account	1,731.41	5,280.13	-	-	222.89	-	189.76
1.1.3 Call Deposit	165.10	113.98	128.52	99.45	55.75	117.84	34.08
1.1.4 Certificate of Deposit	183.82	-	-	-	-	-	-
1.2 On Borrowing	359.39	356.35	186.49	40.52	23.79	283.38	-
<b>2. Commission Expense</b>	<b>111.38</b>	<b>-</b>	<b>64.63</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.88</b>
<b>3. Staff Expense</b>	<b>1,461.13</b>	<b>1,534.74</b>	<b>1,586.41</b>	<b>748.26</b>	<b>848.57</b>	<b>895.54</b>	<b>362.63</b>
<b>4. Office Operating Expenses</b>	<b>1,016.73</b>	<b>1,305.58</b>	<b>946.93</b>	<b>599.10</b>	<b>596.27</b>	<b>784.78</b>	<b>257.10</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.31</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	1.31
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.63</b>	<b>14.44</b>	<b>-</b>	<b>2.07</b>
<b>7. Provision for Risk</b>	<b>728.94</b>	<b>(462.09)</b>	<b>490.34</b>	<b>313.43</b>	<b>1,311.69</b>	<b>239.12</b>	<b>1,351.25</b>
7.1 Loan loss Provision	728.94	(462.09)	490.34	313.43	1,311.69	239.12	1,335.66
7.1.1 General Loan loss Provision	446.51	543.26	277.65	289.43	247.37	90.81	278.12
7.1.1.1 Pass Loan Loss Provision	246.01	583.24	277.65	273.98	215.42	-	80.26
7.1.1.2 Watch List Provision	200.50	(39.97)	-	15.44	31.94	90.81	197.87
7.1.2 Special Loan Loss Provision	273.14	(989.25)	212.69	24.00	1,064.32	31.17	1,057.53
7.1.3 Additional Loan Loss Provision	9.29	(16.09)	-	-	-	117.14	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	15.60
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>15.21</b>	<b>114.67</b>	<b>13.56</b>	<b>-</b>	<b>-</b>	<b>0.25</b>	<b>2.42</b>
<b>9. Provision for Staff Bonus</b>	<b>471.81</b>	<b>332.03</b>	<b>-</b>	<b>95.58</b>	<b>-</b>	<b>357.27</b>	<b>98.36</b>
<b>10. Provision for Income Tax</b>	<b>1,265.03</b>	<b>1,064.13</b>	<b>1,016.17</b>	<b>258.07</b>	<b>230.25</b>	<b>957.95</b>	<b>265.58</b>
<b>11. Others</b>	<b>26.96</b>	<b>-</b>	<b>-</b>	<b>26.67</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>2,981.23</b>	<b>2,482.98</b>	<b>2,477.28</b>	<b>602.17</b>	<b>537.24</b>	<b>2,257.50</b>	<b>619.69</b>
<b>Total Expenses</b>	<b>15,594.03</b>	<b>13,564.96</b>	<b>13,489.15</b>	<b>7,021.49</b>	<b>8,274.92</b>	<b>11,177.13</b>	<b>4,987.77</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>12,821.86</b>	<b>11,690.09</b>	<b>12,042.47</b>	<b>6,208.96</b>	<b>7,092.90</b>	<b>9,734.49</b>	<b>3,451.46</b>
1.1 On Loans and Advances	12,055.98	10,467.34	11,107.56	5,773.42	6,640.65	8,871.31	3,278.43
1.2 On Investment	677.70	1,092.97	763.65	418.91	414.42	842.94	125.00
1.2.1 Government Bonds	648.18	1,092.97	763.47	418.91	370.59	781.81	125.00
1.2.2 Foreign Bonds	26.87	-	-	-	42.87	59.99	-
1.2.3 NRB Bonds	-	-	-	-	0.96	-	-
1.2.4 Debenture & Bonds	2.65	-	0.17	-	-	1.13	-
1.3 On Agency Balance	-	23.17	0.08	0.17	9.24	-	-
1.4 On Call Deposit	8.31	12.05	82.93	13.62	-	-	39.66
1.5 On Others	79.87	94.55	88.26	2.84	28.59	20.24	8.38
<b>2. Commission and Discount</b>	<b>1,108.26</b>	<b>487.66</b>	<b>619.82</b>	<b>111.17</b>	<b>370.37</b>	<b>223.17</b>	<b>180.00</b>
2.1 Bills Purchase and Discount	-	7.40	4.99	-	-	-	-
2.2 Commission	1,108.26	459.49	191.20	109.47	370.37	223.17	6.76
2.3 Others	-	20.76	423.62	1.70	-	-	173.24
<b>3. Exchange Flactuation Income</b>	<b>422.66</b>	<b>110.67</b>	<b>252.54</b>	<b>218.63</b>	<b>144.16</b>	<b>293.60</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	84.53	-	-	8.69	7.45	12.38	-
3.2 Due to Foreign Currency Transaction	338.13	110.67	252.54	209.94	136.72	281.22	-
<b>4. Other Operating Income</b>	<b>126.00</b>	<b>593.22</b>	<b>345.27</b>	<b>305.55</b>	<b>36.04</b>	<b>577.90</b>	<b>87.44</b>
<b>5. Non Operating Income</b>	<b>5.25</b>	<b>636.23</b>	<b>17.23</b>	<b>28.57</b>	<b>78.62</b>	<b>118.43</b>	<b>9.24</b>
<b>6. Write Back from Provisions for loss</b>	<b>1,109.93</b>	<b>-</b>	<b>211.82</b>	<b>118.88</b>	<b>552.83</b>	<b>229.55</b>	<b>1,238.98</b>
<b>7. Recovery of written-off Loan</b>	<b>0.03</b>	<b>47.09</b>	<b>-</b>	<b>29.72</b>	<b>-</b>	<b>-</b>	<b>20.65</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>0.05</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>15,594.03</b>	<b>13,564.96</b>	<b>13,489.15</b>	<b>7,021.49</b>	<b>8,274.92</b>	<b>11,177.13</b>	<b>4,987.77</b>

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>2.71</b>	<b>270.78</b>	<b>2,090.20</b>	<b>444.77</b>	<b>314.16</b>	<b>4,326.43</b>	<b>3,155.43</b>
1.1 On Deposit Liabilities	2.71	270.78	2,088.56	444.76	314.16	4,323.31	3,147.96
1.1.1 Saving Account	1.40	65.88	421.94	96.10	88.57	865.11	577.57
1.1.2 Fixed Account	0.73	183.03	1,622.27	336.74	223.39	3,370.43	2,494.63
1.1.2.1 Up to 3 months Fixed Account	0.04	-	132.73	-	8.94	491.15	336.63
1.1.2.2 3 to 6 months Fixed Account	-	-	864.48	274.54	11.17	557.43	394.93
1.1.2.3 6 months to 1 year Fixed Account	0.69	-	438.65	20.75	78.19	1,720.73	1,575.53
1.1.2.4 Above 1 year Fixed Account	-	183.03	186.40	41.45	125.10	601.12	187.55
1.1.3 Call Deposit	0.58	21.87	44.36	11.92	2.20	87.77	75.77
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	1.64	0.01	-	3.12	7.47
<b>2. Commission Expense</b>	<b>0.01</b>	<b>-</b>	<b>5.82</b>	<b>5.09</b>	<b>-</b>	<b>-</b>	<b>14.94</b>
<b>3. Staff Expense</b>	<b>5.37</b>	<b>47.32</b>	<b>384.10</b>	<b>120.21</b>	<b>51.31</b>	<b>721.17</b>	<b>420.05</b>
<b>4. Office Operating Expenses</b>	<b>12.65</b>	<b>43.95</b>	<b>323.43</b>	<b>85.66</b>	<b>35.65</b>	<b>500.46</b>	<b>372.46</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.16</b>	<b>(0.00)</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	1.16	(0.00)
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.07</b>	<b>0.17</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>(7.89)</b>	<b>29.79</b>	<b>173.94</b>	<b>122.69</b>	<b>14.12</b>	<b>965.58</b>	<b>238.93</b>
7.1 Loan loss Provision	0.02	29.79	173.94	122.69	14.12	965.25	231.16
7.1.1 General Loan loss Provision	0.24	29.79	(6.88)	37.10	9.95	856.38	170.36
7.1.1.1 Pass Loan Loss Provision	0.24	29.79	122.75	37.10	3.08	547.00	69.64
7.1.1.2 Watch List Provision	-	-	(129.63)	-	6.87	309.38	100.72
7.1.2 Special Loan Loss Provision	(0.21)	-	180.82	85.59	4.17	108.87	60.80
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	7.77
7.3. Provision for Loss on Investment	(7.91)	-	-	-	-	0.33	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>0.90</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>58.19</b>	<b>21.92</b>	<b>21.18</b>	<b>195.43</b>	<b>132.05</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>134.45</b>	<b>59.19</b>	<b>63.55</b>	<b>527.66</b>	<b>356.53</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>24.38</b>	<b>389.22</b>	<b>138.10</b>	<b>148.29</b>	<b>1,231.21</b>	<b>831.90</b>
<b>Total Expenses</b>	<b>12.86</b>	<b>416.22</b>	<b>3,560.25</b>	<b>997.64</b>	<b>648.35</b>	<b>8,469.28</b>	<b>5,522.29</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1.26</b>	<b>392.37</b>	<b>3,126.81</b>	<b>833.77</b>	<b>550.24</b>	<b>6,762.74</b>	<b>4,860.54</b>
1.1 On Loans and Advances	0.74	391.11	2,960.63	814.44	529.37	6,364.83	4,649.20
1.2 On Investment	-	-	96.23	4.68	8.98	354.08	169.03
1.2.1 Government Bonds	-	-	96.23	4.68	8.98	243.59	169.03
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	110.50	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.52	1.26	20.52	14.66	11.90	22.34	33.84
1.5 On Others	-	-	49.44	-	-	21.50	8.47
<b>2. Commission and Discount</b>	<b>-</b>	<b>23.85</b>	<b>201.29</b>	<b>68.74</b>	<b>2.22</b>	<b>40.51</b>	<b>82.35</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	23.85	192.62	6.18	0.97	39.93	63.73
2.3 Others	-	-	8.67	62.55	1.25	0.57	18.62
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>(0.19)</b>	<b>-</b>	<b>-</b>	<b>6.54</b>	<b>0.04</b>
3.1 Due to Change in Exchange Rate	-	-	(0.20)	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.01	-	-	6.54	0.04
<b>4. Other Operating Income</b>	<b>0.42</b>	<b>-</b>	<b>232.33</b>	<b>-</b>	<b>31.36</b>	<b>497.48</b>	<b>539.39</b>
<b>5. Non Operating Income</b>	<b>1.24</b>	<b>-</b>	<b>0.01</b>	<b>31.68</b>	<b>64.52</b>	<b>404.21</b>	<b>0.09</b>
<b>6. Write Back from Provisions for loss</b>	<b>2.50</b>	<b>-</b>	<b>-</b>	<b>63.44</b>	<b>-</b>	<b>757.80</b>	<b>39.88</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>7.44</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>12.86</b>	<b>416.22</b>	<b>3,560.25</b>	<b>997.64</b>	<b>648.35</b>	<b>8,469.28</b>	<b>5,522.29</b>

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Sahara
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>2,314.97</b>	<b>23.05</b>	<b>2,541.42</b>	<b>1,718.97</b>	<b>2,042.12</b>	<b>179.51</b>	<b>47.68</b>
1.1 On Deposit Liabilities	2,281.83	23.05	2,539.69	1,711.60	2,037.61	179.51	47.68
1.1.1 Saving Account	384.12	5.31	402.32	530.31	306.96	53.36	34.30
1.1.2 Fixed Account	1,854.86	17.43	2,084.77	1,167.05	1,676.46	117.54	10.65
1.1.2.1 Up to 3 months Fixed Account	206.86	-	173.04	-	46.88	-	-
1.1.2.2 3 to 6 months Fixed Account	397.66	-	313.54	160.38	75.26	29.74	1.42
1.1.2.3 6 months to 1 year Fixed Account	901.03	12.01	1,280.38	213.82	452.99	61.09	0.67
1.1.2.4 Above 1 year Fixed Account	349.33	5.41	317.81	792.85	1,101.33	26.72	8.56
1.1.3 Call Deposit	42.85	0.31	52.59	14.24	54.19	8.60	2.72
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	33.14	-	1.73	7.36	4.51	-	-
<b>2. Commission Expense</b>	<b>4.51</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>412.64</b>	<b>10.80</b>	<b>384.90</b>	<b>338.54</b>	<b>245.85</b>	<b>56.07</b>	<b>19.74</b>
<b>4. Office Operating Expenses</b>	<b>339.94</b>	<b>10.81</b>	<b>347.80</b>	<b>209.20</b>	<b>214.42</b>	<b>50.23</b>	<b>7.66</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	0.01	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>6.98</b>	<b>-</b>	<b>1.03</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>115.31</b>	<b>8.84</b>	<b>261.17</b>	<b>190.06</b>	<b>581.19</b>	<b>30.92</b>	<b>-</b>
7.1 Loan loss Provision	115.31	8.84	261.17	190.06	581.19	30.92	-
7.1.1 General Loan loss Provision	115.31	3.69	103.00	51.56	187.36	13.25	-
7.1.1.1 Pass Loan Loss Provision	115.31	0.66	129.18	42.27	74.79	6.07	-
7.1.1.2 Watch List Provision	-	3.03	(26.18)	9.29	112.57	7.18	-
7.1.2 Special Loan Loss Provision	-	4.75	139.10	138.50	383.57	17.68	-
7.1.3 Additional Loan Loss Provision	-	0.41	19.07	-	10.27	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.77</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>111.66</b>	<b>0.95</b>	<b>97.07</b>	<b>-</b>	<b>83.47</b>	<b>5.90</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>301.47</b>	<b>2.86</b>	<b>291.72</b>	<b>238.74</b>	<b>209.33</b>	<b>17.71</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>703.43</b>	<b>6.67</b>	<b>678.96</b>	<b>560.39</b>	<b>541.86</b>	<b>41.33</b>	<b>23.10</b>
<b>Total Expenses</b>	<b>4,310.91</b>	<b>63.98</b>	<b>4,604.07</b>	<b>3,255.89</b>	<b>3,920.03</b>	<b>381.68</b>	<b>98.17</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>3,670.12</b>	<b>43.05</b>	<b>3,892.36</b>	<b>2,877.10</b>	<b>3,087.65</b>	<b>313.41</b>	<b>89.25</b>
1.1 On Loans and Advances	3,443.58	41.37	3,724.33	2,751.88	2,971.06	306.72	89.25
1.2 On Investment	216.49	-	109.00	87.35	80.07	0.84	-
1.2.1 Government Bonds	216.49	-	109.00	87.35	80.07	0.17	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.67	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	10.05	-	45.76	37.87	29.85	5.85	-
1.5 On Others	-	1.68	13.28	-	6.67	-	-
<b>2. Commission and Discount</b>	<b>254.06</b>	<b>0.13</b>	<b>20.27</b>	<b>24.48</b>	<b>6.74</b>	<b>2.12</b>	<b>0.85</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	0.11	20.27	24.48	6.74	2.12	0.85
2.3 Others	254.06	0.02	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>0.04</b>	<b>-</b>	<b>4.63</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	0.04	-	(1.29)	0.01	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	5.92	-	-	-	-
<b>4. Other Operating Income</b>	<b>67.44</b>	<b>1.90</b>	<b>243.86</b>	<b>138.90</b>	<b>156.54</b>	<b>61.87</b>	<b>8.07</b>
<b>5. Non Operating Income</b>	<b>231.52</b>	<b>9.43</b>	<b>442.96</b>	<b>41.27</b>	<b>173.57</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>87.72</b>	<b>9.46</b>	<b>-</b>	<b>174.13</b>	<b>472.55</b>	<b>4.28</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>22.99</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>4,310.91</b>	<b>63.98</b>	<b>4,604.07</b>	<b>3,255.89</b>	<b>3,920.03</b>	<b>381.68</b>	<b>98.17</b>

BFI Name	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFC	Goodwill
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>33.58</b>	<b>206.89</b>	<b>91.05</b>	<b>14.05</b>	<b>2.14</b>	<b>465.90</b>	<b>687.91</b>
1.1 On Deposit Liabilities	33.58	206.89	91.05	14.05	2.14	465.02	677.54
1.1.1 Saving Account	19.65	49.19	20.45	4.01	1.89	128.40	90.28
1.1.2 Fixed Account	13.00	150.36	67.33	8.38	-	317.64	566.98
1.1.2.1 Up to 3 months Fixed Account	0.60	-	-	-	-	58.95	10.04
1.1.2.2 3 to 6 months Fixed Account	0.95	47.89	13.70	-	-	91.31	11.97
1.1.2.3 6 months to 1 year Fixed Account	9.16	47.27	52.66	-	-	99.20	271.12
1.1.2.4 Above 1 year Fixed Account	2.29	55.20	0.97	8.38	-	68.18	273.84
1.1.3 Call Deposit	0.93	7.35	3.27	1.66	0.25	18.98	20.28
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	0.88	10.37
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>23.18</b>	<b>81.16</b>	<b>33.25</b>	<b>12.68</b>	<b>2.21</b>	<b>101.86</b>	<b>65.29</b>
<b>4. Office Operating Expenses</b>	<b>6.92</b>	<b>124.42</b>	<b>24.50</b>	<b>16.00</b>	<b>13.60</b>	<b>79.61</b>	<b>73.72</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>16.80</b>	<b>69.29</b>	<b>14.63</b>	<b>19.65</b>	<b>-</b>	<b>-</b>	<b>122.50</b>
7.1 Loan loss Provision	16.80	69.29	14.63	2.45	-	-	122.50
7.1.1 General Loan loss Provision	4.54	19.15	5.32	2.17	-	-	-
7.1.1.1 Pass Loan Loss Provision	1.49	14.28	2.78	1.93	-	-	-
7.1.1.2 Watch List Provision	3.06	4.87	2.54	0.24	-	-	-
7.1.2 Special Loan Loss Provision	12.25	50.14	9.31	0.28	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	122.50
7.2. Provision for Non-Banking Assets	-	-	-	17.20	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>1.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>8.26</b>	<b>0.51</b>	<b>-</b>	<b>-</b>	<b>36.12</b>	<b>22.05</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>22.30</b>	<b>1.53</b>	<b>-</b>	<b>-</b>	<b>97.54</b>	<b>59.05</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.02</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>17.74</b>	<b>52.03</b>	<b>3.57</b>	<b>-</b>	<b>9.43</b>	<b>227.58</b>	<b>139.36</b>
<b>Total Expenses</b>	<b>98.21</b>	<b>564.36</b>	<b>170.06</b>	<b>63.40</b>	<b>27.39</b>	<b>1,008.61</b>	<b>1,169.87</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>71.10</b>	<b>404.98</b>	<b>160.09</b>	<b>22.95</b>	<b>4.86</b>	<b>624.78</b>	<b>860.23</b>
1.1 On Loans and Advances	70.64	395.33	154.61	20.93	1.23	590.82	697.96
1.2 On Investment	-	3.59	3.27	-	-	18.90	141.84
1.2.1 Government Bonds	-	3.59	-	-	-	18.90	141.84
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	3.27	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.46	6.06	2.21	-	3.64	15.06	20.43
1.5 On Others	-	-	-	2.01	-	-	-
<b>2. Commission and Discount</b>	<b>1.34</b>	<b>6.01</b>	<b>0.65</b>	<b>2.62</b>	<b>-</b>	<b>1.08</b>	<b>3.01</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.34	6.01	0.65	2.62	-	1.08	3.01
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>4.16</b>	<b>82.37</b>	<b>9.31</b>	<b>0.49</b>	<b>0.00</b>	<b>27.77</b>	<b>115.27</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9.30</b>	<b>19.78</b>	<b>123.23</b>	<b>191.36</b>
<b>6. Write Back from Provisions for loss</b>	<b>21.61</b>	<b>71.01</b>	<b>-</b>	<b>23.41</b>	<b>2.74</b>	<b>231.75</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.63</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>98.21</b>	<b>564.36</b>	<b>170.06</b>	<b>63.40</b>	<b>27.39</b>	<b>1,008.61</b>	<b>1,169.87</b>

BFI Name	Shree	Lalitpur	United	BestFC	Progressive	Jamaki	Pokhara
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>413.09</b>	<b>14.99</b>	<b>521.96</b>	<b>182.68</b>	<b>141.26</b>	<b>215.04</b>	<b>558.17</b>
1.1 On Deposit Liabilities	411.93	14.99	519.41	182.68	139.76	215.04	557.43
1.1.1 Saving Account	73.34	6.63	80.24	47.35	29.22	53.09	97.40
1.1.2 Fixed Account	323.07	7.87	430.33	128.06	102.70	160.86	455.87
1.1.2.1 Up to 3 months Fixed Account	16.27	0.20	5.72	-	17.50	-	-
1.1.2.2 3 to 6 months Fixed Account	116.41	0.66	23.73	-	12.08	6.63	53.13
1.1.2.3 6 months to 1 year Fixed Account	181.77	4.14	203.07	128.06	57.11	4.16	77.06
1.1.2.4 Above 1 year Fixed Account	8.61	2.87	197.82	-	16.01	150.07	325.68
1.1.3 Call Deposit	15.52	0.49	8.83	7.26	7.84	1.09	4.16
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.17	-	2.55	-	1.49	-	0.74
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>1.24</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>42.72</b>	<b>15.04</b>	<b>102.42</b>	<b>58.79</b>	<b>36.78</b>	<b>15.19</b>	<b>95.03</b>
<b>4. Office Operating Expenses</b>	<b>36.45</b>	<b>14.69</b>	<b>84.77</b>	<b>40.66</b>	<b>44.80</b>	<b>11.67</b>	<b>60.88</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>34.31</b>	<b>5.18</b>	<b>93.09</b>	<b>235.80</b>	<b>(0.52)</b>	<b>116.95</b>	<b>30.74</b>
7.1 Loan loss Provision	34.31	5.18	112.29	235.80	(1.62)	116.95	30.74
7.1.1 General Loan loss Provision	18.44	-	30.09	18.38	(12.76)	19.99	12.72
7.1.1.1 Pass Loan Loss Provision	-	-	(3.25)	8.28	13.98	2.70	12.72
7.1.1.2 Watch List Provision	18.44	-	33.35	10.10	(26.73)	17.29	-
7.1.2 Special Loan Loss Provision	15.87	2.58	82.20	217.41	15.13	96.96	18.02
7.1.3 Additional Loan Loss Provision	-	2.60	-	-	(4.00)	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	1.10	-	-
7.3. Provision for Loss on Investment	-	-	(19.21)	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>5.81</b>	<b>-</b>	<b>16.37</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12.22</b>
<b>10. Provision for Income Tax</b>	<b>15.69</b>	<b>-</b>	<b>49.10</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>32.99</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>36.62</b>	<b>103.26</b>	<b>114.56</b>	<b>100.27</b>	<b>73.49</b>	<b>-</b>	<b>76.97</b>
<b>Total Expenses</b>	<b>584.69</b>	<b>153.15</b>	<b>983.50</b>	<b>618.19</b>	<b>295.82</b>	<b>358.85</b>	<b>867.00</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>510.22</b>	<b>28.23</b>	<b>763.58</b>	<b>299.51</b>	<b>220.33</b>	<b>280.14</b>	<b>783.48</b>
1.1 On Loans and Advances	444.74	26.03	720.70	282.84	201.60	271.30	756.72
1.2 On Investment	59.04	-	28.26	8.31	15.87	-	15.62
1.2.1 Government Bonds	59.04	-	28.26	8.31	-	-	15.48
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	15.87	-	0.14
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.43	2.20	9.25	8.36	1.48	8.84	9.21
1.5 On Others	-	-	5.37	-	1.38	-	1.94
<b>2. Commission and Discount</b>	<b>0.69</b>	<b>-</b>	<b>2.08</b>	<b>1.64</b>	<b>8.01</b>	<b>0.44</b>	<b>0.19</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.69	-	1.60	1.64	8.01	0.03	0.19
2.3 Others	-	-	0.49	-	-	0.41	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>39.40</b>	<b>0.64</b>	<b>213.78</b>	<b>8.14</b>	<b>60.74</b>	<b>12.98</b>	<b>46.19</b>
<b>5. Non Operating Income</b>	<b>0.77</b>	<b>11.33</b>	<b>4.05</b>	<b>14.46</b>	<b>0.64</b>	<b>1.95</b>	<b>6.55</b>
<b>6. Write Back from Provisions for loss</b>	<b>33.61</b>	<b>112.95</b>	<b>-</b>	<b>294.05</b>	<b>6.10</b>	<b>60.48</b>	<b>30.59</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.39</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.86</b>	<b>-</b>
<b>Total Income</b>	<b>584.69</b>	<b>153.15</b>	<b>983.50</b>	<b>618.19</b>	<b>295.82</b>	<b>358.85</b>	<b>867.00</b>

BFI Name	Central	Multi	Srijana	Samriddhi	CMerchant	GMBFL	ICFC
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>351.45</b>	<b>31.73</b>	<b>468.21</b>	<b>26.10</b>	<b>3.57</b>	<b>377.58</b>	<b>947.09</b>
1.1 On Deposit Liabilities	351.14	31.73	468.21	26.10	2.85	377.58	920.83
1.1.1 Saving Account	72.19	4.13	177.36	8.53	0.19	70.40	171.19
1.1.2 Fixed Account	278.94	27.60	274.82	15.84	-	293.44	733.05
1.1.2.1 Up to 3 months Fixed Account	-	-	-	6.11	-	14.24	64.63
1.1.2.2 3 to 6 months Fixed Account	63.68	-	72.07	1.14	-	47.91	24.39
1.1.2.3 6 months to 1 year Fixed Account	145.89	-	164.83	3.54	-	182.73	398.96
1.1.2.4 Above 1 year Fixed Account	69.38	27.60	37.93	5.05	-	48.57	245.07
1.1.3 Call Deposit	-	-	16.03	1.73	2.66	13.74	16.59
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.32	-	-	-	0.72	-	26.26
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>0.24</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>50.59</b>	<b>3.49</b>	<b>86.16</b>	<b>28.04</b>	<b>4.79</b>	<b>60.10</b>	<b>116.62</b>
<b>4. Office Operating Expenses</b>	<b>39.94</b>	<b>3.51</b>	<b>47.27</b>	<b>23.67</b>	<b>3.29</b>	<b>38.06</b>	<b>102.42</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>20.44</b>	<b>2.01</b>	<b>201.89</b>	<b>4.58</b>	<b>-</b>	<b>21.51</b>	<b>42.00</b>
7.1 Loan loss Provision	13.42	2.01	201.89	4.58	-	21.51	42.00
7.1.1 General Loan loss Provision	(1.18)	1.37	47.73	4.58	-	19.30	17.35
7.1.1.1 Pass Loan Loss Provision	3.10	0.89	13.47	4.58	-	14.88	17.35
7.1.1.2 Watch List Provision	(4.28)	0.47	34.27	-	-	4.42	-
7.1.2 Special Loan Loss Provision	14.60	0.64	154.15	-	-	2.21	24.65
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	7.02	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.34</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>9.52</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10.76</b>	<b>25.22</b>
<b>10. Provision for Income Tax</b>	<b>25.70</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>29.05</b>	<b>68.08</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>59.96</b>	<b>10.08</b>	<b>202.90</b>	<b>(5.28)</b>	<b>-</b>	<b>67.78</b>	<b>158.86</b>
<b>Total Expenses</b>	<b>557.60</b>	<b>50.82</b>	<b>1,006.66</b>	<b>77.45</b>	<b>11.64</b>	<b>604.83</b>	<b>1,460.30</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>485.00</b>	<b>44.51</b>	<b>794.01</b>	<b>26.63</b>	<b>0.18</b>	<b>498.96</b>	<b>1,155.72</b>
1.1 On Loans and Advances	433.47	44.51	781.43	22.20	-	434.27	1,042.78
1.2 On Investment	45.01	-	-	2.48	-	52.51	87.34
1.2.1 Government Bonds	-	-	-	2.48	-	-	87.34
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	45.01	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	52.51	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.51	-	-	1.93	0.18	10.19	25.59
1.5 On Others	-	-	12.58	0.02	-	1.98	-
<b>2. Commission and Discount</b>	<b>1.47</b>	<b>5.99</b>	<b>-</b>	<b>0.08</b>	<b>-</b>	<b>2.75</b>	<b>11.46</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.47	-	-	0.05	-	2.03	11.46
2.3 Others	-	5.99	-	0.03	-	0.72	-
<b>3. Exchange Flactuation Income</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	0.00	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>35.21</b>	<b>-</b>	<b>65.80</b>	<b>6.06</b>	<b>0.00</b>	<b>35.89</b>	<b>273.63</b>
<b>5. Non Operating Income</b>	<b>35.93</b>	<b>-</b>	<b>-</b>	<b>8.74</b>	<b>1.55</b>	<b>43.40</b>	<b>7.05</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>0.32</b>	<b>146.85</b>	<b>35.92</b>	<b>-</b>	<b>23.83</b>	<b>12.07</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>1.29</b>	<b>-</b>	<b>0.37</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8.63</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>557.60</b>	<b>50.82</b>	<b>1,006.66</b>	<b>77.45</b>	<b>11.64</b>	<b>604.83</b>	<b>1,460.30</b>

BFI Name	Manju	Reliance
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**Expenses**

<b>1. Interest Expense</b>	<b>599.92</b>	<b>372.07</b>
1.1 On Deposit Liabilities	583.58	372.07
1.1.1 Saving Account	100.83	96.35
1.1.2 Fixed Account	438.53	275.72
1.1.2.1 Up to 3 months Fixed Account	115.61	-
1.1.2.2 3 to 6 months Fixed Account	91.19	33.28
1.1.2.3 6 months to 1 year Fixed Account	139.10	32.80
1.1.2.4 Above 1 year Fixed Account	92.63	209.64
1.1.3 Call Deposit	44.22	-
1.1.4 Certificate of Deposit	-	-
1.2 On Borrowing	16.34	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>74.08</b>	<b>73.01</b>
<b>4. Office Operating Expenses</b>	<b>64.92</b>	<b>66.34</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-
5.2 Due to Foreign Currency Transaction	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>24.43</b>	<b>33.37</b>
7.1 Loan loss Provision	24.43	33.37
7.1.1 General Loan loss Provision	24.43	9.20
7.1.1.1 Pass Loan Loss Provision	24.43	1.76
7.1.1.2 Watch List Provision	-	7.44
7.1.2 Special Loan Loss Provision	-	24.18
7.1.3 Additional Loan Loss Provision	-	-
7.2. Provision for Non-Banking Assets	-	-
7.3. Provision for Loss on Investment	-	-
7.5. Provision for Loss of Other Assets	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>63.86</b>	<b>21.72</b>
<b>10. Provision for Income Tax</b>	<b>172.42</b>	<b>58.65</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>402.31</b>	<b>136.84</b>
<b>Total Expenses</b>	<b>1,401.93</b>	<b>762.00</b>

**Income**

<b>1. Interest Income</b>	<b>823.27</b>	<b>456.54</b>
1.1 On Loans and Advances	806.60	407.91
1.2 On Investment	7.80	35.48
1.2.1 Government Bonds	7.80	35.48
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	-	12.82
1.5 On Others	8.87	0.33
<b>2. Commission and Discount</b>	<b>40.08</b>	<b>1.36</b>
2.1 Bills Purchase and Discount	-	-
2.2 Commission	0.16	1.36
2.3 Others	39.92	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-
3.2 Due to Foreign Currency Transaction	-	-
<b>4. Other Operating Income</b>	<b>538.58</b>	<b>33.90</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>262.57</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>7.62</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>1,401.93</b>	<b>762.00</b>



## Statement of Credit as on Jeth end, 2078(Mid-June, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL
<b>Sector Wise</b>						
Agricultural and Forest Related	10,913.16	13,627.58	4,306.56	7,436.73	2,778.42	7,349.63
Fishery Related	392.44	816.01	25.79	209.79	-	151.40
Mining Related	1,517.89	-	131.42	410.91	-	-
Manufacturing (Producing) Related	30,259.06	18,842.51	47,706.50	54,861.88	14,380.73	46,653.44
Construction	16,113.48	19,794.32	733.58	8,292.29	13,066.36	4,734.07
Electricity, Gas and Water	8,568.80	9,629.20	9,062.93	14,871.28	268.70	2,247.77
Metal Products, Mach. & Ele. Eqp.	5,312.47	2,450.35	1,425.54	1,260.63	2,873.53	7,472.68
Tras., Com. and Public Utilities	3,115.98	3,368.43	1,465.29	1,390.10	1,440.52	2,939.73
Wholesaler & Retailer	18,059.75	45,539.53	55,971.82	30,625.48	19,168.87	25,615.31
Finance, Insurance and Real Estate	4,875.52	24,574.68	9,628.38	9,046.91	3,674.99	13,425.31
Hotel or Restaurant	7,183.32	8,757.93	5,219.21	11,841.18	1,546.79	6,725.26
Other Services	3,519.12	5,921.97	9,133.69	19,123.81	896.21	4,643.52
Consumption Loans	19,294.76	25,210.57	3,325.75	4,964.99	4,475.26	2,598.41
Local Government	1.34	216.60	-	383.43	138.81	255.20
Others	9,394.64	2,830.92	49,718.22	5,775.35	2,420.12	5,307.02
<b>TOTAL sectorwise</b>	<b>138,521.72</b>	<b>181,580.60</b>	<b>197,854.67</b>	<b>170,494.77</b>	<b>67,129.31</b>	<b>130,118.75</b>

**Product Wise**

Term Loan	29,798.46	31,561.52	36,148.18	51,249.09	5,626.12	26,145.05
Overdraft	18,070.77	21,508.44	22,596.25	17,162.69	5,460.29	11,273.53
Trust Receipt Loan / Import Loan	4,729.97	1,087.72	17,846.66	25,624.91	8,718.57	20,601.02
Demand & Other Working Capital Loan	21,752.21	55,443.94	57,266.63	51,678.19	17,337.11	43,545.98
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,074.75	16,454.29	14,538.49	2,107.84	8,305.66	3,840.23
Real Estate Loan	6,645.83	12,050.84	11,933.99	4,963.89	5,098.85	5,014.35
Margin Nature Loan	4,984.80	5,350.34	5,487.37	2,527.19	-	2,016.48
Hire Purchase Loan	2,636.44	4,706.05	2,904.45	2,828.86	3,842.01	6,971.19
Deprived Sector Loan	8,551.91	13,531.24	10,967.52	8,124.37	3,932.83	6,336.31
Bills Purchased	2.80	33.73	1.24	445.07	248.58	20.11
Other Product	34,273.79	19,852.49	18,163.88	3,782.66	8,559.30	4,354.49
<b>Total Product wise Loan</b>	<b>138,521.72</b>	<b>181,580.60</b>	<b>197,854.67</b>	<b>170,494.77</b>	<b>67,129.31</b>	<b>130,118.75</b>

**Collateral Wise**

Gold and Silver	11,615.94	16,477.47	768.43	1,276.47	-	-
Government Securities	1.80	518.38	15.37	1.36	-	-
Non Governmental Securities	0.09	5,346.39	8,052.42	2,527.19	-	2,016.48
Fixed Deposit Receipts	425.13	446.19	886.41	818.02	4,344.90	553.58
Own	425.13	446.19	848.07	818.02	4,252.98	553.58
Other Licences Institutions	-	-	38.34	-	91.93	-
Collateral of Properties	122,372.56	145,704.47	168,560.14	148,232.32	55,584.29	122,276.48
Fixed Assets	108,616.24	145,668.10	93,769.02	119,815.82	38,813.67	121,994.01
Current Assets	13,756.32	36.37	74,791.12	28,416.50	16,770.62	282.47
Against security of Bill	10.06	25.99	8,290.21	45.18	-	20.11
Domestic Bills	-	13.26	-	-	-	19.86
Foreign Bills	10.06	12.73	8,290.21	45.18	-	0.25
Against Guarantee	3,908.33	12,974.41	4,041.56	5,393.80	1,568.81	5,181.25
Government Guarantee	28.63	-	0.84	383.62	138.81	-
Institutional Guarantee	2,996.96	10,825.88	2,788.09	4,701.80	1,430.00	-
Personal Guarantee	355.61	2,147.30	1,252.63	307.74	-	-
Collective Guarantee	2.64	1.23	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	204.85
Other Guarantee	482.71	-	-	0.64	-	4,976.40
Credit Card	-	-	233.37	27.12	246.20	70.85
Others	187.81	87.30	7,006.75	12,173.33	5,385.12	-
<b>Total</b>	<b>138,521.72</b>	<b>181,580.60</b>	<b>197,854.67</b>	<b>170,494.77</b>	<b>67,129.31</b>	<b>130,118.75</b>

## Statement of Credit as on Jeth end, 2078(Mid-June, 2021)

BFI Name	NSBI	NBBL	EBL	BOK	NCC	NIC	MBL
<b>Sector Wise</b>							
Agricultural and Forest Related	3,773.82	5,617.51	9,027.34	4,258.64	4,008.96	18,039.43	6,201.94
Fishery Related	53.04	309.39	125.66	75.18	236.26	1,186.99	193.68
Mining Related	148.04	477.17	21.12	24.36	1,240.90	-	144.13
Manufacturing (Producing) Related	31,485.28	8,326.79	17,618.06	22,850.13	13,516.13	13,628.18	26,613.88
Construction	4,204.63	11,787.41	23,028.53	4,441.34	11,759.36	25,110.76	7,470.84
Electricity, Gas and Water	5,097.29	4,109.48	5,521.06	4,476.18	6,002.41	2,208.51	6,524.55
Metal Products, Mach. & Ele. Eqp.	2,475.65	1,532.28	2,590.20	2,962.89	1,525.41	361.68	843.71
Tras., Com. and Public Utilities	551.92	2,288.92	2,415.84	1,934.12	1,829.84	2,829.27	2,726.62
Wholesaler & Retailer	22,466.68	10,357.90	35,592.89	24,826.00	15,523.39	55,370.79	27,045.56
Finance, Insurance and Real Estate	6,758.75	5,437.72	11,648.42	8,824.12	4,658.46	20,790.66	8,792.14
Hotel or Restaurant	4,926.84	2,880.81	2,570.20	5,566.30	3,323.66	9,738.73	3,843.64
Other Services	1,646.90	9,080.60	4,580.20	6,379.15	3,924.02	5,974.15	6,983.40
Consumption Loans	1,168.51	1,717.42	4,555.60	7,260.04	2,336.95	10,984.44	2,889.27
Local Government	-	-	-	-	-	-	129.84
Others	18,476.77	4,787.51	12,457.83	4,842.76	24,216.25	100,536.18	17,866.36
<b>TOTAL sectorwise</b>	<b>103,234.13</b>	<b>68,710.91</b>	<b>131,752.94</b>	<b>98,721.22</b>	<b>94,101.99</b>	<b>266,759.77</b>	<b>118,269.57</b>

**Product Wise**

Term Loan	20,796.29	12,982.70	28,217.09	23,004.79	28,038.13	24,035.91	22,722.05
Overdraft	763.94	7,262.53	27,871.68	21,771.10	20,550.30	87,330.01	11,102.56
Trust Receipt Loan / Import Loan	13,581.23	2,746.58	10,097.64	6,576.19	3,079.76	302.73	6,421.60
Demand & Other Working Capital Loan	33,730.23	17,326.84	19,296.43	16,051.24	12,525.76	42,646.05	16,579.25
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,459.70	3,775.78	21,459.69	3,687.90	5,027.66	23,478.64	5,704.35
Real Estate Loan	4,621.81	2,228.86	3,521.55	4,063.63	1,215.06	17,966.57	5,015.62
Margin Nature Loan	-	1,098.42	946.77	1,650.08	1,526.01	5,348.68	609.43
Hire Purchase Loan	2,440.15	6,528.85	4,447.82	6,102.20	5,034.31	10,630.78	6,574.52
Deprived Sector Loan	7,138.84	5,065.08	8,054.78	5,423.72	4,970.09	11,908.82	6,862.00
Bills Purchased	0.08	88.13	-	964.12	-	-	173.96
Other Product	17,701.85	9,607.14	7,839.51	9,426.25	12,134.91	43,111.58	36,504.23
<b>Total Product wise Loan</b>	<b>103,234.13</b>	<b>68,710.91</b>	<b>131,752.94</b>	<b>98,721.22</b>	<b>94,101.99</b>	<b>266,759.77</b>	<b>118,269.57</b>

**Collateral Wise**

Gold and Silver	-	470.23	-	28.38	65.01	55.60	287.11
Government Securities	-	-	1.45	9.00	-	-	5.29
Non Governmental Securities	-	1,162.70	1,845.11	-	1,526.01	5,348.68	-
Fixed Deposit Receipts	796.07	208.46	824.57	427.85	363.11	550.10	491.99
Own	796.07	207.96	824.57	427.85	363.11	550.10	403.82
Other Licences Institutions	-	0.50	-	-	-	-	88.17
Collateral of Properties	74,274.66	64,061.35	110,245.68	89,846.61	87,548.57	243,777.35	110,412.50
Fixed Assets	51,241.63	63,104.05	64,049.92	85,689.50	86,502.02	232,496.36	59,646.30
Current Assets	23,033.03	957.31	46,195.76	4,157.11	1,046.55	11,280.99	50,766.20
Against security of Bill	13,581.23	205.01	7,406.14	863.74	721.79	-	224.84
Domestic Bills	-	67.54	79.25	-	-	-	-
Foreign Bills	13,581.23	137.47	7,326.89	863.74	721.79	-	224.84
Against Guarantee	7,277.33	2,385.91	9,023.07	7,531.68	3,100.43	15,624.91	2,600.15
Government Guarantee	156.09	102.53	198.73	2.17	74.74	216.53	160.27
Institutional Guarantee	6,467.91	2,188.02	7,794.79	4,615.34	3,025.67	14,890.87	670.55
Personal Guarantee	-	92.91	1,029.55	144.71	0.03	-	1,631.27
Collective Guarantee	-	0.77	-	-	-	-	0.99
Int. Rtd. Foreign Bank's Guarantee	653.33	-	-	843.78	-	-	-
Other Guarantee	-	1.69	-	1,925.68	-	517.51	137.07
Credit Card	-	73.92	52.97	13.97	18.40	93.01	174.59
Others	7,304.84	143.33	2,353.95	-	758.68	1,310.12	4,073.11
<b>Total</b>	<b>103,234.13</b>	<b>68,710.91</b>	<b>131,752.94</b>	<b>98,721.22</b>	<b>94,101.99</b>	<b>266,759.77</b>	<b>118,269.57</b>

## Statement of Credit as on Jeth end, 2078(Mid-June, 2021)

BFI Name	Kumari	Laxmi	SBL	ADBNI	Global	Citizen
<b>Sector Wise</b>						
Agricultural and Forest Related	5,298.18	4,359.22	10,889.09	44,041.44	10,122.00	7,743.80
Fishery Related	219.40	255.66	379.02	515.48	361.14	210.33
Mining Related	1,263.31	83.25	222.66	283.42	193.27	629.65
Manufacturing (Producing) Related	31,747.32	18,706.08	25,916.00	8,340.38	44,814.50	17,199.94
Construction	12,957.39	24,904.84	9,654.22	7,398.52	28,009.57	6,347.79
Electricity, Gas and Water	7,819.76	7,234.89	6,766.46	6,559.48	16,595.10	7,276.87
Metal Products, Mach. & Ele. Equip.	5,727.07	3,751.30	3,122.86	483.33	1,547.84	448.11
Tras., Com. and Public Utilities	7,793.38	4,416.34	5,881.18	1,761.48	6,464.44	2,911.53
Wholesaler & Retailer	16,946.21	21,300.83	40,035.01	29,906.40	57,550.79	20,470.36
Finance, Insurance and Real Estate	8,407.48	6,984.53	9,362.62	1,073.03	16,381.91	8,779.87
Hotel or Restaurant	6,940.93	4,626.30	6,702.52	3,850.90	9,589.80	2,874.99
Other Services	6,365.90	3,206.36	6,418.34	3,428.44	9,055.05	5,069.42
Consumption Loans	6,128.61	5,060.59	7,530.74	22,579.33	11,845.35	7,611.23
Local Government	10.22	136.67	150.58	-	-	-
Others	21,048.79	2,046.68	30,519.31	16,706.58	29,842.50	27,495.23
<b>TOTAL sectorwise</b>	<b>138,673.94</b>	<b>107,073.55</b>	<b>163,550.59</b>	<b>146,928.21</b>	<b>242,373.25</b>	<b>115,069.12</b>

**Product Wise**

Term Loan	42,367.07	24,014.39	44,169.34	3,818.26	51,339.89	27,150.95
Overdraft	21,969.99	6,237.24	30,614.25	7,127.24	46,108.04	14,564.96
Trust Receipt Loan / Import Loan	9,351.16	8,750.25	9,381.16	115.03	17,253.41	4,822.14
Demand & Other Working Capital Loan	33,058.83	24,511.47	37,345.19	106,900.22	49,704.60	15,465.46
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,979.19	5,040.00	7,091.01	6,013.54	20,286.04	7,406.16
Real Estate Loan	1,604.08	3,907.19	6,686.58	895.49	4,201.20	5,005.67
Margin Nature Loan	4,502.02	2,238.56	5,347.77	106.64	7,233.95	5,263.46
Hire Purchase Loan	4,604.32	2,285.04	8,091.84	1,534.57	11,362.28	5,708.92
Deprived Sector Loan	7,454.09	6,741.94	11,672.03	18,776.43	14,675.63	10,902.37
Bills Purchased	72.99	305.80	51.56	-	-	25.90
Other Product	7,710.21	23,041.65	3,099.86	1,640.78	20,208.22	18,753.12
<b>Total Product wise Loan</b>	<b>138,673.94</b>	<b>107,073.55</b>	<b>163,550.59</b>	<b>146,928.21</b>	<b>242,373.25</b>	<b>115,069.12</b>

**Collateral Wise**

Gold and Silver	10.79	248.37	-	70.09	16.53	919.30
Government Securities	18.76	-	7.19	-	-	4.36
Non Governmental Securities	4,560.92	-	5,328.55	-	128.65	5,315.07
Fixed Deposit Receipts	272.31	669.75	1,186.54	537.62	813.58	537.32
Own	272.11	669.75	1,180.22	537.62	813.58	528.02
Other Licences Institutions	0.20	-	6.31	-	-	9.30
Collateral of Properties	125,513.68	97,627.94	143,795.35	146,320.50	201,797.15	84,024.38
Fixed Assets	120,829.15	70,294.52	80,965.75	146,320.50	117,470.50	64,185.89
Current Assets	4,684.53	27,333.43	62,829.60	-	84,326.65	19,838.49
Against security of Bill	1.86	-	5,196.97	-	-	5,111.95
Domestic Bills	-	-	20.37	-	-	141.36
Foreign Bills	1.86	-	5,176.60	-	-	4,970.59
Against Guarantee	6,161.86	136.67	7,455.99	-	1,352.54	4,195.58
Government Guarantee	161.99	136.67	145.02	-	21.94	2.41
Institutional Guarantee	5,324.01	-	7,154.92	-	926.99	857.11
Personal Guarantee	566.32	-	149.33	-	383.63	2,369.36
Collective Guarantee	105.92	-	-	-	19.98	953.75
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	3.61	-	6.72	-	-	12.96
Credit Card	58.21	56.08	243.94	-	212.22	57.97
Others	2,075.55	8,334.74	336.07	-	38,052.57	14,903.19
<b>Total</b>	<b>138,673.94</b>	<b>107,073.55</b>	<b>163,550.59</b>	<b>146,928.21</b>	<b>242,373.25</b>	<b>115,069.12</b>

## Statement of Credit as on Jeth end, 2078(Mid-June, 2021)

BFI Name	Prime	Sunrise	NMB	Prabhu	Mega	CBL	Century
<b>Sector Wise</b>							
Agricultural and Forest Related	10,019.75	8,662.39	8,081.05	7,905.67	5,866.44	5,596.18	3,255.20
Fishery Related	503.50	286.78	201.96	124.17	133.16	61.00	156.46
Mining Related	242.64	9.88	238.33	-	839.91	96.32	232.43
Manufacturing (Producing) Related	14,609.03	10,913.89	37,198.63	23,563.60	22,773.81	13,905.50	14,009.10
Construction	14,958.45	18,652.60	16,302.93	15,978.39	10,282.30	4,406.90	8,607.05
Electricity, Gas and Water	11,384.43	5,972.64	11,739.48	7,250.09	7,289.31	5,884.61	5,861.58
Metal Products, Mach. & Ele. Eqp.	1,487.12	1,623.56	2,056.87	1,598.62	1,083.12	1,026.23	1,862.45
Tras., Com. and Public Utilities	2,410.86	440.97	2,092.68	3,204.10	2,560.49	2,733.85	2,195.89
Wholesaler & Retailer	16,120.72	22,285.57	45,712.45	21,973.45	29,015.11	17,181.09	13,491.83
Finance, Insurance and Real Estate	19,909.55	6,631.30	7,860.18	15,841.72	18,727.95	10,429.21	7,986.85
Hotel or Restaurant	10,727.09	3,626.32	5,584.77	14,278.65	7,123.26	3,576.65	3,685.35
Other Services	7,810.48	3,030.50	3,417.48	15,120.34	5,183.24	2,838.90	3,632.86
Consumption Loans	10,186.14	3,737.79	5,138.21	5,386.42	7,179.67	6,089.94	4,878.41
Local Government	-	-	-	-	-	81.00	-
Others	16,774.71	13,488.53	13,154.28	10,588.05	19,964.42	9,693.15	9,011.20
<b>TOTAL sectorwise</b>	<b>137,144.47</b>	<b>99,362.73</b>	<b>158,779.29</b>	<b>142,813.26</b>	<b>138,022.19</b>	<b>83,600.52</b>	<b>78,866.66</b>

**Product Wise**

Term Loan	38,739.30	11,823.40	42,501.18	44,205.26	27,518.06	21,588.70	22,662.16
Overdraft	35,305.25	17,271.59	16,122.98	15,335.32	20,552.05	14,310.02	14,069.05
Trust Receipt Loan / Import Loan	2,360.50	4,600.51	7,483.52	8,110.64	5,507.66	6,549.90	1,393.41
Demand & Other Working Capital Loan	16,408.56	15,559.38	27,368.21	25,852.49	31,024.84	17,596.52	17,441.27
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,225.74	14,102.93	12,882.51	10,520.91	7,800.86	2,548.19	4,364.51
Real Estate Loan	11,397.36	4,035.33	4,482.05	2,667.91	11,374.79	4,259.81	5,494.92
Margin Nature Loan	3,473.54	2,616.95	3,694.77	2,922.35	3,623.46	3,751.10	2,878.41
Hire Purchase Loan	7,101.08	4,181.53	5,295.08	6,355.18	5,354.93	2,703.67	2,422.67
Deprived Sector Loan	6,810.41	7,256.36	7,576.97	10,948.54	7,504.90	6,044.72	3,532.36
Bills Purchased	296.79	482.80	77.80	51.17	-	13.90	57.13
Other Product	8,025.92	17,431.95	31,294.22	15,843.49	17,760.64	4,233.98	4,550.78
<b>Total Product wise Loan</b>	<b>137,144.47</b>	<b>99,362.73</b>	<b>158,779.29</b>	<b>142,813.26</b>	<b>138,022.19</b>	<b>83,600.52</b>	<b>78,866.66</b>

**Collateral Wise**

Gold and Silver	4,708.43	-	156.15	52.21	497.02	157.96	41.17
Government Securities	-	-	0.90	3.00	5.75	81.00	-
Non Governmental Securities	3,655.34	2,641.95	3,593.87	2,892.99	3,999.34	3,761.59	2,878.41
Fixed Deposit Receipts	803.50	501.41	622.27	2,912.11	494.35	434.12	227.66
Own	803.50	501.41	622.27	2,912.11	494.35	434.12	227.66
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	119,256.42	93,985.32	152,441.92	120,609.79	126,035.78	75,085.36	73,446.10
Fixed Assets	117,470.16	90,397.12	138,843.86	117,201.39	122,063.43	74,811.96	57,161.48
Current Assets	1,786.26	3,588.21	13,598.06	3,408.40	3,972.35	273.39	16,284.62
Against security of Bill	0.98	-	47.80	5,484.48	22.97	-	57.35
Domestic Bills	0.98	-	-	28.27	-	-	57.35
Foreign Bills	-	-	47.80	5,456.21	22.97	-	-
Against Guarantee	6,225.90	1,660.25	553.21	9,685.30	2,725.25	3,728.64	1,942.10
Government Guarantee	154.77	-	87.07	123.91	2.69	16.52	-
Institutional Guarantee	5,955.30	1,513.36	9.27	8,616.25	2,496.60	3,596.88	1,912.23
Personal Guarantee	112.72	52.36	396.71	838.41	190.95	62.96	29.84
Collective Guarantee	-	-	22.56	99.22	34.18	46.65	0.03
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	3.11	94.53	37.61	7.50	0.83	5.63	-
Credit Card	68.84	100.64	46.57	2.51	80.94	-	41.65
Others	2,425.06	473.16	1,316.60	1,170.88	4,160.79	351.85	232.22
<b>Total</b>	<b>137,144.47</b>	<b>99,362.73</b>	<b>158,779.29</b>	<b>142,813.26</b>	<b>138,022.19</b>	<b>83,600.52</b>	<b>78,866.66</b>

## Statement of Credit as on Jeth end, 2078(Mid-June, 2021)

BFI Name	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
<b>Sector Wise</b>							
Agricultural and Forest Related	5,988.72	1,955.96	2.20	482.63	1,023.58	460.22	370.45
Fishery Related	157.91	72.30	-	-	23.87	16.64	2.03
Mining Related	-	1.52	-	-	14.20	1.56	-
Manufacturing (Producing) Related	20,918.22	1,515.22	-	349.72	1,928.16	762.84	351.15
Construction	11,436.22	4,005.86	3.44	101.62	5,860.80	1,286.91	1,027.60
Electricity, Gas and Water	7,729.68	688.82	-	-	464.94	26.42	-
Metal Products, Mach. & Ele. Eqp.	1,385.98	172.65	-	-	133.50	172.10	22.19
Tras., Com. and Public Utilities	5,109.64	1,509.17	5.91	104.75	1,625.83	190.72	220.42
Wholesaler & Retailer	21,540.49	6,619.84	5.36	992.56	4,585.73	2,491.05	626.84
Finance, Insurance and Real Estate	9,222.95	4,636.31	-	200.00	5,531.60	1,242.36	579.26
Hotel or Restaurant	4,129.36	921.04	2.40	-	1,342.11	223.31	65.40
Other Services	4,657.10	755.71	-	734.34	1,408.22	530.66	48.33
Consumption Loans	1,695.68	2,779.30	-	51.25	2,000.09	315.56	90.97
Local Government	-	-	2.72	-	3.34	-	1.50
Others	28,185.95	8,774.55	14.85	-	9,845.82	1,743.07	1,632.27
<b>TOTAL sectorwise</b>	<b>122,157.90</b>	<b>34,408.24</b>	<b>36.87</b>	<b>3,016.86</b>	<b>35,791.77</b>	<b>9,463.42</b>	<b>5,038.40</b>

**Product Wise**

Term Loan	25,584.71	8,785.20	0.03	437.34	10,912.90	2,313.85	598.21
Overdraft	12,285.90	8,449.82	22.61	1,154.31	6,785.58	1,804.51	540.47
Trust Receipt Loan / Import Loan	4,811.97	-	-	-	-	-	-
Demand & Other Working Capital Loan	25,271.63	-	-	-	1,167.64	1,453.78	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,470.80	3,405.60	3.44	101.62	5,112.07	1,297.17	700.46
Real Estate Loan	5,394.27	2,038.46	-	200.00	1,773.40	744.11	79.59
Margin Nature Loan	2,060.50	1,852.63	-	-	1,012.62	276.24	-
Hire Purchase Loan	4,185.99	1,674.48	5.91	104.75	2,878.10	332.78	336.97
Deprived Sector Loan	7,564.34	5,145.26	2.17	155.42	5,397.42	731.30	801.50
Bills Purchased	12.30	-	-	-	-	-	-
Other Product	28,515.47	3,056.79	2.72	863.42	752.04	509.69	1,981.19
<b>Total Product wise Loan</b>	<b>122,157.90</b>	<b>34,408.24</b>	<b>36.87</b>	<b>3,016.86</b>	<b>35,791.77</b>	<b>9,463.42</b>	<b>5,038.40</b>

**Collateral Wise**

Gold and Silver	29.05	453.73	-	-	129.97	54.32	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	0.10	1,852.63	-	-	1,025.39	276.24	-
Fixed Deposit Receipts	541.85	196.96	-	51.25	189.31	40.36	29.06
Own	541.85	196.96	-	51.25	189.31	40.36	29.06
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	114,729.42	26,999.03	34.15	2,965.61	29,008.42	8,655.60	5,007.84
Fixed Assets	96,725.46	26,999.03	34.15	2,965.61	29,008.42	8,655.60	5,007.84
Current Assets	18,003.96	-	-	-	-	-	-
Against security of Bill	136.02	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	136.02	-	-	-	-	-	-
Against Guarantee	43.87	4,905.36	2.72	-	5,438.68	292.15	-
Government Guarantee	-	-	2.72	-	-	-	-
Institutional Guarantee	-	4,570.89	-	-	3,745.25	249.29	-
Personal Guarantee	43.87	181.59	-	-	1,461.86	42.86	-
Collective Guarantee	-	151.92	-	-	231.57	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	0.96	-	-	-	-	-
Credit Card	31.73	-	-	-	-	-	-
Others	6,645.86	0.53	-	-	-	144.76	1.50
<b>Total</b>	<b>122,157.90</b>	<b>34,408.24</b>	<b>36.87</b>	<b>3,016.86</b>	<b>35,791.77</b>	<b>9,463.42</b>	<b>5,038.40</b>

## Statement of Credit as on Jeth end, 2078(Mid-June, 2021)

BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB
<b>Sector Wise</b>							
Agricultural and Forest Related	7,090.50	2,860.34	2,771.93	21.45	2,859.19	2,355.70	1,741.81
Fishery Related	95.02	147.81	78.65	39.55	94.04	290.20	68.72
Mining Related	-	59.47	4.99	-	159.87	105.00	17.35
Manufacturing (Producing) Related	2,692.78	1,973.08	1,912.26	53.16	3,106.92	4,349.12	1,457.41
Construction	12,054.02	8,320.18	2,278.39	95.92	4,693.52	2,691.39	4,878.21
Electricity, Gas and Water	244.00	165.41	-	-	748.93	-	2,716.02
Metal Products, Mach. & Ele. Eqp.	324.56	261.55	320.56	6.21	499.84	1.46	97.71
Tras., Com. and Public Utilities	3,364.63	3,189.08	2,126.02	25.81	658.94	1,063.48	954.83
Wholesaler & Retailer	12,470.83	5,293.97	8,381.97	30.90	5,495.72	6,958.48	3,181.32
Finance, Insurance and Real Estate	8,536.38	3,351.03	1,684.64	-	2,826.18	3,594.07	5,520.92
Hotel or Restaurant	2,550.96	2,357.86	1,262.65	1.20	2,233.45	3,195.29	962.54
Other Services	1,089.34	840.66	681.06	4.99	986.49	1,743.40	1,922.52
Consumption Loans	3,670.99	2,959.69	2,513.51	21.76	2,651.66	829.52	1,640.05
Local Government	-	0.03	-	-	3.37	-	-
Others	19,110.41	21,750.82	14,420.40	85.37	14,124.61	4,330.02	7,118.68
<b>TOTAL sectorwise</b>	<b>73,294.41</b>	<b>53,530.99</b>	<b>38,437.02</b>	<b>386.31</b>	<b>41,142.71</b>	<b>31,507.10</b>	<b>32,278.11</b>

**Product Wise**

Term Loan	22,561.80	17,073.52	19,074.11	71.18	12,802.54	7,693.83	5,668.95
Overdraft	11,845.03	11,536.57	9,297.97	149.50	12,408.65	1,215.74	5,708.06
Trust Receipt Loan / Import Loan	-	-	10.29	-	-	-	-
Demand & Other Working Capital Loan	516.56	208.63	1,013.66	6.26	169.72	10,084.07	2,465.68
Res. Per. H. Loan (Up to Rs. 15 mil.)	11,160.76	6,572.12	1,789.53	93.64	3,954.13	1,984.26	3,563.09
Real Estate Loan	4,794.05	1,917.57	74.29	-	1,709.30	1,030.76	2,834.71
Margin Nature Loan	2,311.06	1,291.15	1,067.09	-	1,276.90	354.35	1,076.50
Hire Purchase Loan	4,174.97	4,595.21	2,520.54	38.30	1,818.03	1,734.80	1,522.13
Deprived Sector Loan	13,526.69	6,514.24	2,651.49	23.56	3,423.19	4,004.95	2,398.03
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,403.49	3,821.96	938.04	3.86	3,580.23	3,404.34	7,040.95
<b>Total Product wise Loan</b>	<b>73,294.41</b>	<b>53,530.99</b>	<b>38,437.02</b>	<b>386.31</b>	<b>41,142.71</b>	<b>31,507.10</b>	<b>32,278.11</b>

**Collateral Wise**

Gold and Silver	383.90	1,166.38	735.82	-	323.40	-	132.11
Government Securities	-	-	-	-	3.89	-	-
Non Governmental Securities	2,311.06	655.59	1,122.00	-	1,327.12	354.35	1,076.50
Fixed Deposit Receipts	493.33	369.72	192.16	9.32	233.60	144.28	580.21
Own	493.33	369.72	192.16	9.32	233.60	144.28	580.21
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	55,961.27	46,260.09	34,573.87	376.91	34,443.46	28,494.99	27,471.75
Fixed Assets	55,961.27	46,260.09	34,573.87	376.91	34,437.14	28,494.99	27,471.75
Current Assets	-	-	-	-	6.32	-	-
Against security of Bill	-	-	-	-	1.27	-	-
Domestic Bills	-	-	-	-	1.27	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	13,920.61	4,521.10	1,811.17	-	4,716.03	2,513.48	3,013.94
Government Guarantee	-	10.26	0.60	-	3.37	-	17.19
Institutional Guarantee	3,607.93	2,345.93	822.25	-	2,070.48	2,510.88	2,877.96
Personal Guarantee	4,919.33	1,420.11	937.62	-	2,472.62	-	112.00
Collective Guarantee	5,393.35	706.58	50.70	-	167.04	2.59	6.79
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	38.21	-	-	2.53	-	-
Credit Card	-	-	-	-	-	-	-
Others	224.24	558.10	2.00	0.08	93.93	-	3.60
<b>Total</b>	<b>73,294.41</b>	<b>53,530.99</b>	<b>38,437.02</b>	<b>386.31</b>	<b>41,142.71</b>	<b>31,507.10</b>	<b>32,278.11</b>

## Statement of Credit as on Jeth end, 2078(Mid-June, 2021)

BFI Name	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF
<b>Sector Wise</b>								
Agricultural and Forest Related	40.89	342.59	270.50	979.17	311.58	47.90	0.52	278.32
Fishery Related	-	22.75	1.53	4.92	10.46	-	-	1.89
Mining Related	0.19	-	-	-	8.08	-	-	-
Manufacturing (Producing) Related	65.68	79.23	54.33	129.87	236.38	-	60.00	397.47
Construction	483.79	12.64	9.18	326.54	118.67	38.08	18.38	534.85
Electricity, Gas and Water	-	-	-	2.84	10.04	-	-	-
Metal Products, Mach. & Ele. Eqp.	6.36	3.39	2.01	-	22.37	-	3.45	-
Tras., Com. and Public Utilities	202.08	1.30	2.03	78.94	130.74	19.60	-	184.40
Wholesaler & Retailer	639.85	117.05	68.03	865.72	155.12	58.53	33.33	727.91
Finance, Insurance and Real Estate	697.43	37.76	5.26	329.37	45.70	24.92	40.31	755.69
Hotel or Restaurant	97.51	5.61	32.94	94.40	66.62	2.96	27.50	88.61
Other Services	2.66	31.36	2.13	215.93	-	-	-	132.79
Consumption Loans	207.27	1.97	18.41	202.34	60.71	28.14	144.91	858.69
Local Government	-	-	-	-	-	-	33.18	-
Others	978.14	309.23	134.70	749.30	573.59	89.16	1,886.00	2,039.05
<b>TOTAL sectorwise</b>	<b>3,421.85</b>	<b>964.87</b>	<b>601.05</b>	<b>3,979.33</b>	<b>1,750.05</b>	<b>309.30</b>	<b>2,247.57</b>	<b>5,999.66</b>

**Product Wise**

Term Loan	1,217.27	51.19	213.95	2,094.08	584.19	66.12	124.27	438.19
Overdraft	489.26	248.69	136.61	680.09	389.73	53.92	-	510.93
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	260.60	551.73	-	81.60	-	-	147.82	914.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	420.34	-	-	119.48	166.38	21.46	18.38	534.85
Real Estate Loan	54.38	-	-	298.15	20.24	41.85	1,765.88	311.76
Margin Nature Loan	83.97	-	-	2.25	3.10	21.10	26.19	101.62
Hire Purchase Loan	218.30	-	11.53	52.14	181.98	26.45	122.28	257.12
Deprived Sector Loan	569.89	55.75	135.56	301.78	357.51	71.56	33.18	461.66
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	107.83	57.51	103.40	349.78	46.92	6.85	9.57	2,469.04
<b>Total Product wise Loan</b>	<b>3,421.85</b>	<b>964.87</b>	<b>601.05</b>	<b>3,979.33</b>	<b>1,750.05</b>	<b>309.30</b>	<b>2,247.57</b>	<b>5,999.66</b>

**Collateral Wise**

Gold and Silver	101.92	-	0.64	165.96	31.77	-	-	653.87
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	83.97	-	-	2.25	3.10	-	26.19	101.62
Fixed Deposit Receipts	10.26	8.34	7.73	12.70	11.17	0.20	0.05	29.42
Own	10.26	8.34	7.73	12.70	11.17	0.20	0.05	29.42
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	2,591.00	956.52	592.69	3,723.74	1,637.48	255.26	399.89	4,635.13
Fixed Assets	2,591.00	956.52	592.69	3,723.74	1,637.48	255.26	399.89	4,635.13
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	634.71	-	-	74.69	-	32.74	83.27	579.63
Government Guarantee	-	-	-	-	-	-	33.18	-
Institutional Guarantee	634.71	-	-	-	-	24.92	-	449.02
Personal Guarantee	-	-	-	74.69	-	7.82	50.09	130.60
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	-	-	66.53	21.10	1,738.17	-
<b>Total</b>	<b>3,421.85</b>	<b>964.87</b>	<b>601.05</b>	<b>3,979.33</b>	<b>1,750.05</b>	<b>309.30</b>	<b>2,247.57</b>	<b>5,999.66</b>

## Statement of Credit as on Jeth end, 2078(Mid-June, 2021)

BFI Name	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki	Pokhara
<b>Sector Wise</b>								
Agricultural and Forest Related	323.72	462.97	-	357.56	305.79	200.99	349.04	621.43
Fishery Related	-	20.06	-	-	3.21	15.47	-	2.52
Mining Related	-	-	2.12	-	11.05	-	-	-
Manufacturing (Producing) Related	72.00	140.64	-	633.70	132.38	240.24	162.58	393.41
Construction	1,841.05	946.65	4.90	-	124.91	208.34	39.40	451.57
Electricity,Gas and Water	-	-	-	-	-	1.40	-	-
Metal Products, Mach. & Ele. Eqp.	25.06	131.39	-	-	69.96	2.44	-	-
Tras., Com. and Public Utilities	953.31	102.87	-	796.09	92.47	55.95	-	613.31
Wholesaler & Retailer	3,565.02	581.27	5.84	536.08	144.79	186.41	698.21	1,572.03
Finance, Insurance and Real Estate	-	368.66	171.84	839.32	350.71	393.44	253.50	1,464.69
Hotel or Restaurant	373.58	41.50	-	276.50	81.89	84.19	89.49	414.97
Other Services	56.70	566.36	-	-	24.35	33.25	14.82	68.55
Consumption Loans	347.19	474.57	10.54	498.42	133.91	35.24	44.37	20.44
Local Government	-	-	-	-	-	-	-	-
Others	361.07	575.67	41.34	2,396.08	772.77	1,116.25	803.03	1,452.57
<b>TOTAL sectorwise</b>	<b>7,918.70</b>	<b>4,412.61</b>	<b>236.58</b>	<b>6,333.73</b>	<b>2,248.19</b>	<b>2,573.60</b>	<b>2,454.44</b>	<b>7,075.48</b>

**Product Wise**

Term Loan	3,873.15	465.84	5.84	534.76	114.97	481.71	821.31	2,557.74
Overdraft	-	94.91	-	-	221.15	-	-	1,120.65
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	72.00	511.95	-	236.61	46.27	50.54	-	646.86
Res. Per. H. Loan (Up to Rs. 15 mil.)	1,124.63	673.00	4.90	555.99	66.94	113.72	39.40	430.78
Real Estate Loan	780.98	576.34	171.84	182.90	144.66	216.14	253.50	375.16
Margin Nature Loan	361.07	394.57	-	159.54	61.61	98.91	-	35.45
Hire Purchase Loan	957.83	83.15	7.89	1,337.37	224.66	83.50	4.77	613.31
Deprived Sector Loan	348.80	292.73	1.20	853.94	301.05	478.33	141.10	1,119.03
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	400.25	1,320.13	44.92	2,472.63	1,066.89	1,050.75	1,194.36	176.52
<b>Total Product wise Loan</b>	<b>7,918.70</b>	<b>4,412.61</b>	<b>236.58</b>	<b>6,333.73</b>	<b>2,248.19</b>	<b>2,573.60</b>	<b>2,454.44</b>	<b>7,075.48</b>

**Collateral Wise**

Gold and Silver	222.85	-	-	241.89	2.97	-	-	-
Government Securities	3.66	-	-	-	-	-	-	-
Non Governmental Securities	-	394.57	-	-	9.46	98.91	-	-
Fixed Deposit Receipts	120.68	70.75	2.66	94.75	21.87	0.18	39.60	20.44
Own	120.68	70.75	2.66	94.75	21.87	0.18	39.60	20.44
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,185.38	3,681.80	193.78	5,143.42	1,782.43	1,940.06	2,414.84	5,818.40
Fixed Assets	7,185.38	3,681.80	186.74	4,796.37	1,782.43	1,928.55	2,414.84	5,818.40
Current Assets	-	-	7.04	347.05	-	11.50	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	25.06	265.50	-	666.92	379.20	532.28	-	1,201.20
Government Guarantee	-	-	-	-	4.02	-	-	-
Institutional Guarantee	-	265.50	-	666.92	273.56	462.76	-	1,110.32
Personal Guarantee	-	-	-	-	101.63	69.52	-	90.88
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	25.06	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	361.07	-	40.14	186.75	52.26	2.17	-	35.45
<b>Total</b>	<b>7,918.70</b>	<b>4,412.61</b>	<b>236.58</b>	<b>6,333.73</b>	<b>2,248.19</b>	<b>2,573.60</b>	<b>2,454.44</b>	<b>7,075.48</b>



## Statement of Credit as on Jeth end, 2078(Mid-June, 2021)

BFI Name	Central	Multi	Srijana	Samriddhi	CMerchant	GMBFL	ICFC	Manju
<b>Sector Wise</b>								
Agricultural and Forest Related	321.19	302.17	1,448.85	52.65	287.76	165.37	325.02	350.99
Fishery Related	10.92	-	-	-	-	0.95	28.68	25.51
Mining Related	21.17	-	-	-	-	-	25.37	-
Manufacturing (Producing) Related	103.49	4.08	-	29.18	584.16	122.57	384.96	157.73
Construction	658.96	37.75	125.72	134.21	-	1,017.10	429.97	2,202.40
Electricity, Gas and Water	-	-	-	-	-	45.70	49.54	64.24
Metal Products, Mach. & Ele. Equip.	91.70	-	-	8.86	-	5.09	10.98	132.16
Tras., Com. and Public Utilities	240.02	-	-	16.74	2.94	107.40	444.65	388.83
Wholesaler & Retailer	396.89	28.23	336.08	117.93	84.26	563.52	1,755.88	802.25
Finance, Insurance and Real Estate	219.45	-	69.67	20.78	-	497.17	2,947.75	2,554.52
Hotel or Restaurant	67.23	-	-	21.57	74.77	207.21	1,017.02	190.17
Other Services	93.84	1.16	-	0.48	-	54.35	415.97	96.02
Consumption Loans	183.35	29.88	129.94	62.32	1.76	518.19	543.40	703.78
Local Government	-	-	-	-	-	-	-	-
Others	1,510.65	24.14	4,912.93	312.87	550.93	1,323.97	2,867.76	780.15
<b>TOTAL sectorwise</b>	<b>3,918.86</b>	<b>427.41</b>	<b>7,023.19</b>	<b>777.61</b>	<b>1,586.58</b>	<b>4,628.58</b>	<b>11,246.96</b>	<b>8,448.73</b>

**Product Wise**

Term Loan	214.84	-	237.47	321.72	910.11	435.10	2,955.18	1,818.35
Overdraft	41.45	-	2,323.40	205.86	-	404.55	3,785.07	28.65
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	769.14	364.35	98.61	26.55	149.60	125.18	300.41	435.83
Res. Per. H. Loan (Up to Rs. 15 mil.)	658.96	37.75	125.72	91.40	-	876.48	1,019.38	1,844.14
Real Estate Loan	89.95	-	202.63	-	419.96	370.08	744.44	334.90
Margin Nature Loan	3.29	-	-	52.12	-	412.72	287.10	396.31
Hire Purchase Loan	341.94	-	63.01	19.53	2.47	90.93	450.35	337.81
Deprived Sector Loan	147.87	24.14	326.31	21.14	-	309.91	1,437.19	2,347.02
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,651.42	1.16	3,646.05	39.28	104.44	1,603.66	267.84	905.72
<b>Total Product wise Loan</b>	<b>3,918.86</b>	<b>427.41</b>	<b>7,023.19</b>	<b>777.61</b>	<b>1,586.58</b>	<b>4,628.58</b>	<b>11,246.96</b>	<b>8,448.73</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	0.00	-
Non Governmental Securities	3.29	-	-	52.12	-	-	287.10	396.31
Fixed Deposit Receipts	27.10	29.88	66.93	0.10	-	73.65	123.97	49.86
Own	27.10	29.88	66.93	0.10	-	73.65	123.97	49.86
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	3,791.37	397.53	132.68	665.68	1,586.58	3,862.62	9,579.59	5,420.21
Fixed Assets	3,791.37	397.53	132.68	665.68	1,586.58	3,862.62	9,579.59	5,420.21
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	97.10	-	-	59.70	-	231.88	1,247.59	2,572.61
Government Guarantee	-	-	-	2.63	-	-	-	-
Institutional Guarantee	97.10	-	-	18.51	-	230.52	1,193.49	2,315.00
Personal Guarantee	-	-	-	4.69	-	1.37	54.10	257.61
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	33.87	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	6,823.59	-	-	460.43	8.71	9.75
<b>Total</b>	<b>3,918.86</b>	<b>427.41</b>	<b>7,023.19</b>	<b>777.61</b>	<b>1,586.58</b>	<b>4,628.58</b>	<b>11,246.96</b>	<b>8,448.73</b>

<b>BFI Name</b>	<b>Reliance</b>
<b>Sector Wise</b>	
Agricultural and Forest Related	143.22
Fishery Related	17.00
Mining Related	-
Manufacturing (Producing) Related	262.22
Construction	691.47
Electricity, Gas and Water	35.01
Metal Products, Mach. & Ele. Eqp.	92.09
Tras., Com. and Public Utilities	418.79
Wholesaler & Retailer	547.35
Finance, Insurance and Real Estate	542.97
Hotel or Restaurant	286.51
Other Services	56.77
Consumption Loans	326.36
Local Government	19.44
Others	1,130.13
<b>TOTAL sectorwise</b>	<b>4,569.33</b>

**Product Wise**

Term Loan	4.12
Overdraft	23.33
Trust Receipt Loan / Import Loan	-
Demand & Other Working Capital Loan	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	629.27
Real Estate Loan	313.96
Margin Nature Loan	277.71
Hire Purchase Loan	416.69
Deprived Sector Loan	348.84
Bills Purchased	-
Other Product	2,547.91
<b>Total Product wise Loan</b>	<b>4,569.33</b>

**Collateral Wise**

Gold and Silver	-
Government Securities	-
Non Governmental Securities	-
Fixed Deposit Receipts	67.27
Own	67.27
Other Licences Institutions	-
Collateral of Properties	3,792.44
Fixed Assets	3,792.44
Current Assets	-
Against security of Bill	-
Domestic Bills	-
Foreign Bills	-
Against Guarantee	372.95
Government Guarantee	-
Institutional Guarantee	336.74
Personal Guarantee	1.20
Collective Guarantee	-
Int. Rtd. Foreign Bank's Guarantee	-
Other Guarantee	35.01
Credit Card	-
Others	336.67
<b>Total</b>	<b>4,569.33</b>

## Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-May	Mid-June	% change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	17,420	25,503	33,424	38,808	38,721	46.40	31.06	-0.22
a. Paid-up Capital	11,159	17,078	21,495	24,387	24,387	53.04	25.87	0.00
b. Statutory Reserves	2,451	3,531	4,814	5,791	5,797	44.08	36.32	0.10
c. Retained Earning	1,379	1,750	2,790	3,367	3,350	26.91	59.44	-0.51
d. Others Reserves	2,431	3,144	4,324	5,262	5,187	29.33	37.53	-1.44
<b>2 BORROWINGS</b>	87,707	126,378	142,095	206,129	203,640	44.09	12.44	-1.21
a. NRB	2,070	1,701	8	8,403	8,325	-17.80	-99.52	-0.93
b. Others	85,637	124,677	142,086	197,726	195,315	45.59	13.96	-1.22
<b>3 DEPOSITS</b>	49,549	85,606	106,150	128,426	128,176	72.77	24.00	-0.20
<b>4 BILLS PAYABLE</b>	1	75	41	14	11	5591.09	-45.48	-20.91
<b>5 OTHER LIABILITIES</b>	13,552	23,664	29,558	37,286	41,805	74.63	24.90	12.12
a. Loan Loss Provision	2,391	4,013	7,631	10,841	11,711	67.86	90.16	8.02
b. Interest Suspense a/c	1,121	1,800	4,003	4,852	6,387	60.53	122.36	31.63
c. Others	10,039	17,851	17,924	21,593	23,708	77.81	0.41	9.79
<b>6 RECONCILIATION A/c</b>	3,480	5,192	8,482	19,641	18,296	49.19	63.36	-6.85
<b>7 PROFIT &amp; LOSS A/c</b>	4,039	6,608	5,419	9,238	8,848	63.62	-17.99	-4.22
<b>Total</b>	<b>175,748</b>	<b>273,028</b>	<b>325,169</b>	<b>439,543</b>	<b>439,497</b>	<b>55.35</b>	<b>19.10</b>	<b>-0.01</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	16,314	19,246	30,382	23,910	26,305	17.97	57.86	10.02
a. Cash Balance	147	214	379	539	560	45.57	76.94	3.97
b. Bank Balance	9,190	13,398	16,872	15,293	17,152	45.79	25.93	12.15
c. Money at Call	6,977	5,634	13,130	8,078	8,594	-19.25	133.06	6.38
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	43	312	468	290	590	629.98	49.91	103.16
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,565	2,262	9,732	15,457	15,398	-11.81	330.28	-0.39
<b>4 LOANS &amp; ADVANCES</b>	145,944	235,101	262,732	365,143	360,980	61.09	11.75	-1.14
Institutional	30,597	38,955	39,721	51,692	52,593	27.32	1.97	1.74
Individual	115,347	196,147	223,012	313,451	308,388	70.05	13.70	-1.62
<b>5 FIXED ASSETS</b>	1,472	2,107	2,223	2,597	2,614	43.14	5.50	0.66
<b>6 OTHER ASSETS</b>	5,735	8,552	11,063	13,525	15,215	49.11	29.36	12.49
<b>7 EXPENSES NOT WRITTEN OFF</b>	7	11	11	9	9	53.11	1.87	-0.19
<b>8 NON BANKING ASSETS</b>	-	1	1	1	1	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	3,609	5,391	8,469	18,588	18,308	49.37	57.11	-1.51
<b>10 PROFIT &amp; LOSS A/c</b>	57	45	88	22	77	-20.95	96.81	255.02
<b>Total</b>	<b>175,745</b>	<b>273,028</b>	<b>325,169</b>	<b>439,543</b>	<b>439,497</b>	<b>55.35</b>	<b>19.10</b>	<b>-0.01</b>
<b>Profit &amp; Loss A/c</b>								
<b>Expenses</b>								
<b>1 INTEREST EXPENSES</b>	11,759	17,022	21,965	14,968	16,716	44.75	29.04	11.68
<b>2 COMMISSION/FEE EXPENSES</b>	3	7	38	7	8	114.61	472.63	8.30
<b>3 EMPLOYEE EXPENSES</b>	4,735	6,299	8,757	7,560	8,301	33.03	39.02	9.80
<b>4 OFFICE OPERATING EXPENSES</b>	1,594	2,358	2,907	2,490	2,694	47.90	23.29	8.21
<b>5 NON OPERATING EXPENSES</b>	9	63	140	62	36	578.43	122.70	-41.09
<b>6 PROVISION FOR RISK</b>	1,048	1,921	6,648	17,027	18,431	83.21	246.15	8.25
<b>7 LOAN WRITTEN OFF</b>	1	5	5	31	31	464.16	14.51	1.10
<b>8 EXTRAORDINARY EXPENSES</b>	-	1	18	7	8	0.00	1279.00	12.98
<b>9 PROVISION FOR STAFF BONUS</b>	547	861	836	1,438	1,382	57.54	-2.95	-3.87
<b>10 PROVISION FOR INCOME TAX</b>	1,663	2,545	2,353	3,932	3,798	52.98	-7.52	-3.40
<b>11 NET PROFIT</b>	4,013	6,249	5,394	9,237	8,796	55.70	-13.68	-4.78
<b>TOTAL EXPENSES</b>	<b>25,374</b>	<b>37,331</b>	<b>49,062</b>	<b>56,759</b>	<b>60,201</b>	<b>47.12</b>	<b>31.43</b>	<b>6.06</b>
<b>Income</b>								
<b>1. INTEREST INCOME</b>	22,236	31,647	41,259	36,126	38,918	42.32	30.37	7.73
<b>2. COMMISSION &amp; DISCOUNT</b>	546	805	718	1,310	1,338	47.34	-10.80	2.20
<b>3 OTHER OPERATING INCOME</b>	2,049	3,739	3,726	4,315	4,422	82.48	-0.33	2.50
<b>4 NON OPERATING INCOME</b>	142	176	153	214	191	23.91	-13.28	-10.65
<b>5 PROVISION FOR WRITTEN BACK</b>	364	936	3,134	14,725	15,256	156.84	234.88	3.60
<b>6 RECOVERY FOR WRITE BACK</b>	5	2	2	7	8	-59.94	6.73	5.36
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0	0	18	42	44	712.18	53203.70	3.31
<b>8 NET LOSS</b>	31	26	52	21	24	-17.32	102.16	15.54
<b>TOTAL INCOME</b>	<b>25,374</b>	<b>37,331</b>	<b>49,062</b>	<b>56,759</b>	<b>60,201</b>	<b>47.12</b>	<b>31.43</b>	<b>6.06</b>
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	11,552	17,361	19,017	20,826	20,757	50.29	9.54	-0.33
<b>No. of Total Branches</b>	2,448	3,629	4,057	4,625	4,637	48.24	11.79	0.26
<b>No. of Total Centers</b>	172,788	274,186	310,895	354,558	354,918	58.68	13.39	0.10
<b>No. of Total Groups</b>	562,425	926,625	1,039,696	1,195,075	1,190,653	64.76	12.20	-0.37
<b>No. of Total Passive Groups</b>	5,762	9,565	9,398	13,753	13,508	66.00	-1.75	-1.78
<b>No. of Total Members</b>	2,856,380	4,327,991	4,686,659	5,160,573	5,182,394	51.52	8.29	0.42
<b>No. of Total Passive Members</b>	51,516	118,044	195,311	319,114	326,574	129.14	65.46	2.34
<b>No. of Total Borrowers</b>	1,853,417	2,679,016	2,783,222	3,001,999	3,006,528	44.54	3.89	0.15
<b>No. of Total Overdue Borrowers</b>	56,824	165,984	1,001,407	628,974	1,273,193	192.10	503.32	102.42
<b>No. of Total Saving Members</b>	3,010,166	4,323,957	4,679,987	5,118,632	5,137,060	43.65	8.23	0.36
<b>Total Saving Amount (Rs million)</b>	49,549	101,910	106,150	128,426	128,133	105.68	4.16	-0.23

**Districtwise List of Bank and Financial Institutions Branches ( Jeth, 2077)**

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	23	-	-	23	130,992	5,695
2	1	Panchthar	26	3	2	31	197,440	6,369
3	1	Ilam	38	7	2	47	314,201	6,685
4	1	Jhapa	138	50	12	200	939,491	4,697
5	1	Sankhuwasabha	27	-	-	27	155,292	5,752
6	1	Bhojpur	25	-	1	26	152,216	5,854
7	1	Terhathum	18	3	-	21	100,495	4,785
8	1	Dhankuta	25	7	1	33	171,841	5,207
9	1	Morang	158	55	13	226	1,108,654	4,906
10	1	Sunsari	124	37	14	175	931,436	5,322
11	1	Solukhumbu	27	-	-	27	101,726	3,768
12	1	Khotang	18	6	-	24	169,630	7,068
13	1	Okhaldhunga	23	4	-	27	151,762	5,621
14	1	Udayapur	38	4	-	42	360,705	8,588
	<b>Total</b>		<b>708</b>	<b>176</b>	<b>45</b>	<b>929</b>	<b>4,985,881</b>	<b>5,367</b>
15	2	Saptari	47	7	8	62	719,000	11,597
16	2	Siraha	80	11	2	93	711,146	7,647
17	2	Dhanusa	81	8	7	96	852,097	8,876
18	2	Mahottari	58	7	4	69	719,181	10,423
19	2	Sarlahi	69	13	3	85	909,891	10,705
20	2	Rautahat	57	9	1	67	862,993	12,880
21	2	Bara	76	13	5	94	846,772	9,008
22	2	Parsa	67	11	4	82	729,291	8,894
	<b>Total</b>		<b>535</b>	<b>79</b>	<b>34</b>	<b>648</b>	<b>6,350,371</b>	<b>9,800</b>
23	3	Dolakha	28	3	-	31	186,871	6,028
24	3	Ramechhap	24	2	-	26	209,248	8,048
25	3	Sindhuli	32	2	2	36	312,448	8,679
26	3	Rasuwa	27	1	1	29	45,200	1,559
27	3	Dhading	57	17	-	74	355,975	4,810
28	3	Nuwakot	38	13	1	52	288,328	5,545
29	3	Sindhupalchok	37	10	-	47	294,736	6,271
30	3	Kavrepalanchok	72	14	6	92	404,549	4,397
31	3	Kathmandu	815	129	46	990	2,300,890	2,324
32	3	Lalitpur	194	25	16	235	585,982	2,494
33	3	Bhaktapur	105	14	6	125	377,660	3,021
34	3	Makwanpur	58	15	5	78	466,612	5,982
35	3	Chitawan	162	44	16	222	711,629	3,206
	<b>Total</b>		<b>1,649</b>	<b>289</b>	<b>99</b>	<b>2,037</b>	<b>6,540,128</b>	<b>3,211</b>
36	4	Gorkha	41	6	3	50	243,272	4,865
37	4	Manang	12	-	-	12	6,284	524
38	4	Lamjung	41	5	2	48	172,158	3,587
39	4	Kaski	188	74	20	282	597,988	2,121
40	4	Tanahu	79	22	1	102	348,724	3,419
41	4	Syangja	41	23	2	66	246,315	3,732
42	4	Mustang	16	1	-	17	11,240	661
43	4	Baglung	47	10	-	57	285,119	5,002
44	4	Parbat	26	10	-	36	148,448	4,124
45	4	Myagdi	22	9	-	31	110,419	3,562
46	4	Nawalparasi East	64	22	6	92	359,042	3,903
	<b>Total</b>		<b>577</b>	<b>182</b>	<b>34</b>	<b>793</b>	<b>2,529,009</b>	<b>3,189</b>

47	5	Gulmi	35	14	-	49	252,731	5,158
48	5	Palpa	47	11	1	59	246,206	4,173
49	5	Rupandehi	223	69	22	314	1,091,034	3,475
50	5	Kapilbastu	75	14	5	94	680,984	7,245
51	5	Arghakhanchi	21	6	-	27	202,756	7,509
52	5	Pyuthan	19	13	-	32	243,816	7,619
53	5	Rolpa	21	2	-	23	239,145	10,398
54	5	Rukum East	8	-	-	8	59,086	7,386
55	5	Dang	92	34	4	130	660,742	5,083
56	5	Banke	79	28	6	113	621,921	5,504
57	5	Bardiya	39	19	-	58	486,334	8,385
58	5	Nawalparasi West	60	17	3	80	378,926	4,737
<b>Total</b>			<b>719</b>	<b>227</b>	<b>41</b>	<b>987</b>	<b>5,163,681</b>	<b>5,232</b>
59	6	Rukum West	17	1	1	19	171,929	9,049
60	6	Salyan	24	4	1	29	276,060	9,519
61	6	Surkhet	51	8	2	61	426,673	6,995
62	6	Dailekh	24	1	-	25	302,085	12,083
63	6	Jajarkot	12	1	-	13	201,913	15,532
64	6	Dolpa	12	-	-	12	43,058	3,588
65	6	Jumla	20	1	-	21	127,214	6,058
66	6	Kalikot	14	-	-	14	162,277	11,591
67	6	Mugu	8	-	-	8	65,102	8,138
68	6	Humla	9	1	-	10	59,800	5,980
<b>Total</b>			<b>191</b>	<b>17</b>	<b>4</b>	<b>212</b>	<b>1,836,111</b>	<b>8,661</b>
69	7	Doti	20	1	-	21	213,465	10,165
70	7	Bajhang	18	1	-	19	225,304	11,858
71	7	Kailali	130	25	6	161	971,320	6,033
72	7	Bajura	13	1	-	14	158,078	11,291
73	7	Achham	17	3	-	20	291,468	14,573
74	7	Kanchanpur	58	10	1	69	539,119	7,813
75	7	Darchula	17	2	-	19	145,761	7,672
76	7	Baitadi	17	2	-	19	267,932	14,102
77	7	Dadeldhura	25	1	-	26	160,426	6,170
<b>Total</b>			<b>315</b>	<b>46</b>	<b>7</b>	<b>368</b>	<b>2,972,873</b>	<b>8,078</b>
<b>Grand Total</b>			<b>4,694</b>	<b>1,016</b>	<b>264</b>	<b>5,974</b>	<b>30,378,054</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	27	18	20	72	1	138
No. of Branches <sup>^</sup>	4,694	1,016	264	4,637		10,611
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						5,085
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						2,863

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	708	176	45	768	929	1,697
2	535	79	34	955	648	1,603
Bagmati	1,649	289	99	666	2,037	2,703
Gandaki	577	182	34	572	793	1,365
Lumbini	719	227	41	1,070	987	2,057
Karnali	191	17	4	200	212	412
Sudur Paschim	315	46	7	406	368	774
<b>Total</b>	<b>4,694</b>	<b>1,016</b>	<b>264</b>	<b>4,637</b>	<b>5,974</b>	<b>10,611</b>

\* Population 30,378,054 for 2021 calculated on yearly basis based on yearly population projection 2011-2031 Source :

<https://cbs.gov.np/population-projection-2011-2031/> (Medium Variant)

# Excluding Crystal Finance Limited, Samjhana Finance Ltd. and Himalaya Finance which are in the process of liquidation

§ E Refers to Infrastructure Development Bank

^ Number of branches include head office, banking branches and extension counters

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.19	400,747.32	2.91	548,126.69	2.24	677,491.77	2.12	692,634.89
2	Fixed:	6.67	327,493.28	6.45	394,658.43	5.57	491,833.03	5.61	503,034.68
2.1	up to 1 month	6.20	5,725.18	5.70	5,133.97	5.24	3,299.76	5.20	4,927.63
2.2	1-3 months	6.73	18,052.57	5.09	17,077.26	5.01	18,238.17	5.11	21,487.80
2.3	3-6 months	6.14	18,317.82	5.53	27,069.18	4.48	45,190.74	4.46	45,594.48
2.4	6-12 months	6.48	182,218.93	6.47	184,288.49	5.76	277,140.74	5.83	284,119.60
2.5	1-2 yrs	6.90	78,274.02	6.52	133,408.99	5.39	124,298.95	5.34	119,366.90
2.6	2 yrs and above	7.75	24,904.76	7.84	27,680.54	6.90	23,664.67	6.88	27,538.26
3	Call	4.24	213,449.60	4.57	266,676.00	3.81	279,169.40	3.95	291,844.55
4	Certificate of Deposits	10.00	6.70	5.00	1.47	5.00	672.41	5.00	671.52
5	Other	6.82	206.28	5.50	247.33	3.06	1,034.97	4.09	177.37
6	Non interest bearing deposits		106,464.64		149,231.23		174,483.91		166,473.18
6.1	Current		95,170.81		135,293.86		156,449.58		147,302.51
6.2	Margin		10,266.61		11,774.43		15,137.08		16,099.74
6.3	Other		1,027.22		2,162.93		2,897.26		3,070.92
	Aggregate	4.17	1,048,367.82	3.94	1,358,941.15	3.28	1,624,685.48	3.29	1,654,836.17

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.31	33,982.48	9.71	46,901.77	10.41	57,366.95	10.36	59,611.18
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73	9.86	1,525.19
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15	8.41	2,990.89
4	Agriculture, Forestry & Beverage Production Related	9.67	57,138.71	9.34	70,017.77	8.25	86,822.22	8.32	88,099.91
5	Non Food Production Related	9.55	123,830.72	9.04	146,439.44	8.15	160,559.01	8.29	164,379.08
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98	9.36	142,122.65
7	Electricity, Gas and Water	10.60	19,545.60	9.73	26,599.29	9.27	37,890.16	9.18	39,369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.10	9,997.13	9.87	11,318.76	8.68	15,660.47	8.56	15,865.42
9	Transport, Communication and Public Utilities	10.69	23,365.22	9.87	25,074.98	9.22	39,505.08	9.26	41,163.44
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06	8.75	312,227.08
11	Finance, Insurance and Real Estate	8.96	66,615.38	8.60	83,376.75	7.21	108,300.07	7.06	109,437.91
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14	8.70	41,797.35
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66	9.55	59,150.57
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15	9.91	100,167.31
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94	3.27	1,512.43
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19	9.30	211,643.06
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96	8.88	1,391,062.98

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.13	700,640.75	2.06	724,050.92	2.04	722,415.58	2.11	719,065.00	2.11	725,776.47
2	Fixed:	5.65	501,932.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52	6.72	596,250.43
2.1	up to 1 month	4.87	7,279.14	5.63	8,913.31	4.41	4,641.61	4.44	6,140.68	4.26	5,038.76
2.2	1-3 months	5.09	20,823.72	5.10	25,732.87	5.01	21,759.88	4.63	15,029.43	4.76	17,403.76
2.3	3-6 months	4.29	37,211.91	4.53	37,389.05	4.75	34,886.74	5.61	53,508.31	6.96	60,834.06
2.4	6-12 months	5.87	284,140.27	5.87	294,465.94	6.12	288,298.51	6.65	331,742.13	6.91	336,877.15
2.5	1-2 yrs	5.50	128,730.55	5.52	124,730.18	5.90	164,150.18	6.13	128,889.80	6.44	136,635.01
2.6	2 yrs and above	6.86	23,747.39	6.37	24,117.97	6.49	26,966.96	6.92	29,797.16	6.88	39,461.69
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81	5.55	306,544.56
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84	5.50	635.39
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73	3.45	666.27
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40	-	172,467.15
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50	-	152,187.18
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61	-	17,738.76
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29	-	2,541.21
	Aggregate	3.27	1,680,656.73	3.30	1,725,024.61	3.46	1,723,411.53	3.74	1,746,005.30	4.02	1,802,340.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.27	61,841.44	9.90	63,232.88	10.49	62,209.93	10.56	63,626.74	10.37	64,498.55
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89	10.03	1,736.06
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67	9.41	2,750.59
4	Agriculture, Forestry & Beverage Production Related	8.15	88,734.92	8.10	88,938.21	8.45	87,504.43	8.69	89,434.58	9.02	92,705.62
5	Non Food Production Related	8.08	169,478.55	7.90	173,831.19	8.23	173,083.33	8.51	179,181.11	8.80	184,764.96
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10	9.70	159,914.73
7	Electricity, Gas and Water	9.19	40,103.02	9.06	41,226.64	9.15	42,380.59	9.18	43,141.35	9.42	46,296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.52	16,267.57	8.20	17,317.94	8.45	17,635.57	8.84	17,995.19	9.18	18,648.81
9	Transport, Communication and Public Utilities	9.14	43,464.62	9.12	44,881.64	9.31	45,718.20	9.49	46,485.51	9.81	48,666.05
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91	9.27	347,534.10
11	Finance, Insurance and Real Estate	7.05	109,744.59	7.06	114,036.94	7.36	114,878.89	7.69	119,352.08	8.20	129,094.65
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09	8.91	47,805.43
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44	9.72	64,924.66
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50	10.15	122,254.55
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31	3.04	1,473.00
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45	9.45	248,305.54
	Aggregate	8.77	1,430,690.30	8.62	1,465,317.39	8.88	1,485,887.83	9.11	1,512,667.91	9.32	1,581,373.78

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.16	227,038.66	8.96	233,962.28	9.22	237,651.13	9.34	240,907.32	9.44	244,462.06
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79	9.74	285,840.27
3	Trust Receipt Loan / Import Loan	6.42	76,462.38	6.37	74,540.18	6.84	75,476.37	7.09	75,792.06	7.25	74,884.19
4	Demand & Other Working Capital Loan	8.45	349,882.39	8.31	357,245.74	8.65	359,727.17	8.83	354,020.05	9.00	372,455.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.16	114,413.22	9.07	117,325.25	9.24	119,545.74	9.37	122,180.52	9.42	127,759.81
6	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17	9.80	96,619.08
7	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70	9.15	32,288.12
8	Hire Purchase Loan	9.40	86,013.60	9.34	89,851.49	9.45	93,708.63	9.49	99,963.04	9.72	106,711.64
9	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90	7.09	78,528.62
10	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02	4.29	6,778.84
11	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33	10.48	155,046.08
	Aggregate	8.75	1,430,690.32	8.67	1,465,317.41	8.93	1,485,887.79	9.07	1,512,667.91	9.28	1,581,373.77

**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)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.16	687,278.85	2.26	665,175.55	2.66	655,849.74	3.56	653,883.30	3.80	655,147.14
2	Fixed:	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26	8.92	770,273.56	9.61	790,886.02
2.1	up to 1 month	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27	7.33	13,809.77	7.72	17,486.93
2.2	1-3 months	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62	8.63	52,800.34	8.81	41,247.24
2.3	3-6 months	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44	8.67	52,060.59	8.90	54,974.83
2.4	6-12 months	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38	9.01	439,358.19	9.92	441,605.58
2.5	1-2 yrs	7.13	136,592.84	7.76	161,655.61	8.58	164,487.86	9.15	165,921.08	9.63	180,424.19
2.6	2 yrs and above	7.88	37,449.70	7.95	52,815.52	8.50	50,113.68	8.34	46,323.59	8.97	55,147.26
3	Call	7.24	328,447.20	7.28	305,530.13	4.50	269,886.15	3.92	253,426.90	4.01	253,914.87
4	Certificate of Deposits	5.00	617.56	-	5.03	5.00	2.49	5.00	0.26	-	-
5	Other	5.45	734.62	4.29	255.05	5.23	1,193.13	5.61	1,349.55	0.70	1,046.48
6	Non interest bearing deposits	-	172,535.45	-	171,340.38	-	166,753.36	-	171,435.75	-	178,169.15
6.1	Current	-	153,332.36	-	150,808.52	-	146,816.85	-	151,587.64	-	158,014.40
6.2	Margin	-	16,788.79	-	17,589.04	-	17,992.01	-	17,724.81	-	17,903.71
6.3	Other	-	2,414.30	-	2,942.82	-	1,944.51	-	2,123.30	-	2,251.04
	Aggregate	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13	5.51	1,850,369.32	5.91	1,879,163.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.31	66,089.90	10.96	66,333.18	11.14	68,608.21	11.13	68,960.55	11.65	70,716.61
2	Fishery Related	10.38	1,762.60	10.56	1,804.58	10.62	1,846.38	10.62	1,880.77	11.18	1,919.22
3	Mining Related	10.02	2,815.26	10.60	2,914.26	10.62	3,105.32	10.23	3,160.37	11.13	3,139.88
4	Agriculture, Forestry & Beverage Production Related	9.59	103,943.84	10.08	104,228.51	10.37	104,897.36	10.16	107,392.77	10.86	106,059.76
5	Non Food Production Related	9.49	205,180.67	9.92	204,171.79	10.24	201,334.02	10.06	200,345.07	10.63	197,846.92
6	Construction	10.42	171,413.88	10.87	173,374.93	11.02	174,812.99	11.14	176,395.80	11.59	179,038.03
7	Electricity, Gas and Water	9.75	51,027.33	9.96	51,354.74	9.94	54,227.13	9.64	54,896.12	10.14	55,971.55
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.76	19,736.00	10.24	19,996.14	10.49	20,434.10	10.42	20,883.42	10.94	21,260.37
9	Transport, Communication and Public Utilities	10.45	51,232.26	10.86	51,071.23	11.17	51,148.39	9.85	50,991.96	11.71	51,184.31
10	Wholesaler & Retailer	10.13	378,020.65	10.60	379,459.95	10.79	383,527.06	10.74	383,208.00	11.32	385,980.41
11	Finance, Insurance and Real Estate	9.08	136,948.36	9.61	135,387.71	9.77	140,609.81	9.96	139,112.22	10.74	139,177.32
12	Hotel or Restaurant	9.68	51,041.59	10.03	51,621.75	10.16	52,539.78	10.45	52,840.78	10.66	52,981.21
13	Other Services	10.24	67,521.48	10.68	68,379.87	10.88	69,405.27	10.72	69,826.03	11.25	70,392.86
14	Consumption Loans	10.91	129,858.98	11.11	119,378.38	11.24	123,171.61	11.47	124,523.92	11.87	125,697.74
15	Local Government	3.04	1,473.00	4.14	1,482.25	4.14	1,482.25	3.09	1,479.74	4.13	1,479.75
16	Others	11.21	174,212.61	11.95	185,987.21	11.93	188,855.59	11.64	189,643.65	12.28	191,662.56
	Aggregate	10.12	1,612,278.43	10.60	1,616,946.48	10.77	1,640,005.27	10.69	1,645,541.17	11.29	1,654,508.50

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28	10.17	253,060.53	10.94	257,682.55
2	Overdraft	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95	10.67	290,775.43	11.79	290,633.71
3	Trust Receipt Loan / Import Loan	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67	9.16	68,537.00	9.65	65,966.98
4	Demand & Other Working Capital Loan	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32	10.53	384,390.08	11.13	384,490.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.15	129,870.30	10.60	130,940.37	10.75	133,265.55	10.73	133,628.24	11.16	134,504.68
6	Real Estate Loan	10.59	98,968.33	11.13	100,204.02	11.42	101,058.02	10.79	101,613.50	11.82	102,695.97
7	Margin Nature Loan	10.43	33,801.57	11.01	31,943.37	11.40	31,298.75	11.16	31,213.79	12.02	31,743.32
8	Hire Purchase Loan	10.52	110,463.67	11.09	112,194.98	11.31	114,838.70	10.78	115,626.58	11.87	116,266.54
9	Deprived Sector Loan	8.07	79,293.96	8.47	80,613.60	8.95	86,470.72	8.80	86,523.05	9.49	86,968.87
10	Bills Purchased	4.20	6,120.65	3.90	6,840.14	2.49	7,826.28	2.23	8,553.30	2.43	9,718.04
11	Other Product	11.18	159,830.26	11.65	161,848.09	11.77	168,224.02	12.41	171,619.68	12.23	173,837.58
	Aggregate	10.05	1,612,278.43	10.51	1,616,946.48	10.78	1,640,005.26	10.57	1,645,541.18	11.25	1,654,508.50



**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.01	689,423.30	4.04	695,584.55	3.95	709,577.60	3.93	727,118.41	3.82	737,984.93
2	Fixed:	10.08	835,554.74	10.22	848,444.64	10.32	858,905.48	10.31	855,002.39	10.20	844,500.34
2.1	up to 1 month	9.13	16,437.81	7.52	10,162.73	7.40	13,325.79	7.84	14,066.71	7.79	10,557.47
2.2	1-3 months	8.92	39,944.81	8.35	45,009.88	8.01	43,986.45	8.26	41,116.48	8.95	36,357.72
2.3	3-6 months	9.57	57,925.54	9.66	56,714.42	9.25	64,243.10	10.49	67,911.40	10.61	72,261.85
2.4	6-12 months	10.39	471,888.50	10.66	486,270.78	10.82	500,896.67	10.75	473,474.74	10.61	480,249.06
2.5	1-2 yrs	10.23	190,857.41	10.20	192,068.47	10.60	174,837.38	10.22	187,011.21	9.77	176,064.48
2.6	2 yrs and above	8.71	58,500.67	9.09	58,218.35	8.86	61,616.10	9.12	71,421.85	8.99	69,009.77
3	Call	4.14	266,107.50	3.88	281,827.55	3.42	262,539.32	3.77	269,813.84	3.89	275,414.32
4	Certificate of Deposits	5.00	555.98	-	-	-	-	-	-	-	-
5	Other	3.96	250.25	5.20	651.98	5.07	791.02	5.50	795.30	5.75	656.14
6	Non interest bearing deposits	-	206,434.01	-	185,575.78	-	199,471.61	-	202,623.57	-	192,295.40
6.1	Current	-	183,465.21	-	160,838.10	-	173,231.69	-	176,615.24	-	167,318.91
6.2	Margin	-	20,602.83	-	22,326.56	-	23,595.78	-	23,588.72	-	22,777.20
6.3	Other	-	2,365.97	-	2,411.12	-	2,644.14	-	2,419.61	-	2,199.29
	Aggregate	6.15	1,998,325.79	6.25	2,012,084.50	6.19	2,031,285.03	6.17	2,055,353.52	6.10	2,050,851.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.11	73,310.67	11.56	73,228.99	11.91	74,361.51	11.02	78,526.33	11.55	79,181.64
2	Fishery Related	11.36	1,996.59	11.38	2,009.19	11.38	2,020.02	11.19	2,076.58	11.38	2,081.73
3	Mining Related	11.26	3,467.83	11.74	3,535.81	11.69	3,433.41	10.70	3,603.26	11.46	3,568.39
4	Agriculture, Forestry & Beverage Production Related	10.85	108,358.60	11.09	106,699.79	11.31	104,199.76	10.64	104,312.71	11.26	104,860.15
5	Non Food Production Related	10.75	198,529.21	10.95	202,450.68	11.03	207,052.22	10.08	213,809.69	10.94	215,960.65
6	Construction	11.53	178,777.17	11.80	181,267.47	12.00	183,740.57	11.45	186,480.88	11.87	187,994.52
7	Electricity, Gas and Water	10.32	59,344.92	10.60	60,181.91	10.71	61,365.99	9.71	62,989.54	10.73	62,291.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.97	22,346.92	11.15	22,951.87	11.35	23,316.28	11.29	24,441.32	11.63	24,670.84
9	Transport, Communication and Public Utilities	11.83	51,552.63	12.04	52,332.74	12.20	52,985.83	11.27	51,516.23	11.90	53,042.58
10	Wholesaler & Retailer	11.37	396,221.55	11.70	396,583.21	11.75	409,220.84	11.16	422,554.95	11.57	427,615.08
11	Finance, Insurance and Real Estate	10.99	148,589.16	11.33	145,424.60	11.41	146,742.52	10.84	153,176.65	11.10	150,844.36
12	Hotel or Restaurant	10.74	55,910.21	11.08	56,235.89	11.23	58,385.10	9.70	61,253.22	11.40	59,457.43
13	Other Services	11.41	79,016.31	11.75	79,621.54	11.84	79,924.63	10.59	82,537.98	11.69	80,790.21
14	Consumption Loans	11.94	134,320.38	12.07	131,965.72	12.35	131,064.34	11.93	130,419.63	12.18	131,743.60
15	Local Government	4.14	1,506.86	4.13	1,508.06	3.07	1,506.96	2.34	1,518.69	3.08	1,497.33
16	Others	12.21	203,818.47	13.08	200,457.44	12.94	203,809.37	12.62	210,697.81	12.85	213,470.70
	Aggregate	11.33	1,717,067.47	11.68	1,716,454.91	11.78	1,743,129.36	11.09	1,789,915.47	11.64	1,799,070.64

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

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.94	746,763.28	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	10.27	860,980.71	10.20	890,069.53	10.19	916,969.51	10.17	927,359.78	10.38	959,007.09
2.1	up to 1 month	9.00	11,034.12	10.68	12,559.83	9.98	19,344.35	8.78	21,100.16	10.35	20,736.01
2.2	1-3 months	8.91	42,897.52	9.23	49,841.12	9.97	65,677.22	10.06	53,074.35	10.52	61,546.75
2.3	3-6 months	10.50	64,709.62	10.30	63,174.64	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.51	485,145.67	10.55	483,285.57	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.44	184,978.21	10.03	200,404.79	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	9.05	72,215.57	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	3.92	278,783.16	4.11	268,559.61	4.29	249,819.69	4.48	245,491.90	4.71	244,763.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	5.00	981.16	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	199,654.53	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	172,189.88	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	24,016.07	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	3,448.58	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	6.17	2,087,162.84	6.21	2,118,916.69	6.38	2,129,006.98	6.45	2,153,675.52	6.64	2,189,796.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.49	81,944.65	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.28	2,152.63	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.07	4,074.23	11.19	4,187.03	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	10.79	106,633.71	11.33	111,788.82	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	10.71	219,378.38	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	11.71	194,380.07	12.00	197,675.17	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.38	65,823.48	10.86	67,629.47	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.24	24,833.02	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	10.51	55,960.03	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.26	431,388.31	11.73	445,229.41	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	10.78	153,489.28	11.34	159,714.24	11.52	159,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.13	62,102.59	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.53	84,610.84	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	11.96	134,502.62	12.45	138,299.70	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.08	1,507.64	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	11.85	222,065.32	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.25	1,844,846.81	11.79	1,895,199.49	11.90	1,920,830.95	11.96	1,929,094.35	12.10	1,965,611.30

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.83	303,123.46	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	11.50	320,363.58	12.29	335,972.27	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Trust Receipt Loan / Import Loan	9.29	75,514.51	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
4	Demand & Other Working Capital Loan	11.27	427,441.43	11.56	439,239.76	11.68	444,053.21	11.77	434,029.17	11.85	447,396.69
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.46	154,017.66	11.85	156,701.42	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
6	Real Estate Loan	11.43	105,581.27	12.26	108,370.28	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
7	Margin Nature Loan	11.36	35,367.48	12.06	34,966.70	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
8	Hire Purchase Loan	11.54	125,676.79	12.51	127,792.44	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
9	Deprived Sector Loan	10.16	96,362.69	10.68	103,368.40	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
10	Bills Purchased	4.75	3,478.20	5.64	2,808.42	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
11	Other Product	12.58	197,919.72	12.59	204,275.83	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	11.27	1,844,846.80	11.79	1,895,199.48	11.92	1,920,830.94	12.01	1,929,094.34	12.12	1,965,611.29

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.39	761,775.71	4.42	767,724.28	4.36	801,284.37	4.27	796,558.23
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10	9.84	1,071,415.46
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42	10.24	30,390.80
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92	9.37	84,401.27
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83	10.57	118,136.25
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55	9.90	472,577.77
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89	9.49	260,001.48
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49	9.92	105,907.90
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75	7.69	3,998.06
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94	6.40	2,376,348.16

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (M	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39	4.97	931,381.23	4.78	931,381.23
2	Fixed:	9.87	1,307,907.90	9.78	1,341,676.43	9.82	1,367,322.53	9.72	1,387,055.63	9.71	1,411,223.84	9.69	1,411,223.84
2.1	up to 1 month	10.36	26,020.65	9.81	28,695.86	10.14	34,230.66	10.17	29,708.83	0.00	-	0.00	-
2.2	1-3 months	9.64	120,033.15	9.65	144,745.13	9.63	140,842.50	9.47	145,364.64	0.00	-	0.00	-
2.3	3-6 months	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11	9.60	171,897.12	9.53	247,977.89	9.56	247,977.89
2.4	6-12 months	9.71	511,316.88	9.61	507,498.36	9.64	516,153.21	9.52	547,515.92	9.63	337,522.74	9.59	337,522.74
2.5	1-2 yrs	10.03	317,154.13	9.93	327,120.69	9.97	338,156.19	9.83	323,415.73	9.62	597,863.03	9.59	597,863.03
2.6	2 yrs and above	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86	10.40	169,153.41	10.28	227,860.18	10.20	227,860.18
3	Call	4.23	309,368.33	4.39	307,569.91	4.34	317,770.22	4.16	310,193.54	4.19	301,796.34	4.14	301,796.34
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.23	3,846.82	8.30	3,693.22	8.09	3,806.08	7.22	4,267.21	8.10	4,004.95	8.06	4,004.95
6	Non interest bearing deposits	0.00	248,713.57	0.00	266,194.52	0.00	251,567.67	0.00	264,008.08	0.00	284,374.86	0.00	284,374.86
6.1	Current	0.00	221,698.43	0.00	239,157.53	0.00	224,855.50	0.00	235,830.05	0.00	257,027.33	0.00	257,027.33
6.2	Margin	0.00	25,585.95	0.00	25,464.94	0.00	25,207.66	0.00	26,262.88	0.00	25,307.32	0.00	25,307.32
6.3	Other	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14	0.00	2,040.21	0.00	2,040.21
	Aggregate	6.80	2,761,176.02	6.75	2,851,863.51	6.81	2,859,961.02	6.80	2,881,719.85	6.79	2,932,781.22	6.78	2,932,781.22

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (M	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80	11.38	150,535.17	11.23	150,535.17
2	Fishery Related	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53	10.63	4,194.89	10.60	4,194.89
3	Mining Related	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01	11.69	5,945.81	11.72	5,945.81
4	Agriculture, Forestry & Beverage Production Related	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28	11.59	134,955.50	11.26	134,955.50
5	Non Food Production Related	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86	11.51	338,212.92	11.41	338,212.92
6	Construction	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41	12.34	277,496.95	12.29	277,496.95
7	Electricity, Gas and Water	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70	11.31	130,778.47	11.30	132,396.04	11.28	132,396.04
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.98	30,661.23	11.90	31,748.35	12.05	32,010.05	11.95	33,729.45	11.99	34,687.11	11.86	34,687.11
9	Transport, Communication and Public Utilities	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17	12.47	67,528.04	12.46	67,528.04
10	Wholesaler & Retailer	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24	12.04	577,485.58	12.00	586,184.07	11.97	586,184.07
11	Finance, Insurance and Real Estate	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94	11.94	216,315.60	11.81	216,315.60
12	Hotel or Restaurant	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36	11.53	114,879.62	11.69	114,879.62
13	Other Services	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80	12.06	118,740.08	12.01	118,740.08
14	Consumption Loans	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21	12.46	135,948.18	12.39	138,651.98	12.39	138,651.98
15	Local Government	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54	4.90	1,508.41	4.88	1,508.41
16	Others	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03	12.80	338,861.49	12.83	338,861.49
	Aggregate	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41	11.94	2,661,093.66	11.94	2,661,093.66

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (M	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01	11.66	522,865.99	11.70	542,609.88	11.57	542,609.88
2	Overdraft	12.25	373,059.22	12.23	382,346.13	12.26	381,762.78	12.25	385,777.34	12.22	397,789.11	12.19	397,789.11
3	Trust Receipt Loan / Import Loan	10.01	77,981.38	9.88	77,104.26	10.02	76,486.40	9.76	77,437.44	9.47	73,745.92	9.49	73,745.92
4	Demand & Other Working Capital Loan	11.81	611,579.10	11.75	633,260.77	11.86	637,863.20	11.80	644,768.73	11.83	657,967.23	11.74	657,967.23
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.20	190,416.53	12.22	196,343.44	12.17	197,476.16	12.25	199,584.26	12.26	202,156.39	12.21	202,156.39
6	Real Estate Loan	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22	12.38	131,716.23	12.32	133,995.68	12.26	133,995.68
7	Margin Nature Loan	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23	12.06	34,945.14	12.11	35,645.71	12.01	35,645.71
8	Hire Purchase Loan	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14	12.92	146,089.21	12.90	145,579.69	12.83	145,579.69
9	Deprived Sector Loan	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48	11.53	153,015.42	11.48	162,908.58	11.44	162,908.58
10	Bills Purchased	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78	5.64	3,638.48	5.57	3,287.74	6.19	3,287.74
11	Other Product	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10	12.80	296,312.18	12.60	305,407.73	12.61	305,407.73
	Aggregate	11.97	2,484,355.03	11.97	2,556,060.64	12.02	2,565,665.49	11.93	2,596,150.41	11.94	2,661,093.66	11.94	2,661,093.66

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Id Feb, 2020)	Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	925,536.22	4.78	941,325.69	4.72	977,540.63	4.27	1,005,289.92	4.19	1,014,852.74	4.16	1,075,115.88	3.64	1,081,490.38
2	Fixed:	1,434,481.39	9.74	1,473,964.91	9.73	1,480,060.41	9.45	1,480,155.55	9.26	1,487,316.21	9.02	1,604,791.08	8.79	1,664,836.95
2.1	up to 1 month	-	0.00	-	0.00	-	0.00	-	0.00	-	-	-	-	-
2.2	1-3 months	-	0.00	-	0.00	-	0.00	-	0.00	-	-	-	-	-
2.3	3-6 months	260,695.46	9.55	276,589.08	9.53	272,465.11	9.24	246,209.17	8.64	264,878.21	8.23	293,867.03	7.94	300,443.51
2.4	6-12 months	345,237.43	9.64	363,677.98	9.63	379,535.65	9.44	412,162.86	9.26	385,888.91	8.96	466,993.97	8.70	465,857.57
2.5	1-2 yrs	591,160.83	9.67	594,532.03	9.66	591,345.48	9.30	559,552.84	9.22	577,426.07	9.03	591,804.56	8.78	644,983.76
2.6	2 yrs and above	237,387.68	10.30	239,165.82	10.31	236,714.18	9.96	262,230.68	9.99	259,123.03	10.02	252,125.52	10.02	253,552.11
3	Call	297,655.14	4.32	302,945.52	4.29	296,348.39	2.83	291,222.21	2.76	324,611.99	2.37	294,411.03	1.73	322,925.01
4	Certificate of Deposits	-	0.00	-	0.00	-	0.00	-	0.00	-	-	-	-	-
5	Other	4,051.62	8.31	3,661.52	8.23	4,218.04	8.30	4,251.09	8.29	4,160.00	8.24	3,291.96	8.23	3,138.73
6	Non interest bearing deposits	272,686.18	0.00	285,238.70	0.00	293,698.61	0.00	301,738.10	0.00	314,390.78	-	387,608.35	-	295,411.77
6.1	Current	245,097.71	0.00	256,771.52	0.00	266,994.26	0.00	276,093.76	0.00	288,769.24	-	361,765.65	-	268,205.80
6.2	Margin	25,520.86	0.00	26,003.88	0.00	25,030.85	0.00	24,229.82	0.00	23,598.29	-	23,727.26	-	24,725.94
6.3	Other	2,067.61	0.00	2,463.29	0.00	1,673.50	0.00	1,414.52	0.00	2,023.25	-	2,115.45	-	2,480.03
	Aggregate	2,934,410.56	6.77	3,007,136.34	6.74	3,051,866.09	6.44	3,082,656.87	6.17	3,145,331.73	6.01	3,365,218.31	5.77	3,367,802.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Id Feb, 2020)	Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	152,056.13	11.26	156,286.39	11.29	157,719.10	10.95	156,832.56	10.72	155,869.48	10.37	163,056.24	9.83	160,733.96
2	Fishery Related	4,300.18	10.58	4,494.97	10.57	4,539.61	10.35	4,552.63	10.28	4,559.01	9.95	4,751.44	9.37	4,634.65
3	Mining Related	5,922.02	11.79	4,711.65	11.73	4,722.16	11.77	4,474.36	11.23	4,413.39	10.87	5,180.14	11.10	5,199.44
4	Agriculture, Forestry & Beverage Production Related	136,268.01	11.39	136,575.97	11.27	136,137.20	11.26	135,768.71	11.07	135,873.85	10.89	142,758.63	10.01	138,786.45
5	Non Food Production Related	340,538.56	11.38	344,786.48	11.31	349,982.31	11.25	347,544.28	10.71	340,411.32	10.25	341,968.19	10.30	337,393.74
6	Construction	279,050.43	12.25	285,950.21	12.27	288,005.59	12.03	287,005.02	11.38	285,240.61	10.99	294,292.47	11.02	295,341.18
7	Electricity, Gas and Water	135,058.30	11.34	139,523.07	11.23	143,440.41	11.10	144,390.54	10.87	146,971.57	10.46	153,061.09	10.75	158,824.37
8	Metal Products, Machinery & Electronic Equipment & Assemblage	34,456.70	11.92	35,209.90	11.92	36,772.00	11.74	39,262.22	11.20	39,909.64	10.73	40,702.62	10.49	40,250.67
9	Transport, Communication and Public Utilities	66,127.07	12.50	64,400.60	12.32	69,535.97	12.10	69,528.61	11.66	68,585.80	11.22	70,513.19	11.21	67,008.68
10	Wholesaler & Retailer	588,889.04	11.94	591,327.55	11.87	594,009.08	11.85	594,736.59	11.36	593,035.52	10.98	600,807.81	10.41	590,531.41
11	Finance, Insurance and Real Estate	213,132.51	11.82	218,379.64	11.63	222,004.74	11.63	216,349.18	11.21	208,467.61	10.53	222,514.55	9.87	212,288.98
12	Hotel or Restaurant	116,800.31	11.74	120,219.85	11.57	122,063.17	11.35	121,346.03	11.03	122,031.59	10.61	127,550.63	10.60	130,153.50
13	Other Services	119,914.92	12.00	123,091.04	11.95	133,088.61	11.66	132,474.43	11.33	133,324.18	10.86	137,152.30	10.82	139,542.20
14	Consumption Loans	137,592.75	12.35	137,288.62	12.34	137,251.12	12.22	133,881.41	11.84	131,117.71	11.43	137,942.87	11.11	135,033.52
15	Local Government	1,508.41	4.88	1,508.41	4.88	1,510.99	4.31	1,510.99	4.31	1,527.36	4.32	1,538.89	4.23	1,538.97
16	Others	344,209.46	12.87	359,704.42	12.79	360,562.51	12.68	356,671.11	12.15	358,374.08	11.45	376,867.47	11.46	380,781.61
	Aggregate	2,675,824.80	11.80	2,723,458.78	11.77	2,761,344.57	10.99	2,746,328.68	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33

Overall Summary of Interest Rate on LCY Productwise Credit		Id Feb, 2020)	Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	552,770.76	11.59	569,825.14	11.55	587,558.33	11.32	589,816.01	11.03	597,357.48	10.60	608,333.35	10.71	613,974.93
2	Overdraft	396,507.86	12.20	408,368.69	12.13	414,993.74	12.05	405,601.73	11.61	401,971.76	11.18	421,258.16	10.92	411,744.98
3	Trust Receipt Loan / Import Loan	76,535.04	9.32	78,893.52	9.30	80,193.72	9.23	84,425.63	8.78	86,531.83	8.52	71,861.49	8.87	60,468.16
4	Demand & Other Working Capital Loan	660,793.09	11.73	660,390.46	11.71	665,405.42	11.53	667,192.34	11.23	659,378.54	10.75	683,545.18	10.26	687,275.48
5	Residential Personal Home Loan (Up to Rs. 10 million)	202,505.42	12.20	208,375.93	12.18	208,520.18	11.92	207,666.19	11.21	206,501.06	11.00	208,542.63	10.91	207,779.20
6	Real Estate Loan	134,958.88	12.27	133,160.28	12.22	133,493.92	12.05	132,736.80	11.56	132,012.80	11.16	140,543.75	10.91	142,081.95
7	Margin Nature Loan	35,156.50	11.93	37,151.25	11.90	38,059.10	11.79	37,982.82	11.45	38,162.39	10.85	41,345.03	10.42	41,355.84
8	Hire Purchase Loan	145,271.68	12.85	147,908.38	12.83	146,830.58	12.53	145,901.92	12.07	144,691.57	11.58	144,991.31	11.70	142,548.87
9	Deprived Sector Loan	159,807.71	11.43	160,811.26	11.27	168,232.95	11.23	162,435.81	10.96	155,803.19	10.28	169,089.66	9.38	161,310.25
10	Bills Purchased	3,734.97	6.91	4,130.97	7.63	4,269.07	8.68	4,252.49	9.43	3,689.82	7.26	3,253.77	6.98	3,290.92
11	Other Product	307,801.81	12.61	314,442.89	12.52	313,767.53	12.56	308,316.95	12.07	303,605.09	11.42	327,894.18	11.41	326,212.74
	Aggregate	2,675,843.71	11.80	2,723,458.78	11.77	2,761,344.55	10.99	2,746,328.68	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33



Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.85	1,187,308.52	2.78	1,235,473.03	2.76	1,255,745.18	2.64	1,286,585.15	2.93	1,347,094.03	2.84	1,328,409.02	2.72	1,342,407.98
2	Fixed:	8.20	1,762,732.52	8.01	1,767,231.28	8.04	1,762,706.27	7.75	1,764,956.95	7.66	1,800,243.64	7.63	1,847,735.10	7.66	1,823,370.65
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	7.27	267,486.65	7.03	258,806.95	6.94	254,627.30	6.69	266,949.78	6.70	293,182.85	6.79	303,577.82	6.98	293,128.78
2.4	6-12 months	7.93	527,100.93	7.75	593,982.59	8.07	625,783.84	7.48	591,279.85	7.38	587,889.17	7.29	690,769.19	7.26	661,335.28
2.5	1-2 yrs	8.09	695,564.58	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73	7.50	668,433.91	7.53	605,496.18	7.54	618,713.69
2.6	2 yrs and above	9.94	272,580.35	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59	9.86	250,737.70	9.83	247,891.91	9.79	250,192.91
3	Call	1.00	317,889.64	0.98	311,270.13	0.84	310,180.90	0.90	297,562.11	1.04	286,638.07	1.00	282,535.69	0.96	302,569.46
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	8.00	2,826.90	7.93	2,706.64	6.84	3,689.91	6.95	3,166.89	7.63	2,840.64	7.76	3,133.01	7.53	3,264.46
6	Non interest bearing deposits	-	333,733.74	-	364,310.03	-	354,492.03	-	363,040.42	-	378,508.06	-	368,714.36	-	388,642.93
6.1	Current	-	302,640.99	-	331,175.31	-	320,171.29	-	328,293.58	-	344,225.41	-	334,253.73	-	354,846.50
6.2	Margin	-	28,553.07	-	30,803.99	-	31,654.69	-	31,662.64	-	31,821.73	-	31,680.58	-	31,433.59
6.3	Other	-	2,539.68	-	2,330.74	-	2,666.05	-	3,084.20	-	2,602.07	-	2,638.90	-	2,362.83
	Aggregate	5.14	3,604,491.33	5.00	3,680,991.12	4.86	3,686,814.29	4.68	3,715,311.52	4.79	3,815,324.43	4.81	3,830,527.18	4.72	3,860,255.48

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.97	185,964.12	8.69	198,746.31	8.30	209,405.83	8.21	214,939.19	8.16	226,342.13	7.98	229,954.00	7.97	231,354.18
2	Fishery Related	8.59	5,136.45	8.15	5,495.79	8.03	5,707.37	7.86	6,069.94	7.89	6,731.08	7.55	7,179.51	7.54	7,341.57
3	Mining Related	9.83	5,585.74	9.11	5,991.24	8.72	6,347.34	8.71	6,348.69	8.73	6,769.49	8.54	6,694.64	8.46	6,642.44
4	Agriculture, Forestry & Beverage Production Related	9.24	145,597.93	8.94	150,508.56	8.61	153,645.38	8.50	156,955.87	8.44	162,138.42	8.29	162,865.79	8.19	166,381.29
5	Non Food Production Related	9.08	343,641.61	8.75	352,212.08	8.38	359,019.33	8.27	362,529.09	8.33	368,675.26	8.07	368,631.93	7.95	372,135.99
6	Construction	10.20	305,985.07	10.03	313,541.86	9.61	317,831.26	9.57	327,420.60	9.47	332,795.19	9.28	340,914.19	9.23	339,601.38
7	Electricity, Gas and Water	9.58	166,898.42	9.11	171,142.70	8.90	173,242.45	8.77	178,049.48	8.62	185,859.95	8.44	187,746.11	8.36	190,753.68
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.36	42,960.44	9.07	47,866.73	8.79	49,565.79	8.67	49,508.26	8.61	52,720.68	8.46	54,017.55	8.39	54,871.61
9	Transport, Communication and Public Utilities	10.14	68,483.83	9.78	69,160.57	9.41	69,143.14	9.35	68,786.85	9.11	70,063.31	9.02	71,555.42	8.92	71,164.07
10	Wholesaler & Retailer	9.48	638,175.93	9.34	658,686.32	8.95	668,435.22	8.83	689,172.24	8.72	726,009.00	8.49	735,654.04	8.44	753,952.41
11	Finance, Insurance and Real Estate	7.77	235,754.59	7.60	249,093.80	7.41	250,404.21	7.37	254,807.53	7.48	278,153.73	7.38	279,513.89	7.44	279,735.18
12	Hotel or Restaurant	9.41	139,548.55	8.86	141,091.51	8.57	144,248.76	8.43	147,160.52	8.27	151,440.44	8.02	154,994.38	7.98	155,634.50
13	Other Services	9.67	152,013.81	9.35	157,106.11	8.99	156,415.38	8.89	159,002.48	8.67	160,770.32	8.52	159,829.26	8.50	160,607.21
14	Consumption Loans	9.95	145,563.21	9.73	155,674.61	9.51	159,140.04	9.39	163,781.30	9.13	175,655.40	8.98	175,925.65	9.06	195,817.13
15	Local Government	4.34	1,422.72	3.98	1,425.43	3.93	1,426.86	3.81	1,421.35	3.80	1,427.80	3.78	1,422.70	4.05	1,503.69
16	Others	10.40	429,675.83	10.24	457,271.73	9.97	472,847.09	9.87	494,326.08	9.58	523,030.07	9.59	528,499.07	9.55	506,388.03
	Aggregate	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.45	8.73	3,280,279.47	8.61	3,428,582.27	8.53	3,465,398.13	8.46	3,493,884.36

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.38	647,513.76	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22	8.52	736,281.09	8.29	752,394.66	8.24	752,139.49
2	Overdraft	9.83	451,030.92	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25	8.96	541,190.63	8.79	542,892.94	8.82	544,430.41
3	Trust Receipt Loan / Import Loan	8.22	58,736.72	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85	7.47	71,916.73	7.29	78,610.97	7.25	82,544.83
4	Demand & Other Working Capital Loan	9.25	748,221.77	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37	8.50	817,337.11	8.39	823,476.72	8.36	846,292.83
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.10	213,022.19	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25	9.47	230,945.29	9.32	233,152.64	9.26	235,647.35
6	Real Estate Loan	9.91	145,572.06	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45	9.19	162,722.08	9.13	155,016.38	9.09	155,730.55
7	Margin Nature Loan	8.82	56,612.67	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65	8.48	78,994.44	8.20	81,611.55	8.07	81,259.05
8	Hire Purchase Loan	10.76	140,352.51	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77	9.84	137,023.26	9.76	136,928.70	9.71	136,834.74
9	Deprived Sector Loan	7.22	177,108.17	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53	7.07	221,717.98	6.99	228,719.94	6.91	228,328.62
10	Bills Purchased	4.21	4,156.64	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27	3.93	3,695.07	5.01	3,325.75	5.45	3,416.65
11	Other Product	10.50	370,080.82	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86	9.59	426,758.57	9.52	429,267.87	9.34	427,259.82
	Aggregate	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47	8.61	3,428,582.26	8.53	3,465,398.12	8.46	3,493,884.35

**Name list of Bank and Financial Institutions  
Mid-June, 2021**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBBL
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC Asia Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizen	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	Prabhu	24	Mega Bank Nepal Ltd.	Mega
25	Civil Bank Ltd.	CBL	26	Century Commercial Bank Ltd.	Century
27	Sanima Bank Ltd.	Sanima			
<b>B. Development Banks</b>					
1	Mahalaxmi Bikas Bank Ltd.	Mahalaxmi	2	Narayani Development Bank Ltd.	Narayani
3	Karnali Development Bank Ltd.	Karnali	4	Sangrila Development Bank Ltd.	Shangrila
5	Excel Development Bank Ltd.	Excel	6	Miteri Development Bank Ltd.	Miteri
7	Muktinath Bikas Bank Ltd.	Mukti	8	Garima Bikas Bank Ltd.	Garima
9	Kamana Sewa Bikas Bank Ltd.	Kamana	10	Corporate Development Bank Ltd.	Corporate
11	Jyoti Bikas Bank Ltd.	Jyoti	12	Shine Resunga Development Bank Ltd.	Shine
13	Lumbini Bikas Bank Ltd.	LumbiniDB	14	Sindhu Bikas Bank Ltd.	Sindhu
15	Sahara Bikas Bank Ltd.	Sahara	16	Salapa Bikash Bank Ltd.	Salapa
17	Saptakoshi Development Bank Ltd.	Saptakoshi	18	Green Development Bank Ltd.	GreenDB
<b>C. Finance Companies</b>					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSML
3	Gorkhas Finance Ltd.	GURKHAFC	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	Shree	6	Lalitpur Finance Co. Ltd.	Lalitpur
7	United Finance Co. Ltd.	United	8	Best Finance Ltd.	BestFC
9	Progressive Finance Co. Ltd.	Progressive	10	Janaki Finance Co. Ltd.	PFCL
11	Pokhara Finance Ltd.	Pokhara	12	Central Finance Ltd.	Central
13	Multipurpose Finance Co. Ltd.	Multi	14	Shrijana Finance Ltd.	Srijana
15	Samridhhi Finance Company Limited	Samridhhi	16	Capital Merchant Banking & Finance Co. Ltd.	CMerchant
17	Guheshwori Merchant Banking & Finance Ltd.	GMBFL	18	ICFC Finance Ltd.	ICFC
19	Manjushree Financial Institution Ltd.	Manju	20	Reliance Finance Ltd.	Reliance

## Annex-I

## D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Ltd.	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd.	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Ltd.	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Ltd.	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Ltd.	Chhimek	6	Shawalamban Laghubitta Bittiya Sanstha Ltd.	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd.	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Ltd.	NERUDE
9	Sworojagar Laghubitta Bittiya Sanstha Ltd.	Sworojgar	10	First Microfinance Laghubitta Bittiya Sanstha Ltd.	First
11	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika	12	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire
13	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	14	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
15	Womi Laghubitta Bittiya Sanstha Ltd.	Womi	16	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
17	Civil Laghubitta Bittiya Sanstha Ltd.	CivilMF	18	Mahila Sahayatra Laghubitta Bittiya Sanstha Ltd.	MahilaMF
19	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF	20	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF
21	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF	22	Global IME Laghubitta Bittiya Sanstha Ltd.	GIMEMF
23	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF	24	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF
25	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	26	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF
27	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	28	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
29	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF	30	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	SewaMF
31	Unnati Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	32	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP
33	Support Microfinance Bittiya Sanstha Ltd.	Support	34	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	ACHautari
35	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda	36	Asha Laghubitta Bittiya Sanstha Ltd.	Asha
37	Nepal Agro Microfinance Bittiya Sanstha Ltd.	Agro	38	Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans
39	Ganapati Microfinance Bittiya Sanstha Ltd.	Ganapati	40	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity
41	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola	42	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman
43	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko	44	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
45	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	46	Sarathi Nepal Laghubitta Bittiya Sanstha Ltd.	Sarathi
47	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana	48	Summit Laghubitta Bittiya Sanstha Limited	Summit
49	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti	50	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
51	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila	52	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha
53	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique	54	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa
55	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi	56	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
57	WEAN Laghubitta Bittiya Sanstha Limited	WEAN	58	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
59	BPW Laghubitta Bittiya Sanstha Limited	BPW	60	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
61	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	62	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO
63	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	64	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
65	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	66	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)
67	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	68	Super Laghubitta Bittiya Sanstha Limited	Super
69	Shaligram Laghubitta Bittiya Sanstha Limited	Shaligram	70	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan
71	Deurali Laghubitta Bittiya Sanstha Limited	Deurali	72	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad

## E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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