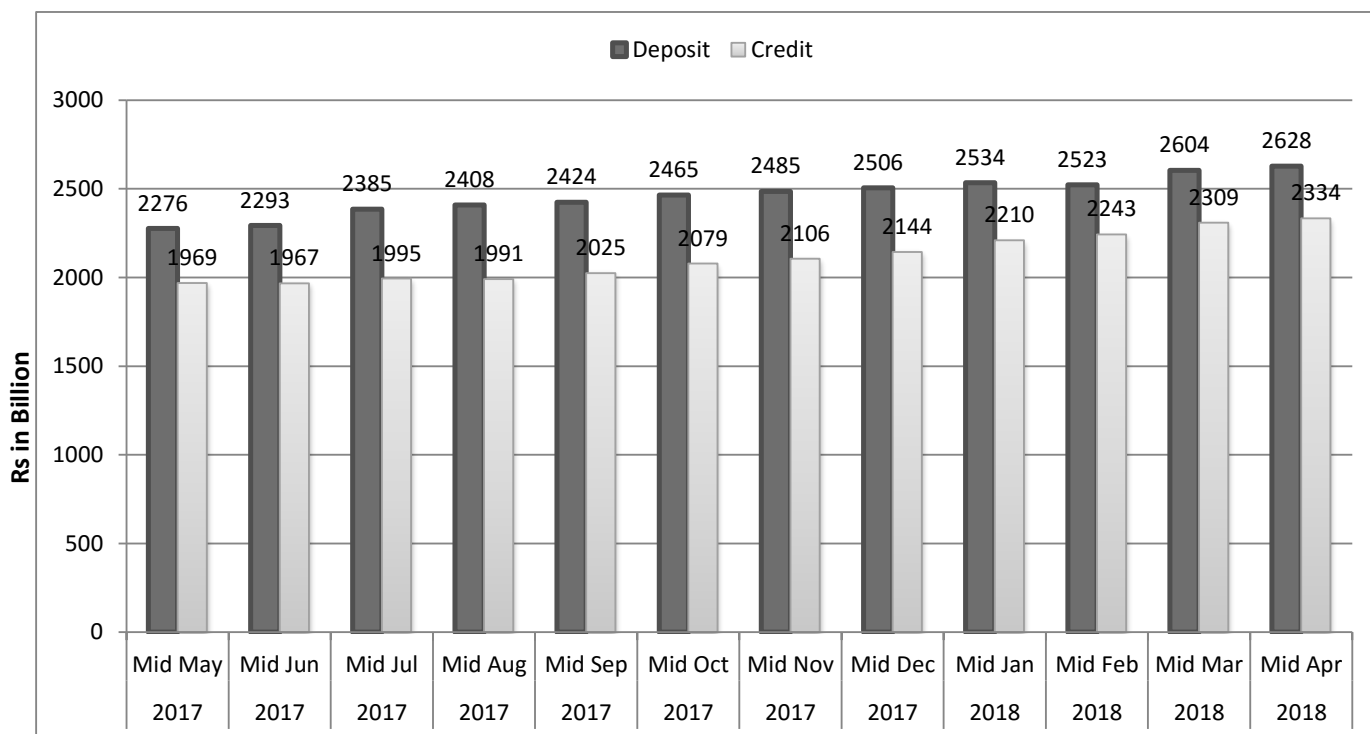


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2075 Baisakh
Mid-May, 2018

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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	28	34	25	63	150
Total Number of Licensed BFIs*	28	34	25	63	150

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

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

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

Major Financial Indicators

as on Baisakh End, 2075 (Mid-May, 2018)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	76.79	8.66	1.93	87.39
2	Total Credit/GDP	67.86	7.91	1.83	77.60
3	Total Credit/ Total Deposit	88.37	91.35	94.41	88.80
4	Lcy Credit/Lcy Deposit & Core Capital	79.27	77.57	80.50	79.35
5	Fixed Deposit/Total Deposit	43.90	43.40	55.91	44.11
6	Saving Deposit/Total Deposit	33.46	39.95	32.06	34.07
7	Current Deposit/Total Deposit	9.41	1.82	0.28	8.46
8	NPL/ Total Loan#	1.66	1.63	12.37	1.91
9	Total LLP/Total Loan	2.21	1.92	12.32	2.42
10	Deprived SectorLoan/Total Loan \$#	5.80	9.20	5.58	6.15
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	10.57	14.18	19.22	11.12
2	Investment in Gov. Security/Total Deposit	11.47	2.99	4.13	10.47
3	Total Liquid Assets/Total Deposit	22.88	27.05	34.10	23.54
C. Capital Adequacy Ratios (%)#					
1	Core Capital/RWA	13.16	19.64	20.68	13.48
2	Total Capital/RWA	14.50	20.52	21.60	14.80
D. Financial Access #					
1	No. of Branches **	2805	909	180	3894
2	No. of Loan Accounts	938151	312964	35726	1286841
3	No. of Deposit Accounts	18367425	3665426	467218	22500069
4	No. of Branchless Banking Centers	1289	0	0	1289
5	No. of Branchless Banking Customers	189358	0	0	189358
6	No. of Non-operated Branchless Banking Centers	209	0	0	209
7	No. of Mobile Banking Customers	3644837	335296	19670	3999803
8	No. of Internet Banking Customers	767432	13718	3136	784286
9	No. of ATMs	2420	173	31	2624
10	No. of Debit Cards	4983040	221205	31039	5235284
11	No. of Credit Cards	97096	0	0	97096
12	No. of Prepaid Cards	96965	0	0	96965
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	6.45			
	(a) Saving	4.32			
	(b) Fixed	10.17			
	(c) Call	4.48			
2	Wt. Avg Interest on Credit	12.01			

Note: Bank balance includes money at call

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

Adjustments are not included in Credit Deposit Ratio Calculation.

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

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

** Excluding Extension Counters and Microfinance Units

As of 3rd Quarter of F.Y. 2074/75 (2017/18)

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

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	162992.51	214892.48	308651.74	363865.96	365234.16	31.84	43.63	0.38
a. Paid-up Capital	140794.10	163370.74	225313.64	273917.80	275189.71	16.04	37.92	0.46
b. Statutory Reserves	37149.85	43680.58	53665.23	63466.73	63878.68	17.58	22.86	0.65
c. Retained Earning	-27802.05	-11166.95	-3005.23	996.89	-198.49	-59.83	-73.09	-119.91
d. Others Reserves	12850.60	19008.11	32678.11	25484.54	26364.26	47.92	71.92	3.45
2 BORROWINGS	21355.96	42822.19	31800.16	56325.81	47551.22	100.52	-25.74	-15.58
a. NRB	3291.48	6855.13	7094.37	15179.84	16434.46	108.27	3.49	8.27
b. "A"Class Licensed Institution	5504.53	20083.07	9094.04	22976.51	12605.86	264.85	-54.72	-45.14
c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d. Other Financial Ins.	1119.81	5111.62	5299.38	4856.89	5198.54	356.47	3.67	7.03
e. Bonds and Securities	11440.14	10772.37	10312.37	13312.57	13312.37	-5.84	-4.27	0.00
3 DEPOSITS	1771946.15	2107502.69	2384806.95	2603858.10	2627984.25	18.94	13.16	0.93
a. Current	158746.16	185135.30	204360.95	221413.23	222225.83	16.62	10.38	0.37
b. Savings	714466.16	875419.91	816572.17	906265.22	895390.47	22.53	-6.72	-1.20
c. Fixed	513283.02	617634.95	998258.72	1136479.80	1159318.50	20.33	61.63	2.01
d. Call Deposits	363041.66	401829.34	333350.39	305125.49	315828.99	10.68	-17.04	3.51
e. Others	22409.16	27483.20	32264.72	34574.36	35220.46	22.64	17.40	1.87
4 Bills Payable	1729.91	3927.13	2219.17	2876.79	3412.02	127.01	-43.49	18.61
5 Other Liabilities	188093.19	206694.45	224201.08	238102.20	266270.14	9.89	8.47	11.83
1. Loan Loss Provision	51482.56	48593.77	52553.17	56310.35	56393.60	-5.61	8.15	0.15
2. Interest Suspense a/c	31256.97	32000.69	34891.97	39245.62	48823.45	2.38	9.04	24.40
3. Others	105353.66	126099.99	136755.94	142546.22	161053.10	19.69	8.45	12.98
6 Reconciliation A/c	280.36	13817.41	2358.50	1481.95	3828.46	4828.52	-82.93	158.34
7 Profit & Loss A/c	36755.88	49443.18	54882.04	41779.32	42617.33	34.52	11.00	2.01
TOTAL	2183153.96	2639099.54	3008919.66	3308290.13	3356897.60	20.88	14.01	1.47

Assets

1 LIQUID FUNDS	353397.28	385746.01	423242.12	347091.78	343576.48	9.15	9.72	-1.01
a. Cash Balance	48642.45	56937.25	64372.60	60894.90	65266.69	17.05	13.06	7.18
Nepalese Notes & Coins	47305.51	55937.33	63282.78	57463.54	61897.90	18.25	13.13	7.72
Foreign Currency	1336.94	999.92	1089.82	3431.37	3368.79	-25.21	8.99	-1.82
b. Bank Balance	237957.23	262419.81	305795.05	226178.25	226880.93	10.28	16.53	0.31
1. In Nepal Rastra Bank	165070.53	180498.18	233256.83	162987.26	160313.78	9.35	29.23	-1.64
2. "A"Class Licensed Institution	37838.00	41730.30	38882.05	33317.69	33527.50	10.29	-6.83	0.63
3. Other Financial Ins.	6882.80	8437.01	6368.76	5425.84	4905.32	22.58	-24.51	-9.59
4. In Foreign banks	28165.90	31754.32	27287.42	24447.47	28134.32	12.74	-14.07	15.08
c. Money at Call	66797.60	66388.94	53074.46	60018.62	51428.86	-0.61	-20.06	-14.31
2 INVESTMENTS	206160.48	238675.86	232706.63	285066.93	275546.58	15.77	-2.50	-3.34
a. Govt. Securities	182112.29	196070.31	214380.95	282135.90	275171.52	7.66	9.34	-2.47
b. Others	24048.18	42605.55	18325.68	2931.03	375.06	77.17	-56.99	-87.20
3 SHARE & OTHER INVESTMENT	85675.60	131777.67	129938.39	115850.60	109242.94	53.81	-1.40	-5.70
4 LOANS & ADVANCES	1345671.32	1669203.04	1976879.74	2307433.48	2330497.16	24.04	18.43	1.00
a. Private Sector	1230999.56	1542024.97	1923942.40	2249620.87	2269793.08	25.27	24.77	0.90
b. Financial Institutions	30678.62	121291.82	44543.48	51666.47	55091.67	295.36	-63.28	6.63
c. Government Organizations	83993.14	5886.25	8393.85	6146.14	5612.40	-92.99	42.60	-8.68
5 BILLS PURCHASED	14548.03	11601.52	17198.72	1740.12	3061.16	-20.25	48.25	75.92
6 LOANS AGT. COLLECTED BILLS	1132.63	1075.28	570.71	150.88	128.63	-5.06	-46.92	-14.75
7 FIXED ASSETS	31732.63	35044.21	40633.93	45468.04	45930.56	10.44	15.95	1.02
8 OTHER ASSETS	135346.49	144135.22	166139.11	193930.59	222327.68	6.49	15.27	14.64
a. Accrued Interests	32792.14	34038.25	37665.70	44256.61	56463.77	3.80	10.66	27.58
b. Others	102554.35	110096.97	128473.40	149673.98	165863.91	7.35	16.69	10.82
9 Expenses not Written off	392.16	319.21	279.01	270.16	270.02	-18.60	-12.59	-0.05
10 Non Banking Assets	5250.92	4797.21	4465.45	4651.64	4441.20	-8.64	-6.92	-4.52
11 Reconciliation Account	2947.32	16089.93	16631.18	6569.64	21133.99	445.92	3.36	221.69
12 Profit & Loss A/c	899.11	634.40	234.67	65.92	741.19	-29.44	-63.01	1024.36
TOTAL	2183153.98	2639099.55	3008919.66	3308289.77	3356897.59	20.88	14.01	1.47

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	122167.95	170147.60	262230.20	303013.31	309983.80	39.27	54.12	2.30
a. Paid-up Capital	97921.41	121090.62	185010.73	224558.08	227490.22	23.66	52.79	1.31
b. Statutory Reserves	31063.03	36597.19	46701.73	54998.11	56517.78	17.82	27.61	2.76
c. Retained Earning	-17279.67	-4332.54	890.90	1871.14	3089.45	-74.93	-120.56	65.11
d. Others Reserves	10463.18	16792.32	29626.84	21585.97	22886.33	60.49	76.43	6.02
2 BORROWINGS	18419.75	37269.65	29666.79	52803.13	44821.05	102.34	-20.40	-15.12
a. NRB	3291.48	6661.23	6080.74	14436.67	15493.78	102.38	-8.71	7.32
b. "A"Class Licensed Institution	2762.58	14724.43	7974.30	20197.01	10816.36	433.00	-45.84	-46.45
c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d. Other Financial Ins.	925.56	5111.62	5299.38	4856.89	5198.54	452.28	3.67	7.03
e. Bonds and Securities	11440.14	10772.37	10312.37	13312.57	13312.37	-5.84	-4.27	0.00
3 DEPOSITS	1462896.12	1764592.44	2093255.77	2269500.59	2309325.40	20.62	18.63	1.75
a. Current	153598.94	178263.95	199359.65	214482.08	217309.24	16.06	11.83	1.32
b. Savings	559391.64	698691.30	703028.67	776371.11	772679.49	24.90	0.62	-0.48
c. Fixed	419883.01	524462.99	879140.29	989237.88	1013758.87	24.91	67.63	2.48
d. Call Deposits	313955.92	340863.88	285288.84	259043.68	274458.28	8.57	-16.30	5.95
e. Others	16066.61	22310.33	26438.33	30365.84	31119.53	38.86	18.50	2.48
4 Bills Payable	1698.32	3871.77	2178.61	2824.00	3366.90	127.98	-43.73	19.22
5 Other Liabilities	146984.02	166839.27	190587.10	201551.26	228720.64	13.51	14.23	13.48
1. Loan Loss Provision	35779.54	34894.47	41452.81	44454.32	45056.28	-2.47	18.79	1.35
2. Interest Suspense a/c	21287.89	22183.24	26198.88	29228.86	38082.51	4.21	18.10	30.29
3. Others	89916.59	109761.56	122935.41	127868.08	145581.85	22.07	12.00	13.85
6 Reconciliation A/c	-5325.76	3962.29	-2297.92	-2996.67	-660.53	-174.40	-157.99	-77.96
7 Profit & Loss A/c	27664.37	38128.55	45609.84	36342.98	37706.00	37.83	19.62	3.75
TOTAL	1774504.78	2184811.57	2621230.38	2863038.61	2933263.25	23.12	19.98	2.45

Assets

1 LIQUID FUNDS	250377.11	274495.34	335600.90	258946.92	263480.19	9.63	22.26	1.75
a. Cash Balance	40636.96	47988.66	56468.70	53303.65	57577.07	18.09	17.67	8.02
Nepalese Notes & Coins	39384.90	47060.55	55471.98	50147.38	54350.19	19.49	17.87	8.38
Foreign Currency	1252.06	928.11	996.72	3156.27	3226.88	-25.87	7.39	2.24
b. Bank Balance	189230.03	205858.37	261547.34	182653.11	186455.31	8.79	27.05	2.08
1. In Nepal Rastra Bank	147933.67	161790.30	218401.79	147532.41	145531.98	9.37	34.99	-1.36
2. "A"Class Licensed Institution	13172.91	12470.74	15693.99	10411.30	12597.12	-5.33	25.85	20.99
3. Other Financial Ins.	125.88	83.09	227.12	272.75	198.07	-33.99	173.34	-27.38
4. In Foreign banks	27997.56	31514.23	27224.45	24436.66	28128.15	12.56	-13.61	15.11
c. Money at Call	20510.12	20648.32	17584.86	22990.15	19447.81	0.67	-14.84	-15.41
2 INVESTMENTS	200262.57	229827.62	226810.98	274308.77	265335.70	14.76	-1.31	-3.27
a. Govt. Securities	176214.77	187275.77	208699.80	271796.83	264980.64	6.28	11.44	-2.51
b. Others	24047.80	42551.85	18111.18	2511.93	355.06	76.95	-57.44	-85.86
3 SHARE & OTHER INVESTMENT	81897.82	128320.72	126101.06	110313.30	103867.14	56.68	-1.73	-5.84
4 LOANS & ADVANCES	1087486.69	1380358.68	1718131.88	2001609.23	2037616.67	26.93	24.47	1.80
a. Private Sector	976374.75	1256142.55	1668294.23	1948382.31	1981139.06	28.65	32.81	1.68
b. Financial Institutions	27231.05	118383.24	41449.27	47086.63	50873.92	334.74	-64.99	8.04
c. Government Organizations	83880.89	5832.88	8388.39	6140.28	5603.70	-93.05	43.81	-8.74
5 BILLS PURCHASED	14533.93	11595.12	17196.12	1740.12	3061.16	-20.22	48.30	75.92
6 LOANS AGT. COLLECTED BILLS	1132.63	548.83	570.71	150.88	128.63	-51.54	3.99	-14.75
7 FIXED ASSETS	24479.96	28610.94	35011.75	38618.58	39363.11	16.87	22.37	1.93
8 OTHER ASSETS	113748.89	122000.30	146337.28	171646.03	199678.89	7.25	19.95	16.33
a. Accrued Interests	22293.32	23985.61	28672.03	33891.26	45493.47	7.59	19.54	34.23
b. Others	91455.57	98014.69	117665.24	137754.77	154185.42	7.17	20.05	11.93
9 Expenses not Written off	318.55	252.50	260.04	247.47	246.20	-20.73	2.99	-0.51
10 Non Banking Assets	2608.84	2543.30	3133.07	3299.17	3110.13	-2.51	23.19	-5.73
11 Reconciliation Account	-2675.08	6258.22	11900.68	2106.62	16767.42	-333.95	90.16	695.94
12 Profit & Loss A/c	332.89	0.00	175.89	51.17	608.00	-100.00	0.00	1088.09
TOTAL	1774504.79	2184811.58	2621230.37	2863038.25	2933263.24	23.12	19.98	2.45

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
		2015	2016	2017	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	30296.85	34481.56	38281.38	49314.10	43630.68	13.81	11.02	-11.52
	a. Paid-up Capital	27448.46	29216.56	30209.58	37483.86	35411.68	6.44	3.40	-5.53
	b. Statutory Reserves	3608.10	4420.10	4803.49	6027.68	4891.01	22.50	8.67	-18.86
	c. Retained Earning	-1907.59	-248.18	1286.84	3199.83	930.29	-86.99	-618.51	-70.93
	d. Others Reserves	1147.88	1093.08	1981.46	2602.73	2397.69	-4.77	81.27	-7.88
2	BORROWINGS	2454.26	2993.89	876.37	2170.96	1399.96	21.99	-70.73	-35.51
	a. NRB	0.00	5.00	501.37	430.96	649.96	0.00	9927.42	50.82
	b. "A"Class Licensed Institution	2260.00	2988.89	375.00	1740.00	750.00	32.25	-87.45	-56.90
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	194.26	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	237096.19	278631.25	239420.40	276941.61	260508.00	17.52	-14.07	-5.93
	a. Current	5056.01	6741.29	4909.91	6754.94	4750.87	33.33	-27.17	-29.67
	b. Savings	120779.93	143668.59	95029.20	110999.88	104065.21	18.95	-33.86	-6.25
	c. Fixed	62203.55	68230.74	94271.19	115941.92	113048.78	9.69	38.17	-2.50
	d. Call Deposits	48166.94	59245.77	44104.87	42805.82	38400.38	23.00	-25.56	-10.29
	e. Others	889.75	744.86	1105.23	439.06	242.76	-16.28	48.38	-44.71
4	Bills Payable	27.17	54.46	39.48	51.66	35.97	100.42	-27.51	-30.37
5	Other Liabilities	20670.18	18746.57	16329.72	18871.51	19293.27	-9.31	-12.89	2.23
	1. Loan Loss Provision	6171.65	4936.93	4205.13	5145.20	4574.80	-20.01	-14.82	-11.09
	2. Interest Suspense a/c	3322.76	2618.40	2086.84	2606.20	3074.98	-21.20	-20.30	17.99
	3. Others	11175.78	11191.25	10037.75	11120.12	11643.50	0.14	-10.31	4.71
6	Reconciliation A/c	3800.85	7783.30	3259.59	4383.77	4405.20	104.78	-58.12	0.49
7	Profit & Loss A/c	6296.30	8153.72	6872.50	4462.66	4014.52	29.50	-15.71	-10.04
	TOTAL	300641.79	350844.75	305079.44	356196.26	333287.59	16.70	-13.04	-6.43
Assets									
1	LIQUID FUNDS	79794.81	85767.68	71096.73	71206.35	62667.67	7.49	-17.11	-11.99
	a. Cash Balance	6979.21	7891.86	6813.15	6481.62	6513.41	13.08	-13.67	0.49
	Nepalese Notes & Coins	6894.72	7820.18	6720.16	6206.61	6371.59	13.42	-14.07	2.66
	Foreign Currency	84.49	71.68	92.99	275.01	141.82	-15.16	29.73	-48.43
	b. Bank Balance	33250.96	39311.73	34885.65	34033.57	30422.97	18.23	-11.26	-10.61
	1. In Nepal Rastra Bank	14008.99	16081.21	12553.71	13482.12	12612.16	14.79	-21.94	-6.45
	2. "A"Class Licensed Institution	15817.63	19092.59	17790.23	16217.86	13888.33	20.70	-6.82	-14.36
	3. Other Financial Ins.	3255.99	3897.84	4478.73	4322.78	3916.30	19.71	14.90	-9.40
	4. In Foreign banks	168.34	240.09	62.97	10.80	6.17	42.62	-73.77	-42.86
	c. Money at Call	39564.65	38564.09	29397.93	30691.16	25731.28	-2.53	-23.77	-16.16
2	INVESTMENTS	3338.45	5491.83	4361.34	8318.50	7808.59	64.50	-20.58	-6.13
	a. Govt. Securities	3338.33	5479.33	4361.34	8298.50	7788.59	64.13	-20.40	-6.14
	b. Others	0.12	12.50	0.00	20.00	20.00	10006.18	-100.00	0.00
3	SHARE & OTHER INVESTMENT	2037.17	2103.22	2348.33	3546.79	3361.98	3.24	11.65	-5.21
4	LOANS & ADVANCES	193462.91	232993.26	209604.83	251507.70	237978.78	20.43	-10.04	-5.38
	a. Private Sector	191447.83	230577.07	207149.14	248047.85	234880.12	20.44	-10.16	-5.31
	b. Financial Institutions	1981.58	2414.50	2450.23	3455.78	3094.59	21.85	1.48	-10.45
	c. Government Organizations	33.50	1.68	5.46	4.07	4.07	-94.97	224.21	0.00
5	BILLS PURCHASED	7.70	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	4925.03	4544.27	3952.75	4915.48	4618.71	-7.73	-13.02	-6.04
8	OTHER ASSETS	10992.49	10733.79	9634.27	11593.38	11766.15	-2.35	-10.24	1.49
	a. Accrued Interests	3803.85	2793.27	2342.85	2874.76	3224.80	-26.57	-16.13	12.18
	b. Others	7188.64	7940.52	7291.42	8718.62	8541.35	10.46	-8.17	-2.03
9	Expenses not Written off	35.13	36.37	12.92	13.31	14.47	3.52	-64.48	8.67
10	Non Banking Assets	1840.38	1000.79	713.72	728.01	697.71	-45.62	-28.68	-4.16
11	Reconciliation Account	3820.15	7749.91	3354.54	4366.76	4271.24	102.87	-56.72	-2.19
12	Profit & Loss A/c	387.56	423.63	0.00	0.00	102.30	9.31	-100.00	0.00
	TOTAL	300641.79	350844.75	305079.44	356196.26	333287.59	16.70	-13.04	-6.43

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	10527.71	10263.32	8140.17	11538.55	11619.69	-2.51	-20.69	0.70
a. Paid-up Capital	15424.23	13063.56	10093.32	11875.85	12287.80	-15.30	-22.74	3.47
b. Statutory Reserves	2478.72	2663.29	2160.01	2440.94	2469.89	7.45	-18.90	1.19
c. Retained Earning	-8614.79	-6586.24	-5182.97	-4074.08	-4218.23	-23.55	-21.31	3.54
d. Others Reserves	1239.54	1122.71	1069.81	1295.84	1080.23	-9.43	-4.71	-16.64
2 BORROWINGS	481.95	2558.64	1257.00	1351.72	1330.22	430.89	-50.87	-1.59
a. NRB	0.00	188.90	512.26	312.22	290.72	0.00	171.18	-6.89
b. "A"Class Licensed Institution	481.95	2369.74	744.74	1039.50	1039.50	391.69	-68.57	0.00
c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 DEPOSITS	71953.84	64279.00	52130.78	57415.89	58150.85	-10.67	-18.90	1.28
a. Current	91.21	130.06	91.39	176.22	165.71	42.59	-29.73	-5.96
b. Savings	34294.58	33060.01	18514.30	18894.24	18645.77	-3.60	-44.00	-1.32
c. Fixed	31196.45	24941.22	24847.25	31299.99	32510.85	-20.05	-0.38	3.87
d. Call Deposits	918.79	1719.69	3956.68	3275.99	2970.34	87.17	130.08	-9.33
e. Others	5452.80	4428.01	4721.17	3769.46	3858.18	-18.79	6.62	2.35
4 Bills Payable	4.41	0.90	1.09	1.14	9.16	-79.69	21.05	705.81
5 Other Liabilities	20438.99	21108.62	17284.26	17679.42	18256.23	3.28	-18.12	3.26
1. Loan Loss Provision	9531.38	8762.38	6895.24	6710.83	6762.52	-8.07	-21.31	0.77
2. Interest Suspense a/c	6646.32	7199.06	6606.25	7410.56	7665.96	8.32	-8.23	3.45
3. Others	4261.29	5147.18	3782.78	3558.03	3827.75	20.79	-26.51	7.58
6 Reconciliation A/c	1805.27	2071.83	1396.83	94.85	83.79	14.77	-32.58	-11.66
7 Profit & Loss A/c	2795.21	3160.91	2399.70	973.68	896.82	13.08	-24.08	-7.89
TOTAL	108007.39	103443.22	82609.84	89055.26	90346.75	-4.23	-20.14	1.45
Assets								
1 LIQUID FUNDS	23225.37	25482.99	16544.48	16938.51	17428.62	9.72	-35.08	2.89
a. Cash Balance	1026.28	1056.73	1090.75	1109.63	1176.20	2.97	3.22	6.00
Nepalese Notes & Coins	1025.89	1056.60	1090.64	1109.54	1176.11	2.99	3.22	6.00
Foreign Currency	0.39	0.13	0.10	0.09	0.08	-67.23	-19.25	-8.61
b. Bank Balance	15476.25	17249.72	9362.06	9491.57	10002.65	11.46	-45.73	5.38
1. In Nepal Rastra Bank	3127.86	2626.67	2301.33	1972.73	2169.64	-16.02	-12.39	9.98
2. "A"Class Licensed Institution	8847.46	10166.97	5397.83	6688.53	7042.06	14.91	-46.91	5.29
3. Other Financial Ins.	3500.93	4456.08	1662.91	830.31	790.96	27.28	-62.68	-4.74
4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. Money at Call	6722.84	7176.54	6091.67	6337.31	6249.77	6.75	-15.12	-1.38
2 INVESTMENTS	2559.46	3356.41	1534.31	2439.67	2402.29	31.14	-54.29	-1.53
a. Govt. Securities	2559.20	3315.21	1319.81	2040.57	2402.29	29.54	-60.19	17.73
b. Others	0.26	41.20	214.50	399.10	0.00	15623.66	420.68	-100.00
3 SHARE & OTHER INVESTMENT	1740.61	1353.73	1489.00	1990.52	2013.82	-22.23	9.99	1.17
4 LOANS & ADVANCES	64721.71	55851.11	49143.02	54316.56	54901.71	-13.71	-12.01	1.08
a. Private Sector	63176.98	55305.34	48499.04	53190.71	53773.91	-12.46	-12.31	1.10
b. Financial Institutions	1465.98	494.08	643.99	1124.06	1123.17	-66.30	30.34	-0.08
c. Government Organizations	78.74	51.68	0.00	1.79	4.64	-34.37	-100.00	159.14
5 BILLS PURCHASED	6.40	6.40	2.60	0.00	0.00	0.00	-59.38	0.00
6 LOANS AGT. COLLECTED BILLS	0.00	526.45	0.00	0.00	0.00	0.00	-100.00	0.00
7 FIXED ASSETS	2327.65	1889.00	1669.43	1933.98	1948.74	-18.85	-11.62	0.76
8 OTHER ASSETS	10605.10	11401.12	10167.55	10691.18	10882.64	7.51	-10.82	1.79
a. Accrued Interests	6694.97	7259.36	6650.82	7490.58	7745.50	8.43	-8.38	3.40
b. Others	3910.13	4141.76	3516.74	3200.60	3137.14	5.92	-15.09	-1.98
9 Expenses not Written off	38.48	30.34	6.04	9.38	9.36	-21.17	-80.08	-0.25
10 Non Banking Assets	801.69	1253.12	618.67	624.46	633.36	56.31	-50.63	1.42
11 Reconciliation Account	1802.25	2081.80	1375.95	96.25	95.32	15.51	-33.91	-0.97
12 Profit & Loss A/c	178.66	210.77	58.78	14.75	30.89	17.97	-72.11	109.45
TOTAL	108007.39	103443.22	82609.84	89055.26	90346.75	-4.23	-20.14	1.45

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

	Mid-July			Mid-Apr	Mid-May	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	67271.02	64943.04	97850.70	120996.38	135526.54	-3.46	50.67	12.01
1.1 Deposit Liabilities	65418.33	63252.25	95608.58	119103.76	133396.04	-3.31	51.15	12.00
1.1.1 Saving A/c	22494.48	21234.79	23525.99	28093.76	31500.04	-5.60	10.79	12.12
1.1.2 Fixed A/c	31594.10	31710.65	55650.88	81042.65	90781.37	0.37	75.50	12.02
1.1.2.1 Upto 3 Months Fixed A/c	1995.01	1914.75	2495.80	6056.97	6653.64	-4.02	30.35	9.85
1.1.2.2 3 to 6 Months fixed A/c	1043.26	1240.54	2672.64	4582.54	5331.29	18.91	115.44	16.34
1.1.2.3 6 Months to 1 Year Fixed A/c	14308.11	15369.26	29697.33	42191.56	47024.72	7.42	93.23	11.46
1.1.2.4 Above 1 Year	14247.72	13186.09	20785.12	28211.58	31771.72	-7.45	57.63	12.62
1.1.3 Call Deposit	11302.25	10301.47	16429.74	9920.32	11047.77	-8.85	59.49	11.37
1.1.4 Certificate of Deposits	27.50	5.34	1.97	47.03	66.85	-80.57	-63.14	42.15
1.2 Others	1852.69	1690.79	2242.12	1892.61	2130.50	-8.74	32.61	12.57
2 Commission/Fee Expense	509.46	546.23	600.94	434.14	491.46	7.22	10.02	13.20
3 Employees Expenses	21218.85	22715.53	26627.48	22117.62	24187.59	7.05	17.22	9.36
4 Office Operating Expenses	17624.25	18123.58	20754.59	16479.58	18480.61	2.83	14.52	12.14
5 Exchange Fluctuation Loss	64.81	197.03	108.69	100.96	104.33	203.99	-44.83	3.35
5.1 Due to Change in Exchange Rates	64.83	182.01	88.16	100.69	96.98	180.76	-51.56	-3.69
5.2 Due to Foreign Currency Transactions	-0.01	15.02	20.54	0.26	7.36	#####	36.73	2704.54
6 Non-Operatiing Expenses	89.80	106.14	33.54	35.34	46.16	18.20	-68.40	30.60
7. Provision for Risk	12781.47	9649.95	12762.76	13778.93	13600.20	-24.50	32.26	-1.30
7.1 Loan loss Provision	11018.41	8451.80	11477.45	12778.90	12589.41	-23.29	35.80	-1.48
7.1.1 General Loan loss Provision	4071.38	5107.97	7035.80	5266.16	5233.13	25.46	37.74	-0.63
7.1.1.1 Pass Loan Loss Provision	3210.53	4530.40	6256.87	4380.92	4429.23	41.11	38.11	1.10
7.1.1.2 Watch List Provision	860.85	577.57	778.93	885.24	803.90	-32.91	34.86	-9.19
7.1.2 Special Loan Loss Provision	6627.48	3028.49	4375.25	7264.74	7085.53	-54.30	44.47	-2.47
7.1.3 Additional Loan Loss Provision	319.54	315.34	66.40	248.01	270.75	-1.32	-78.94	9.17
7.2. Provision for Non-Banking Assets	1429.51	1012.22	1053.41	685.88	728.00	-29.19	4.07	6.14
7.3. Provision for Loss on Investment	101.98	14.53	185.90	243.05	216.91	-85.75	1179.20	-10.75
7.4. Provision for Loss of Other Assets	231.58	171.40	46.00	71.11	65.88	0.00	0.00	-7.35
8 Loan Written Off	439.90	355.03	996.12	824.22	824.42	-19.29	180.57	0.03
9 Provision for Staff Bonus	4053.16	5851.53	6656.78	5467.37	5508.98	44.37	13.76	0.76
10 Provision for Income Tax	12158.39	17591.64	20370.63	16643.35	17099.69	44.69	15.80	2.74
11 Others	495.79	61.16	55.62	18.31	21.62	-87.66	-9.06	18.10
12 Net Profit	37039.32	49004.93	54665.43	41723.11	41892.27	32.31	11.55	0.41
TOTAL EXPENSES	173746.23	189145.80	241483.28	238619.30	257783.87	8.86	27.67	8.03
Income								
1. Interest Income	134011.48	146483.09	194358.11	200094.04	216572.70	9.31	32.68	8.24
1.1. On Loans and Advance	127175.43	138782.71	181923.38	187679.69	202903.12	9.13	31.09	8.11
1.2. On Investment	2309.29	3487.02	5875.27	7633.72	8657.96	51.00	68.49	13.42
1.2.1 Government Bonds	1982.25	3005.11	4830.38	6332.24	7205.87	51.60	60.74	13.80
1.2.2 Foreign Bonds	76.54	136.72	153.35	140.78	155.24	78.62	12.17	10.27
1.2.3 NRB Bonds	160.24	199.66	776.75	943.82	1051.75	24.60	289.04	11.44
1.2.4 Deventure & Bonds	90.26	145.54	114.78	216.88	245.10	61.24	-21.14	13.01
1.3 Agency Balance	716.42	589.35	1021.51	682.59	752.68	-17.74	73.33	10.27
1.4 On Call Deposit	2633.89	2513.39	3475.05	2738.50	2762.51	-4.57	38.26	0.88
1.5 Others	1176.47	1110.61	2062.91	1359.54	1496.42	-5.60	85.75	10.07
2. Comission & Discount	8935.14	9828.97	11806.85	9992.72	10752.77	10.00	20.12	7.61
2.1 Bills Purchase & Discount	248.42	300.48	239.80	263.38	103.51	20.96	-20.20	-60.70
2.2 Comission	7494.65	8074.48	9864.84	8008.39	9050.11	7.74	22.17	13.01
2.3 Others	1192.07	1454.01	1702.22	1720.95	1599.15	21.97	17.07	-7.08
3 Income From Exchange Fluctuation	4761.74	5708.82	6248.97	5603.75	6342.85	19.89	9.46	13.19
3.1 Due to Change in Exchange Rate	983.31	1342.09	706.74	967.89	1199.68	36.49	-47.34	23.95
3.2 Due to Foreign Currency Trans.	3778.43	4366.73	5542.23	4635.86	5143.16	15.57	26.92	10.94
4 Other Operating Income	7326.73	9123.21	10772.31	9637.76	10598.75	24.52	18.08	9.97
5 Non Operating Income	4743.47	4775.86	3783.15	2061.87	2039.00	0.68	-20.79	-1.11
6 Provision Written Back	11842.55	11550.65	12883.40	10687.74	10935.71	-2.46	11.54	2.32
7 Recovery from Written off Loan	1508.63	1276.09	1504.14	462.70	452.72	-15.41	17.87	-2.16
8 Income from Extra Ordinary Expenses	157.81	231.44	108.16	69.03	74.05	46.65	-53.27	7.27
9 Net Loss	458.66	167.67	18.20	9.71	15.31	-63.44	-89.14	57.60
TOTAL INCOME	173746.22	189145.79	241483.29	238619.30	257783.86	8.86	27.67	8.03

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Apr	Mid-May	% Change		
	2015	2016	2017	2018	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	49191.03	47854.50	81092.18	101812.37	114696.75	-2.72	69.46	12.66
1.1 Deposit Liabilities	47732.95	46323.77	79132.19	99970.24	112622.27	-2.95	70.82	12.66
1.1.1 Saving A/c	14740.74	13684.45	17436.33	21894.53	24736.60	-7.17	27.42	12.98
1.1.2 Fixed A/c	23632.62	24433.35	47954.79	69883.71	78652.56	3.39	96.27	12.55
1.1.2.1 Upto 3 Months Fixed A/c	1909.08	1842.14	2170.16	5533.32	6089.15	-3.51	17.81	10.05
1.1.2.2 3 to 6 Months fixed A/c	890.25	935.82	2298.27	3966.18	4656.29	5.12	145.59	17.40
1.1.2.3 6 Months to 1 Year Fixed A/c	10151.63	11607.80	25818.22	35709.89	40013.44	14.34	122.42	12.05
1.1.2.4 Above 1 Year	10681.65	10047.59	17668.14	24674.32	27893.68	-5.94	75.84	13.05
1.1.3 Call Deposit	9332.14	8200.79	13739.10	8144.96	9166.25	-12.12	67.53	12.54
1.1.4 Certificate of Deposits	27.45	5.18	1.97	47.03	66.85	-81.14	-61.96	42.15
1.2 Others	1458.08	1530.73	1959.99	1842.13	2074.48	4.98	28.04	12.61
2 Commission/Fee Expense	505.07	543.21	597.40	430.29	487.39	7.55	9.98	13.27
3 Employees Expenses	17776.14	19107.70	23306.35	19279.85	21240.57	7.49	21.97	10.17
4 Office Operating Expenses	13613.82	14313.59	17487.97	13962.57	15848.47	5.14	22.18	13.51
5 Exchange Fluctuation Loss	63.27	19.05	25.52	84.86	87.88	-69.90	34.00	3.55
5.1 Due to Change in Exchange Rates	63.27	4.39	5.02	84.64	80.56	-93.06	14.37	-4.82
5.2 Due to Foreign Currency Transactions	0.00	14.66	20.50	0.22	7.32	0.00	39.89	3185.92
6 Non-Operatiing Expenses	13.39	70.03	17.82	34.45	41.74	422.82	-74.55	21.16
7. Provision for Risk	9962.24	7061.61	10568.77	11185.49	10894.15	-29.12	49.67	-2.60
7.1 Loan loss Provision	9070.71	6401.84	9650.60	10435.10	10156.59	-29.42	50.75	-2.67
7.1.1 General Loan loss Provision	3891.06	4110.57	6271.68	4330.71	4228.91	5.64	52.57	-2.35
7.1.1.1 Pass Loan Loss Provision	3163.99	3625.52	5677.88	3749.40	3745.39	14.59	56.61	-0.11
7.1.1.2 Watch List Provision	727.07	485.05	593.80	581.32	483.51	-33.29	22.42	-16.82
7.1.2 Special Loan Loss Provision	5176.73	2197.47	3368.78	5937.63	5749.41	-57.55	53.30	-3.17
7.1.3 Additional Loan Loss Provision	2.92	93.81	10.14	166.76	178.28	3118.15	-89.19	6.91
7.2. Provision for Non-Banking Assets	679.65	611.52	839.40	567.63	590.82	-10.02	37.26	4.09
7.3. Provision for Loss on Investment	40.37	4.97	45.93	114.78	81.08	-87.68	823.46	-29.36
7.4. Provision for Loss of Other Assets	171.51	43.27	32.84	67.98	65.65	0.00	0.00	-3.42
8 Loan Written Off	103.45	77.54	907.44	785.27	785.48	-25.05	1070.33	0.03
9 Provision for Staff Bonus	3139.60	4628.86	5543.94	4787.88	4916.61	47.43	19.77	2.69
10 Provision for Income Tax	9521.99	14145.34	17163.51	14604.33	15340.27	48.55	21.34	5.04
11 Others	465.47	56.32	47.82	3.36	3.78	-87.90	-15.10	12.50
12 Net Profit	28386.05	38128.55	45433.95	36291.81	37098.82	34.32	19.16	2.22
TOTAL EXPENSES	132741.51	146006.29	202192.67	203262.54	221441.92	9.99	38.48	8.94
Income								
1. Interest Income	101174.86	113200.58	161584.42	169452.77	185076.03	11.89	42.74	9.22
1.1. On Loans and Advance	97566.06	108083.45	152697.37	159729.67	174075.03	10.78	41.28	8.98
1.2. On Investment	2065.62	3265.06	5686.94	7325.45	8346.88	58.07	74.18	13.94
1.2.1 Government Bonds	1774.19	2828.94	4702.34	6133.32	7004.34	59.45	66.22	14.20
1.2.2 Foreign Bonds	76.54	136.72	153.35	140.78	155.24	78.62	12.17	10.27
1.2.3 NRB Bonds	132.56	167.89	746.84	878.37	987.59	26.65	344.84	12.43
1.2.4 Deventure & Bonds	82.33	131.52	84.40	172.98	199.72	59.75	-35.83	15.45
1.3 Agency Balance	491.44	420.46	483.18	445.49	496.91	-14.44	14.92	11.54
1.4 On Call Deposit	399.14	627.38	781.19	768.75	847.21	57.18	24.52	10.21
1.5 Others	652.61	804.22	1935.75	1183.41	1310.00	23.23	140.70	10.70
2. Comission & Discount	8247.23	9230.35	11327.97	9609.91	10339.45	11.92	22.73	7.59
2.1 Bills Purchase & Discount	247.40	300.36	239.78	263.37	103.51	21.41	-20.17	-60.70
2.2 Comission	7055.01	7688.74	9581.64	7762.07	8784.50	8.98	24.62	13.17
2.3 Others	944.82	1241.25	1506.55	1584.47	1451.44	31.37	21.37	-8.40
3 Income From Exchange Fluctuation	4712.88	5461.96	6127.72	5538.05	6316.91	15.89	12.19	14.06
3.1 Due to Change in Exchange Rate	980.69	1116.14	629.46	947.87	1177.98	13.81	-43.60	24.28
3.2 Due to Foreign Currency Trans.	3732.18	4345.81	5498.26	4590.18	5138.94	16.44	26.52	11.95
4 Other Operating Income	5281.25	6555.19	8715.19	7715.21	8634.33	24.12	32.95	11.91
5 Non Operating Income	3880.23	2757.19	2774.51	1574.89	1623.81	-28.94	0.63	3.11
6 Provision Written Back	7604.21	7698.29	10242.22	8859.49	8941.70	1.24	33.05	0.93
7 Recovery from Written off Loan	1445.40	1024.53	1368.72	445.45	437.90	-29.12	33.59	-1.70
8 Income from Extra Ordinary Expenses	64.77	78.21	51.92	66.77	71.78	20.73	-33.61	7.51
9 Net Loss	330.67	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
TOTAL INCOME	132741.51	146006.29	202192.68	203262.54	221441.91	9.99	38.48	8.94

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Apr	Mid-May	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	13157.27	13312.19	13201.15	15499.18	16670.48	1.18	-0.83	7.56
1.1 Deposit Liabilities	12804.81	13172.88	13087.17	15471.12	16643.19	2.87	-0.65	7.58
1.1.1 Saving A/c	5804.70	5946.21	4677.07	5065.35	5507.44	2.44	-21.34	8.73
1.1.2 Fixed A/c	5086.43	5212.02	5949.55	8766.85	9405.23	2.47	14.15	7.28
1.1.2.1 Upto 3 Months Fixed A/c	59.93	54.26	270.84	436.95	466.50	-9.47	399.17	6.76
1.1.2.2 3 to 6 Months fixed A/c	116.36	278.90	299.49	521.08	560.03	139.69	7.38	7.48
1.1.2.3 6 Months to 1 Year Fixed A/c	2716.01	2769.74	2933.09	4934.43	5242.89	1.98	5.90	6.25
1.1.2.4 Above 1 Year	2194.14	2109.12	2446.12	2874.39	3135.80	-3.87	15.98	9.09
1.1.3 Call Deposit	1913.68	2014.52	2460.55	1638.92	1730.53	5.27	22.14	5.59
1.1.4 Certificate of Deposits	0.00	0.12	0.00	0.00	0.00	0.00	-100.00	0.00
1.2 Others	352.45	139.31	113.98	28.06	27.29	-60.47	-18.19	-2.74
2 Commission/Fee Expense	3.26	1.36	0.00	0.00	0.00	-58.30	-100.00	0.00
3 Employees Expenses	2640.86	2907.09	2687.22	2330.61	2382.56	10.08	-7.56	2.23
4 Office Operating Expenses	3017.24	3038.53	2613.80	1976.99	2074.26	0.71	-13.98	4.92
5 Exchange Fluctuation Loss	1.55	177.98	83.17	16.10	16.46	#####	-53.27	2.25
5.1 Due to Change in Exchange Rates	1.56	177.62	83.14	16.06	16.42	#####	-53.19	2.26
5.2 Due to Foreign Currency Transactions	-0.01	0.36	0.04	0.04	0.04	#####	-90.15	0.00
6 Non-Operatiing Expenses	41.67	16.31	14.39	0.89	1.51	-60.86	-11.77	70.09
7. Provision for Risk	1866.82	1415.40	1565.51	1798.96	1893.20	-24.18	10.60	5.24
7.1 Loan loss Provision	1349.90	1271.31	1483.84	1719.21	1809.20	-5.82	16.72	5.23
7.1.1 General Loan loss Provision	154.01	733.07	623.63	774.98	844.75	375.98	-14.93	9.00
7.1.1.1 Pass Loan Loss Provision	27.86	652.10	465.15	522.76	576.07	2240.61	-28.67	10.20
7.1.1.2 Watch List Provision	126.15	80.97	158.48	252.22	268.68	-35.81	95.71	6.53
7.1.2 Special Loan Loss Provision	1104.99	502.83	833.09	900.77	909.77	-54.49	65.68	1.00
7.1.3 Additional Loan Loss Provision	90.90	35.40	27.11	43.46	54.68	-61.05	-23.41	25.82
7.2. Provision for Non-Banking Assets	497.62	108.91	25.48	47.97	53.66	-78.11	-76.61	11.87
7.3. Provision for Loss on Investment	11.46	-0.43	45.60	31.56	30.11	-103.77	#####	-4.58
7.4. Provision for Loss of Other Assets	7.84	35.62	10.59	0.23	0.23	0.00	0.00	0.00
8 Loan Written Off	225.49	155.56	39.77	38.90	38.90	-31.01	-74.43	0.00
9 Provision for Staff Bonus	704.19	962.73	941.72	611.25	535.51	36.71	-2.18	-12.39
10 Provision for Income Tax	2043.98	2793.14	2723.56	1849.12	1603.04	36.65	-2.49	-13.31
11 Others	20.53	4.17	0.81	14.95	17.84	-79.70	-80.66	19.36
12 Net Profit	5925.13	7762.81	6872.35	4462.66	3918.35	31.01	-11.47	-12.20
TOTAL EXPENSES	29648.00	32547.27	30743.44	28599.59	29152.12	9.78	-5.54	1.93
Income								
1. Interest Income	24453.29	26440.45	26567.77	25210.36	25599.89	8.13	0.48	1.55
1.1. On Loans and Advance	22110.85	24547.15	24001.32	23133.10	23578.57	11.02	-2.22	1.93
1.2. On Investment	134.58	123.20	135.56	236.15	232.03	-8.46	10.04	-1.75
1.2.1 Government Bonds	121.98	101.73	95.19	151.34	141.05	-16.60	-6.43	-6.80
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	10.90	11.11	12.29	44.36	49.47	2.00	10.56	11.52
1.2.4 Deventure & Bonds	1.71	10.35	28.09	40.45	41.50	506.78	171.27	2.60
1.3 Agency Balance	137.10	103.08	344.14	158.41	177.06	-24.81	233.84	11.77
1.4 On Call Deposit	1688.66	1486.16	2055.54	1608.67	1531.65	-11.99	38.31	-4.79
1.5 Others	382.10	180.86	31.21	74.02	80.59	-52.67	-82.74	8.88
2. Comission & Discount	585.87	487.12	384.57	321.68	329.85	-16.86	-21.05	2.54
2.1 Bills Purchase & Discount	1.02	0.12	0.02	0.00	0.00	-88.61	-87.15	0.00
2.2 Comission	390.41	364.54	263.32	219.78	218.09	-6.62	-27.77	-0.76
2.3 Others	194.44	122.46	121.23	101.90	111.75	-37.02	-1.01	9.67
3 Income From Exchange Fluctuation	48.86	246.86	121.24	65.70	25.93	405.20	-50.89	-60.52
3.1 Due to Change in Exchange Rate	2.62	225.94	77.27	20.02	21.71	8539.48	-65.80	8.41
3.2 Due to Foreign Currency Trans.	46.25	20.92	43.97	45.67	4.23	-54.77	110.19	-90.75
4 Other Operating Income	1552.34	2088.22	1656.52	1566.04	1633.84	34.52	-20.67	4.33
5 Non Operating Income	402.44	1130.88	444.76	384.89	302.20	181.01	-60.67	-21.48
6 Provision Written Back	2531.66	2018.37	1546.85	1043.84	1249.72	-20.27	-23.36	19.72
7 Recovery from Written off Loan	21.45	2.61	12.51	5.02	2.46	-87.85	379.99	-50.91
8 Income from Extra Ordinary Expenses	35.69	128.54	9.21	2.08	2.08	260.14	-92.83	0.00
9 Net Loss	16.40	4.23	0.00	0.00	6.13	-74.18	-100.00	0.00
TOTAL INCOME	29648.00	32547.27	30743.44	28599.59	29152.12	9.78	-5.54	1.93

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Apr	Mid-May	% Change		
	2015	2016	2017	2018	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	4922.73	3776.34	3557.37	3684.84	4159.30	-23.29	-5.80	12.88
1.1 Deposit Liabilities	4880.57	3755.60	3389.23	3662.41	4130.57	-23.05	-9.76	12.78
1.1.1 Saving A/c	1949.03	1604.12	1412.59	1133.88	1256.00	-17.70	-11.94	10.77
1.1.2 Fixed A/c	2875.05	2065.28	1746.55	2392.09	2723.58	-28.17	-15.43	13.86
1.1.2.1 Upto 3 Months Fixed A/c	26.00	18.35	54.79	86.69	97.99	-29.42	198.56	13.03
1.1.2.2 3 to 6 Months fixed A/c	36.65	25.82	74.88	95.29	114.96	-29.53	189.96	20.65
1.1.2.3 6 Months to 1 Year Fixed A/c	1440.47	991.72	946.02	1547.24	1768.39	-31.15	-4.61	14.29
1.1.2.4 Above 1 Year	1371.93	1029.38	670.86	662.87	742.24	-24.97	-34.83	11.97
1.1.3 Call Deposit	56.44	86.16	230.09	136.44	150.99	52.65	167.06	10.66
1.1.4 Certificate of Deposits	0.05	0.04	0.00	0.00	0.00	-19.53	-100.00	0.00
1.2 Others	42.16	20.74	168.15	22.43	28.73	-50.79	710.55	28.10
2 Commission/Fee Expense	1.13	1.67	3.54	3.85	4.06	48.06	112.56	5.69
3 Employees Expenses	801.85	700.74	633.90	507.16	564.45	-12.61	-9.54	11.30
4 Office Operating Expenses	993.19	771.46	652.83	540.01	557.88	-22.32	-15.38	3.31
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	34.74	19.81	1.33	0.00	2.90	-42.98	-93.30	0.00
7. Provision for Risk	952.41	1172.94	628.48	794.48	812.85	23.15	-46.42	2.31
7.1 Loan loss Provision	597.80	778.65	343.01	624.60	623.61	30.25	-55.95	-0.16
7.1.1 General Loan loss Provision	26.31	264.33	140.49	160.47	159.47	904.68	-46.85	-0.62
7.1.1.1 Pass Loan Loss Provision	18.68	252.78	113.84	108.77	107.77	#####	-54.97	-0.92
7.1.1.2 Watch List Provision	7.63	11.55	26.65	51.71	51.71	51.34	130.77	0.00
7.1.2 Special Loan Loss Provision	345.76	328.19	173.38	426.33	426.35	-5.08	-47.17	0.00
7.1.3 Additional Loan Loss Provision	225.73	186.13	29.14	37.79	37.79	-17.55	-84.34	0.00
7.2. Provision for Non-Banking Assets	252.23	291.80	188.53	70.27	83.51	15.68	-35.39	18.84
7.3. Provision for Loss on Investment	50.14	9.99	94.36	96.71	105.72	-80.08	844.54	9.32
7.4. Provision for Loss of Other Assets	52.23	92.51	2.57	2.90	0.00	0.00	0.00	-99.99
8 Loan Written Off	110.96	121.93	48.91	0.04	0.05	9.89	-59.89	8.39
9 Provision for Staff Bonus	209.37	259.93	171.12	68.24	56.85	24.15	-34.17	-16.69
10 Provision for Income Tax	592.41	653.15	483.56	189.91	156.39	10.25	-25.96	-17.65
11 Others	9.80	0.67	7.00	0.00	0.00	-93.13	940.04	0.00
12 Net Profit	2728.14	3113.58	2359.13	968.65	875.10	14.13	-24.23	-9.66
TOTAL EXPENSES	11356.71	10592.23	8547.17	6757.17	7189.83	-6.73	-19.31	6.40
Income								
1. Interest Income	8383.33	6842.06	6205.92	5430.92	5896.78	-18.38	-9.30	8.58
1.1. On Loans and Advance	7498.52	6152.12	5224.69	4816.92	5249.53	-17.96	-15.07	8.98
1.2. On Investment	109.09	98.76	52.77	72.11	79.04	-9.47	-46.57	9.61
1.2.1 Government Bonds	86.08	74.44	32.86	47.58	60.48	-13.52	-55.86	27.10
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	16.78	20.65	17.62	21.09	14.69	23.06	-14.67	-30.35
1.2.4 Deventure & Bonds	6.23	3.67	2.29	3.44	3.88	-41.05	-37.48	12.65
1.3 Agency Balance	87.87	65.81	194.19	78.69	78.72	-25.11	195.09	0.03
1.4 On Call Deposit	546.09	399.84	638.32	361.08	383.65	-26.78	59.64	6.25
1.5 Others	141.75	125.53	95.95	102.11	105.84	-11.45	-23.56	3.65
2. Comission & Discount	102.04	111.50	94.31	61.12	83.48	9.27	-15.41	36.57
2.1 Bills Purchase & Discount	0.00	0.01	0.00	0.01	0.01	0.00	-100.00	11.29
2.2 Comission	49.23	21.19	19.87	26.54	47.52	-56.95	-6.22	79.03
2.3 Others	52.81	90.30	74.44	34.58	35.95	71.00	-17.57	3.98
3 Income From Exchange Fluctuation	0.00	0.00	0.00	0.00	0.00	-99.57	-100.00	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	0.00	-100.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-99.94	-100.00	0.00
4 Other Operating Income	493.14	479.80	400.59	356.51	330.58	-2.71	-16.51	-7.27
5 Non Operating Income	460.80	887.79	563.87	102.09	113.00	92.66	-36.49	10.68
6 Provision Written Back	1706.69	1833.99	1094.33	784.41	744.29	7.46	-40.33	-5.11
7 Recovery from Written off Loan	41.78	248.95	122.91	12.23	12.36	495.90	-50.63	1.06
8 Income from Extra Ordinary Expenses	57.35	24.70	47.02	0.18	0.18	-56.94	90.41	0.00
9 Net Loss	111.60	163.43	18.20	9.71	9.17	46.45	-88.86	-5.56
TOTAL INCOME	11356.71	10592.23	8547.17	6757.17	7189.83	-6.73	-19.31	6.40

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

	Mid-July			Mid-Apr	Mid-May	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	61783.87	76816.32	87899.16	112459.28	111677.84	24.33	14.43	-0.69
Fishery Related	3355.59	1980.46	2328.51	2692.25	2574.67	-40.98	17.57	-4.37
Mining Related	3525.74	3404.03	3950.19	4870.83	5539.73	-3.45	16.04	13.73
Agriculture, Forestry & Bevarage Production Related	255534.57	296097.02	329835.00	389632.85	397733.03	15.87	11.39	2.08
Construction	152480.40	182851.94	213028.75	239515.22	242640.43	19.92	16.50	1.30
Electricity, Gas and Water	34540.43	46417.77	63520.59	77988.88	79919.51	34.39	36.85	2.48
Metal Products, Machinery & Electronic Equipment & Asse	16208.31	19473.46	25044.82	30899.90	31909.20	20.14	28.61	3.27
Transport, Communication and Public Utilities	48451.67	67489.25	76264.31	81023.11	83225.38	39.29	13.00	2.72
Wholesaler & Retailer	297286.58	374322.54	436442.74	505851.97	513234.89	25.91	16.60	1.46
Finance, Insurance and Real Estate	107293.66	135000.17	166374.23	189345.35	195723.74	25.82	23.24	3.37
Hotel or Restaurant	44028.90	54426.26	66900.15	83025.60	84273.45	23.61	22.92	1.50
Other Services	63957.60	72146.41	90250.94	98974.76	98964.14	12.80	25.09	-0.01
Consumption Loans	101450.14	120843.49	158359.29	160891.49	160547.04	19.12	31.04	-0.21
Local Government	1714.14	1654.98	1568.65	1567.63	1560.91	-3.45	-5.22	-0.43
Others	169740.36	228955.74	272881.84	330585.35	324162.99	34.89	19.19	-1.94
TOTAL	1361351.97	1681879.83	1994649.17	2309324.48	2333686.95	23.54	18.60	1.05
Productwise								
Term Loan	223149.61	272694.42	320735.49	382746.97	391417.41	22.20	17.62	2.27
Overdraft	245994.73	294326.89	361906.83	409529.95	408122.37	19.65	22.96	-0.34
Trust Receipt Loan / Import Loan	55141.88	72678.07	64530.02	110283.91	116619.81	31.80	-11.21	5.75
Demand & Other Working Capital Loan	293603.14	365785.23	404195.22	466093.21	483946.26	24.58	10.50	3.83
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	118861.54	142815.41	168383.92	192219.12	195240.77	20.15	17.90	1.57
Real Estate Loan	85678.07	108071.88	127318.70	140654.84	139907.05	26.14	17.81	-0.53
Margin Nature Loan	24084.77	37681.04	41170.06	42268.14	41165.06	56.45	9.26	-2.61
Hire Purchase Loan	80966.96	110094.35	150400.06	164251.77	165978.27	35.97	36.61	1.05
Deprived Sector Loan	63889.82	81239.19	111984.61	128274.28	127895.29	27.16	37.85	-0.30
Bills Purchased	13511.29	12530.80	17354.17	2727.11	2972.41	-7.26	38.49	8.99
Other Product	156470.18	183962.55	226670.09	270275.17	260422.24	17.57	23.22	-3.65
Total	1361351.98	1681879.83	1994649.17	2309324.48	2333686.95	23.54	18.60	1.05
Collateral wise								
Gold and Silver	31374.67	30642.25	37466.92	37151.89	37227.35	-2.33	22.27	0.20
Government Securities	784.73	1014.67	997.94	662.32	599.46	29.30	-1.65	-9.49
Non Governmental Securities	18776.93	29668.70	34634.94	36282.28	35726.63	58.01	16.74	-1.53
Fixed Deposit Receipts	9824.90	10553.39	22175.52	17027.01	17017.03	7.41	110.13	-0.06
Own	8925.88	9577.14	20780.98	16505.28	16465.67	7.30	116.99	-0.24
Other Licences Institutions	899.02	976.25	1394.55	521.73	551.36	8.59	42.85	5.68
Collateral of Properties	1131830.49	1463645.87	1734997.03	2039266.68	2065554.94	29.32	18.54	1.29
Fixed Assets	957231.98	1207217.80	1459790.48	1696741.63	1715476.01	26.12	20.92	1.10
Current Assets	174598.50	256428.07	275206.55	342525.06	350078.93	46.87	7.32	2.21
Against security of Bill	13969.01	15710.45	15873.63	17086.12	16152.22	12.47	1.04	-5.47
Domestic Bills	3532.80	3525.87	798.38	560.16	638.66	-0.20	-77.36	14.01
Foreign Bills	10436.21	12184.58	15075.25	16525.96	15513.56	16.75	23.72	-6.13
Against Guarantee	40479.05	52993.07	63293.16	72418.13	72775.31	30.91	19.44	0.49
Government Guarantee	2385.24	2364.19	2560.01	2495.17	2505.16	-0.88	8.28	0.40
Institutional Guarantee	27833.31	33209.50	42758.93	50386.37	49530.37	19.32	28.76	-1.70
Personal Guarantee	2350.72	4054.12	5340.32	5843.68	6029.61	72.46	31.73	3.18
Collective Guarantee	3581.03	4855.55	5828.86	7007.13	7519.34	35.59	20.05	7.31
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1301.03	1663.81	#####	-65.24	27.88
Other Guarantee	4235.68	4282.79	5335.71	5384.76	5527.01	1.11	24.59	2.64
Credit Card	427.58	416.03	905.78	1173.24	1283.92	-2.70	117.72	9.43
Others	113884.53	77235.40	84304.25	88256.81	87350.10	-32.18	9.15	-1.03
Total	1361351.89	1681879.83	1994649.17	2309324.48	2333686.95	23.54	18.60	1.05

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Apr	Mid-May	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	47818.18	59611.10	73353.34	94174.85	93882.14	24.66	23.05	-0.31
Fishery Related	2888.07	1513.96	1996.59	2318.17	2232.14	-47.58	31.88	-3.71
Mining Related	3064.11	2970.72	3467.83	4195.43	4987.42	-3.05	16.73	18.88
Agriculture, Forestry & Beverage Production Related	239722.81	278304.22	315942.22	372317.14	381531.16	16.09	13.52	2.47
Construction	115175.72	142303.46	178777.17	199789.01	204214.90	23.55	25.63	2.22
Electricity, Gas and Water	29412.29	42101.95	59344.92	72655.79	75629.94	43.14	40.96	4.09
Metal Products, Machinery & Electronic Equipment & Asse	12402.24	16327.51	22633.48	27686.89	28859.11	31.65	38.62	4.23
Transport, Communication and Public Utilities	26254.45	43246.45	52471.19	54923.50	57698.78	64.72	21.33	5.05
Wholesaler & Retailer	256252.52	330886.83	397945.20	459550.62	467816.53	29.13	20.27	1.80
Finance, Insurance and Real Estate	89220.30	114517.91	148589.16	166019.19	173271.45	28.35	29.75	4.37
Hotel or Restaurant	35337.97	43361.87	57138.95	70497.69	73438.24	22.71	31.77	4.17
Other Services	53099.98	60591.89	80038.56	87826.50	88652.25	14.11	32.09	0.94
Consumption Loans	80339.71	99230.33	134352.70	136613.72	137306.34	23.51	35.39	0.51
Local Government	1621.81	1576.17	1506.86	1508.62	1503.25	-2.81	-4.40	-0.36
Others	110543.10	155958.26	208340.54	253423.12	249782.81	41.08	33.59	-1.44
TOTAL	1103153.25	1392502.62	1735898.71	2003500.23	2040806.46	26.23	24.66	1.86
Productwise								
Term Loan	187297.61	227581.99	280894.40	328728.05	341243.19	21.51	23.43	3.81
Overdraft	200106.73	239961.46	310486.80	348447.33	351552.89	19.92	29.39	0.89
Trust Receipt Loan / Import Loan	55141.88	72677.77	64519.94	110283.91	116619.81	31.80	-11.22	5.75
Demand & Other Working Capital Loan	260320.80	334766.54	386183.56	448101.19	466499.97	28.60	15.36	4.11
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	87842.96	109296.95	140053.24	158181.85	162839.32	24.42	28.14	2.94
Real Estate Loan	63879.59	83603.42	104245.22	113778.23	113453.24	30.88	24.69	-0.29
Margin Nature Loan	16360.29	28428.82	34419.83	34112.56	33585.55	73.77	21.07	-1.54
Hire Purchase Loan	54406.77	79566.01	120085.97	130671.07	133618.16	46.24	50.93	2.26
Deprived Sector Loan	51515.94	66005.84	93428.55	105932.12	106351.49	0.00	0.00	0.40
Bills Purchased	13497.19	12523.00	17351.57	2727.11	2972.41	-7.22	38.56	8.99
Other Product	112783.49	138090.81	184229.66	222536.82	212070.42	22.44	33.41	-4.70
Total	1103153.26	1392502.62	1735898.72	2003500.22	2040806.46	26.23	24.66	1.86
Collateral wise								
Gold and Silver	26813.12	26326.42	32842.76	31929.96	32021.69	-1.82	24.75	0.29
Government Securities	751.68	991.90	986.04	617.05	551.85	31.96	-0.59	-10.57
Non Governmental Securities	13183.16	23084.76	29673.78	29702.32	29618.81	75.11	28.54	-0.28
Fixed Deposit Receipts	6561.88	7542.78	15282.39	12229.63	12532.78	14.95	102.61	2.48
Own	5662.90	6566.55	13887.84	11707.90	11981.42	15.96	111.49	2.34
Other Licences Institutions	898.97	976.23	1394.55	521.73	551.36	8.59	42.85	5.68
Collateral of Properties	900985.02	1206655.78	1510054.58	1771272.24	1809225.34	33.93	25.14	2.14
Fixed Assets	726933.32	950449.10	1234935.26	1428832.85	1459242.00	30.75	29.93	2.13
Current Assets	174051.71	256206.67	275119.32	342439.39	349983.34	47.20	7.38	2.20
Against security of Bill	13672.66	15133.48	15873.63	17083.52	16149.62	10.68	4.89	-5.47
Domestic Bills	3236.45	2950.40	798.38	557.56	636.06	-8.84	-72.94	14.08
Foreign Bills	10436.21	12183.08	15075.25	16525.96	15513.56	16.74	23.74	-6.13
Against Guarantee	34298.71	44016.18	52805.20	58554.02	59551.19	28.33	19.97	1.70
Government Guarantee	2208.28	2191.40	2456.45	2396.82	2405.99	-0.76	12.09	0.38
Institutional Guarantee	24969.73	28853.08	38746.64	44836.91	45048.28	15.55	34.29	0.47
Personal Guarantee	2069.26	3325.36	4274.42	4172.25	4463.02	60.70	28.54	6.97
Collective Guarantee	951.02	1365.35	640.93	656.27	637.38	43.57	-53.06	-2.88
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1301.03	1663.81	#####	-65.24	27.88
Other Guarantee	4007.34	4054.06	5217.45	5190.74	5332.71	1.17	28.70	2.74
Credit Card	427.58	416.03	905.78	1173.24	1283.92	-2.70	117.72	9.43
Others	106459.44	68335.30	77474.55	80938.24	79871.27	-35.81	13.37	-1.32
Total	1103153.26	1392502.62	1735898.71	2003500.23	2040806.46	26.23	24.66	1.86

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Apr	Mid-May	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	12002.65	15169.69	11517.77	14560.78	14244.94	26.39	-24.07	-2.17
Fishery Related	404.87	410.64	275.80	317.62	291.47	1.42	-32.84	-8.23
Mining Related	390.09	391.51	450.84	657.68	540.51	0.36	15.16	-17.82
Agriculture, Forestry & Beverage Production Related	12179.35	14829.67	11610.02	14730.41	13561.91	21.76	-21.71	-7.93
Construction	26554.42	32645.74	27621.96	32188.81	30725.69	22.94	-15.39	-4.55
Electricity, Gas and Water	4933.46	4000.83	4007.87	5125.74	4083.18	-18.90	0.18	-20.34
Metal Products, Machinery & Electronic Equipment & Asse	2976.90	2395.14	1557.29	2175.34	1992.59	-19.54	-34.98	-8.40
Transport, Communication and Public Utilities	15099.18	17830.86	18908.92	21006.99	20441.72	18.09	6.05	-2.69
Wholesaler & Retailer	32542.18	35847.16	32765.58	39570.50	38300.21	10.16	-8.60	-3.21
Finance, Insurance and Real Estate	13368.46	16264.86	14169.51	18753.44	17785.86	21.67	-12.88	-5.16
Hotel or Restaurant	7231.42	9287.71	8381.09	10986.34	9203.11	28.44	-9.76	-16.23
Other Services	8661.91	9369.02	8371.79	9457.89	8617.78	8.16	-10.64	-8.88
Consumption Loans	15563.89	17035.39	19360.71	20510.12	19507.43	9.45	13.65	-4.89
Local Government	32.34	41.32	24.59	21.80	20.46	27.76	-40.49	-6.18
Others	41529.50	57473.73	50581.10	61444.24	58661.92	38.39	-11.99	-4.53
TOTAL	193470.61	232993.26	209604.83	251507.70	237978.78	20.43	-10.04	-5.38
Productwise								
Term Loan	27992.73	37259.67	33010.58	45436.10	41331.73	33.10	-11.40	-9.03
Overdraft	45887.99	54365.43	51420.03	61082.62	56569.48	18.47	-5.42	-7.39
Trust Receipt Loan / Import Loan	0.00	0.30	10.09	0.00	0.00	0.00	#####	0.00
Demand & Other Working Capital Loan	20503.15	20231.27	10586.96	10063.74	9552.68	-1.33	-47.67	-5.08
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22476.27	26787.73	22016.64	26403.36	24652.80	19.18	-17.81	-6.63
Real Estate Loan	13116.83	17273.22	16955.43	20363.98	19826.46	31.69	-1.84	-2.64
Margin Nature Loan	3831.26	5205.67	3835.46	5921.15	5382.89	35.87	-26.32	-9.09
Hire Purchase Loan	18970.95	23685.84	24554.80	27431.98	26202.87	24.85	3.67	-4.48
Deprived Sector Loan	10198.29	12938.71	16414.81	19683.17	18904.17	0.00	0.00	-3.96
Bills Purchased	7.70	1.40	0.00	0.00	0.00	-81.82	#####	0.00
Other Product	30485.43	35244.02	30800.04	35121.59	35555.70	15.61	-12.61	1.24
Total	193470.61	232993.26	209604.83	251507.70	237978.78	20.43	-10.04	-5.38
Collateral wise								
Gold and Silver	4111.82	4189.41	4318.51	4734.16	4715.89	1.89	3.08	-0.39
Government Securities	12.34	6.15	0.15	35.37	37.71	-50.16	-97.51	6.61
Non Governmental Securities	3330.32	4660.50	3801.07	5607.94	5158.05	39.94	-18.44	-8.02
Fixed Deposit Receipts	2014.24	2155.69	5264.84	3951.75	3671.21	7.02	144.23	-7.10
Own	2014.20	2155.67	5264.84	3951.75	3671.21	7.02	144.23	-7.10
Other Licences Institutions	0.05	0.02	0.00	0.00	0.00	-55.56	#####	0.00
Collateral of Properties	177855.55	213181.75	186566.58	224924.38	212643.38	19.86	-12.48	-5.46
Fixed Assets	177513.72	213171.49	186555.95	224910.89	212629.01	20.09	-12.49	-5.46
Current Assets	341.83	10.26	10.63	13.49	14.37	-97.00	3.60	6.51
Against security of Bill	15.30	8.28	0.00	0.00	0.00	-45.88	#####	0.00
Domestic Bills	15.30	8.28	0.00	0.00	0.00	-45.88	#####	0.00
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	5424.35	7887.82	9201.06	11657.62	11047.22	45.42	16.65	-5.24
Government Guarantee	112.07	113.69	63.11	61.15	61.97	1.44	-44.48	1.35
Institutional Guarantee	2552.54	3716.23	3197.82	4303.49	3237.24	45.59	-13.95	-24.78
Personal Guarantee	155.40	570.85	750.78	946.42	863.80	267.33	31.52	-8.73
Collective Guarantee	2602.75	3481.97	5187.90	6344.48	6881.93	33.78	48.99	8.47
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	1.59	5.10	1.45	2.08	2.27	220.21	-71.48	9.24
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	706.70	903.66	452.61	596.48	705.31	27.87	-49.91	18.25
Total	193470.61	232993.26	209604.83	251507.70	237978.78	20.43	-10.04	-5.38

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Apr	Mid-May	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	1963.05	2035.53	3028.05	3723.66	3550.75	3.69	48.76	-4.64
Fishery Related	62.64	55.86	56.12	56.46	51.06	-10.83	0.48	-9.56
Mining Related	71.55	41.80	31.51	17.72	11.81	-41.57	-24.62	-33.34
Agriculture, Forestry & Bevarage Production Related	3632.41	2963.13	2282.77	2585.30	2639.95	-18.43	-22.96	2.11
Construction	10750.27	7902.75	6629.62	7537.40	7699.84	-26.49	-16.11	2.16
Electricity, Gas and Water	194.69	314.99	167.79	207.35	206.39	61.79	-46.73	-0.46
Metal Products, Machinery & Electronic Equipment & Asse	829.16	750.81	854.05	1037.68	1057.51	-9.45	13.75	1.91
Transport, Communication and Public Utilities	7098.04	6411.94	4884.19	5092.61	5084.88	-9.67	-23.83	-0.15
Wholesaler & Retailer	8491.89	7588.55	5731.96	6730.86	7118.14	-10.64	-24.47	5.75
Finance, Insurance and Real Estate	4704.90	4217.40	3615.57	4572.73	4666.44	-10.36	-14.27	2.05
Hotel or Restaurant	1459.52	1776.67	1380.10	1541.58	1632.10	21.73	-22.32	5.87
Other Services	2195.70	2185.50	1840.60	1690.37	1694.11	-0.46	-15.78	0.22
Consumption Loans	5546.54	4577.78	4645.89	3767.65	3733.27	-17.47	1.49	-0.91
Local Government	59.99	37.50	37.20	37.20	37.20	-37.50	-0.80	0.00
Others	17667.77	15523.75	13960.21	15717.99	15718.26	-12.14	-10.07	0.00
TOTAL	64728.11	56383.96	49145.62	54316.56	54901.71	-12.89	-12.84	1.08
Productwise								
Term Loan	7859.26	7852.76	6830.51	8582.82	8842.48	-0.08	-13.02	3.03
Overdraft	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	12779.18	10787.42	7424.71	7928.28	7893.61	-15.59	-31.17	-0.44
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8542.32	6730.72	6314.04	7633.90	7748.65	-21.21	-6.19	1.50
Real Estate Loan	8681.64	7195.24	6118.05	6512.64	6627.34	-17.12	-14.97	1.76
Margin Nature Loan	3893.22	4046.55	2914.77	2234.43	2196.62	3.94	-27.97	-1.69
Hire Purchase Loan	7589.24	6842.49	5759.29	6148.73	6157.25	-9.84	-15.83	0.14
Deprived Sector Loan	2175.58	2294.65	2141.25	2658.99	2639.63	0.00	0.00	-0.73
Bills Purchased	6.40	6.40	2.60	0.00	0.00	0.00	-59.38	0.00
Other Product	13201.26	10627.73	11640.40	12616.76	12796.13	-19.49	9.53	1.42
Total	64728.11	56383.96	49145.62	54316.56	54901.71	-12.89	-12.84	1.08
Collateral wise								
Gold and Silver	449.73	126.42	305.64	487.77	489.76	-71.89	141.77	0.41
Government Securities	20.72	16.63	11.75	9.90	9.90	-19.73	-29.33	0.00
Non Governmental Securities	2263.45	1923.44	1160.09	972.03	949.77	-15.02	-39.69	-2.29
Fixed Deposit Receipts	1248.78	854.92	1628.29	845.62	813.04	-31.54	90.46	-3.85
Own	1248.78	854.92	1628.29	845.62	813.04	-31.54	90.46	-3.85
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	52989.91	43808.35	38375.87	43070.07	43686.22	-17.33	-12.40	1.43
Fixed Assets	52784.94	43597.21	38299.28	42997.89	43605.00	-17.41	-12.15	1.41
Current Assets	204.97	211.14	76.59	72.18	81.22	3.01	-63.72	12.53
Against security of Bill	281.05	568.69	0.00	2.60	2.60	102.34	#####	0.00
Domestic Bills	281.05	567.19	0.00	2.60	2.60	101.81	#####	0.00
Foreign Bills	0.00	1.50	0.00	0.00	0.00	0.00	#####	0.00
Against Guarantee	755.99	1089.07	1286.89	2206.49	2176.90	44.06	18.16	-1.34
Government Guarantee	64.90	59.11	40.45	37.20	37.20	-8.93	-31.57	0.00
Institutional Guarantee	311.04	640.19	814.47	1245.97	1244.84	105.83	27.22	-0.09
Personal Guarantee	126.05	157.91	315.12	725.01	702.79	25.27	99.55	-3.06
Collective Guarantee	27.25	8.24	0.04	6.38	0.04	-69.78	-99.57	-99.45
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	226.74	223.63	116.81	191.94	192.03	-1.37	-47.77	0.05
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	6718.39	7996.44	6377.09	6722.09	6773.52	19.02	-20.25	0.77
Total	64728.01	56383.96	49145.62	54316.56	54901.71	-12.89	-12.84	1.08

S.N.	BFI Name	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFL
Liabilities													
1	CAPITAL FUND	960.71	169.78	227.67	549.97	1085.23	828.07	164.00	58.18	288.40	479.32	-95.65	-762.43
	a. Paid-up Capital	800.52	289.98	210.00	403.39	754.16	672.40	300.00	41.47	474.41	400.68	181.98	935.07
	b. Calls in Advance												1.37
	c. Proposed Bonus Share					62.30	66.38						
	d. General Reserves	152.65	40.43	8.62	116.01	143.53	85.30	10.73	5.59	91.92	67.32	71.70	259.56
	e. Share Premium		2.44	6.80		122.14	0.12			0.52			1.36
	f. Retained Earning	0.19	-169.40	-0.44	25.98	1.17	1.04	-174.26	10.45	-336.45	10.34	-352.45	-1959.67
	g. Others Reserves Fund	7.35	6.33	2.70	4.59	1.94	2.83	27.52	0.67	58.00	0.99	0.39	
2	BORROWINGS					89.14	21.96						29.50
	a. NRB					89.14	21.96						
	b. Interbank Borrowing												29.50
	c. Foreign Banks and Fin. Ins.												
	d. Other Financial Ins.												
	e. Bonds and Securities												
3	DEPOSITS	5540.51	164.28	552.49	1527.59	4084.28	2887.14	97.73	195.42	1946.90	4548.14	76.10	831.76
	a. Current	7.39	1.42		3.67	50.46					101.00		
	Domestic	7.39	1.42			50.46					101.00		
	Foreign				3.67								
	b. Savings	1254.39	57.07	249.56	514.39	1377.31	1241.89	66.77	82.91	828.18	2139.87	74.80	21.95
	Domestic	1254.39	57.07	249.56	514.39		1241.89	66.77	82.91	828.18	2139.87	74.80	21.95
	Foreign					1377.31							
	c. Fixed	3460.14	103.15	302.92	1009.53	2385.02	1645.25	30.01	112.51	1115.51	1671.58	1.30	
	Domestic	3460.14	103.15	302.92	1009.53	2385.02	1645.25	30.01	112.51	1115.51	1671.58	1.30	
	Foreign												
	d. Call Deposits	818.59	2.64			271.49					635.68		
	Domestic	818.59	2.64			271.49					635.68		
	Foreign												
	e. Others				0.01			0.95		3.20	0.01		809.81
	Domestic				0.01			0.95		3.20	0.01		809.81
	Foreign												
4	Bills Payable												
5	Other Liabilities	298.44	415.99	58.68	244.03	389.91	277.87	130.16	29.17	653.44	194.32	584.95	3949.96
	1. Sundry Creditors	14.46	2.52	0.90	3.78	1.93	15.30	12.18	0.04	33.97	63.53	20.67	112.11
	2. Loan Loss Provision	89.71	148.79	15.10	132.13	88.29	53.40	20.23	9.49	332.05	98.54	214.96	1695.54
	3. Interest Suspense a/c	70.14	243.62	7.60	42.62	121.19	44.96	10.47	8.17	160.33	31.06	278.85	2087.45
	4. Others	124.13	21.07	35.08	65.49	178.51	164.21	87.28	11.48	127.10	1.19	70.47	54.87
6	Reconciliation A/c							83.64					0.00
7	Profit & Loss A/c	43.39	35.84		55.03	60.59	38.20	17.01	8.82	25.72	103.81	50.81	3.69
	TOTAL Liabilities	6843.05	785.90	838.84	2376.62	5709.15	4053.25	492.54	291.60	2914.45	5325.60	616.20	4052.48
Assets													
1	LIQUID FUNDS	1087.33	250.51	299.87	744.17	1093.60	932.13	104.02	24.09	601.70	1073.67	39.80	124.08
	a. Cash Balance	84.38	2.35	15.35	0.93	51.31	41.38	2.37	9.04	48.88	150.60	1.08	0.12
	Nepalese Notes & Coins	84.38	2.35	15.35	0.93	51.31	41.38	2.37	9.04	48.88	150.60	1.08	0.12
	Foreign Currency												
	b. Bank Balance	1002.96	248.16	284.52	64.67	180.62	141.89	5.21	4.10	552.82	227.09	38.72	123.97
	1. In Nepal Rastra Bank	264.82	14.73	30.24	63.22	180.62	141.89	2.97		45.84	213.44	0.08	1.61
	Domestic Currency	264.82	14.73	30.24	63.22	180.62	141.89	2.97		45.84	213.44	0.08	1.61
	Foreign Currency												
	2. "A" Class Licensed Institution	734.91	81.31	138.89	1.45			2.14	4.10	463.35	13.65	38.09	105.76
	Domestic Currency	734.91	81.31	138.89	1.45			2.14	4.10	463.35	13.65	38.09	105.76
	Foreign Currency												
	3. Other Financial Ins.	3.22	152.12	115.40				0.10		43.63		0.55	16.60
	4. In Foreign Banks												
	c. Money at Call				678.56	861.67	748.85	96.44	10.95		695.98		
	Domestic Currency				678.56	861.67	748.85	96.44	10.95		695.98		
	Foreign Currency												
2	INVESTMENT IN SECURITIES	280.00		15.00		260.50	138.60			250.00			
	a. Govt. Securities	280.00		15.00		260.50	138.60			250.00			
	b. NRB Bond												
	c. Govt. Non-Fin. Ins.												
	d. Other Non-Fin Ins.												
	e. Non Residents												
3	SHARE & OTHER INVESTMENT	206.55	0.20	2.36	0.35	55.24	143.96	0.10	0.19	9.70	123.01	0.21	0.03
	a. Interbank Lending												
	b. Non Residents												
	c. Others	206.55	0.20	2.36	0.35	55.24	143.96	0.10	0.19	9.70	123.01	0.21	0.03
4	LOANS & ADVANCES	4956.62	262.27	475.68	1544.22	3891.87	2592.52	180.80	213.30	1614.79	3837.54	214.95	1695.54
	a. Private Sector	4956.62	262.27	475.68	1544.22	3777.17	2592.52	180.80	213.30	1614.79	3837.54	214.95	1695.54
	b. Financial Institutions			50.00		114.70							
	c. Government Organizations												
5	BILL PURCHASED												
	a. Domestic Bills Purchased												
	b. Foreign Bills Purchased												
	c. Import Bills & Imports												
6	LOANS AGAINST COLLECTED BILLS												
	a. Against Domestic Bills												
	b. Against Foreign Bills												
7	FIXED ASSETS	54.26	3.53	9.73	6.79	167.19	56.79	5.64	6.66	85.08	139.18	14.57	84.78
8	OTHER ASSETS	247.74	263.45	27.03	79.35	240.75	173.93	44.65	46.45	312.53	152.19	287.87	2127.72
	a. Accrued Interest:	78.56	243.62	7.60	42.62	123.57	44.96	10.47	8.17	160.33	31.06	278.85	2087.45
	Financial Institutions												2087.45
	Government Enterprises	2.70				2.38							
	Private Sector	75.85	243.62	7.60	42.62	121.19	44.96	10.47	8.17	160.33	31.06	278.85	
	b. Staff Loans / Adv.	72.55	0.96	2.03		16.66	18.86		3.88	10.48	21.80	4.18	0.16
	c. Sundry Debtors	22.11	5.37	5.73	0.54	2.08	6.63	9.47	1.07	51.35	19.89		4.37
	d. Cash In Transit						0.44						
	e. Others	74.52	13.51	11.65	36.19	98.44	103.05	24.71	33.34	90.36	79.45	4.83	35.74
9	Expenses not Written off								0.24				
10	Non Banking Assets	0.54	4.51		1.73		15.33	73.69	0.66	34.27		58.80	20.34
11	Reconciliation Account	10.00	1.44					83.64					
12	Profit & Loss A/c			9.17						6.38			
	TOTAL ASSETS	6843.05	785.90	838.84	2376.62	5709.15	4053.25	492.54	291.60	2914.45	5325.60	616.20	4052.48

S.N.	BFI Name	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebis	Reliance
Liabilities								
1	CAPITAL FUND	36.64	908.52	1066.84	24.32	828.49	654.56	947.05
	a. Paid-up Capital	70.00	800.00	882.17	150.00	724.38	577.91	713.10
	b. Calls in Advance	24.49			130.23			
	c. Proposed Bonus Share						28.90	
	d. General Reserves	46.44	99.96	162.09	56.73	27.08	36.69	45.97
	e. Share Premium		3.50		0.62	5.26	1.25	1.14
	f. Retained Earning	-265.59	0.01	16.24	-313.43	70.94	0.80	184.01
	g. Others Reserves Fund	161.30	5.05	6.35	0.17	0.83	9.02	2.84
2	BORROWINGS			627.10		186.61	21.96	
	a. NRB			77.10		36.61	21.96	
	b. Interbank Borrowing			550.00		150.00		
	c. Foreign Banks and Fin. Ins.							
	d. Other Financial Ins.							
	e. Bonds and Securities							
3	DEPOSITS	202.53	2680.85	7980.92	33.05	5955.18	1043.11	3467.59
	a. Current						1.77	
	Domestic						1.77	
	Foreign							
	b. Savings	94.71	699.89	2432.29	13.83	852.03	165.84	1071.54
	Domestic	94.71	699.89	2432.29	13.83	852.03	165.84	1071.54
	Foreign							
	c. Fixed		1666.11	4521.15	0.33	3329.53	798.20	1912.03
	Domestic		1666.11	4521.15	0.33	3329.53	798.20	1912.03
	Foreign							
	d. Call Deposits			1023.18			15.00	
	Domestic			1023.18			15.00	
	Foreign							
	e. Others	107.82	314.85	4.30	18.90	1773.61	62.28	484.02
	Domestic	107.82	314.85	4.30	18.90	1773.61	62.28	484.02
	Foreign							
4	Bills Payable			9.16				
5	Other Liabilities	894.98	168.53	489.43	211.15	480.81	168.79	267.23
	1. Sundry Creditors	4.10	21.30	122.88	5.24	5.38	3.80	10.49
	2. Loan Loss Provision	329.18	30.60	100.11	46.07	138.59	54.14	83.45
	3. Interest Suspense a/c	508.23	29.62	16.00	47.38	177.26	44.36	49.92
	4. Others	53.47	87.00	250.45	112.46	159.57	66.50	123.37
6	Reconciliation A/c							
7	Profit & Loss A/c	16.94	60.01	81.54	30.38	45.65	5.33	13.05
	TOTAL Liabilities	1151.09	3817.91	10254.99	298.90	7496.73	1893.76	4694.92
Assets								
1	LIQUID FUNDS	64.75	712.13	2437.73	91.27	1858.86	477.87	1119.89
	a. Cash Balance	0.02	27.19	216.95	0.21	88.43	7.32	41.72
	Nepalese Notes & Coins	0.02	27.10	216.95	0.21	88.43	7.32	41.72
	Foreign Currency		0.08					
	b. Bank Balance	64.73	83.21	2220.78	5.63	1770.44	40.72	196.94
	1. In Nepal Rastra Bank	1.28	74.42	311.54	2.65	147.93	40.72	196.94
	Domestic Currency	1.28	74.42	311.54	2.65	147.93	40.72	196.94
	Foreign Currency							
	2. "A"Class Licensed Institution	62.57	8.78	1819.55	2.98	1319.72		
	Domestic Currency	62.57	8.78	1819.55	2.98	1319.72		
	Foreign Currency							
	3. Other Financial Ins.	0.87	0.01	89.69		302.79		
	4. In Foreign Banks							
	c. Money at Call		601.74		85.44		429.84	881.23
	Domestic Currency		601.74		85.44		429.84	881.23
	Foreign Currency							
2	INVESTMENT IN SECURITIES		124.88	477.16		120.91	67.55	82.78
	a. Govt. Securities		124.88	477.16		120.91	67.55	82.78
	b. NRB Bond							
	c. Govt. Non-Fin. Ins.							
	d. Other Non-Fin Ins.							
	e. Non Residents							
3	SHARE & OTHER INVESTMENT	3.23	205.58	277.32	0.50		97.76	208.37
	a. Interbank Lending							
	b. Non Residents							
	c. Others	3.23	205.58	277.32	0.50		97.76	208.37
4	LOANS & ADVANCES	335.90	2404.34	6521.76	46.07	5067.50	1119.54	3080.71
	a. Private Sector	335.90	2286.10	6017.00	46.07	5067.50	1067.54	2923.11
	b. Financial Institutions		113.60	504.76			52.00	157.60
	c. Government Organizations		4.64					
5	BILL PURCHASED							
	a. Domestic Bills Purchased							
	b. Foreign Bills Purchased							
	c. Import Bills & Imports							
6	LOANS AGAINST COLLECTED BILLS							
	a. Against Domestic Bills							
	b. Against Foreign Bills							
7	FIXED ASSETS	198.61	137.42	263.81	16.60	73.63	3.70	22.14
8	OTHER ASSETS	547.29	227.48	263.42	65.40	334.49	124.00	176.25
	a. Accrued Interest:	508.23	30.96	74.06	47.38	177.26	48.27	56.74
	Financial Institutions		6.15	73.21		45.06	5.66	2.45
	Government Enterprises		1.33	0.64			0.41	0.56
	Private Sector	508.23	23.47	0.21	47.38	132.20	42.20	53.73
	b. Staff Loans / Adv.		36.94	85.12	0.55	64.69	15.90	12.43
	c. Sundry Debtors	0.18	37.04	38.20	8.72	4.74	0.27	0.34
	d. Cash In Transit							
	e. Others	38.88	122.53	66.03	8.75	87.80	59.56	106.74
9	Expenses not Written off						0.05	
10	Non Banking Assets	1.31		13.80	79.06	41.35		4.54
11	Reconciliation Account							0.24
12	Profit & Loss A/c		6.09				3.29	
	TOTAL ASSETS	1151.09	3817.91	10254.99	298.90	7496.73	1893.76	4694.92

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC
Expenses											
1. Interest Expense	2278.70	2344.34	4041.17	6291.81	1247.96	4429.12	4022.37	2854.08	4155.07	4356.75	4226.84
1.1 On Deposit Liabilities	1845.14	2337.76	4006.19	6152.33	1247.96	4382.26	3844.36	2849.82	4112.32	4280.12	4201.75
1.1.1 Saving Account	634.95	1221.57	1320.07	1114.27	264.93	1074.47	559.25	533.65	868.05	594.29	955.96
1.1.2 Fixed Account	1154.95	1038.91	2221.91	4625.31	928.90	3207.92	3251.59	2175.26	3119.47	3549.99	2898.67
1.1.2.1 Up to 3 months Fixed Account		1.66	333.29	145.57	38.30	3207.92	116.50		688.46		45.04
1.1.2.2 3 to 6 months Fixed Account		0.74	444.38		216.83		92.85	4.24	498.19		239.68
1.1.2.3 6 months to 1 year Fixed Account		843.57	1110.95		657.67		254.84		1038.78	3549.99	2419.53
1.1.2.4 Above 1 year Fixed Account	1154.95	192.94	333.29	4479.73	16.10		2787.40	2171.02	894.04		194.41
1.1.3 Call Deposit	55.24	77.28	464.21	412.76	54.13	99.86	33.52	140.92	124.79	135.84	347.12
1.1.4 Certificate of Deposit											
1.2 On Borrowing	433.56	6.58	34.98	139.47		46.86	178.01	4.26	42.75	76.63	25.09
2. Commission Expense		37.77	197.09	151.98				17.75			15.58
3. Staff Expense	1856.58	2063.56	881.24	647.85	560.34	915.10	889.37	413.60	709.26	660.00	536.61
4. Office Operating Expenses	563.28	729.83	390.77	712.11	463.80	723.47	697.35	320.85	544.18	447.90	384.63
5. Foreign Exchange Loss											
5.1 Due to Change in Exchange Rates											
5.2 Due to Foreign Currency Transaction											
6. Non Operating Expense		0.96		0.17				27.24	1.35		1.33
7. Provision for Risk	268.16	1243.55	263.58	668.04	143.01	160.37	151.40	634.11	118.02	283.52	494.29
7.1 Loan loss Provision	217.93	1239.12	263.58	668.04	143.01	160.37	150.81	634.11	118.02	283.52	209.64
7.1.1 General Loan loss Provision	217.93	220.38	129.11	405.08	95.12		116.81	306.86	118.02	88.57	125.50
7.1.1.1 Pass Loan Loss Provision	217.93	220.38	129.11	181.04	74.43		116.81	241.63	118.02	112.56	125.20
7.1.1.2 Watch List Provision				224.04	20.69			65.22		-23.99	0.30
7.1.2 Special Loan Loss Provision		1018.74	115.86	262.96	47.89		34.00	327.25		194.95	84.14
7.1.3 Additional Loan Loss Provision			18.61			160.37					
7.2. Provision for Non-Banking Assets	0.04										284.65
7.3. Provision for Loss on Investment		1.08					0.59				
7.5. Provision for Loss of Other Assets	50.18	3.35									
8. Loan Written Off			3.12		0.32					-0.19	
9. Provision for Staff Bonus	285.79	402.00	445.33	464.92	217.43	257.78	182.50		314.95	155.40	42.37
10. Provision for Income Tax	1082.09	1507.00	1314.50	1394.77	652.28	722.31	614.36		944.85	466.20	112.32
11. Others		2.90									
12. Net Profit	2525.50	3518.63	3138.84	3254.47	1521.98	1855.47	1210.68	931.42	2204.65	1087.80	311.41
Total Expenses	8860.10	11850.54	10675.65	13586.13	4807.12	9063.62	7768.04	5199.06	8992.32	7457.37	6125.37
Income											
1. Interest Income	6888.30	9742.67	9083.62	11036.45	3600.54	7733.97	6708.61	3972.57	8069.46	6717.99	4966.34
1.1 On Loans and Advances	6540.16	8929.01	8198.28	10393.08	3193.00	7313.49	6099.00	3726.20	7536.67	6395.38	4701.34
1.2 On Investment	246.44	730.36	518.68	442.46	124.84	309.41	316.54	139.00	490.98	280.87	224.36
1.2.1 Government Bonds	246.44	531.98	518.68	442.46	124.84	309.41	315.23	35.21	54.77	280.87	223.45
1.2.2 Foreign Bonds									80.01		
1.2.3 NRB Bonds		0.52					1.31	103.80	356.20		0.91
1.2.4 Debenture & Bonds		197.86									
1.3 On Agency Balance	37.22	5.51	10.62	198.69	3.55	111.07	5.82	2.13			7.81
1.4 On Call Deposit		53.17	266.14	1.78	130.94			86.84	41.81	15.22	1.74
1.5 On Others	64.48	24.62	89.90	0.45	148.21		287.24	18.40		26.52	31.09
2. Commission and Discount	680.02	403.40	514.02	888.43	483.07	529.66	778.64	561.63	342.86	278.28	173.14
2.1 Bills Purchase and Discount	0.00	1.58	0.18	2.25	13.27	7.91	0.63	20.93	5.63	10.37	7.79
2.2 Commission	680.02	389.17	508.28	886.17	359.22	430.39	358.90	529.23	337.00	260.56	163.73
2.3 Others		12.65	5.57		110.59	91.37	419.11	11.48	0.23	7.35	1.62
3. Exchange Fluctuation Income	131.77	35.03	582.28	573.20	569.30	544.10	223.39	147.28	110.82	203.38	54.07
3.1 Due to Change in Exchange Rate	-13.28	-16.85	312.21	30.67	187.44		29.66	4.32	5.90		2.29
3.2 Due to Foreign Currency Transaction	145.05	51.88	270.06	542.53	381.86	544.10	193.74	142.96	104.92	203.38	51.78
4. Other Operating Income	318.96	457.52	358.04	381.39	93.15	176.48		164.14	424.94	104.86	208.82
5. Non Operating Income	508.21	2.96	129.92	115.59	10.53	65.77	9.65		21.60	34.95	40.30
6. Write Back from Provisions for loss	318.97	1073.55	0.27	566.93	47.81		11.75	345.73	22.63	103.07	677.65
7. Recovery of written-off Loan	13.88	135.41	7.49	24.14	2.71		36.00	7.70		14.83	5.06
8. Income from Extra Ordinary transactions						13.64					
9. Net Loss											
Total Income	8860.10	11850.54	10675.65	13586.13	4807.12	9063.62	7768.04	5199.06	8992.32	7457.37	6125.37

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU
Expenses												
1. Interest Expense	7356.22	4082.69	3807.10	3824.75	5316.24	5713.88	6317.99	3951.23	4814.86	3900.06	4737.91	4425.98
1.1 On Deposit Liabilities	7162.23	4053.76	3791.33	3761.50	5187.27	5618.30	6214.66	3819.94	4775.68	3895.01	4668.40	4398.29
1.1.1 Saving Account	2289.44	702.64	830.50	683.93	1202.51	959.23	1344.91	421.23	790.32	653.94	570.20	1247.09
1.1.2 Fixed Account	3929.42	3223.49	2404.56	2650.49	3150.02	4656.62	4612.04	3257.73	2990.62	3082.45	3840.09	2588.97
1.1.2.1 Up to 3 months Fixed Account	1.48			24.18	791.62		4.57	58.11		29.87	212.28	102.41
1.1.2.2 3 to 6 months Fixed Account		13.40		75.58	945.89		15.39	863.33	62.42	482.61	43.15	153.09
1.1.2.3 6 months to 1 year Fixed Account	3755.27	2636.15		1330.36	782.56	2379.62	3676.71	1241.11	2384.26	1848.68	1371.32	1976.03
1.1.2.4 Above 1 year Fixed Account	172.67	573.95	2404.56	1220.38	629.95	2276.99	915.37	1095.17	543.94	721.29	2213.33	357.44
1.1.3 Call Deposit	943.37	127.63	556.27	427.08	834.74	2.46	257.72	140.99	994.74	158.62	191.26	562.23
1.1.4 Certificate of Deposit											66.85	
1.2 On Borrowing	193.99	28.93	15.77	63.25	128.97	95.58	103.33	131.29	39.18	5.05	69.50	27.69
2. Commission Expense						1.03	61.23	4.96				
3. Staff Expense	1075.74	556.32	450.07	430.67	629.38	2473.87	798.80	398.55	295.06	517.71	652.08	825.13
4. Office Operating Expenses	963.21	417.07	343.77	467.62	606.18	538.58	829.89	383.26	1705.26	509.83	621.13	621.58
5. Foreign Exchange Loss				1.05		7.32						79.50
5.1 Due to Change in Exchange Rates				1.05								79.50
5.2 Due to Foreign Currency Transaction						7.32						
6. Non Operating Expense		1.53	0.26	6.50		0.06				0.48		
7. Provision for Risk	513.32	116.34	224.56	403.19	292.56	1889.99	216.95	245.18	157.03	415.73	376.61	343.96
7.1 Loan loss Provision	483.29	108.28	224.56	384.75	292.56	1877.87	216.95	214.54	156.95	326.76	364.29	257.95
7.1.1 General Loan loss Provision	374.41	86.82	140.69	114.58	292.56	126.52	216.95	61.49	101.55	46.90	145.83	205.78
7.1.1.1 Pass Loan Loss Provision	365.30	103.34	123.02	52.96	292.56	10.68	216.95	73.31	98.03	64.18	125.24	255.58
7.1.1.2 Watch List Provision	9.11	-16.51	17.67	61.62		115.84		-11.82	3.52	-17.28	20.59	-49.80
7.1.2 Special Loan Loss Provision	108.88	21.46	83.87	270.17		1751.35		153.05	55.40	279.86	218.46	52.87
7.1.3 Additional Loan Loss Provision												-0.70
7.2. Provision for Non-Banking Assets	28.80			18.45				30.63	0.08	88.96		86.00
7.3. Provision for Loss on Investment	1.23	8.06									12.32	
7.5. Provision for Loss of Other Assets						12.12						
8. Loan Written Off				43.81						155.92	23.27	385.96
9. Provision for Staff Bonus	96.83	93.90	112.32	93.16	194.73	234.33	232.84	121.32	154.30	120.09	166.73	104.31
10. Provision for Income Tax	290.48	285.85	336.95	279.47	584.18	761.59	693.46	363.96	462.89	360.26	469.50	376.70
11. Others												
12. Net Profit	677.79	653.20	786.22	652.11	1363.09	2167.60	1634.99	849.25	1080.07	840.61	1197.80	666.45
Total Expenses	10973.58	6206.89	6061.25	6202.34	8986.36	13788.24	10786.16	6317.71	8669.47	6820.68	8245.02	7829.57
Income												
1. Interest Income	9838.43	5676.05	5315.94	5181.78	7919.91	10540.79	9303.13	5164.67	6208.39	5699.31	6572.85	6184.83
1.1 On Loans and Advances	9288.13	5395.56	5052.56	4922.55	7476.04	10332.73	8859.17	4880.49	5916.79	5376.20	6186.43	5673.40
1.2 On Investment	455.69	253.74	182.98	198.07	370.91	198.52	399.54	269.03	215.22	251.51	342.74	313.51
1.2.1 Government Bonds	455.69	236.40	182.98	187.17	370.91	196.86	399.54	217.99	215.22	26.82	308.90	301.42
1.2.2 Foreign Bonds		6.87		9.48						5.11	33.84	12.09
1.2.3 NRB Bonds		10.47		1.42				51.03		219.58		
1.2.4 Debenture & Bonds						1.66						
1.3 On Agency Balance	6.54				14.65			13.89	11.75			35.55
1.4 On Call Deposit	29.58				58.31		37.48	1.26		57.35	7.81	15.38
1.5 On Others	58.48	26.75	80.40	61.17		9.53	6.93		64.63	14.25	35.86	146.99
2. Commission and Discount	108.00	240.52	233.46	228.57	835.58	265.31	645.99	120.36	627.00	220.99	364.91	210.66
2.1 Bills Purchase and Discount		0.32	0.02	24.93		0.00		0.53	0.35	2.13		1.30
2.2 Commission	79.22	240.21	76.70	199.21	346.12	253.77	626.49	92.79	622.55	202.52	356.02	184.70
2.3 Others	28.78		156.74	4.43	489.46	11.54	19.51	27.03	4.10	16.33	8.89	24.67
3. Exchange Fluctuation Income	194.55	136.89	131.58	226.03	224.84	144.88	284.84	246.62	149.75	173.71	250.22	289.81
3.1 Due to Change in Exchange Rate	20.88	4.70	68.95		22.72	144.88	213.09		6.00	17.64	8.53	
3.2 Due to Foreign Currency Transaction	173.67	132.19	62.64	226.03	202.12		71.75	246.62	143.75	156.07	241.69	289.81
4. Other Operating Income	581.51	150.73	66.29	202.42	6.03	848.44	107.01	368.48	1614.74	269.38	335.27	360.17
5. Non Operating Income	39.30	1.97	34.64	151.40		68.26	87.15	7.61	69.60	19.42	110.23	26.69
6. Write Back from Provisions for loss	180.21		279.33	212.13		1817.51	356.14	404.26		415.48	568.41	757.41
7. Recovery of written-off Loan	2.50	0.72				103.06	1.89	5.71		22.38	20.40	
8. Income from Extra Ordinary transactions	29.09										22.74	
9. Net Loss												
Total Income	10973.58	6206.89	6061.25	6202.34	8986.36	13788.24	10786.16	6317.71	8669.47	6820.68	8245.02	7829.57

BFI Name	Janata	Mega	Civil	Century	Sanima	MahabaramDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western
Expenses												
1. Interest Expense	3431.91	2817.71	2475.15	3381.33	4093.54	1727.17	2.29	227.93	115.61	946.52	206.91	165.34
1.1 On Deposit Liabilities	3423.11	2743.90	2441.86	3367.89	4039.09	1726.06	2.29	227.93	115.61	946.52	206.80	165.34
1.1.1 Saving Account	824.43	531.99	445.20	752.57	1345.01	582.04	1.90	137.14	51.16	345.53	70.97	100.29
1.1.2 Fixed Account	2373.06	1699.24	1641.20	2060.03	2319.66	976.45	0.39	81.29	64.44	501.47	116.29	65.05
1.1.2.1 Up to 3 months Fixed Account	247.83				40.05	39.23				32.73	5.00	
1.1.2.2 3 to 6 months Fixed Account	414.11				90.41	13.60		6.86		89.08	9.17	3.39
1.1.2.3 6 months to 1 year Fixed Account	1353.49	1699.24	1641.20	2060.03	2.06	525.38		51.30		308.45	71.43	36.91
1.1.2.4 Above 1 year Fixed Account	357.62				2187.13	398.24	0.39	23.14	64.44	71.21	30.70	24.75
1.1.3 Call Deposit	225.63	512.67	355.46	555.29	374.43	167.57		9.51		99.51	19.53	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	8.80	73.81	33.29	13.44	54.45	1.11					0.11	
2. Commission Expense												
3. Staff Expense	512.53	339.75	354.18	375.48	421.73	207.03	2.88	30.42	28.93	121.75	48.62	41.86
4. Office Operating Expenses	456.58	314.31	306.92	367.75	417.37	187.75	4.54	24.03	22.99	129.71	38.50	27.82
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates						-0.11						
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense	0.03			1.84						0.18		
7. Provision for Risk	166.12	325.66	209.97	369.87	199.05	527.64	0.07	53.48	6.66	54.85	23.69	9.68
7.1 Loan loss Provision	166.12	266.96	209.97	317.57	199.05	494.19	0.07	53.48	6.66	54.85	23.69	9.68
7.1.1 General Loan loss Provision	27.41	71.16	78.90	148.78	165.19	186.40		24.33	6.66	35.22	8.84	
7.1.1.1 Pass Loan Loss Provision	63.07	71.16	46.16	115.31	131.42	91.53		5.82	6.66	19.99	4.94	
7.1.1.2 Watch List Provision	-35.66		32.74	33.47	33.77	94.87		18.51		15.23	3.91	
7.1.2 Special Loan Loss Provision	138.71	195.80	131.07	168.79	33.86	307.80	0.07	29.15		19.63	14.84	
7.1.3 Additional Loan Loss Provision												9.68
7.2. Provision for Non-Banking Assets		0.90		52.30		33.45						
7.3. Provision for Loss on Investment		57.81										
7.5. Provision for Loss of Other Assets												
8. Loan Written Off	43.14		130.14			29.33	7.68					
9. Provision for Staff Bonus	64.86	104.16	33.24	64.26	156.76	42.93		11.04		30.36	16.12	8.93
10. Provision for Income Tax	194.57	306.58	99.73	193.14	470.27	128.78		33.13		91.09	48.36	26.79
11. Others		0.51	0.05		0.32	14.34			0.49			
12. Net Profit	453.99	734.97	232.70	449.83	1097.30	300.49	44.09	77.30		212.54	112.83	62.51
Total Expenses	5323.73	4943.66	3842.08	5203.51	6856.35	3165.34	61.55	457.34	174.67	1587.01	495.02	342.94
Income												
1. Interest Income	4872.37	4452.58	3214.94	4386.94	6022.61	2412.31	11.80	388.23	156.19	1478.01	449.99	283.56
1.1 On Loans and Advances	4683.58	4149.48	2981.87	4217.83	5656.61	2150.69	11.13	351.82	152.17	1369.61	418.86	283.56
1.2 On Investment	156.88	246.36	213.79	126.20	328.25	47.62				12.28		
1.2.1 Government Bonds	155.46	5.23	205.96	126.20	328.25							
1.2.2 Foreign Bonds			7.83									
1.2.3 NRB Bonds	1.42	240.93				47.62						
1.2.4 Debenture & Bonds		0.19								12.28		
1.3 On Agency Balance	4.30	0.66	2.46	24.68		176.39	0.67					
1.4 On Call Deposit	0.01	25.57	16.82					36.35	4.02	86.83	31.12	
1.5 On Others	27.60	30.51		18.24	37.75	37.61		0.06		9.29		
2. Commission and Discount	225.24	94.86	71.52	68.21	145.09	8.30		6.89	12.34	11.30	5.27	25.77
2.1 Bills Purchase and Discount	1.07	1.73	0.59									
2.2 Commission	224.17	93.12	70.94	68.21	145.09	8.30		6.89	1.57	10.31	3.63	25.77
2.3 Others									10.77	0.99	1.63	
3. Exchange Fluctuation Income	93.62	109.40	128.14	128.44	228.97							
3.1 Due to Change in Exchange Rate	110.85		10.40	-0.21	7.19							
3.2 Due to Foreign Currency Transaction	-17.23	109.40	117.74	128.65	221.77							
4. Other Operating Income	66.62	174.95	153.61	217.24	423.14	115.00	0.01	19.89		97.22	17.91	33.60
5. Non Operating Income	17.68	5.90	2.42	12.98	29.06	18.44	14.55			0.48	2.28	
6. Write Back from Provisions for loss	48.19	105.97	237.43	383.38	7.48	609.72	35.20	42.33			19.58	
7. Recovery of written-off Loan			34.01			1.56						
8. Income from Extra Ordinary transactions				6.31								
9. Net Loss									6.13			
Total Income	5323.73	4943.66	3842.08	5203.51	6856.35	3165.34	61.55	457.34	174.67	1587.01	495.02	342.94

BFI Name	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	GandakiDB	Kabelli	Kamana	Corporate
Expenses												
1. Interest Expense	859.55	222.45	303.67	1425.04	86.71	170.92	1138.17	1246.42	1378.72	29.77	964.56	2.41
1.1 On Deposit Liabilities	859.55	222.45	303.67	1423.47	86.71	170.92	1138.17	1246.32	1378.08	29.77	964.56	2.41
1.1.1 Saving Account	300.46	60.05	112.71	502.03	33.78	58.32	406.83	339.55	400.03	14.95	310.58	2.11
1.1.2 Fixed Account	466.36	147.40	171.01	732.64	40.80	94.31	617.37	798.02	858.10	13.04	554.94	0.05
1.1.2.1 Up to 3 months Fixed Account		5.90	0.16	22.47	0.36	0.96	48.33	80.64	63.98	0.04	29.16	
1.1.2.2 3 to 6 months Fixed Account		7.37	0.18	29.23	8.34	13.14	22.70	66.42	54.13	0.46	37.38	
1.1.2.3 6 months to 1 year Fixed Account		51.59	138.62	503.11	14.92	47.58	213.91	565.73	629.26	9.19	417.44	0.05
1.1.2.4 Above 1 year Fixed Account	466.36	82.54	32.05	177.83	17.17	32.63	332.43	85.23	110.74	3.34	70.96	
1.1.3 Call Deposit	92.73	15.00	19.95	188.80	12.13	18.30	113.97	108.74	119.95	1.79	99.04	0.25
1.1.4 Certificate of Deposit												
1.2 On Borrowing				1.57				0.10	0.64			
2. Commission Expense												
3. Staff Expense	100.49	31.17	43.18	273.44	30.74	26.52	174.75	123.91	167.68	10.03	115.45	3.47
4. Office Operating Expenses	123.01	20.33	30.77	214.01	25.53	20.42	150.70	131.92	129.51	6.44	77.33	5.81
5. Foreign Exchange Loss	16.53											
5.1 Due to Change in Exchange Rates	16.53											
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense	0.99											
7. Provision for Risk	205.45	8.10	15.73	78.18	17.20	6.00	103.60	54.37	60.92	12.18	43.99	
7.1 Loan loss Provision	205.45	8.10	15.73	77.95	17.20	6.00	95.99	51.22	60.92	12.18	43.99	
7.1.1 General Loan loss Provision	41.66	7.15	10.38	76.67	11.02	6.00	57.83	51.22	23.41	12.18	43.99	
7.1.1.1 Pass Loan Loss Provision	24.22	6.26	6.65	70.06	4.70	6.00	36.23	51.22	15.27	12.18	43.99	
7.1.1.2 Watch List Provision	17.44	0.89	3.74	6.61	6.32		21.60		8.14			
7.1.2 Special Loan Loss Provision	146.70	0.94	5.35	1.29	6.18		38.16		37.50			
7.1.3 Additional Loan Loss Provision	17.09											
7.2. Provision for Non-Banking Assets								3.14				
7.3. Provision for Loss on Investment				0.05			7.61					
7.5. Provision for Loss of Other Assets				0.18								
8. Loan Written Off	1.49											
9. Provision for Staff Bonus	33.06	11.01	7.28	64.41	4.15		39.36	31.94	43.18	1.78	30.70	
10. Provision for Income Tax	99.19	33.04	21.83	192.55	12.44		118.09	95.81	129.54	5.35	92.10	
11. Others				2.89	0.12							
12. Net Profit	231.45	77.09	50.94	451.56	29.04	30.01	275.55	223.57	302.25	12.49	214.91	12.56
Total Expenses	1671.23	403.18	473.39	2702.08	205.92	253.87	2000.23	1907.94	2211.79	78.04	1539.06	24.26
Income												
1. Interest Income	1400.45	361.33	425.21	2370.14	180.34	231.55	1848.55	1756.43	2053.46	72.29	1447.13	24.16
1.1 On Loans and Advances	1306.06	327.46	386.92	2229.60	162.64	202.28	1735.89	1618.57	1914.81	67.06	1343.76	19.73
1.2 On Investment	12.11		1.31	7.29		0.08		19.65	16.61			
1.2.1 Government Bonds	12.11			7.20		0.08		19.65	16.61			
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds			1.31	0.09								
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	81.25	33.87	36.01	132.00	17.50	21.91	105.93	118.22	121.61	5.22	103.37	
1.5 On Others	1.04		0.97	1.25	0.19	7.28	6.73		0.43			4.43
2. Commission and Discount	7.63	1.68	3.64	49.99	1.45	22.32	10.57	18.73	6.36	0.94	12.91	0.01
2.1 Bills Purchase and Discount												
2.2 Commission	7.63	0.82	3.64	49.71	1.45	2.43	10.57	18.73	6.36	0.94	12.91	
2.3 Others		0.86		0.28		19.89						0.01
3. Exchange Fluctuation Income	18.73			0.18				0.15				
3.1 Due to Change in Exchange Rate	18.45			0.11				0.07				
3.2 Due to Foreign Currency Transaction	0.28			0.07				0.08				
4. Other Operating Income	90.77	39.89	31.41	263.46	13.31		138.47	125.37	121.61	4.08	72.77	0.09
5. Non Operating Income		0.28	1.66	13.21			2.65	7.26	13.40		6.25	
6. Write Back from Provisions for loss	153.65		11.48	5.10	10.83				16.96	0.74		
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss												
Total Income	1671.23	403.18	473.39	2702.08	205.92	253.87	2000.23	1907.94	2211.79	78.04	1539.06	24.26

BFI Name	Purima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Kailash
Expenses												
1. Interest Expense	160.69	893.28	84.70	749.37	203.34	1382.70	227.07	6.96	87.57	25.96	133.13	1380.14
1.1 On Deposit Liabilities	160.69	884.56	84.70	749.37	203.34	1375.90	227.07	6.96	87.57	25.96	133.13	1371.88
1.1.1 Saving Account	78.11	246.80	31.80	356.31	111.52	323.54	84.76	5.71	44.52	20.48	41.35	292.78
1.1.2 Fixed Account	74.21	508.76	43.76	364.23	72.01	885.59	117.54	0.96	25.22	3.77	66.53	893.74
1.1.2.1 Up to 3 months Fixed Account	4.53	13.55	0.63	6.26	4.85	22.97	0.35		0.37		1.40	79.26
1.1.2.2 3 to 6 months Fixed Account	6.00	37.78	0.00	2.98	7.21	39.33	12.70		3.60		0.66	82.60
1.1.2.3 6 months to 1 year Fixed Account	48.08	314.93	33.26	6.20	33.77	418.34	95.22	0.01	14.45		28.01	638.52
1.1.2.4 Above 1 year Fixed Account	15.60	142.50	9.86	348.79	26.18	404.96	9.27	0.95	6.81	3.77	36.46	93.37
1.1.3 Call Deposit	8.37	129.00	9.14	28.83	19.82	166.76	24.77	0.30	17.83	1.70	25.25	185.36
1.1.4 Certificate of Deposit												
1.2 On Borrowing		8.71				6.81						8.26
2. Commission Expense												
3. Staff Expense	25.28	127.94	14.02	86.87	40.70	187.35	48.23	2.67	28.05	11.41	25.06	162.27
4. Office Operating Expenses	22.05	126.34	15.70	85.30	38.39	171.39	28.72	4.36	29.51	5.58	29.33	113.93
5. Foreign Exchange Loss												0.04
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												0.04
6. Non Operating Expense		0.20				0.03						0.11
7. Provision for Risk	6.79	63.84	7.40	41.42	26.48	328.07	10.63	2.72	5.23	4.53	28.57	39.62
7.1 Loan loss Provision	6.79	48.51	7.40	41.42	26.48	308.33	10.63	2.72	3.48	4.53	28.57	37.14
7.1.1 General Loan loss Provision	4.62	48.51	4.08	30.65		79.04	6.06	0.49	0.92	4.53	10.03	34.19
7.1.1.1 Pass Loan Loss Provision	3.49	48.51	3.59	27.07		30.97	5.86	0.34	0.85	4.53	3.78	33.73
7.1.1.2 Watch List Provision	1.13		0.50	3.57		48.07	0.20	0.15	0.07		6.25	0.46
7.1.2 Special Loan Loss Provision	2.17		3.32	10.78		227.86	4.57	2.23	2.56		18.54	2.95
7.1.3 Additional Loan Loss Provision					26.48	1.43						
7.2. Provision for Non-Banking Assets		15.32							1.75			
7.3. Provision for Loss on Investment						19.74						2.49
7.5. Provision for Loss of Other Assets												
8. Loan Written Off						0.01					0.40	
9. Provision for Staff Bonus	8.07	28.17	5.36	28.41	5.61	17.62	7.26	0.88			2.48	54.45
10. Provision for Income Tax	24.20	84.51	16.07	85.22	16.83	52.86	21.78	2.64			7.45	163.37
11. Others												
12. Net Profit	56.47	197.19	37.49	198.84	39.27	123.34	50.83	6.16	27.23	13.63	17.39	381.14
Total Expenses	303.54	1521.45	180.73	1275.43	370.62	2263.37	394.53	26.39	177.58	61.10	243.81	2295.07
Income												
1. Interest Income	279.33	1399.55	163.61	1167.91	335.52	1843.33	353.11	23.23	164.60	52.46	217.67	2019.91
1.1 On Loans and Advances	246.55	1267.37	149.94	1084.28	306.74	1691.52	329.92	20.74	147.72	49.47	199.29	1829.84
1.2 On Investment		17.32		29.22	1.36	47.71						19.47
1.2.1 Government Bonds		17.32			1.36	47.25						19.47
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds						0.46						
1.2.4 Debenture & Bonds				29.22								
1.3 On Agency Balance												
1.4 On Call Deposit	32.78	114.86	13.67	54.40	21.35	99.11	23.19	2.49	16.63	2.99	18.38	170.60
1.5 On Others					6.07	4.99			0.25			
2. Commission and Discount	1.11	5.91	1.08	84.88	9.13	6.21	1.37	0.77	2.41		1.61	7.56
2.1 Bills Purchase and Discount												
2.2 Commission	1.11	5.91	1.08	13.14	3.93	6.21	1.37	0.77	2.04		1.61	7.56
2.3 Others				71.74	5.20				0.37			
3. Exchange Fluctuation Income		6.06				0.52						0.29
3.1 Due to Change in Exchange Rate		2.59				0.49						
3.2 Due to Foreign Currency Transaction		3.47				0.03						0.29
4. Other Operating Income	20.90	101.55	16.05		18.32	83.03	40.02	0.73	9.83	8.64	14.77	111.27
5. Non Operating Income	2.20	8.38		3.77		108.44						98.95
6. Write Back from Provisions for loss				18.87	5.59	220.95		1.66	0.75		9.77	57.08
7. Recovery of written-off Loan						0.90						
8. Income from Extra Ordinary transactions					2.05		0.04					
9. Net Loss												
Total Income	303.54	1521.45	180.73	1275.43	370.62	2263.37	394.53	26.39	177.58	61.10	243.81	2295.07

BFI Name	Sajpa	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive
Expenses												
1. Interest Expense	14.19	61.92	39.32	3.65	1.94	332.25	392.69	260.54	10.88	429.40	12.41	43.71
1.1 On Deposit Liabilities	14.19	61.92	39.32	3.65	1.94	331.42	388.57	258.56	10.88	429.40	12.41	42.82
1.1.1 Saving Account	12.11	20.98	6.23	3.29	1.69	133.88	100.78	55.54	6.08	71.62	5.57	16.03
1.1.2 Fixed Account	1.90	26.13	21.46	0.37		197.54	287.79	203.02	4.80	302.45	6.49	26.79
1.1.2.1 Up to 3 months Fixed Account	0.01	0.03	3.34				3.14	6.61	0.03	10.81		1.34
1.1.2.2 3 to 6 months Fixed Account	0.17	3.55	2.03				2.46	2.48	0.20	15.20		2.14
1.1.2.3 6 months to 1 year Fixed Account	0.46	12.64	14.12	0.09			211.72	91.07	0.25	252.91		13.03
1.1.2.4 Above 1 year Fixed Account	1.26	9.91	1.97	0.28		197.54	70.47	102.85	4.32	23.53	6.49	10.29
1.1.3 Call Deposit	0.18	14.82	11.63		0.26					55.33	0.35	
1.1.4 Certificate of Deposit												
1.2 On Borrowing						0.83	4.12	1.98				0.89
2. Commission Expense												
3. Staff Expense	9.30	23.18	7.92	6.09	2.89	55.14	38.88	29.19	9.21	63.67	6.88	6.65
4. Office Operating Expenses	2.97	23.84	5.72	4.31	11.84	62.29	52.38	26.31	7.24	49.24	6.68	8.22
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense									2.90			
7. Provision for Risk	4.78	32.92	8.42			57.32	22.25	5.06	2.99	25.12	4.20	18.02
7.1 Loan loss Provision	4.78	32.65	8.42				19.77	5.06	0.91	25.12		18.02
7.1.1 General Loan loss Provision	0.70	15.33	2.63					5.06		2.36		
7.1.1.1 Pass Loan Loss Provision	0.38	5.30	1.97					5.06		1.28		
7.1.1.2 Watch List Provision	0.32	10.03	0.66							1.08		
7.1.2 Special Loan Loss Provision	4.09	17.31	5.79						0.91	22.76		
7.1.3 Additional Loan Loss Provision							19.77					18.02
7.2. Provision for Non-Banking Assets						46.93					4.20	
7.3. Provision for Loss on Investment		0.23				10.39	2.47		2.08			
7.5. Provision for Loss of Other Assets		0.05										
8. Loan Written Off						0.02				0.03		
9. Provision for Staff Bonus	0.95					0.73	2.39	7.59		6.20		
10. Provision for Income Tax						2.19	6.50	22.76		18.60		
11. Others												
12. Net Profit	9.47	35.99	2.74	20.56	29.62	-4.82	17.36	53.11	79.20	43.39	35.84	
Total Expenses	41.66	177.86	64.11	34.61	46.30	505.11	532.45	404.56	112.42	635.65	66.01	76.60
Income												
1. Interest Income	33.31	138.55	56.69	7.60	10.88	468.67	473.70	367.52	28.91	584.05	26.41	55.99
1.1 On Loans and Advances	29.84	122.66	50.06	7.23	8.20	414.75	418.10	321.03	19.24	536.65	17.13	55.60
1.2 On Investment					0.52	5.39	11.32	5.48		9.43		0.39
1.2.1 Government Bonds					0.52	5.39	11.32	5.48		9.43		0.39
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	3.47	15.88	6.63	0.37	2.15	48.52	44.28	41.01	9.67	34.76	9.28	
1.5 On Others										3.21		
2. Commission and Discount	1.09	0.47	0.14	0.00		1.15	2.26	1.05		5.07	1.02	2.20
2.1 Bills Purchase and Discount											0.01	
2.2 Commission	1.09	0.47	0.14			1.15	2.26	1.05		4.61	1.02	0.03
2.3 Others				0.00						0.46		2.18
3. Exchange Flactuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	2.50	16.63	4.77		0.04	20.66	52.23	33.15	1.12	38.21	0.29	
5. Non Operating Income				0.24	18.06	10.31	4.26	1.37	1.79	8.32	0.08	6.89
6. Write Back from Provisions for loss	4.75	22.21	2.51	15.24	17.33	4.28		1.46	80.60		38.21	2.17
7. Recovery of written-off Loan				11.52		0.04						
8. Income from Extra Ordinary transactions												0.18
9. Net Loss												9.17
Total Income	41.66	177.86	64.11	34.61	46.30	505.11	532.45	404.56	112.42	635.65	66.01	76.60

BFI Name	Janaki	Pokhara	Central	Arun	Mulpaurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Ganeshkhori	ICFC
Expenses												
1. Interest Expense	121.09	276.54	217.68	4.03	12.00	152.05	304.19	1.03	4.16	0.95	209.34	563.51
1.1 On Deposit Liabilities	121.09	275.14	217.68	4.03	12.00	152.05	304.19	1.03	3.43	0.95	208.81	549.66
1.1.1 Saving Account	31.08	73.80	75.43	2.00		49.19	125.92	0.64	0.18	0.95	65.96	145.96
1.1.2 Fixed Account	90.02	188.86	142.25	2.04	12.00	102.85	139.99	0.39			142.84	367.34
1.1.2.1 Up to 3 months Fixed Account	0.02	7.22	2.05			3.27	8.02				8.15	20.69
1.1.2.2 3 to 6 months Fixed Account	0.54	24.59	1.99			3.91	15.65				4.06	7.63
1.1.2.3 6 months to 1 year Fixed Account	76.13	140.72	103.19	0.45		71.61	101.56	0.21			112.24	300.11
1.1.2.4 Above 1 year Fixed Account	13.33	16.34	35.02	1.59	12.00	24.06	14.76	0.18			18.40	38.91
1.1.3 Call Deposit		12.47					38.27		3.25			36.36
1.1.4 Certificate of Deposit												
1.2 On Borrowing		1.41							0.73		0.53	13.85
2. Commission Expense							4.06					
3. Staff Expense	9.13	39.98	26.87	6.04	2.14	47.43	32.90	3.42	3.96	0.88	17.22	69.29
4. Office Operating Expenses	5.45	33.48	15.77	19.23	1.55	33.24	27.41	5.82	4.20	0.72	17.18	68.00
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense												
7. Provision for Risk	115.57	11.44	16.92	41.62	2.21	199.47	107.25	18.46			34.14	11.47
7.1 Loan loss Provision	115.57	8.17	0.66	28.05	2.21	199.34	107.25				8.85	11.47
7.1.1 General Loan loss Provision	4.07	6.10	0.66	0.90	0.57	10.99	51.18				8.85	9.89
7.1.1.1 Pass Loan Loss Provision		5.68	0.66	0.90	0.33	1.66	14.61				8.85	9.89
7.1.1.2 Watch List Provision	4.07	0.42			0.24	9.32	36.57					
7.1.2 Special Loan Loss Provision	111.51	2.07		27.16	1.64	188.36	56.07					1.58
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets				13.57				18.46				
7.3. Provision for Loss on Investment		3.26	16.27			0.13					25.29	
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus		8.66	5.46			2.76						11.65
10. Provision for Income Tax		25.97	16.37			8.29						34.95
11. Others												
12. Net Profit	55.03	60.59	38.20	17.01	8.82	19.33	103.81	50.81	3.69	16.94	53.92	81.54
Total Expenses	306.28	456.66	337.28	87.94	26.72	462.56	579.62	79.54	16.01	19.49	331.80	840.40
Income												
1. Interest Income	217.62	429.24	303.28	35.14	24.27	211.85	478.57	50.76	2.40	0.48	303.88	763.22
1.1 On Loans and Advances	188.84	391.64	270.40	35.14	24.27	189.56	440.69	50.42	0.54	0.47	267.84	667.84
1.2 On Investment		7.70	4.90			5.12					3.88	16.67
1.2.1 Government Bonds		7.70										16.67
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds			4.90			5.12						
1.2.4 Debenture & Bonds											3.88	
1.3 On Agency Balance												78.72
1.4 On Call Deposit	28.78	29.90	27.98			17.17	37.88	0.33	1.86		30.79	
1.5 On Others										0.01	1.37	
2. Commission and Discount	0.03	19.87	0.81	2.91	1.31	1.57					1.42	10.65
2.1 Bills Purchase and Discount												
2.2 Commission	0.03	19.87	0.81	0.12		1.57					1.25	10.65
2.3 Others				2.78	1.31						0.17	
3. Exchange Flactuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	7.55	5.86	21.97	8.27		8.34	54.51	0.03	0.00		19.02	34.57
5. Non Operating Income	1.03	1.68	3.43			6.50			2.01	2.28	-1.10	9.33
6. Write Back from Provisions for loss	79.24		7.79	41.62	1.15	234.31	46.54	28.76	11.61	16.73	8.57	22.62
7. Recovery of written-off Loan	0.81											
8. Income from Extra Ordinary transactions												
9. Net Loss												
Total Income	306.28	456.66	337.28	87.94	26.72	462.56	579.62	79.54	16.01	19.49	331.80	840.40

BFI Name	Kuber	Manjushree	Jebils	Reliance
Expenses				
1. Interest Expense	8.68	427.01	93.20	276.37
1.1 On Deposit Liabilities	8.68	423.73	92.75	275.71
1.1.1 Saving Account	0.16	163.39	12.05	114.83
1.1.2 Fixed Account	8.52	260.34	76.01	160.88
1.1.2.1 Up to 3 months Fixed Account		15.80	2.45	8.39
1.1.2.2 3 to 6 months Fixed Account		15.68	2.00	16.42
1.1.2.3 6 months to 1 year Fixed Account		168.95	53.61	70.55
1.1.2.4 Above 1 year Fixed Account	8.52	59.91	17.95	65.52
1.1.3 Call Deposit			4.69	
1.1.4 Certificate of Deposit				
1.2 On Borrowing		3.28	0.45	0.66
2. Commission Expense				
3. Staff Expense	5.78	35.96	15.51	29.37
4. Office Operating Expenses	8.80	45.16	12.99	30.36
5. Foreign Exchange Loss				
5.1 Due to Change in Exchange Rates				
5.2 Due to Foreign Currency Transaction				
6. Non Operating Expense				
7. Provision for Risk		12.25	28.55	78.55
7.1 Loan loss Provision		12.25	15.67	45.23
7.1.1 General Loan loss Provision		12.25	1.37	45.23
7.1.1.1 Pass Loan Loss Provision		12.25	1.37	45.23
7.1.1.2 Watch List Provision				
7.1.2 Special Loan Loss Provision			14.30	
7.1.3 Additional Loan Loss Provision				
7.2. Provision for Non-Banking Assets				0.36
7.3. Provision for Loss on Investment			12.88	32.96
7.5. Provision for Loss of Other Assets			0.00	
8. Loan Written Off				
9. Provision for Staff Bonus	3.04	6.52		1.86
10. Provision for Income Tax		19.56	-4.39	5.59
11. Others				
12. Net Profit	30.38	45.65	2.05	13.05
Total Expenses	56.67	592.10	147.90	435.16
Income				
1. Interest Income	4.12	534.26	138.84	375.14
1.1 On Loans and Advances	1.25	478.83	118.89	324.98
1.2 On Investment		4.52	3.03	0.71
1.2.1 Government Bonds			3.03	0.56
1.2.2 Foreign Bonds				
1.2.3 NRB Bonds		4.52		0.14
1.2.4 Debenture & Bonds				
1.3 On Agency Balance				
1.4 On Call Deposit	2.87		16.03	
1.5 On Others		50.90	0.88	49.45
2. Commission and Discount	0.01	31.74	0.07	0.35
2.1 Bills Purchase and Discount				
2.2 Commission	0.01	2.76	0.07	0.27
2.3 Others		28.98		0.07
3. Exchange Flactuation Income				
3.1 Due to Change in Exchange Rate				
3.2 Due to Foreign Currency Transaction				
4. Other Operating Income	0.11		5.62	19.01
5. Non Operating Income	2.89	26.10	2.83	4.69
6. Write Back from Provisions for loss	49.55		0.55	35.97
7. Recovery of written-off Loan				
8. Income from Extra Ordinary transactions			0.00	
9. Net Loss				
Total Income	56.67	592.10	147.90	435.16

Statement of Credit as on Baisakh end, 2075(Mid-May, 2018)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNIL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC
Sector Wise												
Agricultural and Forest Related	1793.32	7906.56	1958.87	4664.06	2728.29	4678.27	2120.99	781.74	3887.29	3408.53	2223.89	3723.45
Fishery Related	41.79	462.48	28.52	36.57		7.92		20.28	14.66	53.54	71.19	29.15
Mining Related	230.92	55.84	157.89	465.17				642.85	302.02	11.95	498.12	
Manufacturing (Producing) Related	14891.60	12225.17	32448.22	35701.06	9247.68	30201.46	20099.46	6573.99	12665.96	13567.78	9967.18	12017.10
Construction	6685.66	14258.28	1669.27	7791.92	10459.09	4619.99	3046.72	4507.78	12626.50	4301.27	6769.54	18058.72
Electricity, Gas and Water	4884.86	3081.12	4680.52	7811.32	46.14	772.59	1856.79	1265.74	3156.21	2412.74	1981.19	1043.05
Metal Products, Mach. & Ele. Eqp.	1388.35	1429.05	1086.10	315.13	2003.25	2709.40	2337.67	613.31	2138.79	838.06	1328.93	65.66
Tras., Com. and Public Utilities	563.30	2820.43	1214.33	4385.97	193.86	2307.60	1222.30	998.98	4254.05	1800.18	3412.85	87.69
Wholesaler & Retailer	20627.15	35762.77	29301.16	26885.63	13560.92	15956.78	20164.17	7522.36	22725.34	17648.16	10064.06	28224.95
Finance, Insurance and Real Estate	6784.79	10744.46	6472.77	6286.15	2008.24	10148.77	3642.09	3729.48	9680.03	7450.94	2335.74	10666.56
Hotel or Restaurant	1889.22	5828.71	1498.51	8911.36	21.06	4060.70	2134.21	1342.32	2659.34	2488.40	1514.42	3405.00
Other Services	3108.37	3031.18	2527.90	8684.42	311.77	3734.26	1328.60	9387.13	1620.97	5012.90	1938.55	4146.73
Consumption Loans	12482.18	14739.97	4504.73	2967.70	4431.54	3371.09	1180.45	1525.61	4327.67	6743.17	1910.24	12026.88
Local Government		216.60		383.43	138.81	255.20						
Others	3393.75	3088.27	19333.70	5634.97	1797.74	3064.84	16853.67	3532.17	9370.47	2259.08	8537.32	16898.16
TOTAL sectorwise	78765.27	115650.89	106882.48	120924.86	46948.40	85888.87	75987.10	42443.74	89429.30	67996.69	52553.23	110393.11

Product Wise

Term Loan	18032.16	14870.10	17185.14	30647.73	1653.05	13679.36	7261.84	5961.96	14852.90	10217.76	6979.02	15925.28
Overdraft	14143.46	17500.47	14623.85	18642.72	3583.61	8864.88	689.04	7599.96	18486.26	22207.34	13958.05	28604.87
Trust Receipt Loan / Import Loan	2497.20	864.38	11022.61	20655.16	6133.80	14792.44	8176.46	2131.13	3957.87	2494.57	2513.49	1625.45
Demand & Other Working Capital Loan	15943.20	41522.90	28761.93	30711.53	12268.47	25603.17	32498.51	7483.46	12850.38	8811.96	6905.90	12462.18
Res. Per. H. Loan (Up to Rs. 15 mil.)	4512.47	10050.09	8113.43	2078.77	7539.45	4619.98	2229.46	3691.21	12626.50	3802.24	3872.52	15420.89
Real Estate Loan	2305.86	5566.22	3646.72	5569.07	2797.31	3411.29	4924.76	2735.48	4682.28	3713.81	1162.00	8239.79
Margin Nature Loan	2045.61	1750.94	2335.38	1284.76		1357.15		241.10	1153.36	673.39	724.85	2020.19
Hire Purchase Loan	2543.56	5099.35	2563.09	3458.82	4240.43	6522.08	1728.79	6006.66	6386.86	6677.60	5462.02	9522.70
Deprived Sector Loan	7213.57	6245.04	4958.23	5430.66	2167.59	3995.26	3372.40	2078.45	5155.55	3331.49	2376.02	7709.57
Bills Purchased	2.86	57.76	156.83	878.17	24.59	59.06	9.81	242.42	195.21	875.67	22.66	
Other Product	9525.32	12123.64	13515.28	1567.49	6540.10	2984.20	15096.04	4271.91	9082.12	5190.86	8576.71	8862.19
Total Product wise Loan	78765.27	115650.89	106882.48	120924.86	46948.40	85888.87	75987.10	42443.74	89429.30	67996.69	52553.23	110393.11

Collateral Wise

Gold and Silver	8906.53	10953.19	481.51	796.53			1.12	427.36		74.64	103.57	596.96
Government Securities	208.27	234.35	13.17	2.75					0.46	63.98		
Non Governmental Securities	0.09	1740.93	3367.93	1284.76		1357.15	0.83	511.25	1092.91	354.26	789.72	2020.19
Fixed Deposit Receipts	360.28	450.52	611.85	383.52	285.30	616.72	726.91	242.67	1054.51	435.86	407.97	183.93
Own	352.45	450.52	327.79	383.52	42.11	616.72	726.91	240.87	1054.51	435.86	397.96	183.93
Other Licences Institutions	7.83		284.06		243.19			1.80			10.01	
Collateral of Properties	40581.53	98454.48	92051.16	101696.53	41110.61	79762.86	66918.46	39098.47	78827.87	61738.32	48293.81	102495.80
Fixed Assets	30188.98	98425.22	46663.71	80206.21	29201.66	79405.28	60920.63	37904.44	48703.62	58136.09	45619.76	61035.07
Current Assets	10392.55	29.26	45387.45	21490.32	11908.96	357.58	5997.84	1194.03	30124.26	3602.23	2674.05	41460.73
Against security of Bill	162.18	100.66	6098.59	497.17		59.06	918.93	287.02	2611.65	513.14	444.67	2.44
Domestic Bills	0.33	19.04	8.06	30.75		10.86		208.84				
Foreign Bills	161.85	81.62	6090.52	466.42		48.20	918.93	78.18	2611.65	513.14	444.67	2.44
Against Guarantee	343.20	3501.08	1297.85	5329.94	1601.86	4000.48	3261.55	1581.79	5007.09	4806.69	1861.90	4775.42
Government Guarantee	52.00	64.00		383.43	138.81		156.12	91.30	198.74	2.17	74.74	216.53
Institutional Guarantee	131.94	3421.49	1293.93	3179.51	1463.05		3105.43	1400.33	3827.54	2778.08	1657.98	4558.88
Personal Guarantee	3.62	11.57	3.92	1110.09				90.15	980.80		129.19	
Collective Guarantee	0.01	4.02										
Int. Rtd. Foreign Bank's Guarantee	27.72		0.00	656.91		113.59				843.78		
Other Guarantee	127.92					3886.89				1182.66		
Credit Card			292.70	29.58	177.22	92.60			3.47	9.81		79.21
Others	28203.19	215.68	2667.74	10904.09	3773.41		4159.30	295.18	831.35		651.59	239.16
Total	78765.27	115650.89	106882.48	120924.86	46948.40	85888.87	75987.10	42443.74	89429.30	67996.69	52553.23	110393.11

Statement of Credit as on Baisakh end, 2075(Mid-May, 2018)

BFI Name	MBL	Kumari	Laxmi	SBL	ADBNI	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata
Sector Wise												
Agricultural and Forest Related	1885.07	1056.97	2935.75	2518.44	24574.47	2469.75	1481.72	1630.10	3167.20	1253.57	2083.98	2798.06
Fishery Related	110.19	86.68	48.53	5.93	832.28	36.78	71.45	17.99	26.91	32.34	0.26	95.14
Mining Related	32.46	663.72	52.91	154.20	179.04	343.02	369.45	4.92	45.45	52.64		
Manufacturing (Producing) Related	12075.84	11181.09	9558.25	13657.02	9346.77	13943.75	7541.64	10384.80	7531.34	15523.62	10378.59	9832.42
Construction	6061.09	8015.22	12261.23	3298.88	5911.53	12443.78	2800.98	6338.25	10892.16	10455.02	12686.79	884.38
Electricity,Gas and Water	2310.29	2226.75	2412.85	3228.31	413.02	5387.05	3101.15	4724.26	1589.01	4697.87	3031.19	2154.72
Metal Products, Mach. & Ele. Eqp.	254.39	1136.95	3016.91	1109.74	216.07	1195.22	123.81	164.91	708.02	1234.04	394.81	283.98
Tras., Com. and Public Utilities	1877.03	2420.80	5096.80	7143.51	664.73	1208.64	1166.24	1936.99	342.07	1941.37	2915.32	717.75
Wholesaler & Retailer	14600.19	8482.84	10732.62	15583.78	24810.37	22794.30	10423.29	6718.59	12623.49	21634.79	13389.53	11791.45
Finance, Insurance and Real Estate	8206.29	3673.98	4269.83	7404.42	132.49	4788.83	4997.09	12526.92	5082.20	5782.27	8092.75	9103.44
Hotel or Restaurant	1159.56	777.62	1746.12	3277.90	3500.45	3514.98	820.93	1790.93	3236.84	3601.04	3717.10	1228.85
Other Services	3755.73	2057.00	2047.29	2784.96	2918.78	4376.32	2877.34	1708.35	2840.36	2316.60	6244.52	2483.13
Consumption Loans	3829.37	2731.65	4011.69	2839.64	880.05	4917.26	7221.94	8243.44	4890.49	3705.12	6048.90	5188.30
Local Government	127.45	8.65	134.92	140.61	0.20	97.39						
Others	6149.30	14194.54	523.70	19012.00	25221.65	12007.74	13265.99	12553.32	5425.71	3372.41	4641.75	5567.83
TOTAL sectorwise	62434.25	58714.45	58849.40	82159.32	99601.90	89524.81	56263.02	68743.77	58401.25	75602.69	73625.50	52129.44

Product Wise

Term Loan	8362.68	11767.70	12606.20	17169.94	10042.78	12424.69	10395.13	9700.64	7824.54	13401.90	18822.25	9103.31
Overdraft	9085.38	15212.14	4772.94	20803.54	8596.61	23515.62	7995.85	13232.67	12699.84	3173.92	9631.06	12621.62
Trust Receipt Loan / Import Loan	2884.59	2175.92	4994.30	3546.22	14.70	4354.52	1363.13	1932.77	1447.09	4168.87	2585.17	1102.93
Demand & Other Working Capital Loan	7484.33	13128.22	12220.47	12077.53	67975.32	19562.38	5924.57	8558.42	8468.50	17630.23	11448.21	8140.12
Res. Per. H. Loan (Up to Rs. 15 mil.)	6061.09	6742.56	2983.69	4251.58	5428.85	8417.03	3493.86	3985.72	7894.75	8312.71	9642.94	3579.18
Real Estate Loan	4579.65	1970.49	1781.62	7496.96	587.97	3534.53	6944.52	7331.16	3478.55	3398.01	5431.32	2388.17
Margin Nature Loan	355.28	1065.68	1399.11	1898.10		1916.49	2688.21	2082.41	1784.90	649.84	2336.19	614.55
Hire Purchase Loan	6518.78	3334.71	3638.82	8893.22	664.73	6670.84	4221.51	3782.72	5199.43	4589.58	6812.03	4196.83
Deprived Sector Loan	2909.98	2358.00	3245.63	4336.65	6124.54	4383.09	2905.96	3474.99	3053.96	3713.73	3577.46	1981.75
Bills Purchased			2.24	45.12		6.42	109.51	195.13			0.24	
Other Product	14192.48	959.04	11204.38	1640.46	166.40	4739.20	10220.77	14467.15	6549.70	16563.90	3338.62	8400.98
Total Product wise Loan	62434.25	58714.45	58849.40	82159.32	99601.90	89524.81	56263.02	68743.77	58401.25	75602.69	73625.50	52129.44

Collateral Wise

Gold and Silver	27.98	19.91	449.36		87.37	0.37	3334.15	4862.57	56.02		80.84	146.37
Government Securities		0.77	1.12	1.50			2.45	3.87		0.90	12.25	
Non Governmental Securities		1670.14		1794.17		88.68	2696.04	2180.98	1886.30	706.92	2427.90	673.46
Fixed Deposit Receipts	313.61	273.39	462.13	679.70	621.30	643.04	497.56	365.58	422.89	353.86	480.19	434.06
Own	312.21	273.39	462.13	679.70	621.30	643.04	494.93	365.58	422.89	353.86	480.19	434.06
Other Licences Institutions	1.40						2.63					
Collateral of Properties	59051.91	52992.16	54139.65	73678.58	98893.24	79100.84	45269.96	55120.99	54733.57	73481.41	64773.61	49252.82
Fixed Assets	31131.00	50309.06	41629.51	45503.18	98893.24	41487.84	30886.79	54740.77	51143.30	59371.72	62235.81	41516.60
Current Assets	27920.90	2683.10	12510.14	28175.40		37613.00	14383.17	380.22	3590.27	14109.70	2537.80	7736.22
Against security of Bill	10.93	23.06		1412.78			1275.51				782.57	
Domestic Bills		1.01		254.95				26.11			52.11	
Foreign Bills	10.93	22.05		1157.83			1249.41				730.46	
Against Guarantee	208.61	2025.16	135.03	2582.05		107.05	81.21	5115.19	997.33	870.22	3862.96	1156.80
Government Guarantee	137.85	145.84	134.92	135.05		91.86		140.92		82.96	126.02	16.00
Institutional Guarantee		1633.05		2409.34				4486.89	947.39	343.91	2866.00	1117.71
Personal Guarantee	70.40	246.20	0.11	28.48			81.21	486.80	46.03	422.92	569.15	23.09
Collective Guarantee						2.56				20.43	301.79	
Int. Rtd. Foreign Bank's Guarantee	0.35											
Other Guarantee		0.07		9.19		12.63		0.58	3.91			
Credit Card	33.40	18.60	42.02	116.97		167.18	33.45	105.24	29.41	11.07		
Others	2787.81	1691.28	3620.09	1893.57		9417.65	3072.70	989.35	275.72	178.32	1205.18	465.93
Total	62434.25	58714.45	58849.40	82159.32	99601.90	89524.81	56263.02	68743.77	58401.25	75602.69	73625.50	52129.44

Statement of Credit as on Baisakh end, 2075(Mid-May, 2018)

BFI Name	Mega	Civil	Century	Sanima	MahalaxmiDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva
Sector Wise												
Agricultural and Forest Related	1375.74	1559.57	1767.64	1448.85	297.41	0.88	256.99	196.68	502.25	207.02	249.34	766.16
Fishery Related	49.25	4.20	32.54	15.61	16.28		14.33		12.45	3.79		15.92
Mining Related	130.00	32.53	483.93	78.38	167.81				42.92			
Manufacturing (Producing) Related	10865.26	8932.70	11429.02	9742.38	1255.50		176.35	23.45	668.79	428.84	149.91	769.85
Construction	2953.07	2732.91	5177.13	6507.74	1228.10	2.20	91.68	61.22	1860.22	707.87	175.37	2041.89
Electricity,Gas and Water	1482.75	1613.01	1640.12	2625.33	447.29		0.72		130.08			505.57
Metal Products, Mach. & Ele. Eqp.	546.19	272.56	754.84	1192.96	110.87				133.52	5.99		77.09
Tras., Com. and Public Utilities	1301.24	1252.51	523.61	3928.63	1272.57	3.96	66.67	232.96	1048.08	64.06	97.14	889.84
Wholesaler & Retailer	13191.27	8604.96	10066.36	13925.27	2564.72	1.43	1062.38	254.04	2169.71	1107.92	621.49	1701.08
Finance, Insurance and Real Estate	6599.26	4291.12	5663.49	2707.06	2356.56	17.42	111.46		1405.69	475.10		703.75
Hotel or Restaurant	3231.82	1396.85	2161.10	2522.92	1388.16	3.66	20.17		540.71	172.63	120.21	264.70
Other Services	1556.51	1921.01	1767.46	2164.10	249.66		75.04	366.88	700.45	266.98	96.17	595.01
Consumption Loans	3322.83	2474.70	4455.19	2334.55	4563.28	17.50	61.15	34.57	687.42	242.18	45.72	1543.06
Local Government					0.00				3.34			10.33
Others	9120.42	2132.93	5390.61	17438.75	5536.27	21.52	1075.64		4033.73	529.69	1008.06	3014.87
TOTAL sectorwise	55725.61	37221.56	51313.05	66632.51	21454.48	68.56	3012.57	1169.78	13939.35	4212.06	2563.42	12899.13

Product Wise

Term Loan	10078.20	7836.07	13169.92	11270.96	4829.40	0.90		277.49	4242.34	830.50	887.14	1148.43
Overdraft	15460.90	6456.20	11529.28	7860.79	7587.83	21.52		448.01	3844.48	760.67	1140.11	1025.24
Trust Receipt Loan / Import Loan	2599.83	3177.72	1795.56	1611.93								
Demand & Other Working Capital Loan	8526.49	8889.93	9603.54	11038.12		1.43	1303.40			985.23	102.12	471.90
Res. Per. H. Loan (Up to Rs. 15 mil.)	3275.23	1747.90	3597.08	4868.14	1472.67	2.20	32.60	61.22	1342.50	579.10	175.37	1443.86
Real Estate Loan	4672.64	1470.08	4001.66	5631.34	1952.11	17.42	191.56		1460.44	490.98		1099.58
Margin Nature Loan	778.89	723.89	1398.17	307.10	871.75	17.15			240.70	38.75		861.54
Hire Purchase Loan	4651.81	2650.93	2702.30	4877.98	2611.16	3.96	20.52	232.96	1630.85	87.32	97.14	1255.25
Deprived Sector Loan	2809.50	2368.92	1934.81	3138.68	1200.84	3.63	141.60	59.56	889.24	222.04	109.36	447.38
Bills Purchased		17.55	3.80	67.38								
Other Product	2872.10	1882.37	1576.94	15960.10	928.73	0.35	1322.89	90.55	288.79	217.48	52.17	5145.95
Total Product wise Loan	55725.61	37221.56	51313.05	66632.51	21454.48	68.56	3012.57	1169.78	13939.35	4212.06	2563.42	12899.13

Collateral Wise

Gold and Silver	70.09	272.22	80.60	192.46	594.89				23.82	181.54		355.84
Government Securities	2.30		2.80	0.91	0.15							9.00
Non Governmental Securities	766.88	723.89	1483.41		925.02	17.15			240.79	35.26		852.54
Fixed Deposit Receipts	285.40	82.65	327.44	529.96	323.81	0.35	61.15	34.57	97.24	15.84	45.72	187.64
Own	284.95	82.65	327.44	529.96	323.81	0.35	61.15	34.57	97.24	15.84	45.72	187.64
Other Licences Institutions	0.45			0.00								
Collateral of Properties	52264.07	34546.78	48006.54	62889.33	19054.33	42.50	2949.42	1135.22	13171.34	3979.41	2517.70	10873.40
Fixed Assets	49374.49	33964.53	34315.59	56327.93	19054.22	42.50	2949.42	1135.22	13171.34	3979.41	2517.70	10873.40
Current Assets	2889.58	582.26	13690.95	6561.40	0.10							
Against security of Bill		17.55	11.28	920.46								
Domestic Bills		17.55	6.45									
Foreign Bills			4.83	920.46								
Against Guarantee	2156.41	1410.79	1371.52	102.02	549.36	8.56			406.14			478.36
Government Guarantee		16.73				2.72			3.34			10.33
Institutional Guarantee	1918.89	1156.27	1350.66		549.36				202.44			292.71
Personal Guarantee	140.82	0.22	17.89	0.35		5.84			79.98			96.12
Collective Guarantee	96.70	208.91	2.97						120.38			79.19
Int. Rtd. Foreign Bank's Guarantee				21.47								
Other Guarantee		28.66		80.20								
Credit Card			10.34	31.64								
Others	180.46	167.67	19.11	1965.73	6.92		2.01			0.01		142.34
Total	55725.61	37221.56	51313.05	66632.51	21454.48	68.56	3012.57	1169.78	13939.35	4212.06	2563.42	12899.13

Statement of Credit as on Baisakh end, 2075(Mid-May, 2018)

BFI Name	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OnDB	GandakiDB	Kabeli	Kamana	Corporate	Purnima	Jyoti
Sector Wise													
Agricultural and Forest Related	254.20	412.62	3743.50	196.97	136.57	712.88	618.57	531.34	105.16	658.32	1.91	170.88	685.26
Fishery Related	2.25	5.35	32.96	0.42	3.95	11.62	1.00	26.83		41.49			
Mining Related	1.30	13.66				8.32							151.80
Manufacturing (Producing) Related	231.93	193.88	837.87	41.01	146.87	750.10	680.77	1025.98	1.01	1146.10	110.57	107.37	1003.36
Construction	423.48	441.37	3595.50	172.67	302.16	2581.85	3818.52	2722.16	108.11	1699.15	18.64	219.89	1514.30
Electricity,Gas and Water	1.41		23.20	10.24	9.00	63.91	86.71	19.74		0.76			454.32
Metal Products, Mach. & Ele. Eqp.	35.90	29.54	156.90	6.65		166.05	127.80	208.22	0.56	383.94	5.93		138.81
Tras., Com. and Public Utilities	171.59	359.34	2850.30	19.63	170.73	2236.22	2337.48	1480.90	35.55	920.55	12.90	141.80	1126.08
Wholesaler & Retailer	331.13	893.22	4098.22	318.85	620.60	1448.14	1847.14	2317.23	161.64	2519.55	24.27	584.97	2045.67
Finance, Insurance and Real Estate	150.22	421.36	1302.64	59.51		555.21	1106.16	821.66		1053.62		129.54	872.53
Hotel or Restaurant	66.25	115.22	1039.62	24.31	38.64	519.92	731.35	918.10	26.79	398.80		23.25	291.74
Other Services	59.09	302.57	444.98	21.09	76.79	229.32	449.74	391.39	38.04	566.25		63.67	292.13
Consumption Loans	217.22	162.64	681.50	147.94	83.32	1470.25	1609.11	1170.00	90.76	856.47	5.89	133.27	2059.81
Local Government	1.50			0.46		0.03							4.60
Others	1080.84	489.46	3553.94	467.06	630.11	6722.50	4002.87	6796.58	70.98	2966.33	12.72	874.50	3298.53
TOTAL sectorwise	3028.31	3840.22	22361.12	1486.81	2218.73	17476.31	17417.22	18430.13	638.61	13211.32	192.84	2449.16	13938.96

Product Wise

Term Loan	47.26	477.64	3969.83	471.54	788.35	4903.93	1427.93	1022.49	235.02	3978.04	12.04		2045.29
Overdraft	411.21	1361.71	4163.56	418.30	693.57	4459.33	1472.75	7601.79		4155.79	66.42	301.74	3486.65
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan						48.41	286.82	5.00	193.85	20.28	68.99	660.41	285.13
Res. Per. H. Loan (Up to Rs. 15 mil.)	392.29	464.10	2337.70	160.67	290.03	2047.20	2753.56	2326.78	55.45	1339.88	12.77	219.89	1063.05
Real Estate Loan	146.42	271.90	1304.31	81.51		839.27	2421.88	1530.92		1034.72		129.54	1159.27
Margin Nature Loan		1.87	154.37			84.03	228.03	49.65		4.52		0.25	995.89
Hire Purchase Loan	247.12	263.57	2888.36	76.29	169.55	2917.57	2684.86	1836.32	30.32	1557.00	20.83	237.08	1203.94
Deprived Sector Loan	165.79	238.08	6760.79	70.38	153.18	1038.48	711.19	784.01	36.93	592.38	7.70	136.90	658.17
Bills Purchased													
Other Product	1618.22	761.35	782.19	208.13	124.05	1138.08	5430.19	3273.16	87.05	528.72	4.09	763.35	3041.57
Total Product wise Loan	3028.31	3840.22	22361.12	1486.81	2218.73	17476.31	17417.22	18430.13	638.61	13211.32	192.84	2449.16	13938.96

Collateral Wise

Gold and Silver	79.58	95.68	127.52			734.74	883.99	561.22	75.10	302.17		16.19	327.24
Government Securities			9.00										
Non Governmental Securities		1.87	154.37				228.03						904.82
Fixed Deposit Receipts	77.15	43.37	182.05	62.30	70.68	305.90	209.37	269.61	11.94	183.68		21.55	142.40
Own	77.15	43.37	182.05	62.30	70.68	305.90	209.37	269.61	11.94	183.68		21.55	142.40
Other Licences Institutions													
Collateral of Properties	2870.08	3623.11	17286.69	1424.05	2135.41	15980.20	15820.93	17018.73	551.57	12352.49	189.89	2411.41	11675.23
Fixed Assets	2870.08	3623.11	17286.69	1424.05	2135.41	15980.20	15820.93	17018.73	551.57	12352.49	189.89	2411.41	11660.97
Current Assets													14.26
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		76.18	4600.86			372.54	274.90	530.93		269.40			632.05
Government Guarantee						0.03	4.07	2.69		1.73			5.43
Institutional Guarantee		76.18				29.90	110.00	204.19					44.31
Personal Guarantee			236.76			1.40	8.89	324.05		15.22			2.30
Collective Guarantee			4364.10			341.21	151.94			252.45			580.01
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	1.50		0.64	0.46	12.64	82.93		49.65		103.58	2.95		257.23
Total	3028.31	3840.22	22361.12	1486.81	2218.73	17476.31	17417.22	18430.13	638.61	13211.32	192.84	2449.16	13938.96

Statement of Credit as on Baisakh end, 2075(Mid-May, 2018)

BFI Name	Hamro	Shine	Kanchan	LumbiniDB	Mission	Mt. Makalu	Sindhur	Sahara	N.Community	Kailash	Salpa	Saptakoshi	Green
Sector Wise													
Agricultural and Forest Related	171.20	874.80	279.94	564.16	551.35	29.48	43.66	35.83	203.05	230.15	76.91	414.01	65.48
Fishery Related		61.00	2.20	24.93	8.99			3.20		1.02	1.49		
Mining Related				68.24	86.47								
Manufacturing (Producing) Related		1563.45	234.06	749.71	48.37	0.50	6.86	23.22	323.21	820.66	29.66		12.71
Construction	154.78	1228.17	205.96	2021.78	143.24	21.14	331.13	10.15	320.65	2447.65		51.47	3.21
Electricity,Gas and Water				1568.65						761.57			
Metal Products, Mach. & Ele. Eqp.			19.10	48.68	4.34				18.91	310.60	1.70	1.51	
Tras., Com. and Public Utilities	382.75	706.22	206.29	1032.58	401.98	4.67	305.16	9.16	92.92	1683.15		0.00	78.51
Wholesaler & Retailer	399.66	2932.32	1178.24	2738.36	745.20	16.53	445.66	76.75	335.96	2218.52	46.05	408.94	64.63
Finance, Insurance and Real Estate		913.50	101.26	2421.05	88.65		95.99		161.58	2387.64		61.50	12.27
Hotel or Restaurant		734.51	103.96	710.65	111.36		33.71	2.25	56.39	692.79	23.90	4.44	24.93
Other Services	11.26	723.33	205.37	1386.76	275.12	31.17	12.67	9.59	49.01	601.70	1.41	5.93	19.20
Consumption Loans	79.96	470.82	35.37	1841.77	125.92	51.92	93.51	8.21	54.75	731.04	2.77	51.85	76.47
Local Government											0.19		
Others	358.96	1523.02	487.69	2328.40	592.90	27.49	162.76	199.09	372.24	5918.26	51.24	268.64	185.04
TOTAL sectorwise	1558.58	11731.15	3059.43	17505.71	3183.90	182.90	1531.10	377.44	1988.68	18804.75	235.32	1268.28	542.45

Product Wise

Term Loan	154.18	2134.25	253.90	3350.90	325.85	41.42	141.69		196.16	2442.54	63.75	513.17	118.37
Overdraft	269.94	629.02	1072.46	4520.54	1027.69		324.10		569.42	3948.59	89.10	483.22	214.72
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	0.99	4000.11	68.44	221.69		31.51	231.82	342.84	11.28	211.02			
Res. Per. H. Loan (Up to Rs. 15 mil.)	154.78	1001.17	215.81	1555.51	74.63	21.14	331.13		239.55	2419.51		51.47	15.21
Real Estate Loan		1141.43	13.34	1875.91	87.11				133.23	2382.11		61.50	
Margin Nature Loan	10.29	11.60	14.00	708.72			31.11			1039.10			19.56
Hire Purchase Loan	233.15	1046.46	222.03	1498.21	391.21	4.81	300.45	4.13	134.36	2201.00		10.97	84.12
Deprived Sector Loan	55.68	435.34	411.28	1588.34	648.34	14.73	104.51	25.34	89.56	941.55	21.03	105.35	35.52
Bills Purchased													
Other Product	679.57	1331.77	788.17	2185.88	629.06	69.31	66.31	5.13	615.12	3219.34	61.45	42.61	54.95
Total Product wise Loan	1558.58	11731.15	3059.43	17505.71	3183.90	182.90	1531.10	377.44	1988.68	18804.75	235.32	1268.28	542.45

Collateral Wise

Gold and Silver	14.47			12.01	15.10	78.60	49.69			154.99			31.52
Government Securities													19.56
Non Governmental Securities	10.29			708.72			31.11			1048.08			
Fixed Deposit Receipts	50.62	118.98	32.94	776.83	22.20	0.64	12.71	4.08	27.85	217.96	0.51	40.88	18.68
Own	50.62	118.98	32.94	776.83	22.20	0.64	12.71	4.08	27.85	217.96	0.51	40.88	18.68
Other Licences Institutions													
Collateral of Properties	1461.27	11421.56	2615.08	15142.10	2498.54	101.39	1437.60	373.36	1932.72	16669.21	234.81	1227.40	465.23
Fixed Assets	1461.27	11421.56	2615.08	15142.10	2498.54	101.39	1437.60	373.36	1932.72	16669.21	234.81	1227.40	465.23
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	21.93	179.01	397.89	864.67	648.06	2.27			28.11	706.00			
Government Guarantee				17.19						14.45			
Institutional Guarantee		155.00	90.00	830.77					28.00	624.37			
Personal Guarantee	21.93			4.14						67.17			
Collective Guarantee		24.01	307.89	12.57	648.06				0.11				
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee						2.27							
Credit Card													
Others		11.60	13.51	1.38						8.51			7.47
Total	1558.58	11731.15	3059.43	17505.71	3183.90	182.90	1531.10	377.44	1988.68	18804.75	235.32	1268.28	542.45

BFI Name	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun
Sector Wise													
Agricultural and Forest Related		0.52	114.49	659.08	333.37	6.00	93.21	18.47	46.69	78.07		246.88	4.46
Fishery Related					13.85							6.30	
Mining Related					3.83	1.06						4.93	
Manufacturing (Producing) Related		61.10	80.63		130.01		398.45	2.55	14.13	109.88	224.72	132.60	
Construction	33.18	20.02	526.87	1319.32	779.49	15.34	445.38	40.77	65.32	50.01	512.28	708.07	53.31
Electricity,Gas and Water											0.24	0.25	
Metal Products, Mach. & Ele. Eqp.		3.45		89.59	22.46		587.71	4.34	4.41			82.59	
Tras., Com. and Public Utilities	0.36		414.02	418.74	166.12		1413.35	11.83	54.60		419.77	209.50	
Wholesaler & Retailer	51.67	33.33	488.46	1328.74	471.56	66.44	244.83	45.52	8.24	730.85	702.14	135.41	21.89
Finance, Insurance and Real Estate		40.31	428.09		376.58	94.02	95.43	30.00	50.00	44.22	489.47	83.47	
Hotel or Restaurant		27.50	170.89	27.55	63.82			10.74	21.10	87.70	155.21	43.98	
Other Services			130.82	60.84	466.47	137.59		5.40	34.90	42.60	130.61	97.49	
Consumption Loans	0.19	146.94	644.21	302.45	137.91	30.75	279.34	11.89	32.90	61.77	14.24	128.95	17.81
Local Government		33.18											
Others	62.22	1965.35	1158.85	247.67	387.84	50.65	1398.93	80.77	143.40	339.12	1243.21	712.09	83.33
TOTAL sectorwise	147.62	2331.70	4157.34	4453.97	3353.31	401.84	4956.62	262.27	475.68	1544.22	3891.87	2592.52	180.80

Product Wise

Term Loan		125.37	52.65	1721.91	742.94	66.44	205.01	2.98	75.35	810.39	265.92	120.30	
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	51.67	227.18	601.26		404.66		299.23		26.41		1002.90	365.01	21.89
Res. Per. H. Loan (Up to Rs. 15 mil.)	27.56	20.02	526.87	1191.11	676.71	15.34	434.61	40.77	5.94	50.01	428.11	708.07	
Real Estate Loan	22.72	1765.88	287.62	241.17	418.07	94.02	422.74		47.17	106.57	458.93	24.65	53.31
Margin Nature Loan	0.19	26.19	282.02	247.67	63.64	17.97	202.94	10.54	20.63		19.62	14.03	
Hire Purchase Loan	0.36	124.30	408.50	503.17	182.16	12.47	2140.37	20.57	52.33	7.64	419.77	237.48	17.36
Deprived Sector Loan		33.18	146.25	189.29	155.78	7.72	240.17	25.39	53.18	57.43	156.45	84.28	5.75
Bills Purchased													
Other Product	45.12	9.57	1852.17	359.65	709.35	187.90	1011.54	162.02	194.67	512.19	1140.16	1038.71	82.49
Total Product wise Loan	147.62	2331.70	4157.34	4453.97	3353.31	401.84	4956.62	262.27	475.68	1544.22	3891.87	2592.52	180.80

Collateral Wise

Gold and Silver			281.41	165.97			38.41					3.98	
Government Securities													
Non Governmental Securities		26.19	282.02		63.64	17.97		10.54	13.68			14.03	
Fixed Deposit Receipts		0.05	80.79	136.48	49.90	0.31	25.26	6.35	12.06	54.13	14.23	66.64	0.45
Own		0.05	80.79	136.48	49.90	0.31	25.26	6.35	12.06	54.13	14.23	66.64	0.45
Other Licences Institutions													
Collateral of Properties	147.43	484.02	3230.71	3814.26	3109.27	203.05	4590.01	206.41	382.68	1488.09	3647.29	2450.35	97.02
Fixed Assets	147.43	484.02	3230.71	3814.26	3109.27	121.82	4590.01	206.41	382.68	1488.09	3647.29	2450.35	97.02
Current Assets						81.22							
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		83.27	282.42	89.59	130.50		95.43	31.90	63.82		210.72	0.40	
Government Guarantee		33.18											
Institutional Guarantee			140.47		130.50		95.43	25.00	58.55			0.40	
Personal Guarantee		50.09	141.94					6.90	3.73		210.72		
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee				89.59					1.54				
Credit Card													
Others	0.19	1738.17		247.67		180.52	207.52	7.07	3.45	2.01	19.62	57.12	83.33
Total	147.62	2331.70	4157.34	4453.97	3353.31	401.84	4956.62	262.27	475.68	1544.22	3891.87	2592.52	180.80

Statement of Credit as on Baisakh end, 2075(Mid-May, 2018)

BFI Name	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebils	Reliance
Sector Wise												
Agricultural and Forest Related	128.47	232.67	784.58		323.47		35.68	240.83		111.94	30.38	61.50
Fishery Related		3.05					7.26	15.63		4.97		
Mining Related							0.22	0.65				1.12
Manufacturing (Producing) Related	3.06	75.64		2.29	585.38		94.97	382.68		122.42	5.90	213.53
Construction	27.92	24.39	82.64	39.47			611.75	149.84	4.00	1495.16	274.49	420.83
Electricity,Gas and Water		1.46					0.50	58.45		110.49		35.01
Metal Products, Mach. & Ele. Eqp.		27.87					7.29	25.15		134.04	3.79	64.82
Tras., Com. and Public Utilities		475.62		5.10	2.94		115.50	35.44		417.32	153.60	771.09
Wholesaler & Retailer	22.03	161.29	543.92	30.00	111.00		136.66	1019.28		527.39	30.17	207.32
Finance, Insurance and Real Estate		98.01	215.36	34.90			332.33	1571.56	14.79	306.54	56.14	305.22
Hotel or Restaurant		114.60	7.95		74.77		154.05	348.77	0.48	154.66	48.17	120.17
Other Services	10.97	51.18	9.16	0.13			46.95	242.64	0.47	145.32	10.75	69.84
Consumption Loans	10.89	75.58	140.92	4.50	1.82	9.44	373.09	308.70	6.03	563.18	266.75	163.04
Local Government		4.02										
Others	9.96	269.43	2053.01	98.57	596.16	326.47	488.10	2122.15	20.29	974.06	239.40	647.22
TOTAL sectorwise	213.30	1614.79	3837.54	214.95	1695.54	335.90	2404.34	6521.76	46.07	5067.50	1119.54	3080.71

Product Wise

Term Loan		480.07	543.92	69.80	964.99	216.55	269.58	989.22		1096.17	22.92	
Overdraft												
Trust Receipt Loan / Import Loan												
Demand & Other Working Capital Loan	160.52	188.94		56.29	149.60	16.79	66.25	3192.95	8.53	953.71	53.76	46.07
Res. Per. H. Loan (Up to Rs. 15 mil.)	27.92	431.68	82.64				392.03	567.83	5.58	1475.21	229.03	411.60
Real Estate Loan		260.49	215.36	18.73	465.19	99.83	372.29	509.85	0.70	329.42	115.60	297.06
Margin Nature Loan		8.32	0.96	34.50		0.02	271.69	386.08		292.32	214.90	82.41
Hire Purchase Loan	1.52	141.03	76.31	9.67	2.54	2.72	89.41	275.17	7.93	417.32	195.93	811.23
Deprived Sector Loan	9.96	76.73	288.36	2.69			173.45	511.91		210.32	55.86	155.46
Bills Purchased												
Other Product	13.38	27.54	2629.99	23.27	113.22		769.63	88.76	23.34	293.04	231.53	1276.89
Total Product wise Loan	213.30	1614.79	3837.54	214.95	1695.54	335.90	2404.34	6521.76	46.07	5067.50	1119.54	3080.71

Collateral Wise

Gold and Silver												
Government Securities								9.90				
Non Governmental Securities				14.50						292.32	214.90	
Fixed Deposit Receipts	9.37	26.59	64.61			6.70	57.20	78.86		24.32	26.46	72.29
Own	9.37	26.59	64.61			6.70	57.20	78.86		24.32	26.46	72.29
Other Licences Institutions												
Collateral of Properties	203.93	1584.19	291.67	170.95	1695.54	329.18	1985.71	5554.91	41.02	4491.13	812.30	2675.13
Fixed Assets	203.93	1584.19	291.67	170.95	1695.54	329.18	1985.71	5554.91	41.02	4491.13	812.30	2675.13
Current Assets												
Against security of Bill									2.60			
Domestic Bills									2.60			
Foreign Bills												
Against Guarantee		4.02		29.41			110.00	486.86	0.37	246.55	65.88	245.77
Government Guarantee		4.02										
Institutional Guarantee				22.63			110.00	471.00	0.37		47.50	143.00
Personal Guarantee				6.78				15.86		246.55	18.35	1.87
Collective Guarantee											0.04	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee												100.90
Credit Card												
Others			3481.27	0.09		0.02	251.43	391.24	2.08	13.18		87.52
Total	213.30	1614.79	3837.54	214.95	1695.54	335.90	2404.34	6521.76	46.07	5067.50	1119.54	3080.71

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

	Liabilities	Mid-July			Mid-Apr	Mid-May	% change		
		2015	2016	2017	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	6147.3	8684.9	12592.8	16491.2	16845.5	41.28	45.00	2.15
	a. Paid-up Capital	3987.3	5436.5	7721.3	9997.8	10729.6	34.06	36.35	7.32
	b. Statutory Reserves	750.3	1214.8	1747.6	2441.6	2446.6	43.45	61.90	0.21
	c. Retained Earning	8.9	363.6	1179.5	1317.5	1312.5	-95.97	3993.66	-0.38
	d. Others Reserves	1400.8	1670.0	1944.5	2734.3	2356.9	13.64	19.22	-13.80
2	BORROWINGS	38244.9	52434.4	66772.7	78468.7	79238.2	37.09	37.10	0.98
	a. NRB	306.6	91.1	554.8	1911.2	1925.0	-41.75	-70.27	0.73
	f. Others	37938.3	52343.3	66217.9	76557.6	77313.2	38.61	37.97	0.99
3	DEPOSITS	15775.5	24095.3	34344.1	44574.6	45785.9	43.40	52.74	2.72
4	BILLS PAYABLE	0.0	0.8	2.0	0.2	0.2	0.00	0.00	-6.78
5	OTHER LIABILITIES	5205.7	7205.0	10366.3	13060.7	14096.8	37.81	38.41	7.93
	a. Loan Loss Provision	986.0	1345.6	1716.1	2286.3	2366.6	18.88	36.47	3.51
	b. Interest Suspense a/c	575.3	652.7	938.5	894.1	1017.0	21.13	13.45	13.74
	c. Others	3644.3	5206.8	7711.8	9880.2	10713.1	47.36	42.87	8.43
6	RECONCILIATION A/c	2330.2	5031.9	5779.8	6513.3	6654.4	114.13	115.95	2.17
7	PROFIT & LOSS A/c	2524.8	3318.2	3907.2	2774.4	3148.7	71.32	31.43	13.49
	Total	70228.2	100770.6	133765.0	161883.0	165769.6	39.93	43.49	2.40
Assets									
1	LIQUID FUNDS	6597.2	11096.2	12497.7	10280.3	9428.7	-8.41	68.20	-8.28
	a. Cash Balance	62.2	75.5	93.9	150.7	184.3	58.52	21.36	22.29
	b. Bank Balance	3900.5	6327.0	6243.3	5742.3	5667.2	5.12	62.21	-1.31
	c. Money at Call	2634.4	4693.6	6160.5	4387.3	3577.2	-23.70	78.17	-18.47
2	INVESTMENT IN SECURITIES EX	116.2	38.7	42.7	40.7	40.7	0.00	-66.67	0.00
3	SHARE & OTHER INVESTMEN	2350.1	2809.8	2658.1	3062.9	2836.9	-18.80	19.56	-7.38
4	LOANS & ADVANCES	54915.5	77232.9	106540.9	134789.4	139582.3	53.87	40.64	3.56
	Institutional	14853.5	19194.3	24131.1	28571.2	28791.0	50.59	29.22	0.77
	Individual	40062.0	58038.6	82409.8	106218.2	110791.3	55.12	44.87	4.31
5	FIXED ASSETS	775.2	961.1	1219.2	1441.1	1483.3	24.14	23.98	2.93
6	OTHER ASSETS	3205.4	3598.2	4766.1	5475.8	5529.6	28.97	12.25	0.98
7	EXPENSES NOT WRITTEN OFF	7.2	4.5	11.2	6.3	6.3	-23.43	-38.06	-0.02
8	NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9	RECONCILIATION A/c	2215.3	5017.3	5959.5	6714.0	6810.6	104.14	126.49	1.44
10	PROFIT & LOSS A/c	46.2	11.9	69.6	72.5	51.1	-43.57	-74.22	-29.49
	Total	70228.2	100770.6	133765.0	161883.0	165769.6	39.93	43.49	2.40
Profit & Loss A/c Expenses									
1	INTEREST EXPENSES	2369.56	3494.31	5937.76	8294.90	9111.38	20.41	47.47	9.84
2	COMMISSION/FEE EXPENSES	0.00	0.01	0.21	0.34	0.59	-99.99	177.16	77.24
3	EMPLOYEE EXPENSES	1827.28	2671.95	3619.07	3317.73	3723.64	24.78	46.23	12.23
4	OFFICE OPERATING EXPENSES	907.22	1505.00	1231.78	1029.96	1129.96	84.60	65.89	9.71
5	NON OPERATING EXPENSES	1.78	4.81	0.80	4.34	5.48	0.00	170.37	26.23
6	PROVISION FOR RISK	326.79	560.23	641.44	765.40	867.82	73.67	71.44	13.38
7	LOAN WRITTEN OFF	1.12	0.00	2.97	0.00	0.00	152.70	-100.00	0.00
8	EXTRAORDINARY EXPENSES		0.00	0.01	0.00	0.00	0.00	0.00	0.00
9	PROVISION FOR STAFF BONUS	140.66	314.96	518.61	371.35	414.25	37.20	123.91	11.55
10	PROVISION FOR INCOME TAX	407.48	946.11	1561.02	1117.93	1242.42	34.76	132.18	11.14
11	NET PROFIT	2496.01	3374.46	3901.54	2741.45	3144.24	73.87	35.19	14.69
	TOTAL EXPENSES	8477.90	12871.83	17415.23	17643.39	19639.77	41.31	51.83	11.32
Income									
1.	INTEREST INCOME	7637.78	11628.63	15659.24	15507.30	17235.87	41.71	52.25	11.15
2.	COMMISSION & DISCOUNT	220.38	286.71	409.62	361.96	423.83	68.44	30.10	17.09
3	OTHER OPERATING INCOME	411.08	684.42	1000.22	1447.46	1635.87	34.85	66.49	13.02
4	NON OPERATING INCOME	12.53	34.47	50.76	83.05	80.57	-68.80	175.15	-2.99
5	PROVISION FOR WRITTEN BACK	165.27	222.11	241.31	205.30	218.57	87.12	34.39	6.46
6	RECOVERY FOR WRITE BACK	13.44	4.63	2.99	1.32	1.33	582.37	-65.57	0.99
7	INCOME FOR EXTRA ORDINARY EXPENSES	0.00	0.01	0.00	0.00	0.00	-100.00	0.00	0.00
8	NET LOSS	17.42	10.85	51.08	37.01	43.74	-60.12	-37.70	18.17
	TOTAL INCOME	8477.90	12871.83	17415.23	17643.39	19639.77	41.31	51.83	11.32
Miscellaneous Information									
	No. of Total Staffs	5756	7132	8903	10733	11135	30.67	23.91	3.75
	No. of Total Branches	1116	1378	1895	2211	2319	29.62	23.48	4.88
	No. of Total Centers	77616	100794	132355	159562	164859	30.71	29.86	3.32
	No. of Total Groups	304737	366540	455206	530238	542365	4.28	20.28	2.29
	No. of Total Passive Groups	11504	4601	4942	5845	5889	25.90	-60.01	0.75
	No. of Total Members	1548767	1898891	2338046	2691819	2758124	-3.95	22.61	2.46
	No. of Total Passive Members	56436	32378	37050	50133	50984	-15.06	-42.63	1.70
	No. of Total Borrowers	1080878	1296303	1576155	1758820	1803538	-1.93	19.93	2.54
	No. of Total Overdue Borrowers	45697	44861	44281	65316	68186	49.06	-1.83	4.39
	No. of Total Saving Members	1521152	1873432	2368500	2712992	2785801	26.92	23.16	2.68
	Total Saving Amount (Rs million)	15770.90	24111.28	34583.36	44571.41	45674.62	43.36	52.88	2.48

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	10	0	0	10	129954	12995
2	1	Panchthar	19	4	2	25	195755	7830
3	1	Ilam	26	8	2	36	305073	8474
4	1	Jhapa	96	34	8	138	888561	6439
5	1	Sankhuwasabha	17	0	0	17	157342	9255
6	1	Bhojpur	17	0	1	18	165754	9209
7	1	Terhathum	11	3	0	14	101336	7238
8	1	Dhankuta	16	5	1	22	168873	7676
9	1	Morang	100	38	12	150	1051204	7008
10	1	Sunsari	78	21	11	110	862731	7843
11	1	Solukhumbu	11	0	0	11	103877	9443
12	1	Khotang	10	4	0	14	186006	13286
13	1	Okhaldhunga	10	4	0	14	150695	10764
14	1	Udayapur	24	1	1	26	343555	13214
		Total	445	122	38	605	4810715	7952
15	2	Saptari	25	2	8	35	687438	19641
16	2	Siraha	51	2	1	54	682168	12633
17	2	Dhanusha	47	6	1	54	813447	15064
18	2	Mahottari	38	9	0	47	682560	14523
19	2	Sarlahi	36	7	0	43	852934	19836
20	2	Rautahat	30	5	0	35	790277	22579
21	2	Bara	42	5	2	49	781397	15947
22	2	Parsa	48	10	4	62	676705	10915
		Total	317	46	16	379	5966927	15744
23	3	Dolakha	19	3	0	22	187441	8520
24	3	Ramechhap	18	1	0	19	207172	10904
25	3	Sindhuli	20	1	0	21	306621	14601
26	3	Rasuwa	18	1	1	20	44559	2228
27	3	Dhading	32	16	0	48	348755	7266
28	3	Nuwakot	22	11	1	34	284727	8374
29	3	Sindhupalchok	22	13	1	36	292843	8135
30	3	Kavrepalanchok	55	12	5	72	396293	5504
31	3	Kathmandu	488	87	39	614	2069760	3371
32	3	Lalitpur	108	14	7	129	537365	4166
33	3	Bhaktapur	48	8	4	60	347585	5793
34	3	Makawanpur	40	13	3	56	448503	8009
35	3	Chitawan	101	59	9	169	657701	3892
		Total	991	239	70	1300	6129326	4715
36	4	Gorkha	21	12	1	34	256094	7532
37	4	Manang	3	2	0	5	6412	1282
38	4	Lamjung	26	6	2	34	170886	5026
39	4	Kaski	100	83	13	196	554611	2830
40	4	Tanahu	45	28	1	74	339113	4583
41	4	Syangja	28	25	2	55	265585	4829
42	4	Mustang	6	2	0	8	12230	1529
43	4	Baglung	33	11	0	44	279089	6343
44	4	Parbat	18	10	0	28	148194	5293
45	4	Myagdi	14	6	1	21	112198	5343
46	4	Nawalparasi East	35	23	4	62	337791	5448
		Total	329	208	24	561	2482203	4425

47	5	Gulmi	18	13	0	31	265424	8562
48	5	Palpa	31	10	0	41	253550	6184
49	5	Rupandehi	132	87	12	231	1004488	4348
50	5	Kapilbastu	34	15	4	53	636614	12012
51	5	Arghakhanchi	17	7	0	24	201325	8389
52	5	Pyuthan	10	11	0	21	237995	11333
53	5	Rolpa	7	0	0	7	233764	33395
54	5	Rukum East	2	0	1	3	56680	18893
55	5	Dang	53	38	4	95	616785	6492
56	5	Banke	62	27	5	94	568088	6043
57	5	Bardiya	23	16	0	39	462504	11859
58	5	Nawalparasi West	28	18	2	48	359796	7496
59	5	Rukum West	25	2	0	27	165597	6133
Total			442	244	28	714	5062611	7090
60	6	Salyan	14	3	0	17	262659	15451
61	6	Surkhet	36	2	2	40	395621	9891
62	6	Dailekh	14	0	0	14	285823	20416
63	6	Jajarkot	5	1	0	6	189483	31580
64	6	Dolpa	3	0	0	3	40477	13492
65	6	Jumla	11	1	0	12	119809	9984
66	6	Kalikot	8	0	0	8	151952	18994
67	6	Mugu	4	0	0	4	61108	15277
68	6	Humla	4	0	0	4	56169	14042
Total			99	7	2	108	1563101	14473
69	7	Doti	14	2	0	16	213588	13349
70	7	Bajhang	7	1	0	8	213158	26645
71	7	Kailali	78	20	2	100	890881	8909
72	7	Bajura	6	1	0	7	148686	21241
73	7	Achham	8	2	0	10	277898	27790
74	7	Kanchanpur	35	13	0	48	503466	10489
75	7	Darchula	9	1	0	10	140922	14092
76	7	Baitadi	10	1	0	11	261598	23782
77	7	Dadeldhura	15	2	0	17	153135	9008
Total			182	43	2	227	2803332	12349
Grand Total			2805	909	180	3894	28818215	7401

Bank/BFI Class	A	B	C[#]	D[§]	Total
No. of BFIs	28	34	25	63	150
No. of Branches	2805	909	180	2319	6213
Population per Branch[*]					4638

Province	A	B	C	Total
1	445	122	38	605
2	317	46	16	379
3	991	239	70	1300
4	329	208	24	561
5	442	244	28	714
6	99	7	2	108
7	182	43	2	227
Total	2805	909	180	3894

* Population 28,818,215 calculated on yearly basis based on five yearly population projection Source : <http://cbs.gov.np/image/data/Population/Population%20projection%202011-2031/PopulationProjection2011-2031.pdf>

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2074 (Mid Jul, 2017)				Saun, 2073 (Mid Aug, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.01	689423.30	1.00	9.00	2.12	692634.89
2	Fixed:	0.50	21.91	10.08	835554.74	0.50	19.00	5.61	503034.68
2.1	up to 1 month	2.00	13.75	9.13	16437.81	2.00	17.55	5.20	4927.63
2.2	1-3 months	1.75	14.00	8.92	39944.81	0.75	17.55	5.11	21487.80
2.3	3-6 months	2.00	17.55	9.57	57925.54	1.50	17.55	4.46	45594.48
2.4	6-12 months	0.50	17.55	10.39	471888.50	0.50	17.55	5.83	284119.60
2.5	1-2 yrs	2.50	14.00	10.23	190857.41	1.00	17.55	5.34	119366.90
2.6	2 yrs and above	1.00	21.91	8.71	58500.67	2.00	19.00	6.88	27538.26
3	Call	0.05	13.00	4.14	266107.50	0.05	10.50	3.95	291844.55
4	Certificate of Deposits	5.00	5.00	5.00	555.98	5.00	5.00	5.00	671.52
5	Other	3.25	6.75	3.96	250.25	2.50	9.00	4.09	177.37
6	Non interest bearing deposits	0.00	0.00	0.00	206434.01				166473.18
6.1	Current	0.00	0.00	0.00	183465.21				147302.51
6.2	Margin	0.00	0.00	0.00	20602.83				16099.74
6.3	Other	0.00	0.00	0.00	2365.97				3070.92
	Aggregate	0.05	21.91	6.15	1998325.79	0.05	19.00	3.29	1654836.17

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)				Saun, 2073 (Mid Aug, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.11	73310.67	4.00	21.50	10.36	59611.18
2	Fishery Related	4.50	18.00	11.36	1996.59	4.50	20.00	9.86	1525.19
3	Mining Related	8.00	20.00	11.26	3467.83	6.00	17.00	8.41	2990.89
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.85	108358.60	2.00	20.00	8.32	88099.91
5	Non Food Production Related	2.00	20.00	10.75	198529.21	4.00	21.00	8.29	164379.08
6	Construction	2.00	21.00	11.53	178777.17	2.00	21.00	9.36	142122.65
7	Electricity, Gas and Water	2.25	20.00	10.32	59344.92	2.25	19.00	9.18	39369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.75	22.00	10.97	22346.92	4.50	18.00	8.56	15865.42
9	Transport, Communication and Public Utilities	4.50	20.00	11.83	51552.63	4.50	20.00	9.26	41163.44
10	Wholesaler & Retailer	2.50	21.50	11.37	396221.55	2.25	21.50	8.75	312227.08
11	Finance, Insurance and Real Estate	1.75	19.00	10.99	148589.16	2.00	21.50	7.06	109437.91
12	Hotel or Restaurant	0.75	21.00	10.74	55910.21	4.50	21.00	8.70	41797.35
13	Other Services	3.00	19.00	11.41	79016.31	3.00	19.00	9.55	59150.57
14	Consumption Loans	2.00	30.00	11.94	134320.38	2.50	30.00	9.91	100167.31
15	Local Government	3.00	11.50	4.14	1506.86	3.00	15.00	3.27	1512.43
16	Others	2.00	24.00	12.21	203818.47	1.00	21.00	9.30	211643.06
	Aggregate	0.75	30.00	11.33	1717067.47	1.00	30.00	8.88	1391062.98

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)				Saun, 2073 (Mid Aug, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.06	277111.94	2.25	21.50	9.30	224827.33
2	Overdraft	2.00	24.00	11.93	310486.80	3.00	20.00	9.32	242714.87
3	Trust Receipt Loan / Import Loan	3.75	21.00	9.65	58642.73	5.00	21.00	6.39	74242.90
4	Demand & Other Working Capital Loan	2.00	21.00	11.09	385828.33	2.75	21.00	8.55	336527.18
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.33	140053.24	2.00	20.00	9.24	111697.05
6	Real Estate Loan	4.25	19.00	11.94	104245.22	2.00	19.00	9.42	83266.44
7	Margin Nature Loan	7.00	17.00	12.27	34419.83	6.00	18.00	8.43	28475.15
8	Hire Purchase Loan	2.00	19.00	12.03	120085.97	1.00	19.00	9.57	83518.22
9	Deprived Sector Loan	1.75	21.50	10.16	93428.55	2.00	21.50	5.72	62152.96
10	Bills Purchased	2.00	17.00	2.28	9438.91	2.00	17.00	2.40	7311.68
11	Other Product	2.00	30.00	12.38	183325.97	1.00	30.00	10.21	136329.19
	Aggregate	1.75	30.00	11.39	1717067.48	1.00	30.00	8.86	1391062.97

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)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.13	700640.75	1.00	9.00	2.06	724050.92
2	Fixed:	0.40	19.00	5.65	501932.97	1.00	19.00	5.67	515349.32
2.1	up to 1 month	1.00	17.55	4.87	7279.14	2.00	14.00	5.63	8913.31
2.2	1-3 months	1.40	17.55	5.09	20823.72	1.00	17.55	5.10	25732.87
2.3	3-6 months	1.00	17.55	4.29	37211.91	1.00	17.55	4.53	37389.05
2.4	6-12 months	0.40	17.55	5.87	284140.27	1.50	17.55	5.87	294465.94
2.5	1-2 yrs	2.00	17.55	5.50	128730.55	1.00	17.55	5.52	124730.18
2.6	2 yrs and above	2.00	19.00	6.86	23747.39	2.00	19.00	6.37	24117.97
3	Call	0.05	10.50	3.79	307838.34	0.05	10.50	4.16	307134.49
4	Certificate of Deposits	5.00	5.00	5.00	665.10	5.00	5.00	5.00	665.69
5	Other	2.50	9.00	4.51	178.11	2.50	9.00	2.61	535.97
6	Non interest bearing deposits	0.00	0.00	0.00	169401.46	0.00	0.00	0.00	177288.20
6.1	Current	0.00	0.00	0.00	149265.92	0.00	0.00	0.00	156343.24
6.2	Margin	0.00	0.00	0.00	17067.77	0.00	0.00	0.00	17007.76
6.3	Other	0.00	0.00	0.00	3067.77	0.00	0.00	0.00	3937.20
	Aggregate	0.05	19.00	3.27	1680656.73	0.05	19.00	3.30	1725024.61

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)				Asoj, 2073 (Mid Oct, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.27	61841.44	4.00	21.50	9.90	63232.88
2	Fishery Related	4.50	20.00	9.80	1561.61	4.50	20.00	9.77	1653.28
3	Mining Related	6.00	17.00	8.28	3127.52	5.75	17.00	8.36	3142.52
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.15	88734.92	2.00	20.00	8.10	88938.21
5	Non Food Production Related	2.00	21.00	8.08	169478.55	2.00	21.00	7.90	173831.19
6	Construction	2.00	21.00	9.28	146705.72	2.00	21.00	9.24	149448.15
7	Electricity, Gas and Water	2.25	19.00	9.19	40103.02	2.25	19.00	9.06	41226.64
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.52	16267.57	4.50	18.00	8.20	17317.94
9	Transport, Communication and Public Utilities	4.00	20.00	9.14	43464.62	4.00	20.00	9.12	44881.64
10	Wholesaler & Retailer	2.25	21.50	8.59	323552.71	2.25	21.50	8.54	329403.87
11	Finance, Insurance and Real Estate	2.00	21.50	7.05	109744.59	2.00	21.50	7.06	114036.94
12	Hotel or Restaurant	4.50	21.00	8.57	42707.05	4.50	21.00	8.51	44537.90
13	Other Services	3.00	19.00	9.38	60233.32	3.00	19.00	9.29	61515.64
14	Consumption Loans	1.00	30.00	9.71	102035.77	1.00	30.00	9.61	103691.57
15	Local Government	3.00	14.00	3.04	1473.30	3.00	14.00	3.06	1478.00
16	Others	2.00	21.00	9.26	219658.59	2.00	21.00	8.80	226981.02
	Aggregate	1.00	30.00	8.77	1430690.30	1.00	30.00	8.62	1465317.39

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2073 (Mid Sep, 2016)				Asoj, 2073 (Mid Oct, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.50	9.16	227038.66	2.25	21.5	8.96	233962.2844
2	Overdraft	3.00	20.00	9.20	255207.22	3.00	20.00	9.23	260956.20
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.42	76462.38	5.00	21.00	6.37	74540.18
4	Demand & Other Working Capital Loan	2.00	19.00	8.45	349882.39	2.00	19.00	8.31	357245.74
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.16	114413.22	2.00	19.00	9.07	117325.25
6	Real Estate Loan	4.00	19.00	9.20	85276.34	4.00	19.00	9.16	87993.08
7	Margin Nature Loan	6.00	18.00	7.87	28652.20	6.00	17.00	7.87	29857.03
8	Hire Purchase Loan	1.00	20.00	9.40	86013.60	1.00	19.00	9.34	89851.49
9	Deprived Sector Loan	2.00	21.50	5.77	62542.81	2.00	21.50	6.01	71652.98
10	Bills Purchased	2.00	17.00	2.94	7422.85	2.00	17.00	3.58	7192.43
11	Other Product	2.50	30.00	10.15	137778.65	2.50	30.00	10.02	134740.77
	Aggregate	1.00	30.00	8.75	1430690.32	1.00	30.00	8.67	1465317.41

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Kattik, 2073 (Mid Nov, 2016)				Mangsir, 2073 (Mid Dec, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.04	722415.58	1.00	8.00	2.11	719065.00
2	Fixed:	1.00	19.00	5.92	540703.87	1.00	19.00	6.37	565107.52
2.1	up to 1 month	2.25	17.55	4.41	4641.61	2.50	17.55	4.44	6140.68
2.2	1-3 months	1.00	17.55	5.01	21759.88	1.00	17.55	4.63	15029.43
2.3	3-6 months	1.00	17.55	4.75	34886.74	1.00	17.55	5.61	53508.31
2.4	6-12 months	1.50	17.55	6.12	288298.51	1.50	17.55	6.65	331742.13
2.5	1-2 yrs	2.00	17.55	5.90	164150.18	2.00	17.55	6.13	128889.80
2.6	2 yrs and above	2.00	19.00	6.49	26966.96	2.00	19.00	6.92	29797.16
3	Call	0.05	10.50	4.38	291629.07	0.05	10.50	4.81	294157.81
4	Certificate of Deposits	5.00	5.00	5.00	660.97	5.00	5.00	5.00	654.84
5	Other	1.00	9.00	3.22	278.27	1.00	9.75	2.90	394.73
6	Non interest bearing deposits	0.00	0.00	0.00	167723.77	0.00	0.00	0.00	166625.40
6.1	Current	0.00	0.00	0.00	147260.84	0.00	0.00	0.00	147377.50
6.2	Margin	0.00	0.00	0.00	16819.01	0.00	0.00	0.00	16863.61
6.3	Other	0.00	0.00	0.00	3643.93	0.00	0.00	0.00	2384.29
	Aggregate	0.05	19.00	3.46	1723411.53	0.05	19.00	3.74	1746005.30

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kattik, 2073 (Mid Nov, 2016)				Mangsir, 2073 (Mid Dec, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.49	62209.93	4.00	22.00	10.56	63626.74
2	Fishery Related	4.50	20.00	9.76	1691.09	4.50	20.00	9.80	1721.89
3	Mining Related	5.75	17.00	8.70	3084.64	6.25	17.00	9.01	2821.67
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.45	87504.43	2.00	20.00	8.69	89434.58
5	Non Food Production Related	2.00	21.00	8.23	178083.33	2.00	21.00	8.51	179181.11
6	Construction	2.00	21.00	9.35	151601.35	2.00	21.00	9.50	154575.10
7	Electricity, Gas and Water	2.25	19.00	9.15	42380.59	2.25	19.00	9.18	43141.35
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.45	17635.57	4.50	18.00	8.84	17995.19
9	Transport, Communication and Public Utilities	4.00	20.00	9.31	45718.20	3.87	20.00	9.49	46485.51
10	Wholesaler & Retailer	2.25	21.50	8.78	333681.40	2.25	22.00	8.99	335756.91
11	Finance, Insurance and Real Estate	2.00	21.50	7.36	114878.89	2.50	20.00	7.69	119352.08
12	Hotel or Restaurant	4.50	21.00	8.64	45174.13	4.50	20.00	8.77	45953.09
13	Other Services	3.00	19.00	9.47	62379.60	3.00	19.00	9.60	63763.44
14	Consumption Loans	1.00	30.00	9.72	108331.72	1.00	30.00	9.79	113864.50
15	Local Government	3.00	14.00	3.16	1473.31	3.00	15.00	3.16	1473.31
16	Others	2.00	24.00	9.15	230059.64	2.00	24.00	9.53	233521.45
	Aggregate	1.00	30.00	8.88	1485887.83	1.00	30.00	9.11	1512667.91

Overall Summary of Interest Rate on LCY Productwise Credit		Kattik, 2073 (Mid Nov, 2016)				Mangsir, 2073 (Mid Dec, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.5	9.22	237651.1325	2.25	20.00	9.34	240907.32
2	Overdraft	3.00	24.00	9.36	265017.46	3.00	24.00	9.44	277704.79
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.84	75476.37	5.00	21.00	7.09	75792.06
4	Demand & Other Working Capital Loan	2.00	19.00	8.65	359727.17	2.00	19.00	8.83	354020.05
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	9.24	119545.74	2.00	20.00	9.37	122180.52
6	Real Estate Loan	4.00	19.00	9.38	89301.71	4.00	19.00	9.54	92542.17
7	Margin Nature Loan	6.25	17.00	8.18	30000.56	6.25	17.00	8.52	29588.70
8	Hire Purchase Loan	1.00	19.00	9.45	93708.63	1.00	19.00	9.49	99963.04
9	Deprived Sector Loan	2.00	21.50	6.46	71038.69	2.50	22.00	6.48	72112.90
10	Bills Purchased	2.00	17.00	4.75	6855.46	2.00	17.00	4.20	5859.02
11	Other Product	2.50	30.00	10.23	137564.87	3.00	30.00	10.33	141997.33
	Aggregate	1.00	30.00	8.93	1485887.79	1.00	30.00	9.07	1512667.91

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Poush, 2073 (Mid Jan, 2017)				Magh, 2073 (Mid Feb, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.25	2.11	725776.47	0.50	12.00	2.16	687278.85
2	Fixed:	1.00	19.00	6.72	596250.43	0.50	19.00	7.37	645492.60
2.1	up to 1 month	2.25	17.55	4.26	5038.76	2.25	14.50	4.38	4126.74
2.2	1-3 months	1.75	17.55	4.76	17403.76	1.75	17.55	6.32	24981.57
2.3	3-6 months	2.00	17.55	6.96	60834.06	2.00	17.55	7.28	78315.09
2.4	6-12 months	1.00	17.55	6.91	336877.15	0.50	17.55	7.53	364026.67
2.5	1-2 yrs	1.50	17.55	6.44	136635.01	1.50	17.55	7.13	136592.84
2.6	2 yrs and above	2.00	19.00	6.88	39461.69	2.00	19.00	7.88	37449.70
3	Call	0.05	13.00	5.55	306544.56	0.05	14.00	7.24	328447.20
4	Certificate of Deposits	5.50	5.50	5.50	635.39	5.00	5.00	5.00	617.56
5	Other	2.75	9.00	3.45	666.27	2.75	9.00	5.45	734.62
6	Non interest bearing deposits	0.00	0.00	0.00	172467.15	0.00	0.00	0.00	172535.45
6.1	Current	0.00	0.00	0.00	152187.18	0.00	0.00	0.00	153332.36
6.2	Margin	0.00	0.00	0.00	17738.76	0.00	0.00	0.00	16788.79
6.3	Other	0.00	0.00	0.00	2541.21	0.00	0.00	0.00	2414.30
	Aggregate	0.05	19.00	4.02	1802340.27	0.05	19.00	4.70	1835106.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2073 (Mid Jan, 2017)				Magh, 2073 (Mid Feb, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.37	64498.55	4.00	21.50	10.31	66089.90
2	Fishery Related	4.50	20.00	10.03	1736.06	4.50	20.00	10.38	1762.60
3	Mining Related	6.25	18.00	9.41	2750.59	7.50	18.00	10.02	2815.26
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	9.02	92705.62	1.00	20.00	9.59	103943.84
5	Non Food Production Related	2.00	20.00	8.80	184764.96	2.00	20.00	9.49	205180.67
6	Construction	1.50	21.00	9.70	159914.73	2.00	21.00	10.42	171413.88
7	Electricity, Gas and Water	2.25	19.00	9.42	46296.49	2.25	20.00	9.75	51027.33
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	9.18	18648.81	3.00	20.00	9.76	19736.00
9	Transport, Communication and Public Utilities	4.00	20.00	9.81	48666.05	4.50	19.00	10.45	51232.26
10	Wholesaler & Retailer	2.25	21.50	9.27	347534.10	2.20	21.50	10.13	378020.65
11	Finance, Insurance and Real Estate	2.00	19.00	8.20	129094.65	2.00	19.50	9.08	136948.36
12	Hotel or Restaurant	4.50	21.00	8.91	47805.43	4.50	21.00	9.68	51041.59
13	Other Services	3.00	21.00	9.72	64924.66	3.00	21.00	10.24	67521.48
14	Consumption Loans	2.50	30.00	10.15	122254.55	2.00	30.00	10.91	129858.98
15	Local Government	3.00	14.00	3.04	1473.00	3.00	14.00	3.04	1473.00
16	Others	2.00	24.00	9.45	248305.54	2.00	24.00	11.21	174212.61
	Aggregate	1.00	30.00	9.32	1581373.78	1.00	30.00	10.12	1612278.43

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2073 (Mid Jan, 2017)				Magh, 2073 (Mid Feb, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	9.44	244462.06	2.25	20.00	10.02	246129.04
2	Overdraft	3.00	24.00	9.74	285840.27	3.00	24.00	10.55	287328.53
3	Trust Receipt Loan / Import Loan	5.00	21.00	7.25	74884.19	4.50	21.00	8.07	80217.22
4	Demand & Other Working Capital Loan	2.00	21.00	9.00	372455.08	2.00	21.00	9.81	380254.89
5	Residential Personal Home Loan (Up to Rs. 10 million)	1.50	20.00	9.42	127759.81	2.00	20.00	10.15	129870.30
6	Real Estate Loan	2.00	19.00	9.80	96619.08	2.00	19.00	10.59	98968.33
7	Margin Nature Loan	7.00	17.00	9.15	32288.12	7.00	17.00	10.43	33801.57
8	Hire Purchase Loan	2.99	20.00	9.72	106711.64	2.00	19.00	10.52	110463.67
9	Deprived Sector Loan	2.50	21.50	7.09	78528.62	2.00	21.50	8.07	79293.96
10	Bills Purchased	1.00	17.00	4.29	6778.84	1.00	18.00	4.20	6120.65
11	Other Product	3.00	30.00	10.48	155046.08	3.00	30.00	11.18	159830.26
	Aggregate	1.00	30.00	9.28	1581373.77	1.00	30.00	10.05	1612278.43

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Fagun, 2073 (Mid Mar, 2017)				Chait, 2073 (Mid Apr, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	12.00	2.26	665175.55	1.00	11.25	2.66	655849.74
2	Fixed:	1.00	19.00	7.94	696808.55	1.00	19.00	8.54	749990.26
2.1	up to 1 month	2.25	17.55	4.89	10232.77	2.50	17.55	7.01	11200.27
2.2	1-3 months	1.00	17.55	8.01	30279.73	1.00	17.55	7.53	50668.62
2.3	3-6 months	2.00	15.69	8.16	63880.26	2.00	13.75	7.77	75145.44
2.4	6-12 months	1.50	17.55	8.06	377944.66	2.50	17.55	8.85	398374.38
2.5	1-2 yrs	1.50	15.00	7.76	161655.61	2.50	15.00	8.58	164487.86
2.6	2 yrs and above	2.00	19.00	7.95	52815.52	2.00	19.00	8.50	50113.68
3	Call	0.05	15.00	7.28	305530.13	0.05	15.00	4.50	269886.15
4	Certificate of Deposits	0.00	0.00	0.00	5.03	5.00	5.00	5.00	2.49
5	Other	3.25	9.00	4.29	255.05	3.25	9.00	5.23	1193.13
6	Non interest bearing deposits	0.00	0.00	0.00	171340.38	0.00	0.00	0.00	166753.36
6.1	Current	0.00	0.00	0.00	150808.52	0.00	0.00	0.00	146816.85
6.2	Margin	0.00	0.00	0.00	17589.04	0.00	0.00	0.00	17992.01
6.3	Other	0.00	0.00	0.00	2942.82	0.00	0.00	0.00	1944.51
	Aggregate	0.05	19.00	5.04	1839114.69	0.05	19.00	5.08	1843675.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Fagun, 2073 (Mid Mar, 2017)				Chait, 2073 (Mid Apr, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	10.96	66333.18	4.00	21.50	11.14	68608.21
2	Fishery Related	4.50	19.00	10.56	1804.58	4.50	18.00	10.62	1846.38
3	Mining Related	8.50	17.00	10.60	2914.26	8.00	17.00	10.62	3105.32
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	10.08	104228.51	1.00	20.00	10.37	104897.36
5	Non Food Production Related	1.90	20.00	9.92	204171.79	1.90	20.00	10.24	201334.02
6	Construction	2.00	21.00	10.87	173374.93	2.00	21.00	11.02	174812.99
7	Electricity, Gas and Water	2.25	20.00	9.96	51354.74	2.25	20.00	9.94	54227.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.24	19996.14	3.00	20.00	10.49	20434.10
9	Transport, Communication and Public Utilities	2.00	22.00	10.86	51071.23	2.00	19.00	11.17	51148.39
10	Wholesaler & Retailer	1.00	21.00	10.60	379459.95	1.00	21.50	10.79	383527.06
11	Finance, Insurance and Real Estate	2.00	19.50	9.61	135387.71	2.00	19.50	9.77	140609.81
12	Hotel or Restaurant	6.00	20.00	10.03	51621.75	6.25	21.00	10.16	52539.78
13	Other Services	3.00	21.00	10.68	68379.87	3.00	21.00	10.88	69405.27
14	Consumption Loans	2.00	30.00	11.11	119378.38	2.00	30.00	11.24	123171.61
15	Local Government	3.00	12.00	4.14	1482.25	3.00	12.00	4.14	1482.25
16	Others	2.00	24.00	11.95	185987.21	2.00	24.00	11.93	188855.59
	Aggregate	1.00	30.00	10.60	1616946.48	1.00	30.00	10.77	1640005.27

Overall Summary of Interest Rate on LCY Productwise Credit		Fagun, 2073 (Mid Mar, 2017)				Chait, 2073 (Mid Apr, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	10.36	249547.24	2.25	20.00	10.56	250562.28
2	Overdraft	2.50	24.00	11.04	286657.07	3.00	24.00	11.37	293230.95
3	Trust Receipt Loan / Import Loan	4.50	20.00	8.66	79505.32	3.00	21.00	9.13	70864.67
4	Demand & Other Working Capital Loan	2.00	21.00	10.23	376652.27	2.00	21.00	10.54	382365.32
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.60	130940.37	2.00	20.00	10.75	133265.55
6	Real Estate Loan	4.25	19.00	11.13	100204.02	2.00	19.00	11.42	101058.02
7	Margin Nature Loan	7.00	17.99	11.01	31943.37	7.00	17.99	11.40	31298.75
8	Hire Purchase Loan	2.00	19.00	11.09	112194.98	2.00	20.00	11.31	114838.70
9	Deprived Sector Loan	2.00	20.00	8.47	80613.60	2.00	21.50	8.95	86470.72
10	Bills Purchased	1.00	18.00	3.90	6840.14	1.00	18.00	2.49	7826.28
11	Other Product	2.00	30.00	11.65	161848.09	1.80	30.00	11.77	168224.02
	Aggregate	1.00	30.00	10.51	1616946.48	1.00	30.00	10.78	1640005.26

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2074 (Mid May, 2017)				Jeth, 2074 (Mid Jun, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.50	3.56	653883.30	1.00	9.00	3.80	655147.14
2	Fixed:	0.50	21.00	8.92	770273.56	0.50	21.00	9.61	790886.02
2.1	up to 1 month	2.25	17.55	7.33	13809.77	3.00	12.50	7.72	17486.93
2.2	1-3 months	1.00	13.75	8.63	52800.34	1.75	13.75	8.81	41247.24
2.3	3-6 months	2.00	17.55	8.67	52060.59	2.00	17.55	8.90	54974.83
2.4	6-12 months	0.50	21.00	9.01	439358.19	0.50	21.00	9.92	441605.58
2.5	1-2 yrs	2.50	15.00	9.15	165921.08	1.00	15.00	9.63	180424.19
2.6	2 yrs and above	1.00	19.00	8.34	46323.59	1.00	21.00	8.97	55147.26
3	Call	0.05	15.00	3.92	253426.90	0.05	12.01	4.01	253914.87
4	Certificate of Deposits	5.00	5.00	5.00	0.26	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.61	1349.55	3.25	9.00	0.70	1046.48
6	Non interest bearing deposits	0.00	0.00	0.00	171435.75	0.00	0.00	0.00	178169.15
6.1	Current	0.00	0.00	0.00	151587.64	0.00	0.00	0.00	158014.40
6.2	Margin	0.00	0.00	0.00	17724.81	0.00	0.00	0.00	17903.71
6.3	Other	0.00	0.00	0.00	2123.30	0.00	0.00	0.00	2251.04
	Aggregate	0.05	21.00	5.51	1850369.32	0.05	21.00	5.91	1879163.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2074 (Mid May, 2017)				Jeth, 2074 (Mid Jun, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	11.13	68960.55	4.00	21.50	11.65	70716.61
2	Fishery Related	4.50	18.00	10.62	1880.77	4.50	18.00	11.18	1919.22
3	Mining Related	8.00	17.00	10.23	3160.37	8.00	17.00	11.13	3139.88
4	Agriculture, Forestry & Beverage Production Related	1.90	20.00	10.16	107392.77	1.90	20.00	10.86	106059.76
5	Non Food Production Related	1.90	20.00	10.06	200345.07	2.00	20.00	10.63	197846.92
6	Construction	2.00	21.00	11.14	176395.80	2.00	21.00	11.59	179038.03
7	Electricity, Gas and Water	2.25	20.00	9.64	54896.12	2.25	20.00	10.14	55971.55
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.42	20883.42	3.00	20.00	10.94	21260.37
9	Transport, Communication and Public Utilities	4.50	19.00	9.85	50991.96	4.50	20.00	11.71	51184.31
10	Wholesaler & Retailer	2.25	21.50	10.74	383208.00	2.25	21.50	11.32	385980.41
11	Finance, Insurance and Real Estate	2.00	19.50	9.96	139112.22	2.00	19.50	10.74	139177.32
12	Hotel or Restaurant	6.50	21.00	10.45	52840.78	6.25	21.00	10.66	52981.21
13	Other Services	3.00	19.00	10.72	69826.03	2.00	21.00	11.25	70392.86
14	Consumption Loans	2.00	30.00	11.47	124523.92	2.00	30.00	11.87	125697.74
15	Local Government	3.00	12.00	3.09	1479.74	3.00	11.50	4.13	1479.75
16	Others	1.75	21.00	11.64	189643.65	1.75	24.00	12.28	191662.56
	Aggregate	1.75	30.00	10.69	1645541.17	1.75	30.00	11.29	1654508.50

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2074 (Mid May, 2017)				Jeth, 2074 (Mid Jun, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.17	253060.53	2.25	20.00	10.94	257682.55
2	Overdraft	2.44	21.00	10.67	290775.43	2.00	24.00	11.79	290633.71
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.16	68537.00	3.00	21.00	9.65	65966.98
4	Demand & Other Working Capital Loan	2.00	19.00	10.53	384390.08	2.00	21.00	11.13	384490.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.73	133628.24	2.00	20.00	11.16	134504.68
6	Real Estate Loan	2.00	18.00	10.79	101613.50	2.00	19.00	11.82	102695.97
7	Margin Nature Loan	7.00	17.99	11.16	31213.79	7.00	17.00	12.02	31743.32
8	Hire Purchase Loan	2.00	19.00	10.78	115626.58	2.00	19.00	11.87	116266.54
9	Deprived Sector Loan	1.75	21.50	8.80	86523.05	1.75	21.50	9.49	86968.87
10	Bills Purchased	1.90	18.00	2.23	8553.30	1.90	18.00	2.43	9718.04
11	Other Product	2.50	33.00	12.41	171619.68	2.00	30.00	12.23	173837.58
	Aggregate	1.75	33.00	10.57	1645541.18	1.75	30.00	11.25	1654508.50

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)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.01	689423.30	1.00	9.00	4.04	695584.55
2	Fixed:	0.50	21.91	10.08	835554.74	0.50	21.91	10.22	848444.64
2.1	up to 1 month	2.00	13.75	9.13	16437.81	2.50	13.75	7.52	10162.73
2.2	1-3 months	1.75	14.00	8.92	39944.81	1.75	17.55	8.35	45009.88
2.3	3-6 months	2.00	17.55	9.57	57925.54	0.50	17.55	9.66	56714.42
2.4	6-12 months	0.50	17.55	10.39	471888.50	2.50	17.55	10.66	486270.78
2.5	1-2 yrs	2.50	14.00	10.23	190857.41	2.50	14.00	10.20	192068.47
2.6	2 yrs and above	1.00	21.91	8.71	58500.67	1.00	21.91	9.09	58218.35
3	Call	0.05	13.00	4.14	266107.50	0.05	13.00	3.88	281827.55
4	Certificate of Deposits	5.00	5.00	5.00	555.98	0.00	0.00	0.00	0.00
5	Other	3.25	6.75	3.96	250.25	3.25	9.00	5.20	651.98
6	Non interest bearing deposits	0.00	0.00	0.00	206434.01	0.00	0.00	0.00	185575.78
6.1	Current	0.00	0.00	0.00	183465.21	0.00	0.00	0.00	160838.10
6.2	Margin	0.00	0.00	0.00	20602.83	0.00	0.00	0.00	22326.56
6.3	Other	0.00	0.00	0.00	2365.97	0.00	0.00	0.00	2411.12
	Aggregate	0.05	21.91	6.15	1998325.79	0.05	21.91	6.25	2012084.50

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)				Saun, 2074 (Mid Aug, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.11	73310.67	1.17	22.00	11.56	73228.99
2	Fishery Related	4.50	18.00	11.36	1996.59	4.50	18.00	11.38	2009.19
3	Mining Related	8.00	20.00	11.26	3467.83	4.25	20.00	11.74	3535.81
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.85	108358.60	2.00	20.60	11.09	106699.79
5	Non Food Production Related	2.00	20.00	10.75	198529.21	2.00	20.40	10.95	202450.68
6	Construction	2.00	21.00	11.53	178777.17	2.00	21.00	11.80	181267.47
7	Electricity, Gas and Water	2.25	20.00	10.32	59344.92	2.25	20.00	10.60	60181.91
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.75	22.00	10.97	22346.92	4.50	20.40	11.15	22951.87
9	Transport, Communication and Public Utilities	4.50	20.00	11.83	51552.63	4.50	22.00	12.04	52332.74
10	Wholesaler & Retailer	2.50	21.50	11.37	396221.55	2.25	21.50	11.70	396583.21
11	Finance, Insurance and Real Estate	1.75	19.00	10.99	148589.16	1.75	19.00	11.33	145424.60
12	Hotel or Restaurant	0.75	21.00	10.74	55910.21	4.50	21.00	11.08	56235.89
13	Other Services	3.00	19.00	11.41	79016.31	3.00	21.00	11.75	79621.54
14	Consumption Loans	2.00	30.00	11.94	134320.38	2.00	30.00	12.07	131965.72
15	Local Government	3.00	11.50	4.14	1506.86	3.00	11.50	4.13	1508.06
16	Others	2.00	24.00	12.21	203818.47	1.50	24.00	13.08	200457.44
	Aggregate	0.75	30.00	11.33	1717067.47	1.17	30.00	11.68	1716454.91

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)				Saun, 2074 (Mid Aug, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.06	277111.94	1.79	22.00	11.31	280491.84
2	Overdraft	2.00	24.00	11.93	310486.80	2.00	24.00	12.20	303165.08
3	Trust Receipt Loan / Import Loan	3.75	21.00	9.65	58642.73	4.00	20.40	10.02	61655.11
4	Demand & Other Working Capital Loan	2.00	21.00	11.09	385828.33	2.00	21.00	11.41	385860.66
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.33	140053.24	2.00	20.00	11.69	142469.21
6	Real Estate Loan	4.25	19.00	11.94	104245.22	2.00	19.00	12.28	104291.37
7	Margin Nature Loan	7.00	17.00	12.27	34419.83	7.00	17.28	12.43	34044.76
8	Hire Purchase Loan	2.00	19.00	12.03	120085.97	1.50	20.00	12.35	120615.83
9	Deprived Sector Loan	1.75	21.50	10.16	93428.55	1.75	21.50	10.41	93183.32
10	Bills Purchased	2.00	17.00	2.28	9438.91	2.00	17.00	1.92	10500.29
11	Other Product	2.00	30.00	12.38	183325.97	4.00	30.00	12.65	180177.44
	Aggregate	1.75	30.00	11.39	1717067.48	1.50	30.00	11.66	1716454.90

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2074 (Mid Sep, 2017)				Asoj, 2074 (Mid Oct, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.95	709577.60	1.00	9.00	3.93	727118.41
2	Fixed:	1.00	21.91	10.32	858905.48	1.00	21.91	10.31	855002.39
2.1	up to 1 month	2.50	13.75	7.40	13325.79	2.50	17.55	7.84	14066.71
2.2	1-3 months	1.75	17.55	8.01	43986.45	1.75	14.50	8.26	41116.48
2.3	3-6 months	2.00	17.55	9.25	64243.10	2.00	17.55	10.49	67911.40
2.4	6-12 months	2.50	15.00	10.82	500896.67	2.50	17.50	10.75	473474.74
2.5	1-2 yrs	2.00	14.00	10.60	174837.38	1.50	14.00	10.22	187011.21
2.6	2 yrs and above	1.00	21.91	8.86	61616.10	1.00	21.91	9.12	71421.85
3	Call	0.05	13.00	3.42	262539.32	0.05	13.00	3.77	269813.84
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.07	791.02	3.25	9.00	5.50	795.30
6	Non interest bearing deposits	0.00	0.00	0.00	199471.61	0.00	0.00	0.00	202623.57
6.1	Current	0.00	0.00	0.00	173231.69	0.00	0.00	0.00	176615.24
6.2	Margin	0.00	0.00	0.00	23595.78	0.00	0.00	0.00	23588.72
6.3	Other	0.00	0.00	0.00	2644.14	0.00	0.00	0.00	2419.61
	Aggregate	0.05	21.91	6.19	2031285.03	0.05	21.91	6.17	2055353.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2074 (Mid Sep, 2017)				Asoj, 2074 (Mid Oct, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.00	22.00	11.91	74361.51	1.62	22.00	11.02	78526.33
2	Fishery Related	4.50	18.00	11.38	2020.02	5.00	18.00	11.19	2076.58
3	Mining Related	4.25	20.00	11.69	3433.41	4.25	20.00	10.70	3603.26
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	11.31	104199.76	2.00	20.00	10.64	104312.71
5	Non Food Production Related	2.00	20.40	11.03	207052.22	2.50	20.86	10.08	213809.69
6	Construction	2.00	21.00	12.00	183740.57	2.00	21.00	11.45	186480.88
7	Electricity, Gas and Water	2.25	20.00	10.71	61365.99	2.25	20.00	9.71	62989.54
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.40	11.35	23316.28	6.00	20.86	11.29	24441.32
9	Transport, Communication and Public Utilities	3.30	24.00	12.20	52985.83	3.00	24.00	11.27	51516.23
10	Wholesaler & Retailer	2.25	21.00	11.75	409220.84	2.25	21.21	11.16	422554.95
11	Finance, Insurance and Real Estate	1.75	20.40	11.41	146742.52	1.75	20.00	10.84	153176.65
12	Hotel or Restaurant	4.50	20.00	11.23	58385.10	6.50	20.00	9.70	61253.22
13	Other Services	3.00	21.00	11.84	79924.63	3.00	21.00	10.59	82537.98
14	Consumption Loans	2.00	24.00	12.35	131064.34	2.50	24.00	11.93	130419.63
15	Local Government	3.00	11.00	3.07	1506.96	3.00	15.50	2.34	1518.69
16	Others	1.50	30.00	12.94	203809.37	1.50	30.00	12.62	210697.81
	Aggregate	1.50	30.00	11.78	1743129.36	1.50	30.00	11.09	1789915.47

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2074 (Mid Sep, 2017)				Asoj, 2074 (Mid Oct, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.62	22.00	11.43	285171.67	1.62	22.00	11.47	290444.14
2	Overdraft	2.00	24.00	12.42	304901.57	2.00	24.00	12.28	315068.67
3	Trust Receipt Loan / Import Loan	4.00	20.40	9.88	64895.71	3.45	20.86	9.61	66662.09
4	Demand & Other Working Capital Loan	2.50	21.00	11.57	397957.00	2.50	21.00	11.49	418675.98
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.80	145530.98	2.00	20.00	11.80	149380.82
6	Real Estate Loan	2.00	19.00	12.36	103146.41	2.00	20.00	12.38	103197.14
7	Margin Nature Loan	7.00	17.28	12.40	33747.41	7.00	17.28	12.27	34893.56
8	Hire Purchase Loan	1.50	19.00	12.50	120980.63	1.50	20.00	12.48	121231.29
9	Deprived Sector Loan	1.75	20.00	10.43	95241.10	1.75	21.00	10.48	101054.86
10	Bills Purchased	2.00	18.00	2.26	9260.11	2.00	18.00	3.75	6266.19
11	Other Product	4.00	30.00	12.86	182296.76	3.81	30.00	12.79	181867.48
	Aggregate	1.50	30.00	11.80	1743129.35	1.50	30.00	11.76	1788742.22

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Kattik, 2074 (Mid Nov, 2017)				Mangsir, 2074 (Mid Dec, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.50	3.82	737984.93	1.00	8.50	3.94	746763.28
2	Fixed:	0.33	21.91	10.20	844500.34	1.50	21.91	10.27	860980.71
2.1	up to 1 month	1.50	14.50	7.79	10557.47	1.50	12.25	9.00	11034.12
2.2	1-3 months	1.50	13.80	8.95	36357.72	1.50	17.55	8.91	42897.52
2.3	3-6 months	1.25	17.55	10.61	72261.85	2.00	15.50	10.50	64709.62
2.4	6-12 months	0.33	17.50	10.61	480249.06	1.50	17.50	10.51	485145.67
2.5	1-2 yrs	1.20	14.00	9.77	176064.48	1.50	14.00	10.44	184978.21
2.6	2 yrs and above	1.00	21.91	8.99	69009.77	2.50	21.91	9.05	72215.57
3	Call	0.05	13.00	3.89	275414.32	0.05	13.00	3.92	278783.16
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.75	656.14	3.25	9.00	5.00	981.16
6	Non interest bearing deposits	0.00	0.00	0.00	192295.40	0.00	0.00	0.00	199654.53
6.1	Current	0.00	0.00	0.00	167318.91	0.00	0.00	0.00	172189.88
6.2	Margin	0.00	0.00	0.00	22777.20	0.00	0.00	0.00	24016.07
6.3	Other	0.00	0.00	0.00	2199.29	0.00	0.00	0.00	3448.58
	Aggregate	0.05	21.91	6.10	2050851.13	0.05	21.91	6.17	2087162.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kattik, 2074 (Mid Nov, 2017)				Mangsir, 2074 (Mid Dec, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	22.00	11.55	79181.64	2.25	22.00	11.49	81944.65
2	Fishery Related	4.50	18.00	11.38	2081.73	4.50	18.00	11.28	2152.63
3	Mining Related	4.00	20.00	11.46	3568.39	3.75	20.00	11.07	4074.23
4	Agriculture, Forestry & Beverage Production Related	1.37	20.00	11.26	104860.15	3.00	20.00	10.79	106633.71
5	Non Food Production Related	1.62	20.00	10.94	215960.65	2.50	20.00	10.71	219378.38
6	Construction	2.00	21.00	11.87	187994.52	1.21	21.00	11.71	194380.07
7	Electricity, Gas and Water	2.25	19.00	10.73	62291.41	2.25	19.00	10.38	65823.48
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.86	11.63	24670.84	3.00	20.00	11.24	24833.02
9	Transport, Communication and Public Utilities	3.90	24.00	11.90	53042.58	3.90	22.00	10.51	55960.03
10	Wholesaler & Retailer	2.25	21.00	11.57	427615.08	2.25	21.00	11.26	431388.31
11	Finance, Insurance and Real Estate	1.75	19.00	11.10	150844.36	1.75	19.00	10.78	153489.28
12	Hotel or Restaurant	4.50	24.00	11.40	59457.43	4.50	20.00	11.13	62102.59
13	Other Services	3.00	21.50	11.69	80790.21	3.00	21.50	11.53	84610.84
14	Consumption Loans	1.50	30.00	12.18	131743.60	1.50	30.00	11.96	134502.62
15	Local Government	3.00	11.00	3.08	1497.33	3.00	11.00	3.08	1507.64
16	Others	1.22	24.00	12.85	213470.70	2.00	21.00	11.85	222065.32
	Aggregate	1.22	30.00	11.64	1799070.64	1.21	30.00	11.25	1844846.81

Overall Summary of Interest Rate on LCY Productwise Credit		Kattik, 2074 (Mid Nov, 2017)				Mangsir, 2074 (Mid Dec, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.26	289539.19	2.25	22.00	10.83	303123.46
2	Overdraft	2.00	24.00	12.10	312067.51	1.21	21.00	11.50	320363.58
3	Trust Receipt Loan / Import Loan	3.00	19.28	9.08	75896.09	3.50	19.00	9.29	75514.51
4	Demand & Other Working Capital Loan	1.37	21.50	11.38	420214.35	2.50	21.50	11.27	427441.43
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.81	150139.34	2.00	20.00	11.46	154017.66
6	Real Estate Loan	1.22	18.00	12.17	104347.17	2.00	19.58	11.43	105581.27
7	Margin Nature Loan	7.00	16.86	12.05	33957.90	7.00	17.50	11.36	35367.48
8	Hire Purchase Loan	1.50	19.00	12.40	122724.24	1.25	20.00	11.54	125676.79
9	Deprived Sector Loan	1.75	21.00	10.42	95364.32	1.75	21.00	10.16	96362.69
10	Bills Purchased	2.25	18.00	5.62	4055.79	9.50	18.00	4.75	3478.20
11	Other Product	2.32	30.00	12.69	190764.72	3.81	30.00	12.58	197919.72
	Aggregate	1.22	30.00	11.63	1799070.63	1.21	30.00	11.27	1844846.80

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Pus, 2074 (Mid Jan, 2018)				Magh, 2074 (Mid Feb, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.50	3.93	753503.96	1.25	9.00	4.15	756846.55
2	Fixed:	1.50	20.50	10.20	890069.53	1.50	20.50	10.19	916969.51
2.1	up to 1 month	1.50	13.80	10.68	12559.83	1.75	17.55	9.98	19344.35
2.2	1-3 months	1.75	17.55	9.23	49841.12	1.75	14.50	9.97	65677.22
2.3	3-6 months	2.00	15.50	10.30	63174.64	2.00	14.25	10.31	69579.16
2.4	6-12 months	2.50	20.50	10.55	483285.57	1.80	20.50	10.48	475357.42
2.5	1-2 yrs	1.50	15.00	10.03	200404.79	1.50	15.00	10.02	202140.96
2.6	2 yrs and above	2.50	19.13	8.96	80803.57	2.50	19.13	9.06	84870.40
3	Call	0.05	13.00	4.11	268559.61	0.05	13.00	4.29	249819.69
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.73	882.73	3.25	10.00	7.11	4030.55
6	Non interest bearing deposits	0.00	0.00	0.00	205900.87	0.00	0.00	0.00	201340.68
6.1	Current	0.00	0.00	0.00	181413.20	0.00	0.00	0.00	178058.54
6.2	Margin	0.00	0.00	0.00	22929.37	0.00	0.00	0.00	21983.91
6.3	Other	0.00	0.00	0.00	1558.30	0.00	0.00	0.00	1298.23
	Aggregate	0.05	20.50	6.21	2118916.69	0.05	20.50	6.38	2129006.98

Overall Summary of Interest Rate on LCY Sectorwise Credit		Pus, 2074 (Mid Jan, 2018)				Magh, 2074 (Mid Feb, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.97	85053.85	2.25	24.00	12.01	86677.74
2	Fishery Related	4.50	18.00	11.87	2204.59	4.50	18.00	11.97	2308.48
3	Mining Related	3.75	20.00	11.19	4187.03	3.50	20.00	11.03	4724.60
4	Agriculture, Forestry & Beverage Production Related	1.37	20.00	11.33	111788.82	2.00	24.00	11.46	114723.23
5	Non Food Production Related	1.50	20.00	11.19	220581.79	3.25	20.00	11.34	223547.75
6	Construction	2.00	21.00	12.00	197675.17	2.00	21.39	12.10	200243.78
7	Electricity, Gas and Water	2.25	19.00	10.86	67629.47	2.25	19.00	10.87	68895.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.00	11.56	25228.67	4.50	24.00	11.63	25736.86
9	Transport, Communication and Public Utilities	3.90	24.00	12.18	55312.74	3.90	24.00	12.31	56011.34
10	Wholesaler & Retailer	2.25	21.63	11.73	445229.41	2.25	24.00	11.85	452160.46
11	Finance, Insurance and Real Estate	1.75	19.00	11.34	159714.24	1.75	24.00	11.52	157806.34
12	Hotel or Restaurant	4.50	24.00	11.66	63726.53	4.50	24.00	11.77	65363.35
13	Other Services	3.00	21.00	11.85	86280.18	4.50	24.00	12.01	86578.29
14	Consumption Loans	1.50	30.00	12.45	138299.70	2.50	30.00	12.51	139857.14
15	Local Government	3.00	11.00	3.08	1507.64	3.00	11.00	3.08	1507.64
16	Others	1.22	24.00	12.67	230779.66	2.00	24.20	12.75	234688.94
	Aggregate	1.22	30.00	11.79	1895199.49	1.75	30.00	11.90	1920830.95

Overall Summary of Interest Rate on LCY Productwise Credit		Pus, 2074 (Mid Jan, 2018)				Magh, 2074 (Mid Feb, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.50	22.00	11.47	308765.07	2.25	24.00	11.57	315917.88
2	Overdraft	2.00	24.00	12.29	335972.27	2.00	24.20	12.39	340204.59
3	Trust Receipt Loan / Import Loan	3.50	20.49	9.60	72938.89	3.50	21.35	9.79	77709.97
4	Demand & Other Working Capital Loan	1.37	21.63	11.56	439239.76	3.25	24.00	11.68	444053.21
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.85	156701.42	2.00	20.00	11.98	158524.28
6	Real Estate Loan	1.22	18.00	12.26	108370.28	2.00	24.00	12.47	108672.59
7	Margin Nature Loan	7.00	17.50	12.06	34966.70	7.00	17.50	12.25	35243.41
8	Hire Purchase Loan	1.50	20.00	12.51	127792.44	2.00	24.00	12.65	129289.00
9	Deprived Sector Loan	1.75	21.00	10.68	103368.40	1.75	24.00	10.68	100391.14
10	Bills Purchased	9.50	17.00	5.64	2808.42	10.00	17.00	5.99	2821.97
11	Other Product	3.81	30.00	12.59	204275.83	4.00	30.00	12.79	208002.89
	Aggregate	1.22	30.00	11.79	1895199.48	1.75	30.00	11.92	1920830.94

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2074 (Mid Mar, 2018)				Chait, 2074 (Mid Apr, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	0.50	12.00	4.32	768149.52	1.25	10.00	4.46	763970.59
2	Fixed:	1.50	40.50	10.17	927359.78	1.00	21.00	10.38	959007.09
2.1	up to 1 month	2.50	13.62	8.78	21100.16	2.50	13.52	10.35	20736.01
2.2	1-3 months	1.75	13.75	10.06	53074.35	1.75	13.75	10.52	61546.75
2.3	3-6 months	2.00	13.75	10.35	71081.64	2.00	13.50	10.20	78899.86
2.4	6-12 months	2.50	40.50	10.47	493426.14	1.00	15.00	10.69	518615.89
2.5	1-2 yrs	1.50	14.00	9.95	201240.75	2.50	21.00	10.00	185373.23
2.6	2 yrs and above	2.50	19.13	9.24	87436.73	3.00	19.13	9.51	93835.34
3	Call	0.05	12.00	4.48	245491.90	0.05	12.00	4.71	244763.41
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.90	4741.04	3.25	10.00	7.82	3505.37
6	Non interest bearing deposits	0.00	0.00	0.00	207933.28	0.00	0.00	0.00	218550.09
6.1	Current	0.00	0.00	0.00	185026.22	0.00	0.00	0.00	195402.40
6.2	Margin	0.00	0.00	0.00	21578.36	0.00	0.00	0.00	21635.42
6.3	Other	0.00	0.00	0.00	1328.69	0.00	0.00	0.00	1512.26
	Aggregate	0.05	40.50	6.45	2153675.52	0.05	21.00	6.64	2189796.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2074 (Mid Mar, 2018)				Chait, 2074 (Mid Apr, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	24.00	12.06	90022.07	2.25	20.00	12.18	91691.02
2	Fishery Related	4.50	18.00	12.06	2390.32	4.50	18.00	12.07	2290.49
3	Mining Related	3.75	20.00	12.11	3852.83	4.25	16.00	12.07	3750.22
4	Agriculture, Forestry & Beverage Production Related	3.60	24.00	11.53	112618.58	3.60	20.00	11.76	105378.94
5	Non Food Production Related	3.87	24.00	11.44	220006.12	2.75	20.00	11.61	210075.92
6	Construction	2.00	24.00	12.03	197357.86	2.00	21.39	12.26	198097.86
7	Electricity, Gas and Water	2.25	19.00	10.98	69714.02	2.25	19.00	11.16	68020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.94	24.00	11.77	25783.08	3.94	21.39	11.85	26353.88
9	Transport, Communication and Public Utilities	3.90	24.00	12.29	54776.84	4.00	22.00	12.54	52750.97
10	Wholesaler & Retailer	1.32	24.00	11.80	449766.75	2.25	21.77	12.26	429417.14
11	Finance, Insurance and Real Estate	1.75	24.00	11.63	162140.62	1.75	20.00	11.87	159824.18
12	Hotel or Restaurant	4.50	24.00	11.87	66061.17	4.50	21.89	12.01	67408.29
13	Other Services	4.50	24.00	12.09	85673.99	4.50	21.39	12.26	83692.40
14	Consumption Loans	2.50	24.00	12.50	136089.27	1.50	30.00	12.61	132275.90
15	Local Government	3.00	11.00	3.43	1507.64	3.00	13.57	3.43	1508.62
16	Others	2.00	30.00	12.95	251333.19	2.00	21.00	12.23	333075.08
	Aggregate	1.32	30.00	11.96	1929094.35	1.50	30.00	12.10	1965611.30

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2074 (Mid Mar, 2018)				Chait, 2074 (Mid Apr, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	24.00	11.64	318316.24	2.25	22.00	11.76	324318.81
2	Overdraft	2.00	24.20	12.53	340611.44	2.00	21.00	12.64	348439.18
3	Trust Receipt Loan / Import Loan	2.75	19.00	9.93	77759.68	2.75	21.39	9.99	78443.22
4	Demand & Other Working Capital Loan	1.32	24.00	11.77	434029.17	3.25	21.89	11.85	447396.69
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	24.00	12.01	156391.30	2.00	20.00	12.13	158181.85
6	Real Estate Loan	2.00	24.00	12.55	111270.42	2.00	18.30	12.72	113778.23
7	Margin Nature Loan	7.00	17.50	12.36	34497.88	7.00	17.50	12.41	34112.56
8	Hire Purchase Loan	2.00	24.00	12.75	129439.08	1.50	20.00	12.87	130671.07
9	Deprived Sector Loan	1.75	24.00	10.80	101003.19	1.75	21.00	11.09	105932.12
10	Bills Purchased	10.00	16.38	5.39	2716.66	9.00	16.38	5.75	2502.37
11	Other Product	2.00	30.00	12.80	223059.26	2.00	30.00	12.88	221835.21
	Aggregate	1.32	30.00	12.01	1929094.34	1.50	30.00	12.12	1965611.29

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.00	4.39	761775.71
2	Fixed:	1.00	23.00	10.33	981696.86
2.1	up to 1 month	2.50	13.75	10.68	16703.26
2.2	1-3 months	1.75	13.75	10.37	64062.64
2.3	3-6 months	2.00	13.50	9.96	84352.73
2.4	6-12 months	1.00	23.00	10.56	505671.49
2.5	1-2 yrs	2.50	15.00	10.17	208005.33
2.6	2 yrs and above	3.00	21.00	9.71	102901.40
3	Call	0.05	12.00	4.65	259062.95
4	Certificate of Deposits	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.50	4423.29
6	Non interest bearing deposits	0.00	0.00	0.00	220202.93
6.1	Current	0.00	0.00	0.00	197117.74
6.2	Margin	0.00	0.00	0.00	21785.65
6.3	Other	0.00	0.00	0.00	1299.54
	Aggregate	0.05	23.00	6.61	2227161.74

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.04	20.00	12.32	93149.57
2	Fishery Related	3.04	18.00	12.17	2232.14
3	Mining Related	8.00	19.60	12.88	4410.11
4	Agriculture, Forestry & Beverage Production Related	3.60	20.00	11.96	115181.65
5	Non Food Production Related	2.75	21.66	11.77	231436.37
6	Construction	2.00	21.39	12.53	203686.64
7	Electricity, Gas and Water	2.25	18.00	11.24	75625.66
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.00	12.19	27790.94
9	Transport, Communication and Public Utilities	4.00	24.00	12.85	56477.67
10	Wholesaler & Retailer	2.25	21.77	12.24	467466.70
11	Finance, Insurance and Real Estate	1.75	20.00	11.93	173185.83
12	Hotel or Restaurant	4.50	21.89	12.22	71902.74
13	Other Services	4.50	21.39	12.47	87411.52
14	Consumption Loans	2.50	30.00	12.77	137160.43
15	Local Government	3.00	15.00	3.42	1503.25
16	Others	2.00	21.00	13.22	249222.28
	Aggregate	1.75	30.00	12.32	1997843.51

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.98	335598.81
2	Overdraft	4.00	20.00	12.95	351682.85
3	Trust Receipt Loan / Import Loan	2.75	21.39	10.31	80846.11
4	Demand & Other Working Capital Loan	4.00	21.89	12.10	466948.92
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	12.41	162744.54
6	Real Estate Loan	2.00	20.00	12.93	113388.87
7	Margin Nature Loan	7.00	18.14	12.74	33585.55
8	Hire Purchase Loan	2.00	24.00	13.17	133537.06
9	Deprived Sector Loan	1.75	21.00	11.29	106384.75
10	Bills Purchased	9.00	16.78	6.09	2868.24
11	Other Product	2.04	30.00	13.21	210257.81
	Aggregate	1.75	30.00	12.38	1997843.51

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Lumbini Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Ltd.	MahalaxmiDB	2	Narayani Development Bank Ltd.	Narayani
3	Sahayogi Bikas Bank Ltd.	Sahayogi	4	Karnali Bikash Bank Ltd.	Karnali
5	Sangrila Development Bank Ltd.	Shangrila	6	Excel Development Bank Ltd.	Excel
7	Western Development Bank Ltd.	Western	8	Deva Development Bank Ltd.	Deva
9	Miteri Development Bank Ltd.	Miteri	10	Tinau Bikas Bank Ltd.	Tinau
11	Muktinath Bikas Bank Ltd.	Muktinath	12	Kankai Bikas Bank Ltd.	Kankai
13	Bhargab Bikas Bank Ltd.	Bhargav	14	Garima Bikas Bank Ltd.	Garima
15	Om Development Bank Ltd.	OmDB	16	Gandaki Development Bank Ltd.	GandakiDB
17	Kabeli Bikas Bank Ltd.	Kabeli	18	Kamana Bikas Bank Ltd.	Kamana
19	Corporate Development Bank Ltd.	Corporate	20	Purnima Bikas Bank Ltd.	Purnima
21	Jyoti Bikas Bank Ltd.	Jyoti	22	Hamro Bikas Bank Ltd.	Hamro
23	Shine Resunga Development Bank Ltd.	Shine	24	Kanchan Development Bank Ltd.	Kanchan
25	Lumbini Bikas Bank Ltd.	LumbiniDB	26	Mission Development Bank Ltd.	Mission
27	Mount Makalu Development Bank Ltd.	Mt. Makalu	28	Sindhu Bikas Bank Ltd.	Sindhu
29	Sahara Bikas Bank Ltd.	Sahara	30	Nepal Community Development Bank Ltd.	N.Community
31	Kailash Bikash Bank Ltd.	Kailash	32	Salapa Bikash Bank Ltd.	Salpa
33	Saptakoshi Development Bank Ltd.	Saptakoshi	34	Green Development Bank Ltd.	Green
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSMFL
3	Gurkhas Finance Ltd.	Gurkhas	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	SIFCL	6	Lalitpur Finance Co. Ltd.	Lalitpur
7	United Finance Co. Ltd.	United FC	8	General Finance Ltd.	General
9	Progressive Finance Co. Ltd.	Progressive	10	Janaki Finance Co. Ltd.	PFCL
11	Pokhara Finance Ltd.	Pokhara	12	Central Finance Ltd.	Central
13	Arun Finance Ltd.	Arun	14	Multipurpose Finance Co. Ltd	Multipurpose
15	Synergy Finance Ltd.	Synergy	16	Shrijana Finance Ltd.	Srijana
17	World Merchant Banking & Finance Ltd.	WMBFL	18	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL
19	Crystal Finance Ltd.	Crystal	20	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori
21	ICFC Finance Ltd.	ICFC	22	Kuber Merchant Finance Ltd.	Kuber
23	Manjushree Financial Institution Ltd.	Manjushree	24	Jebil's Finance Ltd.	Jebils
25	Reliance Finance Ltd.	Reliance			

Annex-I

D. Microfinance Financial Institutions

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