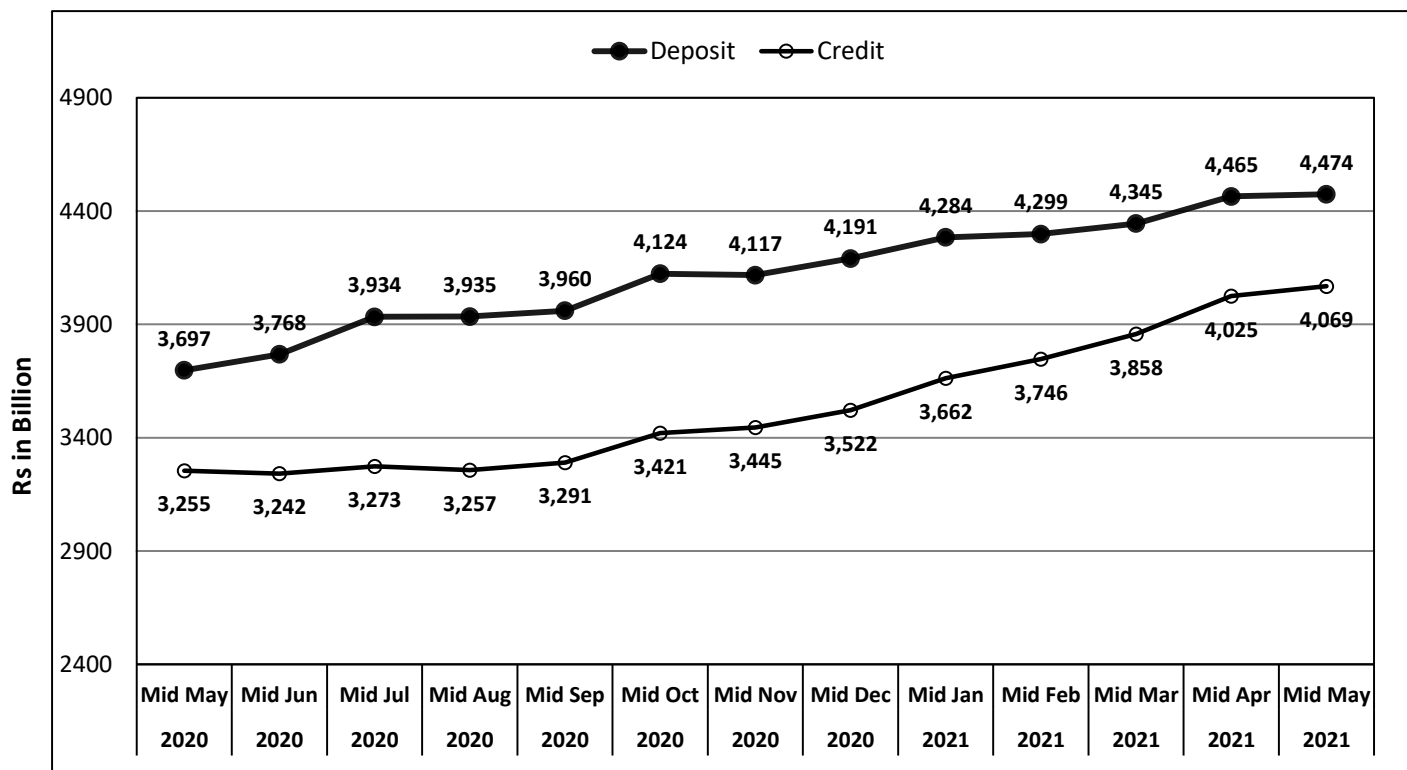


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2078 Baisakh  
Mid-May, 2021

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

## Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

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

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

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

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

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

## Major Financial Indicators

as on Baisakh End, 2078 (Mid-May, 2021)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	100.36	10.55	2.54	113.45
2	Total Credit/GDP	91.61	9.40	2.16	103.17
3	Total Credit/ Total Deposit	91.29	89.10	84.76	90.94
4	CCD Ratio <sup>#</sup>	78.79	80.41	70.73	78.75
5	Fixed Deposit/Total Deposit	48.21	55.78	57.49	49.12
6	Saving Deposit/Total Deposit	33.91	31.84	30.58	33.64
7	Current Deposit/Total Deposit	8.98	1.77	1.00	8.13
8	Call Deposit/Total Deposit	7.79	10.56	9.55	8.09
9	NPL/ Total Loan <sup>^</sup>	1.41	1.35	5.71	1.50
10	Total LLP /Total Loan <sup>^</sup>	2.06	1.66	5.76	2.10
11	Deprived Sector Loan/Total Loan <sup>§</sup>	7.43	14.90	13.05	8.25
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	8.58	6.60	11.13	8.45
2	Investment in Gov. Securities/Total Deposit	14.43	8.83	16.19	13.95
3	Total Liquid Assets/Total Deposit	23.90	21.17	36.26	23.92
<b>C. Capital Adequacy Ratios (%)<sup>^</sup></b>					
1	Core Capital/RWA	10.86	11.72	19.05	11.08
2	Total Capital/RWA	13.52	13.17	21.09	13.64
<b>D. Financial Access</b>					
1	No. of institutions	27	18	20	65
2	No. of Branches	4,693	1,016	264	5,973
3	No. of Deposit Accounts <sup>^</sup>	31,565,374	4,088,498	712,169	36,366,041
4	No. of Loan Accounts <sup>^</sup>	1,334,000	301,514	47,331	1,682,845
5	No. of Branchless Banking Centers <sup>^</sup>	1,739	-	-	1,739
6	No. of Branchless Banking Customers <sup>^</sup>	217,826	-	-	217,826
7	No. of Mobile Banking Customers <sup>^</sup>	12,149,181	1,296,284	145,910	13,591,375
8	No. of Internet Banking Customers <sup>^</sup>	1,084,369	31,232	7,287	1,122,888
9	No. of ATMs <sup>^</sup>	3,950	296	54	4,300
10	No. of Debit Cards <sup>^</sup>	8,215,210	315,652	42,520	8,573,382
11	No. of Credit Cards <sup>^</sup>	188,507	-	-	188,507
12	No. of Prepaid Cards <sup>^</sup>	59,777	-	-	59,777

### E. Interest Rate(%)

1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>4.81</b>
	(a) Saving	2.84
	(b) Fixed	7.63
	(c) Call	1.00
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>8.53</b>

Note:

Bank balance includes money at call

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

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

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

# Month end (last day) CCD ratio

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

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

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 CAPITAL FUND</b>	370,014	446,402	488,277	554,830	553,959	20.64	9.38	-0.16
a. Paid-up Capital	282,196	305,885	330,876	365,902	366,533	8.39	8.17	0.17
b. Statutory Reserves	63,756	76,174	94,150	105,410	104,608	19.48	23.60	-0.76
c. Retained Earning	(1,932)	4,538	4,312	10,692	10,259	-334.90	-4.98	-4.04
d. Others Reserves	25,995	59,805	58,939	72,827	72,558	130.07	-1.45	-0.37
<b>2 BORROWINGS</b>	35,453	90,729	81,610	264,848	291,205	155.92	-10.05	9.95
a. NRB	12,122	22,927	7,992	119,142	149,249	89.14	-65.14	25.27
b. "A"Class Licensed Institution	8,583	34,286	5,392	45,172	37,593	299.48	-84.27	-16.78
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	19,968	21,851	0.00	348.99	9.43
d. Other Financial Ins.	2,436	3,283	1,737	1,159	1,160	34.79	-47.10	0.02
e. Bonds and Securities	12,312	26,935	51,679	79,407	81,352	118.76	91.87	2.45
<b>3 DEPOSITS</b>	2,836,930	3,354,428	3,933,738	4,464,617	4,474,232	18.24	17.27	0.22
a. Current	256,809	311,505	401,130	378,153	363,663	21.30	28.77	-3.83
b. Savings	947,024	1,060,516	1,224,189	1,530,215	1,505,348	11.98	15.43	-1.63
c. Fixed	1,229,731	1,526,497	1,884,402	2,142,850	2,197,659	24.13	23.45	2.56
d. Call Deposits	367,597	417,390	387,287	368,328	361,859	13.55	-7.21	-1.76
e. Others	35,770	38,519	36,729	45,071	45,703	7.69	-4.65	1.40
<b>4 Bills Payable</b>	3,109	2,309	2,053	5,833	6,115	-25.72	-11.11	4.84
<b>5 Other Liabilities</b>	263,876	303,249	385,596	412,465	431,314	14.92	27.15	4.57
1. Loan Loss Provision	55,009	54,893	78,604	80,328	80,308	-0.21	43.19	-0.03
2. Interest Suspense a/c	37,705	20,271	27,582	21,962	24,287	-46.24	36.06	10.58
3. Others	171,163	228,085	279,410	310,174	326,720	33.26	22.50	5.33
<b>6 Reconciliation A/c</b>	4,265	15,556	3,427	6,437	11,091	264.72	-77.97	72.30
<b>7 Profit &amp; Loss A/c</b>	61,338	73,519	59,045	57,077	62,680	19.86	-19.69	9.82
<b>TOTAL</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>5,766,106</b>	<b>5,830,596</b>	<b>19.89</b>	<b>15.57</b>	<b>1.12</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	439,299	466,279	563,630	429,199	446,022	6.14	20.88	3.92
a. Cash Balance	74,893	92,563	110,726	101,751	104,158	23.59	19.62	2.37
Nepalese Notes & Coins	72,208	84,640	98,161	83,530	84,825	17.22	15.97	1.55
Foreign Currency	2,685	7,923	12,565	18,221	19,334	195.09	58.59	6.11
b. Bank Balance	298,098	295,862	369,615	260,160	274,055	-0.75	24.93	5.34
1. In Nepal Rastra Bank	218,135	215,138	294,780	183,188	202,555	-1.37	37.02	10.57
2. "A"Class Licensed Institution	41,055	29,036	27,141	18,893	16,536	-29.28	-6.53	-12.47
3. Other Financial Ins.	7,557	13,010	3,372	4,215	4,078	72.16	-74.08	-3.24
4. In Foreign banks	31,352	38,678	44,322	53,865	50,886	23.37	14.59	-5.53
c. Money at Call	66,307	77,853	83,288	67,288	67,809	17.41	6.98	0.77
<b>2 INVESTMENTS</b>	331,231	375,402	534,611	633,364	629,462	13.34	42.41	-0.62
a. Govt. Securities	295,854	374,262	533,827	629,339	624,285	26.50	42.63	-0.80
b. Others	35,377	1,140	784	4,024	5,177	-96.78	-31.24	28.64
<b>3 SHARE &amp; OTHER INVESTMENT</b>	109,665	186,189	171,683	245,360	217,360	69.78	-7.79	-11.41
<b>4 LOANS &amp; ADVANCES</b>								
(Including Bills Purchased)	2,422,798	2,913,970	3,273,096	4,024,777	4,068,001	20.27	12.32	1.07
<b>4.1 LOANS &amp; ADVANCES</b>	2,419,842	2,910,511	3,270,133	4,021,227	4,064,811	20.28	12.36	1.08
a. Private Sector	2,355,915	2,819,279	3,156,509	3,864,193	3,910,063	19.67	11.96	1.19
b. Financial Institutions	58,056	86,056	110,945	152,887	149,116	48.23	28.92	-2.47
c. Government Organizations	5,871	5,176	2,679	4,147	5,632	-11.83	-48.24	35.82
<b>4.2 BILLS PURCHASED</b>	2,956	3,459	2,963	3,550	3,190	17.03	-14.36	-10.15
<b>5 LOANS AGT. COLLECTED BILLS</b>	129	-	-	538	698	-100.00	0.00	29.79
<b>6 FIXED ASSETS</b>	47,763	71,420	78,568	81,664	81,761	49.53	10.01	0.12
<b>7 OTHER ASSETS</b>	206,834	253,949	312,752	361,278	375,069	22.78	23.16	3.82
a. Accrued Interests	43,309	46,171	152,797	172,617	201,778	6.61	230.93	16.89
b. Others	163,525	207,777	159,955	188,661	173,291	27.06	-23.02	-8.15
<b>8 Expenses not Written off</b>	264	26	189	149	146	-89.99	613.61	-2.24
<b>9 Non Banking Assets</b>	4,614	5,716	7,076	7,715	7,898	23.87	23.80	2.36
<b>10 Reconciliation Account</b>	12,389	13,167	11,715	(18,107)	4,141	6.28	-11.03	-122.87
<b>11 Profit &amp; Loss A/c</b>	1	75	426	168	38	10417.22	464.35	-77.46
<b>TOTAL</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>5,766,106</b>	<b>5,830,596</b>	<b>19.89</b>	<b>15.57</b>	<b>1.12</b>

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

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	314,190	385,245	433,941	496,972	496,221	22.62	12.64	-0.15
a. Paid-up Capital	231,458	252,260	284,811	319,350	319,512	8.99	12.90	0.05
b. Statutory Reserves	56,203	67,359	86,033	96,244	95,367	19.85	27.72	-0.91
c. Retained Earning	3,053	8,249	8,248	14,234	14,394	170.19	-0.01	1.12
d. Others Reserves	23,477	57,377	54,850	67,144	66,948	144.40	-4.40	-0.29
<b>2 BORROWINGS</b>	33,552	82,024	78,942	252,549	279,327	144.47	-3.76	10.60
a. NRB	11,690	21,327	7,810	110,115	139,513	82.43	-63.38	26.70
b. "A"Class Licensed Institution	7,113	27,181	3,356	43,847	37,398	282.13	-87.65	-14.71
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	19,968	21,851	0.00	348.99	9.43
d. Other Financial Ins.	2,436	3,283	1,737	1,159	1,159	34.79	-47.10	0.00
e. Bonds and Securities	12,312	26,935	51,229	77,460	79,406	118.76	90.20	2.51
<b>3 DEPOSITS</b>	2,471,514	2,880,092	3,490,101	3,945,547	3,957,861	16.53	21.18	0.31
a. Current	249,248	301,550	389,700	365,259	355,301	20.98	29.23	-2.73
b. Savings	811,668	901,359	1,087,517	1,360,479	1,342,203	11.05	20.65	-1.34
c. Fixed	1,070,788	1,308,269	1,646,630	1,863,338	1,907,899	22.18	25.86	2.39
d. Call Deposits	308,550	336,801	332,548	313,101	308,328	9.16	-1.26	-1.52
e. Others	31,261	32,114	33,706	43,371	44,130	2.73	4.96	1.75
<b>4 Bills Payable</b>	3,050	2,239	2,036	5,746	6,089	-26.59	-9.06	5.97
<b>5 Other Liabilities</b>	228,764	264,670	350,780	376,379	392,294	15.70	32.54	4.23
1. Loan Loss Provision	44,118	42,916	67,444	67,909	67,892	-2.72	57.15	-0.03
2. Interest Suspense a/c	28,593	10,597	16,882	12,627	13,905	-62.94	59.30	10.12
3. Others	156,052	211,156	266,454	295,843	310,498	35.31	26.19	4.95
<b>6 Reconciliation A/c</b>	(432)	8,608	3,286	6,311	10,960	-2094.36	-61.83	73.66
<b>7 Profit &amp; Loss A/c</b>	53,633	64,456	54,484	50,709	56,019	20.18	-15.47	10.47
<b>TOTAL</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>5,134,213</b>	<b>5,198,771</b>	<b>18.78</b>	<b>19.70</b>	<b>1.26</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	328,307	348,011	462,843	353,371	374,527	6.00	33.00	5.99
a. Cash Balance	66,242	82,456	100,912	93,643	95,620	24.48	22.38	2.11
Nepalese Notes & Coins	63,741	74,684	88,499	75,517	76,378	17.17	18.50	1.14
Foreign Currency	2,501	7,772	12,412	18,126	19,242	210.80	59.72	6.16
b. Bank Balance	244,464	242,924	327,901	227,492	243,955	-0.63	34.98	7.24
1. In Nepal Rastra Bank	201,684	196,554	275,162	165,642	184,770	-2.54	39.99	11.55
2. "A"Class Licensed Institution	11,245	7,476	8,186	7,753	8,144	-33.51	9.49	5.04
3. Other Financial Ins.	192	223	233	236	159	16.34	4.35	-32.65
4. In Foreign banks	31,344	38,671	44,320	53,861	50,883	23.38	14.61	-5.53
c. Money at Call	17,601	22,631	34,031	32,236	34,952	28.58	50.37	8.43
<b>2 INVESTMENTS</b>	321,107	356,216	498,252	575,821	573,795	10.93	39.87	-0.35
a. Govt. Securities	285,850	355,159	497,643	574,492	571,313	24.25	40.12	-0.55
b. Others	35,257	1,057	609	1,330	2,482	-97.00	-42.36	86.69
<b>3 SHARE &amp; OTHER INVESTMENT</b>	103,824	179,087	164,516	235,033	206,400	72.49	-8.14	-12.18
<b>LOANS &amp; ADVANCES</b>								
<b>4 (Including Bills Purchased)</b>	2,112,202	2,500,066	2,910,231	3,572,212	3,612,280	18.36	16.41	1.12
<b>4.1 LOANS &amp; ADVANCES</b>	2,109,246	2,496,607	2,907,269	3,568,662	3,609,090	18.36	16.45	1.13
a. Private Sector	2,049,940	2,414,260	2,801,001	3,432,803	3,476,546	17.77	16.02	1.27
b. Financial Institutions	53,464	77,175	103,588	131,756	128,660	44.35	34.23	-2.35
c. Government Organizations	5,842	5,172	2,679	4,102	3,884	-11.48	-48.20	-5.32
<b>4.2 BILLS PURCHASED</b>	2,956	3,459	2,963	3,550	3,190	17.03	-14.36	-10.15
<b>5 LOANS AGT. COLLECTED BILLS</b>	129	-	-	538	698	-100.00	0.00	29.79
<b>6 FIXED ASSETS</b>	41,139	62,650	69,840	73,019	73,326	52.29	11.48	0.42
<b>7 OTHER ASSETS</b>	186,241	230,511	290,073	335,525	346,653	23.77	25.84	3.32
a. Accrued Interests	33,650	35,840	136,304	155,684	183,142	6.51	280.31	17.64
b. Others	152,590	194,671	153,770	179,842	163,511	27.58	-21.01	-9.08
<b>8 Expenses not Written off</b>	247	18	169	147	144	-92.74	843.42	-2.27
<b>9 Non Banking Assets</b>	3,380	4,555	5,945	6,756	6,938	34.77	30.51	2.70
<b>10 Reconciliation Account</b>	7,696	6,219	11,569	(18,233)	4,010	-19.19	86.02	-122.00
<b>11 Profit &amp; Loss A/c</b>	-	-	133	24	-	0.00	0.00	-100.00
<b>TOTAL</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>5,134,213</b>	<b>5,198,771</b>	<b>18.78</b>	<b>19.70</b>	<b>1.26</b>

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

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	44,037	47,933	39,284	41,217	41,188	8.85	-18.04	-0.07
a. Paid-up Capital	38,004	40,039	31,964	31,812	32,083	5.36	-20.17	0.85
b. Statutory Reserves	5,021	6,067	5,096	5,934	6,010	20.83	-16.01	1.27
c. Retained Earning	(531)	427	(186)	1,145	824	-180.42	-143.58	-28.00
d. Others Reserves	1,543	1,400	2,410	2,325	2,271	-9.24	72.13	-2.33
<b>2 BORROWINGS</b>	731	5,173	136	8,915	7,838	607.67	-97.37	-12.08
a. NRB	221	1,406	136	6,715	6,838	536.37	-90.34	1.83
b. "A"Class Licensed Institution	510	3,767	-	1,200	-	638.56	-100.00	-100.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	-	-	-	1,000	1,000	0.00	0.00	0.00
<b>3 DEPOSITS</b>	301,858	398,341	354,778	416,460	416,049	31.96	-10.94	-0.10
a. Current	7,280	9,426	9,263	11,478	7,361	29.48	-1.73	-35.86
b. Savings	114,849	135,366	112,816	138,242	132,467	17.86	-16.66	-4.18
c. Fixed	124,858	178,880	188,006	222,449	232,089	43.27	5.10	4.33
d. Call Deposits	54,586	74,358	44,048	44,107	43,948	36.22	-40.76	-0.36
e. Others	285	311	646	184	183	9.26	107.38	-0.65
<b>4 Bills Payable</b>	54	59	15	86	20	9.25	-75.01	-76.75
<b>5 Other Liabilities</b>	17,211	20,723	15,497	17,404	19,526	20.41	-25.22	12.20
1. Loan Loss Provision	4,384	5,639	4,242	5,746	5,751	28.65	-24.79	0.10
2. Interest Suspense a/c	1,607	2,069	1,470	1,014	1,689	28.79	-28.95	66.67
3. Others	11,220	13,014	9,785	10,644	12,086	15.98	-24.81	13.54
<b>6 Reconciliation A/c</b>	4,584	6,828	141	117	128	48.97	-97.93	9.55
<b>7 Profit &amp; Loss A/c</b>	6,227	7,258	3,577	4,254	4,734	16.57	-50.72	11.26
<b>TOTAL</b>	<b>374,701</b>	<b>486,316</b>	<b>413,428</b>	<b>488,453</b>	<b>489,482</b>	<b>29.79</b>	<b>-14.99</b>	<b>0.21</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	89,988	94,564	76,518	53,993	51,352	5.08	-19.08	-4.89
a. Cash Balance	7,344	8,673	7,918	6,496	6,974	18.08	-8.71	7.36
Nepalese Notes & Coins	7,160	8,521	7,765	6,401	6,882	19.01	-8.88	7.51
Foreign Currency	184	151	153	95	92	-18.00	0.90	-2.68
b. Bank Balance	42,555	40,335	28,987	22,047	20,495	-5.22	-28.13	-7.04
1. In Nepal Rastra Bank	14,045	15,331	15,492	13,646	13,688	9.16	1.04	0.31
2. "A"Class Licensed Institution	23,101	16,437	12,441	6,733	5,159	-28.85	-24.31	-23.38
3. Other Financial Ins.	5,401	8,560	1,052	1,665	1,645	58.48	-87.70	-1.19
4. In Foreign banks	7	7	3	3	3	-3.28	-64.63	0.00
c. Money at Call	40,089	45,556	39,613	25,450	23,883	13.64	-13.04	-6.16
<b>2 INVESTMENTS</b>	7,774	15,305	28,288	41,068	39,429	96.87	84.82	-3.99
a. Govt. Securities	7,654	15,245	28,113	38,373	36,735	99.18	84.40	-4.27
b. Others	120	60	175	2,695	2,695	-50.00	191.67	0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	3,668	4,745	4,484	6,936	7,476	29.36	-5.51	7.78
<b>LOANS &amp; ADVANCES</b>								
<b>4 (Including Bills Purchased)</b>	253,251	345,165	287,580	367,902	370,689	36.29	-16.68	0.76
<b>4.1 LOANS &amp; ADVANCES</b>	253,251	345,165	287,580	367,902	370,689	36.29	-16.68	0.76
a. Private Sector	249,741	338,885	284,009	352,905	356,367	35.69	-16.19	0.98
b. Financial Institutions	3,506	6,276	3,571	14,997	14,322	79.00	-43.10	-4.50
c. Government Organizations	4	4	-	-	-	0.00	-100.00	0.00
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	4,726	6,744	6,094	5,899	5,748	42.70	-9.64	-2.56
<b>7 OTHER ASSETS</b>	10,047	12,326	9,692	12,040	14,150	22.68	-21.36	17.52
a. Accrued Interests	2,047	2,609	5,555	5,767	7,055	27.50	112.90	22.34
b. Others	8,000	9,716	4,137	6,274	7,094	21.45	-57.42	13.08
<b>8 Expenses not Written off</b>	10	6	17	1	1	-35.80	169.91	0.00
<b>9 Non Banking Assets</b>	659	624	599	491	491	-5.29	-3.99	0.00
<b>10 Reconciliation Account</b>	4,578	6,827	141	117	128	49.14	-97.93	9.29
<b>11 Profit &amp; Loss A/c</b>	0	9	15	5	18	6827.21	59.13	240.79
<b>TOTAL</b>	<b>374,701</b>	<b>486,316</b>	<b>413,428</b>	<b>488,453</b>	<b>489,482</b>	<b>29.79</b>	<b>-14.99</b>	<b>0.21</b>

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

	Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
		2018	2019	2020	2021*	2021*	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	11,787	13,224	15,051	16,642	16,551	12.19	13.82	-0.55
	a. Paid-up Capital	12,735	13,585	14,101	14,739	14,938	6.68	3.80	1.35
	b. Statutory Reserves	2,531	2,748	3,021	3,232	3,232	8.56	9.95	0.00
	c. Retained Earning	(4,454)	(4,138)	(3,750)	(4,688)	(4,959)	-7.10	-9.37	5.78
	d. Others Reserves	975	1,029	1,680	3,358	3,340	5.47	63.25	-0.55
<b>2</b>	<b>BORROWINGS</b>	1,170	3,532	2,531	3,384	4,039	201.89	-28.33	19.37
	a. NRB	210	194	46	2,312	2,897	-7.71	-76.43	25.32
	b. "A"Class Licensed Institution	960	3,338	2,036	125	195	247.86	-39.01	55.96
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	0	0.00	0.00	0.00
	e. Bonds and Securities	-	-	450	947	947	0.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	63,558	75,995	88,858	102,609	100,322	19.57	16.93	-2.23
	a. Current	281	530	2,167	1,416	1,001	88.38	309.33	-29.34
	b. Savings	20,508	23,791	23,856	31,494	30,678	16.01	0.28	-2.59
	c. Fixed	34,085	39,349	49,766	57,064	57,670	15.44	26.47	1.06
	d. Call Deposits	4,460	6,231	10,691	11,120	9,583	39.70	71.57	-13.82
	e. Others	4,224	6,094	2,377	1,516	1,391	44.28	-60.99	-8.25
<b>4</b>	<b>Bills Payable</b>	5	11	2	0	6	134.61	-84.01	1606.68
<b>5</b>	<b>Other Liabilities</b>	17,902	17,857	19,319	18,682	19,494	-0.25	8.19	4.35
	1. Loan Loss Provision	6,507	6,338	6,918	6,673	6,665	-2.60	9.16	-0.13
	2. Interest Suspense a/c	7,505	7,604	9,230	8,322	8,693	1.33	21.37	4.46
	3. Others	3,890	3,915	3,171	3,687	4,136	0.64	-19.00	12.19
<b>6</b>	<b>Reconciliation A/c</b>	113	120	0	9	4	6.10	-99.96	-59.34
<b>7</b>	<b>Profit &amp; Loss A/c</b>	1,478	1,805	984	2,114	1,927	22.08	-45.45	-8.81
	<b>TOTAL</b>	<b>96,013</b>	<b>112,543</b>	<b>126,746</b>	<b>143,440</b>	<b>142,343</b>	<b>17.22</b>	<b>12.62</b>	<b>-0.77</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	21,004	23,704	24,269	21,836	20,144	12.85	2.38	-7.75
	a. Cash Balance	1,307	1,435	1,897	1,612	1,565	9.81	32.21	-2.92
	Nepalese Notes & Coins	1,307	1,435	1,897	1,612	1,565	9.80	32.22	-2.92
	Foreign Currency	0	0	0	0	0	130.29	-16.14	0.00
	b. Bank Balance	11,079	12,603	12,727	10,621	9,605	13.75	0.99	-9.57
	1. In Nepal Rastra Bank	2,407	3,253	4,126	3,900	4,098	35.15	26.84	5.06
	2. "A"Class Licensed Institution	6,709	5,123	6,514	4,408	3,234	-23.64	27.16	-26.63
	3. Other Financial Ins.	1,964	4,227	2,087	2,314	2,274	115.26	-50.62	-1.72
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,618	9,666	9,644	9,603	8,973	12.17	-0.23	-6.55
<b>2</b>	<b>INVESTMENTS</b>	2,350	3,881	8,072	16,475	16,237	65.18	107.97	-1.44
	a. Govt. Securities	2,350	3,858	8,072	16,475	16,237	64.18	109.23	-1.44
	b. Others	-	24	-	0	-	0.00	-100.00	-100.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2,172	2,357	2,683	3,391	3,485	8.51	13.86	2.77
	<b>LOANS &amp; ADVANCES</b>								
<b>4</b>	<b>(Including Bills Purchased)</b>	57,345	68,738	75,284	84,663	85,032	19.87	9.52	0.44
	<b>4.1 LOANS &amp; ADVANCES</b>	57,345	68,738	75,284	84,663	85,032	19.87	9.52	0.44
	a. Private Sector	56,235	66,133	71,499	78,485	77,150	17.60	8.11	-1.70
	b. Financial Institutions	1,086	2,605	3,785	6,134	6,134	139.97	45.31	0.00
	c. Government Organizations	24	-	-	44	1,748	-100.00	0.00	3828.60
	<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	1,898	2,026	2,634	2,747	2,687	6.75	30.01	-2.17
<b>7</b>	<b>OTHER ASSETS</b>	10,546	11,111	12,986	13,712	14,266	5.36	16.88	4.04
	a. Accrued Interests	7,611	7,722	10,938	11,167	11,581	1.45	41.65	3.71
	b. Others	2,935	3,389	2,048	2,546	2,685	15.49	-39.56	5.47
<b>8</b>	<b>Expenses not Written off</b>	7	2	3	1	1	-69.16	13.23	0.00
<b>9</b>	<b>Non Banking Assets</b>	576	537	533	469	469	-6.77	-0.80	0.00
<b>10</b>	<b>Reconciliation Account</b>	115	121	4	8	3	4.95	-96.44	-68.20
<b>11</b>	<b>Profit &amp; Loss A/c</b>	1	66	279	139	20	11229.31	320.12	-85.60
	<b>TOTAL</b>	<b>96,013</b>	<b>112,543</b>	<b>126,746</b>	<b>143,440</b>	<b>142,343</b>	<b>17.22</b>	<b>12.62</b>	<b>-0.77</b>

\*NAS BASED REPORTING



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

	Mid-July			Mid-Apr	Mid-May	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	167,967	212,129	232,951	166,664	186,092	26.29	9.82	11.66
1.1 Deposit Liabilities	165,254	208,274	227,205	161,036	179,407	26.03	9.09	11.41
1.1.1 Saving A/c	39,005	48,102	53,627	32,123	36,107	23.32	11.49	12.40
1.1.2 Fixed A/c	112,317	143,530	157,021	125,291	139,340	27.79	9.40	11.21
1.1.2.1 Upto 3 Months Fixed A/c	8,398	8,211	7,335	8,768	5,735	-2.22	-10.68	-34.59
1.1.2.2 3 to 6 Months fixed A/c	6,799	10,806	18,168	12,897	15,293	58.93	68.14	18.58
1.1.2.3 6 Months to 1 Year Fixed A/c	57,784	72,244	74,620	53,938	58,309	25.02	3.29	8.10
1.1.2.4 Above 1 Year	39,336	52,269	56,898	49,688	60,003	32.88	8.86	20.76
1.1.3 Call Deposit	13,818	16,374	16,291	3,475	3,794	18.50	-0.51	9.19
1.1.4 Certificate of Deposits	114	268	266	148	165	134.99	-0.75	11.77
1.2 Others	2,713	3,855	5,746	5,628	6,686	42.11	49.04	18.79
<b>2 Commission/Fee Expense</b>	613	1,668	1,695	1,364	1,491	172.29	1.59	9.32
<b>3 Employees Expenses</b>	31,472	39,312	42,145	34,105	37,426	24.91	7.21	9.74
<b>4 Office Operating Expenses</b>	25,517	29,456	32,395	24,354	26,608	15.44	9.98	9.25
<b>5 Exchange Fluctuation Loss</b>	125	35	6	0	131	-71.96	-83.89	101925.24
5.1 Due to Change in Exchange Rates	102	26	5	0	29	-74.34	-81.86	24525.10
5.2 Due to Foreign Currency Transactions	23	9	1	0	102	-61.39	-89.93	924593.95
<b>6 Non-Operatiing Expenses</b>	58	164	463	68	48	180.08	182.54	-29.28
<b>7. Provision for Risk</b>	15,147	19,852	33,869	25,668	26,209	31.06	70.61	2.11
7.1 Loan loss Provision	12,875	19,032	33,522	25,646	26,187	47.83	76.13	2.11
7.1.1 General Loan loss Provision	6,484	8,358	17,257	13,568	13,908	28.90	106.46	2.51
7.1.1.1 Pass Loan Loss Provision	5,679	6,457	10,921	10,167	10,407	13.71	69.12	2.36
7.1.1.2 Watch List Provision	806	1,901	6,336	3,400	3,501	135.94	233.29	2.95
7.1.2 Special Loan Loss Provision	6,216	9,623	15,094	11,249	11,467	54.80	56.86	1.94
7.1.3 Additional Loan Loss Provision	174	1,051	1,171	830	812	503.65	11.40	-2.08
7.2. Provision for Non-Banking Assets	1,255	481	124	42	42	-61.67	-74.23	0.00
7.3. Provision for Loss on Investment	716	147	92	(20)	(20)	-79.49	-37.32	-0.25
7.4. Provision for Loss of Other Assets	302	191	131	-	-	0.00	0.00	0.00
<b>8 Loan Written Off</b>	971	917	411	396	419	-5.53	-55.19	5.96
<b>9 Provision for Staff Bonus</b>	7,982	8,857	7,499	7,525	8,219	10.96	-15.33	9.23
<b>10 Provision for Income Tax</b>	24,583	30,505	24,783	24,605	27,076	24.09	-18.76	10.04
<b>11 Others</b>	29	21	36	168	170	-28.98	74.69	1.50
<b>12 Net Profit</b>	61,337	74,230	58,924	57,611	63,409	21.02	-20.62	10.06
<b>TOTAL EXPENSES</b>	<b>335,802</b>	<b>417,146</b>	<b>435,177</b>	<b>342,527</b>	<b>377,298</b>	<b>24.22</b>	<b>4.32</b>	<b>10.15</b>
<b>Income</b>								
<b>1. Interest Income</b>	283,227	359,820	378,136	275,025	305,738	27.04	5.09	11.17
1.1. On Loans and Advance	265,446	335,598	350,654	253,581	281,815	26.43	4.49	11.13
1.2. On Investment	10,903	13,247	19,023	18,669	20,903	21.50	43.60	11.97
1.2.1 Government Bonds	9,360	11,868	17,635	16,828	18,803	26.80	48.59	11.74
1.2.2 Foreign Bonds	186	195	109	131	153	4.66	-44.25	16.63
1.2.3 NRB Bonds	1,031	620	1,038	418	480	-39.84	67.49	14.81
1.2.4 Deventure & Bonds	327	565	242	1,291	1,467	72.80	-57.16	13.61
1.3 Agency Balance	988	1,064	640	101	132	7.70	-39.84	30.03
1.4 On Call Deposit	3,928	6,394	4,459	842	938	62.79	-30.26	11.43
1.5 Others	1,963	3,517	3,360	1,832	1,950	79.16	-4.46	6.43
<b>2. Comission &amp; Discount</b>	13,569	18,694	19,439	18,108	19,707	37.76	3.99	8.83
2.1 Bills Purchase & Discount	117	218	194	198	200	86.03	-11.04	0.97
2.2 Comission	11,381	15,685	15,925	14,676	16,302	37.82	1.53	11.08
2.3 Others	2,071	2,791	3,321	3,235	3,205	34.75	18.98	-0.92
<b>3 Income From Exchange Fluctuation</b>	7,850	10,506	10,780	7,829	8,848	33.84	2.61	13.02
3.1 Due to Change in Exchange Rate	1,537	1,182	1,320	992	1,001	-23.10	11.70	0.91
3.2 Due to Foreign Currency Trans.	6,313	9,324	9,461	6,837	7,847	47.70	1.46	14.78
<b>4 Other Operating Income</b>	13,392	15,376	11,434	11,276	12,611	14.81	-25.64	11.84
<b>5 Non Operating Income</b>	2,491	792	2,353	6,505	6,064	-68.19	196.94	-6.77
<b>6 Provision Written Back</b>	14,545	10,302	12,606	23,212	23,698	-29.17	22.36	2.09
<b>7 Recovery from Written off Loan</b>	673	995	449	549	609	47.82	-54.88	10.96
<b>8 Income from Extra Ordinary Expenses</b>	53	635	(98)	8	8	1090.25	-115.50	0.00
<b>9 Net Loss</b>	-	26	79	16	16	0.00	203.28	1.66
<b>TOTAL INCOME</b>	<b>335,802</b>	<b>417,146</b>	<b>435,177</b>	<b>342,527</b>	<b>377,298</b>	<b>24.22</b>	<b>4.32</b>	<b>10.15</b>

**Profit and Loss Statement of Commercial Banks**

	Mid-July			Mid-Apr	Mid-May	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	141,815	177,011	199,997	143,866	160,566	24.82	12.99	11.61
1.1 Deposit Liabilities	139,186	173,492	194,436	138,314	153,979	24.65	12.07	11.33
1.1.1 Saving A/c	30,569	38,239	45,353	27,436	30,846	25.09	18.60	12.43
1.1.2 Fixed A/c	97,070	122,507	135,903	107,787	119,762	26.21	10.93	11.11
1.1.2.1 Upto 3 Months Fixed A/c	7,668	6,916	4,900	7,360	4,181	-9.82	-29.14	-43.19
1.1.2.2 3 to 6 Months fixed A/c	5,904	9,377	15,244	9,653	11,706	58.82	62.57	21.27
1.1.2.3 6 Months to 1 Year Fixed A/c	49,040	59,650	65,454	46,102	48,706	21.64	9.73	5.65
1.1.2.4 Above 1 Year	34,458	46,565	50,304	44,672	55,169	35.14	8.03	23.50
1.1.3 Call Deposit	11,433	12,478	12,915	2,944	3,206	9.13	3.50	8.90
1.1.4 Certificate of Deposits	114	268	266	148	165	134.99	-0.75	11.77
1.2 Others	2,629	3,519	5,561	5,552	6,587	33.87	58.00	18.64
<b>2 Commission/Fee Expense</b>	608	1,663	1,678	1,334	1,457	173.43	0.92	9.26
<b>3 Employees Expenses</b>	27,585	33,900	36,655	30,258	33,092	22.89	8.13	9.37
<b>4 Office Operating Expenses</b>	21,746	24,478	27,815	21,136	23,058	12.56	13.64	9.09
<b>5 Exchange Fluctuation Loss</b>	108	22	-	-	128	-79.15	-100.00	0.00
5.1 Due to Change in Exchange Rates	85	14	-	-	28	-83.85	-100.00	0.00
5.2 Due to Foreign Currency Transactions	23	9	-	-	101	-61.82	-100.00	0.00
<b>6 Non-Operatiing Expenses</b>	53	156	458	65	38	192.82	194.30	-41.74
<b>7. Provision for Risk</b>	11,964	16,833	28,699	20,747	21,176	40.70	70.49	2.07
7.1 Loan loss Provision	10,356	16,382	28,485	20,747	21,176	58.18	73.89	2.07
7.1.1 General Loan loss Provision	5,380	6,774	14,922	11,464	11,831	25.91	120.28	3.20
7.1.1.1 Pass Loan Loss Provision	4,860	5,223	10,150	8,744	9,007	7.46	94.34	3.00
7.1.1.2 Watch List Provision	520	1,552	4,772	2,720	2,824	198.29	207.60	3.84
7.1.2 Special Loan Loss Provision	4,856	8,592	12,531	8,588	8,668	76.95	45.85	0.93
7.1.3 Additional Loan Loss Provision	121	1,015	1,032	694	677	741.42	1.65	-2.55
7.2. Provision for Non-Banking Assets	1,030	263	-	-	-	-74.49	-100.00	0.00
7.3. Provision for Loss on Investment	375	4	91	-	-	-98.87	2060.20	0.00
7.4. Provision for Loss of Other Assets	203	185	122	-	-	0.00	0.00	0.00
<b>8 Loan Written Off</b>	885	868	385	389	413	-1.91	-55.67	6.09
<b>9 Provision for Staff Bonus</b>	7,011	7,625	6,917	6,603	7,245	8.77	-9.29	9.73
<b>10 Provision for Income Tax</b>	21,670	26,928	22,858	21,912	24,208	24.26	-15.11	10.48
<b>11 Others</b>	7	15	33	168	169	103.54	127.43	0.89
<b>12 Net Profit</b>	53,633	65,216	54,351	50,743	56,077	21.60	-16.66	10.51
<b>TOTAL EXPENSES</b>	<b>287,085</b>	<b>354,715</b>	<b>379,846</b>	<b>297,220</b>	<b>327,628</b>	<b>23.56</b>	<b>7.08</b>	<b>10.23</b>
<b>Income</b>								
<b>1. Interest Income</b>	241,266	304,367	328,666	239,473	266,293	26.15	7.98	11.20
1.1. On Loans and Advance	227,301	285,281	305,723	220,033	244,547	25.51	7.17	11.14
1.2. On Investment	10,487	12,684	17,963	17,181	19,280	20.95	41.62	12.22
1.2.1 Government Bonds	9,096	11,439	16,712	15,530	17,382	25.77	46.09	11.93
1.2.2 Foreign Bonds	186	195	109	131	153	4.66	-44.25	16.63
1.2.3 NRB Bonds	941	491	930	280	327	-47.80	89.33	16.65
1.2.4 Deventure & Bonds	264	559	213	1,240	1,419	111.81	-61.95	14.42
1.3 Agency Balance	638	878	639	101	132	37.71	-27.26	30.03
1.4 On Call Deposit	1,093	2,190	1,127	431	521	100.40	-48.52	20.69
1.5 Others	1,748	3,334	3,214	1,726	1,813	90.74	-3.58	5.03
<b>2. Comission &amp; Discount</b>	13,027	18,058	18,463	17,222	18,746	38.62	2.24	8.85
2.1 Bills Purchase & Discount	117	218	194	198	200	86.03	-11.04	0.97
2.2 Comission	11,052	15,267	15,407	14,298	15,890	38.14	0.92	11.13
2.3 Others	1,858	2,573	2,862	2,726	2,657	38.48	11.23	-2.55
<b>3 Income From Exchange Fluctuation</b>	7,817	10,475	10,720	7,817	8,837	33.99	2.34	13.05
3.1 Due to Change in Exchange Rate	1,519	1,172	1,293	991	1,002	-22.89	10.36	1.10
3.2 Due to Foreign Currency Trans.	6,298	9,303	9,427	6,826	7,835	47.72	1.33	14.78
<b>4 Other Operating Income</b>	10,703	11,744	9,346	8,609	9,197	9.73	-20.42	6.83
<b>5 Non Operating Income</b>	1,960	509	1,859	4,030	4,150	-74.01	264.92	2.97
<b>6 Provision Written Back</b>	11,618	8,057	10,461	19,558	19,834	-30.65	29.84	1.41
<b>7 Recovery from Written off Loan</b>	647	847	431	503	563	30.82	-49.15	11.93
<b>8 Income from Extra Ordinary Expenses</b>	45	658	(100)	8	8	1348.42	-115.25	0.00
<b>9 Net Loss</b>	-	-	-	-	-	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>287,085</b>	<b>354,715</b>	<b>379,846</b>	<b>297,220</b>	<b>327,628</b>	<b>23.56</b>	<b>7.08</b>	<b>10.23</b>

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-Apr	Mid-May	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	20,949	28,665	25,608	17,591	19,722	36.83	-10.66	12.12
1.1 Deposit Liabilities	20,905	28,433	25,519	17,553	19,673	36.01	-10.25	12.08
1.1.1 Saving A/c	6,871	8,006	6,462	3,618	4,070	16.52	-19.29	12.47
1.1.2 Fixed A/c	11,833	16,780	16,342	13,562	15,185	41.81	-2.61	11.97
1.1.2.1 Upto 3 Months Fixed A/c	602	1,159	2,121	1,158	1,276	92.32	83.05	10.14
1.1.2.2 3 to 6 Months fixed A/c	732	1,210	2,524	2,726	3,012	65.26	108.68	10.49
1.1.2.3 6 Months to 1 Year Fixed A/c	6,548	9,967	6,517	6,229	7,673	52.21	-34.62	23.18
1.1.2.4 Above 1 Year	3,950	4,445	5,180	3,449	3,224	12.53	16.54	-6.51
1.1.3 Call Deposit	2,201	3,646	2,715	372	418	65.67	-25.54	12.49
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	44	232	89	38	49	428.78	-61.55	28.37
<b>2 Commission/Fee Expense</b>	-	-	16	29	32	0.00	0.00	11.72
<b>3 Employees Expenses</b>	3,148	4,474	4,354	3,008	3,388	42.13	-2.67	12.64
<b>4 Office Operating Expenses</b>	2,941	4,070	3,590	2,492	2,749	38.39	-11.80	10.31
<b>5 Exchange Fluctuation Loss</b>	18	13	6	0	2	-28.61	-55.51	1723.81
5.1 Due to Change in Exchange Rates	18	13	5	0	1	-29.10	-62.20	830.68
5.2 Due to Foreign Currency Transactions	0	0	1	0	1	188.94	681.16	11216.78
<b>6 Non-Operatiing Expenses</b>	1	7	3	3	10	586.86	-56.01	250.22
<b>7. Provision for Risk</b>	2,225	2,088	3,878	3,907	4,037	-6.18	85.77	3.33
7.1 Loan loss Provision	1,894	1,906	3,807	3,891	4,021	0.62	99.79	3.35
7.1.1 General Loan loss Provision	950	1,332	1,863	1,885	1,873	40.21	39.86	-0.63
7.1.1.1 Pass Loan Loss Provision	729	1,057	716	1,299	1,277	44.98	-32.22	-1.71
7.1.1.2 Watch List Provision	222	276	1,147	586	596	24.50	315.98	1.76
7.1.2 Special Loan Loss Provision	911	565	1,868	1,996	2,138	-37.97	230.83	7.10
7.1.3 Additional Loan Loss Provision	33	9	75	10	11	-74.36	786.22	4.00
7.2. Provision for Non-Banking Assets	92	120	66	23	23	31.00	-45.27	0.00
7.3. Provision for Loss on Investment	148	62	0	(8)	(8)	-58.21	-99.26	0.00
7.4. Provision for Loss of Other Assets	91	0	5	-	-	0.00	0.00	0.00
<b>8 Loan Written Off</b>	82	4	4	5	6	-95.70	10.39	17.32
<b>9 Provision for Staff Bonus</b>	846	1,052	473	674	755	24.40	-55.05	11.93
<b>10 Provision for Income Tax</b>	2,535	3,075	1,627	2,020	2,271	21.29	-47.09	12.42
<b>11 Others</b>	21	0	0	-	-	-98.52	-98.52	0.00
<b>12 Net Profit</b>	6,227	7,258	3,804	4,883	5,415	16.57	-47.59	10.89
<b>TOTAL EXPENSES</b>	<b>38,991</b>	<b>50,705</b>	<b>43,362</b>	<b>34,612</b>	<b>38,388</b>	<b>30.04</b>	<b>-14.48</b>	<b>10.91</b>
<b>Income</b>								
<b>1. Interest Income</b>	34,091	45,718	39,332	27,770	31,145	34.10	-13.97	12.15
1.1. On Loans and Advance	31,194	41,784	36,071	26,348	29,603	33.95	-13.67	12.35
1.2. On Investment	309	434	781	1,070	1,161	40.73	79.87	8.49
1.2.1 Government Bonds	186	330	739	976	1,058	77.21	124.14	8.38
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	65	105	41	91	100	62.04	-60.45	9.45
1.2.4 Deventure & Bonds	58	-	1	3	3	-100.00	0.00	12.38
1.3 Agency Balance	234	35	1	-	-	-85.22	-96.39	0.00
1.4 On Call Deposit	2,227	3,387	2,413	277	279	52.09	-28.76	0.44
1.5 Others	128	79	67	75	103	-38.78	-15.07	37.82
<b>2. Comission &amp; Discount</b>	456	554	915	820	887	21.62	65.23	8.13
2.1 Bills Purchase & Discount	-	0	-	-	-	0.00	-100.00	0.00
2.2 Comission	291	383	496	353	383	31.56	29.77	8.44
2.3 Others	165	171	419	467	504	4.08	144.36	7.89
<b>3 Income From Exchange Fluctuation</b>	32	31	60	12	11	-3.07	91.57	-3.30
3.1 Due to Change in Exchange Rate	17	10	26	1	(1)	-42.21	164.75	-295.46
3.2 Due to Foreign Currency Trans.	15	21	34	11	12	41.59	57.48	13.49
<b>4 Other Operating Income</b>	2,137	2,995	1,504	1,989	2,097	40.14	-49.80	5.42
<b>5 Non Operating Income</b>	356	163	180	1,339	1,353	-54.22	10.47	1.06
<b>6 Provision Written Back</b>	1,904	1,242	1,353	2,655	2,844	-34.79	8.94	7.10
<b>7 Recovery from Written off Loan</b>	10	34	3	21	44	253.95	-90.09	103.94
<b>8 Income from Extra Ordinary Expenses</b>	5	(42)	-	-	-	-968.96	-100.00	0.00
<b>9 Net Loss</b>	-	9	15	5	7	0.00	59.13	24.08
<b>TOTAL INCOME</b>	<b>38,991</b>	<b>50,705</b>	<b>43,362</b>	<b>34,612</b>	<b>38,388</b>	<b>30.04</b>	<b>-14.48</b>	<b>10.91</b>

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-Apr	Mid-May	% Change		
	2018	2019	2020	2021*	2021*	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	5,203	6,453	7,345	5,207	5,804	24.02	13.83	11.46
1.1 Deposit Liabilities	5,163	6,349	7,250	5,169	5,754	22.97	14.18	11.32
1.1.1 Saving A/c	1,565	1,856	1,811	1,069	1,192	18.59	-2.41	11.47
1.1.2 Fixed A/c	3,414	4,243	4,777	3,941	4,393	24.25	12.58	11.46
1.1.2.1 Upto 3 Months Fixed A/c	127	137	314	250	278	8.05	128.24	11.32
1.1.2.2 3 to 6 Months fixed A/c	163	219	400	517	575	34.39	82.44	11.10
1.1.2.3 6 Months to 1 Year Fixed A/c	2,196	2,627	2,650	1,607	1,931	19.62	0.85	20.14
1.1.2.4 Above 1 Year	928	1,259	1,414	1,567	1,609	35.65	12.30	2.70
1.1.3 Call Deposit	184	250	662	159	170	36.42	164.27	6.89
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	40	104	96	38	50	159.64	-7.87	30.32
<b>2 Commission/Fee Expense</b>	5	5	1	1	1	20.25	-85.02	28.57
<b>3 Employees Expenses</b>	740	938	1,136	839	946	26.76	21.07	12.76
<b>4 Office Operating Expenses</b>	830	909	990	726	801	9.46	8.96	10.35
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
<b>6 Non-Operatiing Expenses</b>	4	1	2	0	0	-77.14	71.02	0.00
<b>7. Provision for Risk</b>	958	931	1,293	1,015	996	-2.80	38.84	-1.79
7.1 Loan loss Provision	624	745	1,229	1,008	990	19.35	64.98	-1.81
7.1.1 General Loan loss Provision	154	252	471	219	204	63.68	87.08	-6.91
7.1.1.1 Pass Loan Loss Provision	90	178	55	124	123	98.33	-69.22	-0.44
7.1.1.2 Watch List Provision	64	74	416	95	80	15.10	464.72	-15.35
7.1.2 Special Loan Loss Provision	450	466	694	664	661	3.51	49.06	-0.47
7.1.3 Additional Loan Loss Provision	20	27	64	125	125	34.46	132.79	0.00
7.2. Provision for Non-Banking Assets	134	98	58	18	18	-26.35	-40.78	0.00
7.3. Provision for Loss on Investment	192	81	0	(12)	(12)	-58.04	-99.76	-0.40
7.4. Provision for Loss of Other Assets	8	7	5	-	-	0.00	0.00	0.00
<b>8 Loan Written Off</b>	4	46	22	1	0	965.03	-51.09	-75.18
<b>9 Provision for Staff Bonus</b>	126	180	109	248	219	42.93	-39.31	-11.45
<b>10 Provision for Income Tax</b>	377	502	298	672	596	33.07	-40.59	-11.32
<b>11 Others</b>	1	6	3	-	1	605.47	-52.71	0.00
<b>12 Net Profit</b>	1,478	1,755	770	1,985	1,917	18.78	-56.14	-3.44
<b>TOTAL EXPENSES</b>	<b>9,726</b>	<b>11,726</b>	<b>11,969</b>	<b>10,694</b>	<b>11,282</b>	<b>20.56</b>	<b>2.07</b>	<b>5.50</b>
<b>Income</b>								
<b>1. Interest Income</b>	7,869	9,734	10,138	7,782	8,299	23.70	4.14	6.64
1.1. On Loans and Advance	6,951	8,533	8,861	7,200	7,664	22.76	3.84	6.44
1.2. On Investment	107	129	279	418	462	19.80	116.63	10.64
1.2.1 Government Bonds	78	99	184	322	364	27.24	85.24	12.77
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	25	24	67	47	54	-3.02	179.14	14.23
1.2.4 Deventure & Bonds	5	5	28	48	45	15.65	413.40	-6.97
1.3 Agency Balance	116	151	-	-	-	30.23	-100.00	0.00
1.4 On Call Deposit	608	817	919	133	139	34.35	12.48	4.33
1.5 Others	87	105	79	31	34	20.58	-24.70	8.96
<b>2. Comission &amp; Discount</b>	87	82	61	66	74	-5.64	-25.70	12.15
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	39	35	21	24	29	-7.90	-40.04	20.33
2.3 Others	49	47	40	41	44	-3.84	-14.80	7.29
<b>3 Income From Exchange Fluctuation</b>	-	-	0	0	0	0.00	0.00	14.29
3.1 Due to Change in Exchange Rate	-	-	0	0	0	0.00	0.00	14.29
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
<b>4 Other Operating Income</b>	552	636	584	678	1,317	15.30	-8.27	94.31
<b>5 Non Operating Income</b>	175	120	314	1,135	561	-31.49	161.61	-50.59
<b>6 Provision Written Back</b>	1,023	1,003	792	999	1,021	-1.94	-21.12	2.16
<b>7 Recovery from Written off Loan</b>	16	114	15	24	2	607.52	-86.91	-91.49
<b>8 Income from Extra Ordinary Expenses</b>	3	19	2	-	-	505.32	-89.16	0.00
<b>9 Net Loss</b>	-	17	64	11	10	0.00	282.36	-9.51
<b>TOTAL INCOME</b>	<b>9,726</b>	<b>11,726</b>	<b>11,969</b>	<b>10,694</b>	<b>11,282</b>	<b>20.56</b>	<b>2.07</b>	<b>5.50</b>

\*NAS BASED REPORTING

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

	Mid-July			Mid-Apr	Mid-May	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	115,386	157,905	189,981	261,194	265,591	36.85	20.31	1.68
Fishery Related	2,725	4,216	5,490	7,791	8,263	54.70	30.24	6.06
Mining Related	5,033	7,313	6,454	8,438	8,413	45.30	-11.75	-0.29
Agriculture, Forestry & Beverage Production Related	415,539	510,038	563,969	662,087	664,902	22.74	10.57	0.43
Construction	253,187	309,417	347,420	394,721	399,845	22.21	12.28	1.30
Electricity, Gas and Water	86,863	126,594	161,972	194,179	196,089	45.74	27.95	0.98
Metal Products, Machinery & Electronic Equipment & Assemblage	33,148	37,076	46,073	60,571	61,660	11.85	24.27	1.80
Transport, Communication and Public Utilities	83,255	93,129	97,603	96,781	98,349	11.86	4.80	1.62
Wholesaler & Retailer	532,011	615,309	662,828	800,923	811,737	15.66	7.72	1.35
Finance, Insurance and Real Estate	203,050	233,847	252,638	328,804	330,708	15.17	8.04	0.58
Hotel or Restaurant	91,146	122,122	148,657	175,975	179,211	33.99	21.73	1.84
Other Services	105,969	122,900	150,620	173,716	172,813	15.98	22.55	-0.52
Consumption Loans	166,319	163,819	158,624	201,237	201,491	-1.50	-3.17	0.13
Local Government	1,554	1,569	1,583	1,472	1,467	1.00	0.89	-0.35
Others	327,742	406,642	472,099	654,434	660,867	24.07	16.10	0.98
<b>TOTAL</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,022,322</b>	<b>4,061,405</b>	<b>20.18</b>	<b>12.16</b>	<b>0.97</b>
<b>Productwise</b>								
Term Loan	423,648	562,527	718,480	877,999	895,431	32.78	27.72	1.99
Overdraft	410,911	455,716	488,596	623,041	623,995	10.90	7.22	0.15
Trust Receipt Loan / Import Loan	113,869	127,216	138,316	194,729	202,583	11.72	8.73	4.03
Demand & Other Working Capital Loan	498,116	615,755	702,115	843,445	848,110	23.62	14.03	0.55
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	201,682	237,959	252,542	279,846	282,611	17.99	6.13	0.99
Real Estate Loan	142,005	146,991	163,480	179,905	180,679	3.51	11.22	0.43
Margin Nature Loan	41,129	45,417	50,410	91,894	94,344	10.43	10.99	2.67
Hire Purchase Loan	171,054	180,957	174,058	164,621	164,709	5.79	-3.81	0.05
Deprived Sector Loan	137,728	177,390	201,610	278,157	285,133	28.80	13.65	2.51
Bills Purchased	2,859	3,342	3,304	3,706	3,359	16.90	-1.14	-9.36
Other Product	279,927	358,628	373,101	484,979	480,451	28.11	4.04	-0.93
<b>Total</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,022,322</b>	<b>4,061,405</b>	<b>20.18</b>	<b>12.16</b>	<b>0.97</b>
<b>Collateral wise</b>								
Gold and Silver	38,070	38,246	38,427	43,051	42,577	0.46	0.47	-1.10
Government Securities	470	336	465	1,868	668	-28.53	38.25	-64.25
Non Governmental Securities	37,124	35,873	39,776	75,922	76,913	-3.37	10.88	1.30
Fixed Deposit Receipts	18,558	24,099	20,041	26,549	26,369	29.86	-16.84	-0.68
Own	17,907	23,569	19,704	26,317	26,145	31.62	-16.40	-0.65
Other Licences Institutions	650	530	336	233	224	-18.51	-36.49	-3.76
Collateral of Properties	2,136,643	2,600,225	2,913,947	3,512,081	3,546,741	21.70	12.07	0.99
Fixed Assets	1,788,776	2,206,624	2,489,020	3,015,448	3,043,419	23.36	12.80	0.93
Current Assets	347,867	393,601	424,927	496,633	503,322	13.15	7.96	1.35
Against security of Bill	18,166	23,281	33,694	43,004	43,206	28.15	44.73	0.47
Domestic Bills	826	2,382	720	322	337	188.24	-69.78	4.58
Foreign Bills	17,340	20,899	32,974	42,682	42,869	20.52	57.78	0.44
Against Guarantee	78,284	100,601	110,038	180,710	182,149	28.51	9.38	0.80
Government Guarantee	2,348	2,365	2,666	2,385	2,394	0.72	12.73	0.38
Institutional Guarantee	55,645	77,217	80,995	134,870	133,451	38.77	4.89	-1.05
Personal Guarantee	6,081	5,846	9,330	25,390	28,246	-3.86	59.59	11.25
Collective Guarantee	7,086	7,398	8,340	7,915	8,188	4.42	12.72	3.44
International Rated Foreign Bank's Guarantee	1,682	1,662	1,901	1,709	1,670	-1.16	14.39	-2.31
Other Guarantee	5,444	6,112	6,806	8,440	8,201	12.28	11.35	-2.83
Credit Card	1,257	1,670	1,748	7,264	2,201	32.88	4.62	-69.71
Others	94,353	87,565	107,877	131,873	140,582	-7.19	23.20	6.60
<b>Total</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,022,322</b>	<b>4,061,405</b>	<b>20.18</b>	<b>12.16</b>	<b>0.97</b>

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

	Mid-July			Mid-Apr	Mid-May	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	96,590	131,517	166,856	229,678	233,149	36.16	26.87	1.51
Fishery Related	2,330	3,427	4,751	6,731	7,180	47.04	38.66	6.66
Mining Related	4,420	6,887	6,218	8,030	7,976	55.80	-9.71	-0.67
Agriculture, Forestry & Beverage Production Related	398,079	483,686	540,111	637,580	640,074	21.50	11.67	0.39
Construction	212,488	251,365	295,117	337,117	341,983	18.30	17.41	1.44
Electricity, Gas and Water	82,192	119,658	156,730	189,096	190,910	45.58	30.98	0.96
Metal Products, Machinery & Electronic Equipment & Assemblage	29,803	32,235	42,906	57,929	59,065	8.16	33.10	1.96
Transport, Communication and Public Utilities	57,257	63,602	75,379	77,069	78,413	11.08	18.52	1.74
Wholesaler & Retailer	483,927	550,845	605,155	731,920	741,265	13.83	9.86	1.28
Finance, Insurance and Real Estate	179,843	200,565	222,515	276,151	279,514	11.52	10.94	1.22
Hotel or Restaurant	79,499	105,954	133,795	157,289	160,632	33.28	26.28	2.13
Other Services	95,129	109,323	137,370	161,193	160,224	14.92	25.65	-0.60
Consumption Loans	141,446	137,464	137,969	175,763	175,993	-2.82	0.37	0.13
Local Government	1,500	1,513	1,539	1,428	1,423	0.86	1.72	-0.36
Others	247,825	299,952	377,177	523,295	529,257	21.03	25.75	1.14
<b>TOTAL</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,570,270</b>	<b>3,607,057</b>	<b>18.26</b>	<b>16.24</b>	<b>1.03</b>
<b>Productwise</b>								
Term Loan	369,100	477,035	623,349	752,107	767,828	29.24	30.67	2.09
Overdraft	349,119	374,792	421,257	541,227	543,048	7.35	12.40	0.34
Trust Receipt Loan / Import Loan	113,869	127,214	138,308	194,722	202,577	11.72	8.72	4.03
Demand & Other Working Capital Loan	480,565	598,418	684,538	820,078	825,150	24.52	14.39	0.62
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	167,220	186,651	208,419	230,945	233,153	11.62	11.66	0.96
Real Estate Loan	114,770	118,860	141,435	155,035	155,016	3.56	18.99	-0.01
Margin Nature Loan	33,208	35,571	41,345	78,994	81,612	7.12	16.23	3.31
Hire Purchase Loan	137,333	141,826	144,991	137,023	136,929	3.27	2.23	-0.07
Deprived Sector Loan	114,232	142,088	169,090	221,668	228,720	0.00	0.00	3.18
Bills Purchased	2,856	3,339	3,304	3,706	3,359	16.90	-1.05	-9.36
Other Product	230,060	292,199	327,553	434,763	429,665	27.01	12.10	-1.17
<b>Total</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,570,270</b>	<b>3,607,057</b>	<b>18.26</b>	<b>16.24</b>	<b>1.03</b>
<b>Collateral wise</b>								
Gold and Silver	32,616	31,871	34,208	38,241	37,803	-2.28	7.33	-1.15
Government Securities	433	298	445	1,840	638	-31.05	49.12	-65.34
Non Governmental Securities	30,512	27,631	31,998	64,625	65,921	-9.44	15.80	2.00
Fixed Deposit Receipts	13,517	18,896	16,803	22,407	22,162	39.79	-11.07	-1.09
Own	12,876	18,366	16,467	22,174	21,938	42.64	-10.34	-1.06
Other Licences Institutions	641	530	336	233	224	-17.36	-36.49	-3.76
Collateral of Properties	1,864,917	2,236,454	2,598,788	3,143,115	3,174,466	19.92	16.20	1.00
Fixed Assets	1,517,181	1,843,001	2,174,097	2,646,842	2,671,516	21.48	17.97	0.93
Current Assets	347,736	393,453	424,691	496,273	502,950	13.15	7.94	1.35
Against security of Bill	18,164	23,279	33,694	43,002	43,204	28.16	44.74	0.47
Domestic Bills	824	2,380	720	321	336	189.00	-69.77	4.60
Foreign Bills	17,340	20,899	32,974	42,682	42,869	20.52	57.78	0.44
Against Guarantee	64,117	80,168	87,681	128,970	131,107	25.03	9.37	1.66
Government Guarantee	2,250	2,267	2,196	2,311	2,320	0.75	-3.14	0.38
Institutional Guarantee	49,664	65,753	69,941	101,551	101,767	32.40	6.37	0.21
Personal Guarantee	4,505	4,146	6,704	13,952	16,004	-7.98	61.71	14.71
Collective Guarantee	692	474	398	1,310	1,273	-31.42	-16.21	-2.88
International Rated Foreign Bank's Guarantee	1,682	1,662	1,698	1,709	1,670	-1.16	2.14	-2.31
Other Guarantee	5,324	5,865	6,744	8,137	8,074	10.18	14.98	-0.77
Credit Card	1,257	1,670	1,748	7,264	2,201	32.88	4.62	-69.71
Others	86,798	77,725	98,224	120,805	129,556	-10.45	26.37	7.24
<b>Total</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,570,270</b>	<b>3,607,057</b>	<b>18.26</b>	<b>16.24</b>	<b>1.03</b>

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

	Mid-July			Mid-Apr	Mid-May	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	15,080	21,662	18,518	25,405	26,108	43.65	-14.51	2.77
Fishery Related	341	723	677	942	956	112.06	-6.37	1.55
Mining Related	592	361	178	379	381	-38.99	-50.63	0.52
Agriculture, Forestry & Beverage Production Related	14,743	23,263	20,325	20,589	20,958	57.80	-12.63	1.80
Construction	32,571	48,633	42,472	48,059	48,326	49.31	-12.67	0.55
Electricity, Gas and Water	4,469	6,597	4,891	4,919	4,984	47.60	-25.86	1.30
Metal Products, Machinery & Electronic Equipment & Assemblage	2,254	3,610	2,150	2,069	2,023	60.14	-40.43	-2.25
Transport, Communication and Public Utilities	20,941	24,873	17,516	15,257	15,484	18.78	-29.58	1.48
Wholesaler & Retailer	40,640	55,398	46,826	56,298	57,637	36.31	-15.47	2.38
Finance, Insurance and Real Estate	18,547	25,994	21,802	40,937	39,512	40.15	-16.13	-3.48
Hotel or Restaurant	9,948	13,522	11,734	15,053	15,278	35.92	-13.22	1.49
Other Services	8,988	11,457	11,219	10,840	10,955	27.48	-2.08	1.06
Consumption Loans	20,685	21,569	15,664	20,242	19,960	4.27	-27.38	-1.39
Local Government	20	23	11	11	11	13.07	-52.43	0.00
Others	63,432	87,479	73,157	106,389	106,745	37.91	-16.37	0.33
<b>TOTAL</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>367,389</b>	<b>369,317</b>	<b>36.29</b>	<b>-16.81</b>	<b>0.52</b>
<b>Productwise</b>								
Term Loan	45,529	72,328	80,772	109,570	112,107	58.86	11.67	2.32
Overdraft	61,791	76,191	60,457	73,075	72,189	23.30	-20.65	-1.21
Trust Receipt Loan / Import Loan	-	-	8	7	7	0.00	0.00	0.65
Demand & Other Working Capital Loan	9,701	11,710	11,989	18,101	18,026	20.71	2.38	-0.41
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,402	42,448	35,073	40,161	40,576	60.77	-17.37	1.03
Real Estate Loan	19,575	20,965	14,628	17,560	17,537	7.10	-30.23	-0.13
Margin Nature Loan	5,692	7,600	6,446	10,321	10,184	33.52	-15.19	-1.33
Hire Purchase Loan	27,530	33,002	23,215	22,134	22,311	19.88	-29.66	0.80
Deprived Sector Loan	20,705	30,550	26,851	47,104	47,133	0.00	0.00	0.06
Bills Purchased	-	3	-	-	-	0.00	-100.00	0.00
Other Product	36,327	50,368	27,699	29,357	29,248	38.65	-45.01	-0.37
<b>Total</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>367,389</b>	<b>369,317</b>	<b>36.29</b>	<b>-16.81</b>	<b>0.52</b>
<b>Collateral wise</b>								
Gold and Silver	4,851	5,442	3,254	3,702	3,656	12.18	-40.20	-1.23
Government Securities	38	18	-	1	4	-52.02	-100.00	337.50
Non Governmental Securities	5,612	7,484	6,341	9,820	9,712	33.36	-15.27	-1.10
Fixed Deposit Receipts	4,001	4,083	2,395	3,131	2,865	2.03	-41.33	-8.48
Own	3,992	4,083	2,395	3,131	2,865	2.26	-41.33	-8.48
Other Licences Institutions	9	-	-	-	-	-100.00	0.00	0.00
Collateral of Properties	226,108	310,078	257,303	306,424	309,562	37.14	-17.02	1.02
Fixed Assets	226,064	310,036	257,300	306,418	309,555	37.14	-17.01	1.02
Current Assets	44	42	3	6	6	-4.80	-92.48	-1.30
Against security of Bill	-	1	-	1	1	0.00	-100.00	-0.48
Domestic Bills	-	1	-	1	1	0.00	-100.00	-0.48
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	11,959	16,412	17,425	42,981	42,504	37.23	6.17	-1.11
Government Guarantee	61	61	31	34	34	0.11	-49.31	0.44
Institutional Guarantee	4,659	8,352	7,455	25,612	24,036	79.26	-10.74	-6.15
Personal Guarantee	845	1,073	1,995	10,689	11,477	27.00	85.84	7.37
Collective Guarantee	6,394	6,924	7,942	6,605	6,915	8.29	14.71	4.70
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	-	1	2	40	41	0.00	73.27	2.50
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	682	1,648	421	1,329	1,012	141.79	-74.46	-23.88
<b>Total</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>367,389</b>	<b>369,317</b>	<b>36.29</b>	<b>-16.81</b>	<b>0.52</b>

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

	Mid-July			Mid-Apr	Mid-May	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	3,716	4,726	4,608	6,111	6,334	27.18	-2.51	3.65
Fishery Related	54	66	62	118	127	22.47	-5.88	7.48
Mining Related	21	65	58	29	56	208.41	-11.86	95.80
Agriculture, Forestry & Beverage Production Related	2,717	3,088	3,533	3,919	3,869	13.68	14.41	-1.26
Construction	8,128	9,419	9,830	9,545	9,536	15.88	4.37	-0.10
Electricity, Gas and Water	202	339	352	163	196	67.94	3.75	19.86
Metal Products, Machinery & Electronic Equipment & Assemblage	1,091	1,230	1,016	573	572	12.77	-17.38	-0.10
Transport, Communication and Public Utilities	5,057	4,654	4,708	4,455	4,453	-7.96	1.16	-0.05
Wholesaler & Retailer	7,444	9,067	10,847	12,705	12,835	21.81	19.63	1.03
Finance, Insurance and Real Estate	4,661	7,288	8,322	11,716	11,682	56.38	14.18	-0.29
Hotel or Restaurant	1,698	2,647	3,128	3,632	3,301	55.85	18.18	-9.11
Other Services	1,852	2,119	2,032	1,683	1,635	14.43	-4.15	-2.87
Consumption Loans	4,187	4,786	4,991	5,232	5,538	14.29	4.29	5.85
Local Government	33	33	33	33	33	0.00	0.00	0.00
Others	16,485	19,210	21,765	24,749	24,864	16.53	13.30	0.46
<b>TOTAL</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>84,663</b>	<b>85,032</b>	<b>19.87</b>	<b>9.52</b>	<b>0.44</b>
<b>Productwise</b>								
Term Loan	9,019	13,163	14,359	16,322	15,496	45.96	9.08	-5.06
Overdraft	-	4,733	6,881	8,738	8,758	0.00	45.39	0.22
Trust Receipt Loan / Import Loan	-	1	-	-	-	0.00	-100.00	0.00
Demand & Other Working Capital Loan	7,850	5,628	5,588	5,267	4,933	-28.31	-0.71	-6.33
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,060	8,861	9,051	8,740	8,883	9.94	2.15	1.64
Real Estate Loan	7,661	7,165	7,418	7,310	8,125	-6.47	3.52	11.16
Margin Nature Loan	2,230	2,246	2,619	2,579	2,548	0.72	16.62	-1.19
Hire Purchase Loan	6,191	6,128	5,851	5,464	5,469	-1.01	-4.52	0.10
Deprived Sector Loan	2,791	4,752	5,669	9,385	9,280	0.00	0.00	-1.12
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	13,541	16,061	17,849	20,859	21,538	18.61	11.13	3.26
<b>Total</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>84,663</b>	<b>85,032</b>	<b>19.87</b>	<b>9.52</b>	<b>0.44</b>
<b>Collateral wise</b>								
Gold and Silver	604	934	965	1,108	1,118	54.58	3.38	0.91
Government Securities	-	20	20	27	26	0.00	-0.04	-2.17
Non Governmental Securities	1,000	758	1,437	1,477	1,280	-24.20	89.60	-13.37
Fixed Deposit Receipts	1,039	1,120	842	1,012	1,342	7.85	-24.86	32.62
Own	1,039	1,120	842	1,012	1,342	7.85	-24.86	32.62
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	45,618	53,693	57,856	62,542	62,713	17.70	7.75	0.27
Fixed Assets	45,531	53,587	57,624	62,188	62,347	17.69	7.53	0.26
Current Assets	87	106	233	354	366	21.50	119.37	3.56
Against security of Bill	3	-	-	-	-	-100.00	0.00	0.00
Domestic Bills	3	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	2,209	4,021	4,933	8,758	8,538	82.09	22.65	-2.51
Government Guarantee	37	37	440	40	40	0.00	1081.98	0.06
Institutional Guarantee	1,321	3,112	3,599	7,706	7,648	135.57	15.64	-0.75
Personal Guarantee	730	627	631	749	764	-14.18	0.63	2.06
Collective Guarantee	0	-	-	-	-	-100.00	0.00	0.00
International Rated Foreign Bank's Guarantee	-	-	204	-	-	0.00	0.00	0.00
Other Guarantee	120	245	60	263	85	104.57	-75.73	-67.59
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,873	8,192	9,232	9,739	10,015	19.19	12.69	2.83
<b>Total</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>84,663</b>	<b>85,032</b>	<b>19.87</b>	<b>9.52</b>	<b>0.44</b>













BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>4,522.79</b>	<b>6,602.81</b>	<b>7,519.58</b>	<b>6,825.34</b>	<b>2,351.86</b>	<b>5,482.17</b>	<b>5,164.50</b>
1.1 On Deposit Liabilities	4,497.92	6,572.63	7,286.80	6,462.20	2,339.85	5,232.76	4,846.80
1.1.1 Saving Account	1,589.88	3,072.01	1,251.19	1,060.49	857.74	1,205.41	885.21
1.1.2 Fixed Account	2,780.08	3,308.55	5,798.27	5,193.67	1,442.96	3,856.20	3,910.89
1.1.2.1 Up to 3 months Fixed Account	139.07	-	869.74	94.11	40.04	-	156.73
1.1.2.2 3 to 6 months Fixed Account	257.84	-	1,159.65	-	271.33	-	124.90
1.1.2.3 6 months to 1 year Fixed Account	1,993.71	-	2,899.14	-	883.28	3,856.20	342.82
1.1.2.4 Above 1 year Fixed Account	389.45	3,308.55	869.74	5,099.56	248.31	-	3,286.44
1.1.3 Call Deposit	127.96	192.08	237.34	208.03	39.15	171.15	50.69
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	24.87	30.19	232.78	363.14	12.02	249.41	317.70
<b>2. Commission Expense</b>	<b>53.03</b>	<b>162.14</b>	<b>154.05</b>	<b>171.00</b>	<b>86.49</b>	<b>-</b>	<b>84.07</b>
<b>3. Staff Expense</b>	<b>1,727.13</b>	<b>2,112.29</b>	<b>1,286.65</b>	<b>1,354.97</b>	<b>700.52</b>	<b>1,059.65</b>	<b>1,054.14</b>
<b>4. Office Operating Expenses</b>	<b>753.80</b>	<b>1,151.47</b>	<b>1,055.71</b>	<b>940.81</b>	<b>477.52</b>	<b>906.58</b>	<b>721.89</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>1,048.85</b>	<b>4,920.79</b>	<b>240.29</b>	<b>2,649.67</b>	<b>68.34</b>	<b>(45.01)</b>	<b>244.28</b>
7.1 Loan loss Provision	1,048.85	4,920.79	240.29	2,649.67	68.34	(45.01)	244.28
7.1.1 General Loan loss Provision	1,048.85	796.05	-	2,174.31	7.21	-	176.78
7.1.1.1 Pass Loan Loss Provision	1,048.85	528.10	-	794.51	-	-	80.02
7.1.1.2 Watch List Provision	-	267.95	-	1,379.80	7.21	-	96.75
7.1.2 Special Loan Loss Provision	-	3,513.94	240.29	475.36	61.13	-	67.50
7.1.3 Additional Loan Loss Provision	-	610.80	-	-	-	(45.01)	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>4.48</b>	<b>64.73</b>	<b>2.77</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>202.01</b>	<b>245.97</b>	<b>641.13</b>	<b>-</b>	<b>215.48</b>	<b>223.19</b>	<b>158.31</b>
<b>10. Provision for Income Tax</b>	<b>1,387.48</b>	<b>1,402.02</b>	<b>1,719.18</b>	<b>1,362.81</b>	<b>581.79</b>	<b>604.69</b>	<b>428.86</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>43.55</b>	<b>-</b>
<b>12. Net Profit</b>	<b>2,395.66</b>	<b>3,271.39</b>	<b>4,051.02</b>	<b>3,179.89</b>	<b>1,357.51</b>	<b>1,404.01</b>	<b>995.91</b>
<b>Total Expenses</b>	<b>12,090.75</b>	<b>19,868.87</b>	<b>16,672.10</b>	<b>16,549.22</b>	<b>5,842.27</b>	<b>9,678.83</b>	<b>8,851.95</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>9,654.31</b>	<b>12,935.74</b>	<b>13,164.23</b>	<b>11,677.04</b>	<b>4,440.86</b>	<b>8,478.84</b>	<b>7,388.61</b>
1.1 On Loans and Advances	8,869.45	10,979.44	11,676.50	10,850.30	3,992.20	7,749.54	6,731.43
1.2 On Investment	90.00	1,941.79	1,154.08	782.77	403.51	677.58	554.18
1.2.1 Government Bonds	90.00	1,130.61	1,142.34	782.77	403.51	665.70	554.18
1.2.2 Foreign Bonds	-	-	11.74	-	-	11.87	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	811.19	-	-	-	-	-
1.3 On Agency Balance	20.18	-	0.81	37.61	0.15	-	3.54
1.4 On Call Deposit	-	13.52	193.83	-	16.15	-	-
1.5 On Others	674.68	0.99	139.01	6.36	28.85	51.73	99.46
<b>2. Commission and Discount</b>	<b>691.58</b>	<b>291.18</b>	<b>721.92</b>	<b>734.02</b>	<b>570.97</b>	<b>551.29</b>	<b>879.93</b>
2.1 Bills Purchase and Discount	-	-	0.33	0.55	21.21	0.24	1.25
2.2 Commission	691.58	291.18	719.54	733.47	415.86	376.94	336.25
2.3 Others	-	-	2.04	-	133.90	174.11	542.43
<b>3. Exchange Fluctuation Income</b>	<b>365.65</b>	<b>78.01</b>	<b>628.30</b>	<b>648.67</b>	<b>620.37</b>	<b>505.35</b>	<b>277.25</b>
3.1 Due to Change in Exchange Rate	35.89	(11.22)	517.95	23.57	(51.92)	-	9.31
3.2 Due to Foreign Currency Transaction	329.76	89.23	110.35	625.10	672.29	505.35	267.93
<b>4. Other Operating Income</b>	<b>390.03</b>	<b>1,040.05</b>	<b>800.02</b>	<b>337.50</b>	<b>51.17</b>	<b>107.81</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>159.04</b>	<b>0.71</b>	<b>917.52</b>	<b>533.32</b>	<b>8.28</b>	<b>18.50</b>	<b>11.75</b>
<b>6. Write Back from Provisions for loss</b>	<b>830.14</b>	<b>5,217.56</b>	<b>436.71</b>	<b>2,614.60</b>	<b>150.62</b>	<b>12.78</b>	<b>294.23</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>305.63</b>	<b>3.40</b>	<b>4.08</b>	<b>-</b>	<b>-</b>	<b>0.18</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.25</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>12,090.75</b>	<b>19,868.87</b>	<b>16,672.10</b>	<b>16,549.22</b>	<b>5,842.27</b>	<b>9,678.83</b>	<b>8,851.95</b>

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,511.28</b>	<b>6,383.45</b>	<b>4,345.83</b>	<b>4,416.01</b>	<b>11,593.19</b>	<b>5,612.59</b>	<b>6,334.48</b>
1.1 On Deposit Liabilities	3,328.06	6,303.39	4,184.11	4,374.23	10,775.61	5,284.06	5,994.04
1.1.1 Saving Account	556.96	1,244.37	643.95	961.77	1,786.37	932.62	776.73
1.1.2 Fixed Account	2,711.41	4,954.75	3,459.26	3,386.13	8,827.30	4,269.75	5,119.11
1.1.2.1 Up to 3 months Fixed Account	-	1,125.77	-	307.09	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.47	1,068.23	-	355.02	2.64	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	1,117.29	3,459.26	2,273.47	2.12	-	-
1.1.2.4 Above 1 year Fixed Account	2,710.94	1,643.46	-	450.54	8,822.54	4,269.75	5,119.11
1.1.3 Call Deposit	59.69	104.27	80.90	26.33	161.94	81.69	98.20
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	183.23	80.06	161.72	41.78	817.57	328.52	340.44
<b>2. Commission Expense</b>	<b>13.99</b>	<b>79.20</b>	<b>57.34</b>	<b>21.78</b>	<b>-</b>	<b>83.15</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>740.15</b>	<b>1,006.26</b>	<b>805.09</b>	<b>820.16</b>	<b>1,872.49</b>	<b>1,157.63</b>	<b>1,505.93</b>
<b>4. Office Operating Expenses</b>	<b>501.53</b>	<b>765.47</b>	<b>661.37</b>	<b>537.48</b>	<b>1,578.03</b>	<b>858.16</b>	<b>907.84</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.04</b>	<b>128.31</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	0.04	27.70	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	100.61	-	-
<b>6. Non Operating Expense</b>	<b>4.45</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16.61</b>
<b>7. Provision for Risk</b>	<b>1,019.77</b>	<b>-</b>	<b>553.44</b>	<b>801.95</b>	<b>296.02</b>	<b>334.65</b>	<b>1,192.75</b>
7.1 Loan loss Provision	1,019.77	-	553.44	801.95	296.02	334.65	1,192.75
7.1.1 General Loan loss Provision	587.62	-	194.21	604.90	607.53	223.35	953.93
7.1.1.1 Pass Loan Loss Provision	366.55	-	190.65	448.22	1,014.01	223.35	879.62
7.1.1.2 Watch List Provision	221.07	-	3.56	156.67	(406.47)	-	74.31
7.1.2 Special Loan Loss Provision	432.15	-	359.22	197.05	(311.51)	111.29	238.82
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>132.57</b>	<b>52.96</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>258.41</b>	<b>273.49</b>	<b>232.47</b>	<b>195.48</b>	<b>533.70</b>	<b>231.85</b>	<b>315.55</b>
<b>10. Provision for Income Tax</b>	<b>687.27</b>	<b>738.42</b>	<b>638.77</b>	<b>513.01</b>	<b>1,441.00</b>	<b>632.29</b>	<b>881.26</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,837.49</b>	<b>1,722.97</b>	<b>1,453.42</b>	<b>1,246.34</b>	<b>3,362.34</b>	<b>1,454.33</b>	<b>1,958.68</b>
<b>Total Expenses</b>	<b>8,574.34</b>	<b>10,969.26</b>	<b>8,747.73</b>	<b>8,552.25</b>	<b>20,937.66</b>	<b>10,417.58</b>	<b>13,113.10</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>5,737.29</b>	<b>9,552.25</b>	<b>6,957.44</b>	<b>6,849.75</b>	<b>18,859.16</b>	<b>8,991.12</b>	<b>10,555.27</b>
1.1 On Loans and Advances	5,311.77	8,409.85	6,480.93	6,492.51	17,542.19	8,369.77	9,749.05
1.2 On Investment	347.81	1,126.58	462.54	320.91	1,230.38	604.36	714.68
1.2.1 Government Bonds	37.05	1,112.28	462.54	320.91	1,230.38	14.06	714.68
1.2.2 Foreign Bonds	-	14.30	-	-	-	-	-
1.2.3 NRB Bonds	310.76	-	-	-	-	11.97	-
1.2.4 Debenture & Bonds	-	-	-	-	-	578.32	-
1.3 On Agency Balance	0.18	-	-	34.48	1.35	-	-
1.4 On Call Deposit	46.66	-	6.90	1.85	28.56	-	-
1.5 On Others	30.87	15.82	7.07	-	56.68	16.98	91.54
<b>2. Commission and Discount</b>	<b>721.11</b>	<b>785.56</b>	<b>526.46</b>	<b>555.97</b>	<b>1,505.76</b>	<b>959.07</b>	<b>542.44</b>
2.1 Bills Purchase and Discount	12.74	-	2.32	0.01	5.45	-	-
2.2 Commission	702.32	785.56	524.14	555.96	1,500.31	959.07	186.65
2.3 Others	6.05	-	-	-	-	-	355.80
<b>3. Exchange Fluctuation Income</b>	<b>201.95</b>	<b>350.69</b>	<b>255.60</b>	<b>190.68</b>	<b>381.37</b>	<b>231.20</b>	<b>384.76</b>
3.1 Due to Change in Exchange Rate	7.57	47.05	-	-	61.48	30.66	76.95
3.2 Due to Foreign Currency Transaction	194.37	303.64	255.60	190.68	319.89	200.54	307.81
<b>4. Other Operating Income</b>	<b>305.30</b>	<b>-</b>	<b>89.65</b>	<b>389.04</b>	<b>184.21</b>	<b>-</b>	<b>138.98</b>
<b>5. Non Operating Income</b>	<b>194.55</b>	<b>100.78</b>	<b>-</b>	<b>-</b>	<b>7.16</b>	<b>49.91</b>	<b>293.75</b>
<b>6. Write Back from Provisions for loss</b>	<b>1,367.70</b>	<b>179.97</b>	<b>906.71</b>	<b>566.81</b>	<b>-</b>	<b>176.51</b>	<b>1,197.89</b>
<b>7. Recovery of written-off Loan</b>	<b>46.45</b>	<b>-</b>	<b>11.86</b>	<b>-</b>	<b>-</b>	<b>9.77</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>8,574.34</b>	<b>10,969.26</b>	<b>8,747.73</b>	<b>8,552.25</b>	<b>20,937.66</b>	<b>10,417.58</b>	<b>13,113.10</b>

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>4,942.05</b>	<b>7,792.37</b>	<b>6,879.58</b>	<b>10,387.05</b>	<b>5,807.96</b>	<b>6,594.90</b>	<b>4,512.22</b>
1.1 On Deposit Liabilities	4,614.86	7,149.01	6,506.18	10,082.10	5,537.61	6,553.33	4,098.94
1.1.1 Saving Account	870.35	1,546.80	1,396.55	2,166.78	816.65	797.38	717.56
1.1.2 Fixed Account	3,555.57	5,470.92	5,072.05	7,712.21	4,577.21	5,609.03	3,300.68
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	409.97	-	-
1.1.2.2 3 to 6 months Fixed Account	283.45	449.78	-	1,789.39	235.31	1,079.57	1,584.58
1.1.2.3 6 months to 1 year Fixed Account	1,497.12	1,958.58	4,885.60	2,150.56	3,176.10	3,325.69	105.49
1.1.2.4 Above 1 year Fixed Account	1,775.00	3,062.57	186.45	3,772.26	755.84	1,203.77	1,610.61
1.1.3 Call Deposit	188.93	131.29	37.58	203.11	143.75	146.91	80.70
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	327.20	643.36	373.40	304.95	270.35	41.57	413.28
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>12.19</b>	<b>273.23</b>	<b>58.30</b>	<b>-</b>	<b>3.10</b>
<b>3. Staff Expense</b>	<b>890.15</b>	<b>1,505.00</b>	<b>2,465.53</b>	<b>2,073.76</b>	<b>737.86</b>	<b>808.45</b>	<b>957.67</b>
<b>4. Office Operating Expenses</b>	<b>771.26</b>	<b>1,083.94</b>	<b>1,041.67</b>	<b>1,362.62</b>	<b>684.56</b>	<b>628.13</b>	<b>895.63</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>0.73</b>	<b>-</b>	<b>1.08</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>706.50</b>	<b>419.12</b>	<b>2,371.17</b>	<b>325.83</b>	<b>345.17</b>	<b>57.53</b>	<b>1,003.51</b>
7.1 Loan loss Provision	706.50	419.12	2,371.17	325.83	345.17	57.53	1,003.51
7.1.1 General Loan loss Provision	537.80	419.12	718.14	89.74	175.20	194.78	426.72
7.1.1.1 Pass Loan Loss Provision	268.65	419.12	392.57	233.80	175.20	215.40	132.08
7.1.1.2 Watch List Provision	269.15	-	325.57	(144.06)	-	(20.61)	294.64
7.1.2 Special Loan Loss Provision	168.70	-	1,652.48	236.08	169.97	(137.25)	576.78
7.1.3 Additional Loan Loss Provision	-	-	0.55	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>11.45</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>219.44</b>	<b>376.73</b>	<b>170.83</b>	<b>614.03</b>	<b>254.70</b>	<b>496.51</b>	<b>204.02</b>
<b>10. Provision for Income Tax</b>	<b>592.48</b>	<b>1,041.00</b>	<b>1,019.49</b>	<b>1,608.59</b>	<b>675.67</b>	<b>1,346.68</b>	<b>550.86</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>72.51</b>
<b>12. Net Profit</b>	<b>1,382.44</b>	<b>2,349.60</b>	<b>2,392.65</b>	<b>3,917.69</b>	<b>1,616.62</b>	<b>3,121.94</b>	<b>1,285.35</b>
<b>Total Expenses</b>	<b>9,516.49</b>	<b>14,567.80</b>	<b>16,354.20</b>	<b>20,562.79</b>	<b>10,180.83</b>	<b>13,054.15</b>	<b>9,484.87</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>7,572.46</b>	<b>12,175.78</b>	<b>11,977.46</b>	<b>17,978.20</b>	<b>8,641.09</b>	<b>11,452.61</b>	<b>7,375.50</b>
1.1 On Loans and Advances	7,167.58	11,209.56	11,162.15	16,675.90	7,887.53	10,793.01	6,759.67
1.2 On Investment	378.38	900.69	809.80	1,269.42	630.62	591.44	522.32
1.2.1 Government Bonds	361.91	900.69	805.47	1,269.42	630.62	584.97	520.31
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.94	-	-	-	-	-	2.01
1.2.4 Debenture & Bonds	15.53	-	4.33	-	-	6.46	-
1.3 On Agency Balance	-	0.16	-	-	0.90	1.21	0.06
1.4 On Call Deposit	-	52.02	-	-	0.87	-	52.44
1.5 On Others	26.50	13.34	5.51	32.88	121.16	66.96	41.01
<b>2. Commission and Discount</b>	<b>353.35</b>	<b>1,102.25</b>	<b>613.04</b>	<b>1,625.38</b>	<b>679.30</b>	<b>1,035.12</b>	<b>520.00</b>
2.1 Bills Purchase and Discount	40.40	22.49	0.00	-	-	-	82.06
2.2 Commission	312.95	164.01	589.18	1,625.38	675.07	1,017.80	387.23
2.3 Others	-	915.75	23.85	-	4.23	17.32	50.72
<b>3. Exchange Fluctuation Income</b>	<b>267.98</b>	<b>410.45</b>	<b>295.16</b>	<b>635.14</b>	<b>303.99</b>	<b>255.78</b>	<b>222.09</b>
3.1 Due to Change in Exchange Rate	1.34	(3.99)	-	87.59	45.42	4.21	15.83
3.2 Due to Foreign Currency Transaction	266.64	414.43	295.16	547.55	258.57	251.56	206.26
<b>4. Other Operating Income</b>	<b>430.18</b>	<b>878.87</b>	<b>1,099.59</b>	<b>320.96</b>	<b>86.96</b>	<b>171.93</b>	<b>445.04</b>
<b>5. Non Operating Income</b>	<b>406.51</b>	<b>-</b>	<b>265.05</b>	<b>-</b>	<b>127.65</b>	<b>138.71</b>	<b>90.98</b>
<b>6. Write Back from Provisions for loss</b>	<b>482.48</b>	<b>-</b>	<b>2,103.80</b>	<b>-</b>	<b>244.20</b>	<b>-</b>	<b>827.84</b>
<b>7. Recovery of written-off Loan</b>	<b>3.51</b>	<b>0.45</b>	<b>-</b>	<b>3.11</b>	<b>97.63</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>0.02</b>	<b>-</b>	<b>0.11</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.41</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>9,516.49</b>	<b>14,567.80</b>	<b>16,354.20</b>	<b>20,562.79</b>	<b>10,180.83</b>	<b>13,054.15</b>	<b>9,484.87</b>



BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>6,788.63</b>	<b>6,515.95</b>	<b>6,294.29</b>	<b>3,909.92</b>	<b>4,318.09</b>	<b>5,157.26</b>	<b>1,847.97</b>
1.1 On Deposit Liabilities	6,490.09	6,219.50	6,148.19	3,881.20	4,299.23	4,916.15	1,847.97
1.1.1 Saving Account	1,317.70	1,301.34	944.69	492.26	636.16	1,016.62	496.58
1.1.2 Fixed Account	4,855.21	4,810.64	5,083.68	3,297.18	3,610.08	3,789.64	1,320.37
1.1.2.1 Up to 3 months Fixed Account	1,038.95	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	214.54	-	-	-	2,829.50	-	142.65
1.1.2.3 6 months to 1 year Fixed Account	2,041.60	-	5,083.68	3,297.18	566.99	3,789.64	1,009.34
1.1.2.4 Above 1 year Fixed Account	1,560.11	4,810.64	-	-	213.59	-	168.38
1.1.3 Call Deposit	152.25	107.52	119.81	91.76	52.98	109.89	31.02
1.1.4 Certificate of Deposit	164.93	-	-	-	-	-	-
1.2 On Borrowing	298.53	296.45	146.11	28.72	18.86	241.11	-
<b>2. Commission Expense</b>	<b>85.42</b>	<b>-</b>	<b>58.89</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.81</b>
<b>3. Staff Expense</b>	<b>1,335.39</b>	<b>1,390.94</b>	<b>1,448.70</b>	<b>691.93</b>	<b>768.60</b>	<b>814.92</b>	<b>332.91</b>
<b>4. Office Operating Expenses</b>	<b>896.02</b>	<b>1,192.47</b>	<b>868.24</b>	<b>547.77</b>	<b>545.49</b>	<b>722.08</b>	<b>238.92</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.25</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	1.25
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.63</b>	<b>14.44</b>	<b>-</b>	<b>2.07</b>
<b>7. Provision for Risk</b>	<b>728.94</b>	<b>(462.09)</b>	<b>490.34</b>	<b>313.43</b>	<b>1,311.69</b>	<b>239.12</b>	<b>1,351.25</b>
7.1 Loan loss Provision	728.94	(462.09)	490.34	313.43	1,311.69	239.12	1,335.66
7.1.1 General Loan loss Provision	446.51	543.26	277.65	289.43	247.37	90.81	278.12
7.1.1.1 Pass Loan Loss Provision	246.01	583.24	277.65	273.98	215.42	-	80.26
7.1.1.2 Watch List Provision	200.50	(39.97)	-	15.44	31.94	90.81	197.87
7.1.2 Special Loan Loss Provision	273.14	(989.25)	212.69	24.00	1,064.32	31.17	1,057.53
7.1.3 Additional Loan Loss Provision	9.29	(16.09)	-	-	-	117.14	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	15.60
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>15.21</b>	<b>114.67</b>	<b>13.56</b>	<b>-</b>	<b>-</b>	<b>0.25</b>	<b>2.42</b>
<b>9. Provision for Staff Bonus</b>	<b>441.53</b>	<b>332.03</b>	<b>-</b>	<b>84.70</b>	<b>-</b>	<b>323.32</b>	<b>78.96</b>
<b>10. Provision for Income Tax</b>	<b>1,183.28</b>	<b>982.03</b>	<b>907.26</b>	<b>228.70</b>	<b>187.30</b>	<b>866.29</b>	<b>213.18</b>
<b>11. Others</b>	<b>26.73</b>	<b>-</b>	<b>-</b>	<b>26.58</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>2,790.49</b>	<b>2,291.41</b>	<b>2,223.49</b>	<b>533.64</b>	<b>437.03</b>	<b>2,043.63</b>	<b>497.42</b>
<b>Total Expenses</b>	<b>14,291.64</b>	<b>12,357.42</b>	<b>12,304.78</b>	<b>6,337.30</b>	<b>7,582.63</b>	<b>10,166.87</b>	<b>4,571.16</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>11,606.98</b>	<b>10,561.77</b>	<b>10,916.96</b>	<b>5,556.80</b>	<b>6,438.17</b>	<b>8,797.35</b>	<b>3,147.53</b>
1.1 On Loans and Advances	10,916.62	9,477.43	10,068.75	5,169.49	6,030.46	8,024.28	2,990.93
1.2 On Investment	611.51	960.68	693.69	372.02	372.53	756.10	111.44
1.2.1 Government Bonds	584.58	960.68	693.52	372.02	331.06	705.41	111.44
1.2.2 Foreign Bonds	24.98	-	-	-	40.51	49.84	-
1.2.3 NRB Bonds	-	-	-	-	0.96	-	-
1.2.4 Debenture & Bonds	1.95	-	0.17	-	-	0.85	-
1.3 On Agency Balance	-	22.32	0.08	0.15	8.57	-	-
1.4 On Call Deposit	8.24	12.03	75.18	12.30	-	-	37.15
1.5 On Others	70.62	89.31	79.27	2.84	26.62	16.97	8.01
<b>2. Commission and Discount</b>	<b>1,066.77</b>	<b>454.81</b>	<b>589.68</b>	<b>103.16</b>	<b>359.29</b>	<b>206.86</b>	<b>170.14</b>
2.1 Bills Purchase and Discount	-	7.24	3.55	-	-	-	-
2.2 Commission	1,066.77	426.83	178.02	101.68	359.29	206.86	6.40
2.3 Others	-	20.73	408.11	1.49	-	-	163.75
<b>3. Exchange Fluctuation Income</b>	<b>382.18</b>	<b>106.90</b>	<b>232.24</b>	<b>205.48</b>	<b>136.65</b>	<b>262.88</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	76.44	-	-	8.78	7.45	11.90	-
3.2 Due to Foreign Currency Transaction	305.75	106.90	232.24	196.70	129.20	250.98	-
<b>4. Other Operating Income</b>	<b>120.45</b>	<b>583.00</b>	<b>337.08</b>	<b>294.69</b>	<b>34.13</b>	<b>560.49</b>	<b>84.02</b>
<b>5. Non Operating Income</b>	<b>5.25</b>	<b>603.85</b>	<b>16.98</b>	<b>28.57</b>	<b>61.55</b>	<b>109.75</b>	<b>8.99</b>
<b>6. Write Back from Provisions for loss</b>	<b>1,109.93</b>	<b>-</b>	<b>211.82</b>	<b>118.88</b>	<b>552.83</b>	<b>229.55</b>	<b>1,139.83</b>
<b>7. Recovery of written-off Loan</b>	<b>0.03</b>	<b>47.09</b>	<b>-</b>	<b>29.72</b>	<b>-</b>	<b>-</b>	<b>20.65</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>0.05</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>14,291.64</b>	<b>12,357.42</b>	<b>12,304.78</b>	<b>6,337.30</b>	<b>7,582.63</b>	<b>10,166.87</b>	<b>4,571.16</b>

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>2.23</b>	<b>246.16</b>	<b>1,873.41</b>	<b>403.38</b>	<b>284.94</b>	<b>3,874.54</b>	<b>2,841.20</b>
1.1 On Deposit Liabilities	2.23	246.16	1,871.77	403.36	284.94	3,871.42	2,835.34
1.1.1 Saving Account	1.71	59.58	386.54	85.97	78.75	787.82	526.24
1.1.2 Fixed Account	0.15	166.47	1,444.64	306.23	204.23	3,005.45	2,240.41
1.1.2.1 Up to 3 months Fixed Account	0.04	-	120.89	-	8.17	438.99	308.81
1.1.2.2 3 to 6 months Fixed Account	-	-	777.53	246.14	10.21	506.02	366.54
1.1.2.3 6 months to 1 year Fixed Account	0.12	-	381.53	20.73	71.48	1,525.69	1,396.66
1.1.2.4 Above 1 year Fixed Account	-	166.47	164.68	39.37	114.37	534.75	168.40
1.1.3 Call Deposit	0.37	20.10	40.59	11.17	1.96	78.16	68.69
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	1.64	0.01	-	3.12	5.87
<b>2. Commission Expense</b>	<b>0.01</b>	<b>-</b>	<b>5.03</b>	<b>4.37</b>	<b>-</b>	<b>-</b>	<b>13.85</b>
<b>3. Staff Expense</b>	<b>4.86</b>	<b>43.31</b>	<b>349.65</b>	<b>109.03</b>	<b>47.20</b>	<b>656.06</b>	<b>384.75</b>
<b>4. Office Operating Expenses</b>	<b>11.58</b>	<b>41.07</b>	<b>295.71</b>	<b>77.76</b>	<b>33.00</b>	<b>458.71</b>	<b>349.22</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.09</b>	<b>(0.01)</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	1.09	(0.01)
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.07</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>(7.86)</b>	<b>29.79</b>	<b>173.94</b>	<b>122.69</b>	<b>14.12</b>	<b>965.58</b>	<b>238.93</b>
7.1 Loan loss Provision	0.05	29.79	173.94	122.69	14.12	965.25	231.16
7.1.1 General Loan loss Provision	0.26	29.79	(6.88)	37.10	9.95	856.38	170.36
7.1.1.1 Pass Loan Loss Provision	0.26	29.79	122.75	37.10	3.08	547.00	69.64
7.1.1.2 Watch List Provision	-	-	(129.63)	-	6.87	309.38	100.72
7.1.2 Special Loan Loss Provision	(0.21)	-	180.82	85.59	4.17	108.87	60.80
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	7.77
7.3. Provision for Loss on Investment	(7.91)	-	-	-	-	0.33	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>0.90</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>53.56</b>	<b>20.07</b>	<b>16.63</b>	<b>177.18</b>	<b>119.71</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>121.98</b>	<b>54.20</b>	<b>49.88</b>	<b>478.38</b>	<b>323.23</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>18.08</b>	<b>360.10</b>	<b>126.46</b>	<b>116.39</b>	<b>1,116.23</b>	<b>754.20</b>
<b>Total Expenses</b>	<b>10.81</b>	<b>378.41</b>	<b>3,234.28</b>	<b>917.97</b>	<b>562.23</b>	<b>7,727.77</b>	<b>5,025.10</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1.16</b>	<b>354.74</b>	<b>2,805.16</b>	<b>757.58</b>	<b>499.89</b>	<b>6,033.57</b>	<b>4,371.87</b>
1.1 On Loans and Advances	0.65	353.48	2,651.09	738.32	479.02	5,679.19	4,161.89
1.2 On Investment	-	-	92.98	4.29	8.98	315.35	168.40
1.2.1 Government Bonds	-	-	92.98	4.29	8.98	215.48	168.40
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	99.88	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.52	1.26	20.52	14.97	11.90	22.34	33.84
1.5 On Others	-	-	40.57	-	-	16.69	7.74
<b>2. Commission and Discount</b>	<b>-</b>	<b>23.67</b>	<b>196.94</b>	<b>67.24</b>	<b>2.08</b>	<b>38.90</b>	<b>76.19</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	23.67	188.66	5.80	0.96	38.33	58.92
2.3 Others	-	-	8.28	61.44	1.12	0.57	17.27
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>(0.17)</b>	<b>-</b>	<b>-</b>	<b>6.53</b>	<b>0.04</b>
3.1 Due to Change in Exchange Rate	-	-	(0.18)	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.02	-	-	6.53	0.04
<b>4. Other Operating Income</b>	<b>0.31</b>	<b>-</b>	<b>232.33</b>	<b>-</b>	<b>30.65</b>	<b>490.00</b>	<b>537.02</b>
<b>5. Non Operating Income</b>	<b>0.96</b>	<b>-</b>	<b>0.01</b>	<b>29.71</b>	<b>29.60</b>	<b>400.98</b>	<b>0.09</b>
<b>6. Write Back from Provisions for loss</b>	<b>2.50</b>	<b>-</b>	<b>-</b>	<b>63.44</b>	<b>-</b>	<b>757.80</b>	<b>39.88</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>5.89</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>10.81</b>	<b>378.41</b>	<b>3,234.28</b>	<b>917.97</b>	<b>562.23</b>	<b>7,727.77</b>	<b>5,025.10</b>

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Sahara
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>2,084.91</b>	<b>20.58</b>	<b>2,305.82</b>	<b>1,573.90</b>	<b>1,859.88</b>	<b>161.13</b>	<b>43.58</b>
1.1 On Deposit Liabilities	2,060.58	20.58	2,304.09	1,566.53	1,855.37	161.13	43.58
1.1.1 Saving Account	344.14	4.87	369.83	489.62	277.89	48.22	31.32
1.1.2 Fixed Account	1,678.97	15.42	1,888.50	1,063.71	1,528.84	104.92	9.70
1.1.2.1 Up to 3 months Fixed Account	191.40	-	164.12	-	43.03	-	-
1.1.2.2 3 to 6 months Fixed Account	365.58	-	297.86	149.27	65.38	27.56	1.36
1.1.2.3 6 months to 1 year Fixed Account	808.36	10.72	1,142.86	784.94	368.89	53.20	0.67
1.1.2.4 Above 1 year Fixed Account	313.63	4.71	283.66	129.51	1,051.54	24.16	7.67
1.1.3 Call Deposit	37.47	0.29	45.75	13.20	48.64	7.99	2.56
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	24.33	-	1.73	7.36	4.51	-	-
<b>2. Commission Expense</b>	<b>3.98</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>379.70</b>	<b>9.66</b>	<b>345.40</b>	<b>303.64</b>	<b>225.43</b>	<b>51.33</b>	<b>18.07</b>
<b>4. Office Operating Expenses</b>	<b>315.79</b>	<b>9.87</b>	<b>323.96</b>	<b>197.42</b>	<b>201.62</b>	<b>47.15</b>	<b>6.65</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	0.01	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>6.98</b>	<b>-</b>	<b>1.03</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>115.31</b>	<b>6.02</b>	<b>124.20</b>	<b>190.06</b>	<b>581.19</b>	<b>30.92</b>	<b>-</b>
7.1 Loan loss Provision	115.31	6.02	124.20	190.06	581.19	30.92	-
7.1.1 General Loan loss Provision	115.31	0.94	100.15	51.56	187.36	13.25	-
7.1.1.1 Pass Loan Loss Provision	115.31	0.66	129.18	42.27	74.79	6.07	-
7.1.1.2 Watch List Provision	-	0.28	(29.03)	9.29	112.57	7.18	-
7.1.2 Special Loan Loss Provision	-	4.67	24.04	138.50	383.57	17.68	-
7.1.3 Additional Loan Loss Provision	-	0.41	-	-	10.27	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.77</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>103.20</b>	<b>1.12</b>	<b>97.68</b>	<b>-</b>	<b>73.78</b>	<b>5.37</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>276.56</b>	<b>3.36</b>	<b>293.55</b>	<b>214.15</b>	<b>201.13</b>	<b>16.10</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>645.30</b>	<b>7.84</b>	<b>683.25</b>	<b>503.03</b>	<b>462.88</b>	<b>37.57</b>	<b>26.48</b>
<b>Total Expenses</b>	<b>3,931.73</b>	<b>58.45</b>	<b>4,174.89</b>	<b>2,982.19</b>	<b>3,607.70</b>	<b>349.59</b>	<b>94.78</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>3,302.05</b>	<b>38.46</b>	<b>3,488.99</b>	<b>2,609.86</b>	<b>2,793.22</b>	<b>282.51</b>	<b>85.92</b>
1.1 On Loans and Advances	3,084.22	37.16	3,345.29	2,484.65	2,677.20	275.82	85.92
1.2 On Investment	189.18	-	96.16	87.35	79.79	0.84	-
1.2.1 Government Bonds	189.18	-	96.16	87.35	79.79	0.17	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.67	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	9.94	-	43.87	37.86	29.85	5.85	-
1.5 On Others	18.71	1.31	3.68	-	6.37	-	-
<b>2. Commission and Discount</b>	<b>251.78</b>	<b>0.12</b>	<b>19.34</b>	<b>23.41</b>	<b>6.36</b>	<b>2.05</b>	<b>0.81</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	0.10	19.34	23.41	6.36	2.05	0.81
2.3 Others	251.78	0.02	-	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>0.04</b>	<b>-</b>	<b>4.81</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	0.04	-	(1.10)	0.01	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	5.91	-	-	-	-
<b>4. Other Operating Income</b>	<b>38.70</b>	<b>1.84</b>	<b>238.64</b>	<b>134.71</b>	<b>153.28</b>	<b>60.75</b>	<b>8.05</b>
<b>5. Non Operating Income</b>	<b>251.43</b>	<b>9.13</b>	<b>423.10</b>	<b>40.07</b>	<b>159.30</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>87.72</b>	<b>8.89</b>	<b>-</b>	<b>174.13</b>	<b>472.55</b>	<b>4.28</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>22.99</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>3,931.73</b>	<b>58.45</b>	<b>4,174.89</b>	<b>2,982.19</b>	<b>3,607.70</b>	<b>349.59</b>	<b>94.78</b>

BFI Name	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>29.97</b>	<b>186.00</b>	<b>82.30</b>	<b>11.86</b>	<b>1.95</b>	<b>422.88</b>	<b>621.99</b>
1.1 On Deposit Liabilities	29.97	186.00	82.30	11.86	1.95	422.35	614.34
1.1.1 Saving Account	17.66	44.25	18.56	3.42	1.72	113.85	90.25
1.1.2 Fixed Account	11.52	135.08	60.71	6.94	-	290.03	503.80
1.1.2.1 Up to 3 months Fixed Account	0.48	-	-	-	-	53.29	8.24
1.1.2.2 3 to 6 months Fixed Account	0.89	42.81	12.54	-	-	83.68	11.29
1.1.2.3 6 months to 1 year Fixed Account	8.09	42.05	47.33	-	-	91.49	247.40
1.1.2.4 Above 1 year Fixed Account	2.05	50.21	0.84	6.94	-	61.57	236.88
1.1.3 Call Deposit	0.80	6.67	3.04	1.50	0.23	18.47	20.28
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	0.53	7.65
<b>2. Commission Expense</b>	-	-	-	-	-	-	-
<b>3. Staff Expense</b>	<b>21.35</b>	<b>74.69</b>	<b>30.58</b>	<b>10.97</b>	<b>2.03</b>	<b>86.46</b>	<b>58.97</b>
<b>4. Office Operating Expenses</b>	<b>6.59</b>	<b>110.42</b>	<b>23.87</b>	<b>15.25</b>	<b>12.36</b>	<b>72.33</b>	<b>68.80</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	-	-	-
<b>7. Provision for Risk</b>	<b>16.80</b>	<b>69.29</b>	<b>14.63</b>	<b>19.65</b>	-	-	<b>122.50</b>
7.1 Loan loss Provision	16.80	69.29	14.63	2.45	-	-	122.50
7.1.1 General Loan loss Provision	4.54	19.15	5.32	2.17	-	-	-
7.1.1.1 Pass Loan Loss Provision	1.49	14.28	2.78	1.93	-	-	-
7.1.1.2 Watch List Provision	3.06	4.87	2.54	0.24	-	-	-
7.1.2 Special Loan Loss Provision	12.25	50.14	9.31	0.28	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	122.50
7.2. Provision for Non-Banking Assets	-	-	-	17.20	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	<b>1.00</b>	-	-	-	-
<b>9. Provision for Staff Bonus</b>	-	<b>7.55</b>	-	-	-	<b>38.03</b>	<b>22.80</b>
<b>10. Provision for Income Tax</b>	<b>5.25</b>	<b>20.38</b>	-	-	-	<b>102.69</b>	<b>61.10</b>
<b>11. Others</b>	-	-	-	<b>1.02</b>	-	-	-
<b>12. Net Profit</b>	<b>12.25</b>	<b>47.55</b>	-	-	<b>11.04</b>	<b>239.60</b>	<b>144.13</b>
<b>Total Expenses</b>	<b>92.20</b>	<b>515.88</b>	<b>152.39</b>	<b>58.75</b>	<b>27.39</b>	<b>961.98</b>	<b>1,100.28</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>65.09</b>	<b>365.91</b>	<b>141.91</b>	<b>22.23</b>	<b>4.86</b>	<b>609.97</b>	<b>819.44</b>
1.1 On Loans and Advances	64.63	356.26	137.24	20.22	1.23	578.96	670.34
1.2 On Investment	-	3.59	2.46	-	-	17.45	128.76
1.2.1 Government Bonds	-	3.59	-	-	-	17.45	128.76
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	2.46	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.46	6.06	2.21	-	3.64	13.56	20.33
1.5 On Others	-	-	-	2.01	-	-	-
<b>2. Commission and Discount</b>	<b>1.34</b>	<b>5.82</b>	<b>0.61</b>	<b>2.54</b>	-	<b>1.04</b>	<b>2.44</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.34	5.82	0.61	2.54	-	1.04	2.44
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>4.16</b>	<b>73.13</b>	<b>9.24</b>	<b>0.57</b>	<b>0.00</b>	<b>27.37</b>	<b>114.33</b>
<b>5. Non Operating Income</b>	-	-	-	<b>9.30</b>	<b>19.78</b>	<b>91.85</b>	<b>164.07</b>
<b>6. Write Back from Provisions for loss</b>	<b>21.61</b>	<b>71.01</b>	-	<b>23.41</b>	<b>2.74</b>	<b>231.75</b>	-
<b>7. Recovery of written-off Loan</b>	-	-	-	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-	-
<b>9. Net Loss</b>	-	-	<b>0.63</b>	<b>0.70</b>	-	-	-
<b>Total Income</b>	<b>92.20</b>	<b>515.88</b>	<b>152.39</b>	<b>58.75</b>	<b>27.39</b>	<b>961.98</b>	<b>1,100.28</b>

BFI Name	Shree	Lalitpur	United	BestFC	Progressive	Janaki	Pokhara
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>377.46</b>	<b>13.61</b>	<b>470.40</b>	<b>165.32</b>	<b>126.18</b>	<b>194.25</b>	<b>509.61</b>
1.1 On Deposit Liabilities	376.96	13.61	468.35	165.32	125.12	194.25	508.86
1.1.1 Saving Account	66.77	5.97	71.26	42.95	26.13	48.28	89.27
1.1.2 Fixed Account	295.87	7.21	388.63	115.62	91.88	144.99	415.72
1.1.2.1 Up to 3 months Fixed Account	14.90	0.19	5.64	-	15.78	-	-
1.1.2.2 3 to 6 months Fixed Account	106.61	0.65	21.12	-	10.75	5.54	48.40
1.1.2.3 6 months to 1 year Fixed Account	166.47	3.76	189.95	115.62	51.30	3.77	69.81
1.1.2.4 Above 1 year Fixed Account	7.89	2.61	171.92	-	14.05	135.68	297.51
1.1.3 Call Deposit	14.32	0.43	8.47	6.75	7.11	0.98	3.88
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.50	-	2.05	-	1.06	-	0.74
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>1.08</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>39.17</b>	<b>13.92</b>	<b>93.55</b>	<b>54.38</b>	<b>33.27</b>	<b>14.36</b>	<b>86.15</b>
<b>4. Office Operating Expenses</b>	<b>33.84</b>	<b>13.92</b>	<b>78.19</b>	<b>38.44</b>	<b>41.37</b>	<b>11.49</b>	<b>57.50</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>24.14</b>	<b>3.85</b>	<b>93.09</b>	<b>235.80</b>	<b>(0.52)</b>	<b>116.95</b>	<b>30.74</b>
7.1 Loan loss Provision	24.14	3.80	112.29	235.80	(1.62)	116.95	30.74
7.1.1 General Loan loss Provision	8.27	-	30.09	18.38	(12.76)	19.99	12.72
7.1.1.1 Pass Loan Loss Provision	-	-	(3.25)	8.28	13.98	2.70	12.72
7.1.1.2 Watch List Provision	8.27	-	33.35	10.10	(26.73)	17.29	-
7.1.2 Special Loan Loss Provision	15.87	1.20	82.20	217.41	11.14	96.96	18.02
7.1.3 Additional Loan Loss Provision	-	2.60	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	1.10	-	-
7.3. Provision for Loss on Investment	-	0.05	(19.21)	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>9.78</b>	<b>-</b>	<b>14.91</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16.17</b>
<b>10. Provision for Income Tax</b>	<b>26.41</b>	<b>-</b>	<b>44.72</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>43.67</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>61.61</b>	<b>107.06</b>	<b>104.34</b>	<b>118.37</b>	<b>80.61</b>	<b>-</b>	<b>101.89</b>
<b>Total Expenses</b>	<b>572.41</b>	<b>152.36</b>	<b>900.28</b>	<b>612.31</b>	<b>280.93</b>	<b>337.07</b>	<b>845.74</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>501.08</b>	<b>28.23</b>	<b>735.18</b>	<b>294.28</b>	<b>209.84</b>	<b>260.93</b>	<b>762.47</b>
1.1 On Loans and Advances	439.98	26.03	700.09	278.93	193.63	252.10	736.10
1.2 On Investment	54.67	-	20.92	6.99	14.00	-	15.45
1.2.1 Government Bonds	54.67	-	20.92	6.99	-	-	15.31
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	14.00	-	0.14
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.43	2.20	9.25	8.36	0.97	8.83	9.21
1.5 On Others	-	-	4.91	-	1.23	-	1.71
<b>2. Commission and Discount</b>	<b>0.64</b>	<b>-</b>	<b>2.01</b>	<b>1.10</b>	<b>3.99</b>	<b>0.39</b>	<b>0.19</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.64	-	1.52	1.10	3.99	0.03	0.19
2.3 Others	-	-	0.49	-	-	0.37	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>37.17</b>	<b>0.64</b>	<b>159.04</b>	<b>8.04</b>	<b>60.36</b>	<b>12.40</b>	<b>45.94</b>
<b>5. Non Operating Income</b>	<b>0.77</b>	<b>11.33</b>	<b>4.05</b>	<b>14.46</b>	<b>0.64</b>	<b>1.92</b>	<b>6.55</b>
<b>6. Write Back from Provisions for loss</b>	<b>32.76</b>	<b>112.16</b>	<b>-</b>	<b>294.05</b>	<b>6.10</b>	<b>60.48</b>	<b>30.59</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.39</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.94</b>	<b>-</b>
<b>Total Income</b>	<b>572.41</b>	<b>152.36</b>	<b>900.28</b>	<b>612.31</b>	<b>280.93</b>	<b>337.07</b>	<b>845.74</b>

BFI Name	Central	Multi	Srijana	Samriddhi	CMerchant	GMBFL	ICFC
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>319.65</b>	<b>30.73</b>	<b>430.30</b>	<b>21.25</b>	<b>3.22</b>	<b>340.63</b>	<b>863.20</b>
1.1 On Deposit Liabilities	319.40	30.73	430.30	21.25	2.58	340.63	838.98
1.1.1 Saving Account	64.73	4.13	161.55	7.21	0.17	63.70	154.68
1.1.2 Fixed Account	254.67	26.60	253.70	12.73	-	264.12	669.61
1.1.2.1 Up to 3 months Fixed Account	-	-	-	5.01	-	13.72	59.10
1.1.2.2 3 to 6 months Fixed Account	39.34	-	67.11	0.80	-	41.46	22.95
1.1.2.3 6 months to 1 year Fixed Account	152.03	-	151.89	3.08	-	164.63	363.21
1.1.2.4 Above 1 year Fixed Account	63.30	26.60	34.70	3.85	-	44.30	224.35
1.1.3 Call Deposit	-	-	15.05	1.31	2.41	12.81	14.69
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.26	-	-	-	0.64	-	24.22
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>0.23</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>46.12</b>	<b>3.19</b>	<b>80.22</b>	<b>25.16</b>	<b>4.44</b>	<b>55.01</b>	<b>103.90</b>
<b>4. Office Operating Expenses</b>	<b>36.21</b>	<b>3.43</b>	<b>42.58</b>	<b>21.28</b>	<b>3.26</b>	<b>35.46</b>	<b>92.74</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>20.44</b>	<b>2.01</b>	<b>201.89</b>	<b>4.58</b>	<b>-</b>	<b>21.51</b>	<b>42.00</b>
7.1 Loan loss Provision	13.42	2.01	201.89	4.58	-	21.51	42.00
7.1.1 General Loan loss Provision	(1.18)	1.37	47.73	4.58	-	21.51	17.35
7.1.1.1 Pass Loan Loss Provision	3.10	0.89	13.47	4.58	-	21.51	17.35
7.1.1.2 Watch List Provision	(4.28)	0.47	34.27	-	-	-	-
7.1.2 Special Loan Loss Provision	14.60	0.64	154.15	-	-	-	24.65
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	7.02	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.34</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>11.07</b>	<b>-</b>	<b>-</b>	<b>0.03</b>	<b>-</b>	<b>11.36</b>	<b>24.62</b>
<b>10. Provision for Income Tax</b>	<b>29.90</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30.68</b>	<b>66.48</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>69.76</b>	<b>4.90</b>	<b>202.21</b>	<b>0.30</b>	<b>-</b>	<b>71.59</b>	<b>155.12</b>
<b>Total Expenses</b>	<b>533.15</b>	<b>44.26</b>	<b>957.43</b>	<b>72.93</b>	<b>10.91</b>	<b>566.25</b>	<b>1,348.08</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>463.85</b>	<b>40.93</b>	<b>746.16</b>	<b>22.33</b>	<b>0.18</b>	<b>472.03</b>	<b>1,069.84</b>
1.1 On Loans and Advances	417.88	40.93	733.58	18.35	-	415.31	963.58
1.2 On Investment	39.46	-	-	2.13	-	45.02	80.66
1.2.1 Government Bonds	-	-	-	2.13	-	-	80.66
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	39.46	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	45.02	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.51	-	-	1.83	0.18	9.72	25.60
1.5 On Others	-	-	12.58	0.02	-	1.98	-
<b>2. Commission and Discount</b>	<b>1.37</b>	<b>3.01</b>	<b>-</b>	<b>0.06</b>	<b>-</b>	<b>2.67</b>	<b>11.20</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.37	-	-	0.04	-	1.95	11.20
2.3 Others	-	3.01	-	0.03	-	0.71	-
<b>3. Exchange Fluctuation Income</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	0.00	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>33.07</b>	<b>-</b>	<b>64.43</b>	<b>5.86</b>	<b>0.00</b>	<b>34.87</b>	<b>247.55</b>
<b>5. Non Operating Income</b>	<b>34.86</b>	<b>-</b>	<b>-</b>	<b>8.74</b>	<b>1.55</b>	<b>32.86</b>	<b>7.05</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>0.32</b>	<b>146.85</b>	<b>35.92</b>	<b>-</b>	<b>23.83</b>	<b>12.07</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>1.29</b>	<b>-</b>	<b>0.37</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.90</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>533.15</b>	<b>44.26</b>	<b>957.43</b>	<b>72.93</b>	<b>10.91</b>	<b>566.25</b>	<b>1,348.08</b>

BFI Name	Manju	Reliance
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**Expenses**

<b>1. Interest Expense</b>	<b>539.75</b>	<b>340.07</b>
1.1 On Deposit Liabilities	527.56	340.07
1.1.1 Saving Account	89.24	86.53
1.1.2 Fixed Account	397.02	253.54
1.1.2.1 Up to 3 months Fixed Account	102.14	-
1.1.2.2 3 to 6 months Fixed Account	82.62	32.42
1.1.2.3 6 months to 1 year Fixed Account	125.81	30.84
1.1.2.4 Above 1 year Fixed Account	86.46	190.29
1.1.3 Call Deposit	41.30	-
1.1.4 Certificate of Deposit	-	-
1.2 On Borrowing	12.19	-
<b>2. Commission Expense</b>	-	-
<b>3. Staff Expense</b>	<b>68.03</b>	<b>66.78</b>
<b>4. Office Operating Expenses</b>	<b>60.93</b>	<b>61.34</b>
<b>5. Foreign Exchange Loss</b>	-	-
5.1 Due to Change in Exchange Rates	-	-
5.2 Due to Foreign Currency Transaction	-	-
<b>6. Non Operating Expense</b>	-	-
<b>7. Provision for Risk</b>	<b>24.43</b>	<b>33.37</b>
7.1 Loan loss Provision	24.43	33.37
7.1.1 General Loan loss Provision	24.43	9.20
7.1.1.1 Pass Loan Loss Provision	24.43	1.76
7.1.1.2 Watch List Provision	-	7.44
7.1.2 Special Loan Loss Provision	-	24.18
7.1.3 Additional Loan Loss Provision	-	-
7.2. Provision for Non-Banking Assets	-	-
7.3. Provision for Loss on Investment	-	-
7.5. Provision for Loss of Other Assets	-	-
<b>8. Loan Written Off</b>	-	-
<b>9. Provision for Staff Bonus</b>	<b>57.68</b>	<b>12.84</b>
<b>10. Provision for Income Tax</b>	<b>155.72</b>	<b>34.68</b>
<b>11. Others</b>	-	-
<b>12. Net Profit</b>	<b>363.36</b>	<b>80.92</b>
<b>Total Expenses</b>	<b>1,269.90</b>	<b>630.01</b>

**Income**

<b>1. Interest Income</b>	<b>798.87</b>	<b>436.38</b>
1.1 On Loans and Advances	784.68	392.56
1.2 On Investment	5.32	31.30
1.2.1 Government Bonds	5.32	31.30
1.2.2 Foreign Bonds	-	-
1.2.3 NRB Bonds	-	-
1.2.4 Debenture & Bonds	-	-
1.3 On Agency Balance	-	-
1.4 On Call Deposit	-	12.19
1.5 On Others	8.87	0.33
<b>2. Commission and Discount</b>	<b>39.69</b>	<b>1.26</b>
2.1 Bills Purchase and Discount	-	-
2.2 Commission	0.15	1.26
2.3 Others	39.54	-
<b>3. Exchange Fluctuation Income</b>	-	-
3.1 Due to Change in Exchange Rate	-	-
3.2 Due to Foreign Currency Transaction	-	-
<b>4. Other Operating Income</b>	<b>431.33</b>	<b>33.69</b>
<b>5. Non Operating Income</b>	-	<b>151.06</b>
<b>6. Write Back from Provisions for loss</b>	-	<b>7.62</b>
<b>7. Recovery of written-off Loan</b>	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-
<b>9. Net Loss</b>	-	-
<b>Total Income</b>	<b>1,269.90</b>	<b>630.01</b>

## Statement of Credit as on Baisakh end, 2078(Mid-May, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL
<b>Sector Wise</b>						
Agricultural and Forest Related	10,742.99	13,644.37	4,261.10	7,643.33	2,655.61	7,051.19
Fishery Related	391.21	815.20	25.77	207.11	-	149.28
Mining Related	1,313.68	-	134.46	415.96	-	-
Manufacturing (Producing) Related	29,345.79	18,958.22	44,472.39	53,469.96	13,196.88	46,403.15
Construction	16,164.82	19,814.43	748.50	8,354.84	13,176.34	4,804.75
Electricity, Gas and Water	8,486.43	9,385.68	8,797.97	14,791.41	268.81	2,186.68
Metal Products, Mach. & Ele. Eqp.	5,290.70	2,429.96	1,434.51	1,301.11	2,632.50	7,544.95
Tras., Com. and Public Utilities	3,613.46	3,300.55	1,567.50	1,373.47	1,415.71	3,118.30
Wholesaler & Retailer	17,618.99	45,762.96	53,207.58	29,093.80	17,899.77	24,772.77
Finance, Insurance and Real Estate	4,974.07	24,488.20	9,848.82	9,129.43	3,550.00	13,664.98
Hotel or Restaurant	7,189.07	8,712.08	5,217.84	11,667.88	1,549.35	6,649.56
Other Services	3,461.46	5,916.27	9,158.24	18,940.63	1,171.46	4,868.81
Consumption Loans	19,204.77	24,596.40	3,419.53	4,533.70	4,635.23	2,458.91
Local Government	1.35	216.60	-	383.43	138.81	255.20
Others	9,223.60	2,853.12	50,938.37	5,738.78	2,471.22	5,200.04
<b>TOTAL sectorwise</b>	<b>137,022.39</b>	<b>180,894.04</b>	<b>193,232.56</b>	<b>167,044.84</b>	<b>64,761.67</b>	<b>129,128.56</b>

**Product Wise**

Term Loan	29,617.82	31,633.21	35,873.77	51,065.19	5,624.48	27,242.11
Overdraft	17,531.47	21,438.23	22,269.36	16,773.96	5,352.67	11,102.59
Trust Receipt Loan / Import Loan	4,715.76	1,143.88	17,506.68	23,557.03	7,753.38	20,602.39
Demand & Other Working Capital Loan	22,421.23	55,544.44	53,230.90	51,186.21	15,956.09	41,511.97
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,074.32	16,456.51	14,466.24	2,107.25	8,354.13	3,926.53
Real Estate Loan	6,631.84	12,012.81	12,060.42	4,993.36	5,158.55	5,208.60
Margin Nature Loan	4,673.65	4,629.12	5,423.71	2,025.60	-	2,199.45
Hire Purchase Loan	2,669.60	4,748.96	2,912.19	2,866.23	3,935.67	7,061.99
Deprived Sector Loan	8,551.91	13,293.12	11,059.68	8,194.20	3,792.94	6,188.23
Bills Purchased	2.80	33.73	1.24	445.65	265.63	43.05
Other Product	33,131.98	19,960.03	18,428.38	3,830.15	8,568.13	4,041.65
<b>Total Product wise Loan</b>	<b>137,022.39</b>	<b>180,894.04</b>	<b>193,232.56</b>	<b>167,044.84</b>	<b>64,761.67</b>	<b>129,128.56</b>

**Collateral Wise**

Gold and Silver	11,597.42	16,492.52	758.26	1,275.95	-	-
Government Securities	1.80	518.38	15.77	0.80	-	-
Non Governmental Securities	0.09	4,625.15	7,829.94	2,025.60	-	2,199.45
Fixed Deposit Receipts	480.80	506.57	899.38	891.13	3,732.43	544.47
Own	480.80	506.57	868.17	891.13	3,640.50	544.47
Other Licences Institutions	-	-	31.21	-	91.93	-
Collateral of Properties	120,599.80	145,455.90	164,486.46	144,697.32	53,523.44	121,305.17
Fixed Assets	108,464.98	145,419.53	93,469.66	118,544.36	38,369.04	121,033.49
Current Assets	12,134.82	36.37	71,016.81	26,152.96	15,154.41	271.69
Against security of Bill	10.07	25.99	7,622.33	45.18	-	43.05
Domestic Bills	-	13.26	-	-	-	19.86
Foreign Bills	10.07	12.73	7,622.33	45.18	-	23.19
Against Guarantee	4,109.97	13,169.69	4,055.05	5,425.28	1,568.81	4,956.26
Government Guarantee	28.67	-	0.84	383.62	138.81	-
Institutional Guarantee	3,184.61	11,040.02	2,832.73	4,722.30	1,430.00	-
Personal Guarantee	329.84	2,128.43	1,221.48	318.72	-	-
Collective Guarantee	2.64	1.24	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	130.62
Other Guarantee	522.42	-	-	0.64	-	4,825.64
Credit Card	-	-	233.37	27.77	290.77	80.16
Others	222.45	99.84	7,332.00	12,655.82	5,646.22	-
<b>Total</b>	<b>137,022.39</b>	<b>180,894.04</b>	<b>193,232.56</b>	<b>167,044.84</b>	<b>64,761.67</b>	<b>129,128.56</b>



## Statement of Credit as on Baisakh end, 2078(Mid-May, 2021)

BFI Name	NSBI	NBBL	EBL	BOK	NCC	NIC	MBL
<b>Sector Wise</b>							
Agricultural and Forest Related	3,696.69	5,174.64	9,060.48	4,299.04	4,028.71	18,049.37	6,052.79
Fishery Related	50.39	304.14	132.32	74.74	229.68	1,175.04	195.00
Mining Related	148.22	480.46	19.70	24.58	951.38	-	145.98
Manufacturing (Producing) Related	31,212.71	8,428.18	17,239.58	22,595.22	13,334.54	13,657.12	25,748.87
Construction	4,165.08	11,690.87	23,089.81	4,478.45	11,810.60	21,919.58	7,527.19
Electricity, Gas and Water	4,987.44	4,049.69	5,389.27	4,310.67	5,916.74	2,277.75	6,271.72
Metal Products, Mach. & Ele. Eqp.	2,161.74	1,404.25	2,532.42	3,129.12	1,369.25	366.09	739.15
Tras., Com. and Public Utilities	527.25	2,292.03	2,351.79	1,879.50	1,844.91	2,860.96	2,380.56
Wholesaler & Retailer	21,325.47	10,135.41	33,470.70	24,337.70	15,605.43	55,273.24	27,062.69
Finance, Insurance and Real Estate	6,995.54	5,299.19	11,393.43	8,733.30	4,811.47	20,819.51	8,390.43
Hotel or Restaurant	4,924.53	3,035.74	2,471.25	5,524.22	3,332.50	9,750.04	4,118.99
Other Services	1,734.95	9,158.86	4,387.88	6,390.10	3,953.57	6,032.58	6,078.99
Consumption Loans	1,205.13	1,685.69	4,265.55	7,227.36	2,671.53	11,495.16	3,026.60
Local Government	-	-	-	-	-	-	129.84
Others	18,631.63	6,021.31	12,700.24	4,801.77	23,620.96	103,235.45	19,458.71
<b>TOTAL sectorwise</b>	<b>101,766.77</b>	<b>69,160.45</b>	<b>128,504.41</b>	<b>97,805.77</b>	<b>93,481.28</b>	<b>266,911.89</b>	<b>117,327.53</b>

**Product Wise**

Term Loan	20,662.62	13,291.03	26,208.74	22,622.90	27,908.04	25,561.27	22,882.00
Overdraft	773.93	7,196.30	29,730.37	24,947.93	20,364.57	85,493.67	10,706.18
Trust Receipt Loan / Import Loan	13,486.80	2,627.31	8,848.77	6,281.40	2,198.76	297.34	7,039.12
Demand & Other Working Capital Loan	32,390.00	16,978.17	17,423.48	15,712.85	12,546.27	43,362.11	14,301.76
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,465.38	3,791.57	21,525.09	3,705.81	5,035.83	20,264.22	5,718.86
Real Estate Loan	4,577.55	2,257.80	3,526.84	4,042.12	1,212.55	18,462.59	4,480.64
Margin Nature Loan	-	1,755.21	647.52	1,644.72	1,865.32	5,785.63	596.93
Hire Purchase Loan	2,479.54	6,593.10	4,525.60	6,859.14	5,057.07	9,010.91	6,557.65
Deprived Sector Loan	7,112.65	5,058.99	8,063.22	5,488.52	5,078.94	11,970.92	6,764.78
Bills Purchased	0.08	88.38	-	899.99	-	-	46.21
Other Product	17,818.23	9,522.58	8,004.78	5,600.40	12,213.94	46,703.22	38,233.41
<b>Total Product wise Loan</b>	<b>101,766.77</b>	<b>69,160.45</b>	<b>128,504.41</b>	<b>97,805.77</b>	<b>93,481.28</b>	<b>266,911.89</b>	<b>117,327.53</b>

**Collateral Wise**

Gold and Silver	-	467.52	-	28.38	65.02	55.34	283.83
Government Securities	-	-	2.46	-	-	-	5.11
Non Governmental Securities	-	1,815.19	1,516.00	-	1,865.33	5,785.63	-
Fixed Deposit Receipts	825.63	207.86	966.22	392.80	351.67	568.78	605.51
Own	825.63	207.37	966.22	392.80	351.67	568.78	517.14
Other Licences Institutions	-	0.50	-	-	-	-	88.36
Collateral of Properties	72,518.28	63,895.78	108,458.12	89,176.44	86,526.07	243,436.92	108,399.32
Fixed Assets	51,516.91	62,930.98	64,545.44	85,075.75	85,758.26	232,020.79	59,843.91
Current Assets	21,001.37	964.80	43,912.68	4,100.69	767.81	11,416.13	48,555.41
Against security of Bill	13,486.80	178.88	6,273.40	662.18	478.85	-	107.64
Domestic Bills	-	67.79	85.29	-	-	-	-
Foreign Bills	13,486.80	111.09	6,188.11	662.18	478.85	-	107.64
Against Guarantee	7,517.91	2,380.25	8,821.22	7,526.80	3,200.89	15,645.90	2,463.53
Government Guarantee	156.09	102.53	198.73	2.17	74.74	216.53	159.13
Institutional Guarantee	6,708.49	2,187.97	7,567.55	4,615.38	3,126.13	14,911.88	644.18
Personal Guarantee	-	87.30	1,054.95	154.01	0.03	-	1,532.75
Collective Guarantee	-	0.77	-	-	-	-	1.01
Int. Rtd. Foreign Bank's Guarantee	653.33	-	-	843.78	-	-	-
Other Guarantee	-	1.68	-	1,911.47	-	517.48	126.47
Credit Card	-	70.27	61.30	17.98	21.13	98.48	191.30
Others	7,418.15	144.71	2,405.69	1.20	972.34	1,320.84	5,271.29
<b>Total</b>	<b>101,766.77</b>	<b>69,160.45</b>	<b>128,504.41</b>	<b>97,805.77</b>	<b>93,481.28</b>	<b>266,911.89</b>	<b>117,327.53</b>

## Statement of Credit as on Baisakh end, 2078(Mid-May, 2021)

BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
<b>Sector Wise</b>						
Agricultural and Forest Related	5,274.21	4,501.31	11,025.64	43,105.36	9,964.48	7,728.73
Fishery Related	218.74	255.38	359.46	538.17	302.57	209.59
Mining Related	1,252.73	84.86	220.04	278.65	194.11	670.03
Manufacturing (Producing) Related	31,887.79	18,683.28	25,342.31	9,806.90	44,010.75	16,847.86
Construction	12,711.58	24,905.15	9,662.32	11,967.83	27,821.84	6,280.58
Electricity, Gas and Water	7,674.79	7,349.68	6,708.87	6,481.03	16,444.24	7,170.98
Metal Products, Mach. & Ele. Eqp.	5,521.30	3,864.76	2,879.63	486.67	1,600.67	465.83
Tras., Com. and Public Utilities	7,926.49	4,413.68	5,867.93	1,789.56	6,467.24	2,901.95
Wholesaler & Retailer	16,149.36	21,619.98	39,050.28	29,973.07	55,433.29	19,995.81
Finance, Insurance and Real Estate	8,429.97	7,118.99	8,467.71	895.83	16,448.42	8,980.52
Hotel or Restaurant	6,916.65	4,621.01	6,705.79	3,439.71	9,617.97	2,889.15
Other Services	6,061.29	3,201.57	6,402.83	3,569.10	9,393.58	4,870.22
Consumption Loans	6,081.67	5,048.93	7,564.85	1,459.40	12,219.85	7,720.56
Local Government	10.22	136.67	150.58	-	-	-
Others	21,058.27	2,052.06	30,432.69	33,188.24	29,437.68	27,475.72
<b>TOTAL sectorwise</b>	<b>137,175.08</b>	<b>107,857.32</b>	<b>160,840.94</b>	<b>146,979.52</b>	<b>239,356.69</b>	<b>114,207.55</b>

**Product Wise**

Term Loan	41,439.05	23,952.33	44,365.59	6,643.96	51,349.45	26,893.63
Overdraft	21,849.23	6,096.63	30,177.92	7,135.69	45,690.06	14,463.63
Trust Receipt Loan / Import Loan	9,489.58	8,851.29	8,937.57	134.58	15,908.10	4,434.18
Demand & Other Working Capital Loan	32,372.11	25,162.43	36,230.04	103,955.11	47,842.42	14,930.29
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,006.54	5,056.27	7,099.67	6,336.79	20,362.26	7,433.15
Real Estate Loan	1,606.69	3,900.17	6,619.73	543.14	4,219.08	5,011.83
Margin Nature Loan	4,356.86	2,154.34	5,304.38	103.75	7,516.08	5,407.79
Hire Purchase Loan	4,635.56	2,319.63	8,147.80	1,549.56	11,461.14	5,727.91
Deprived Sector Loan	7,533.15	6,958.36	10,748.27	18,794.61	14,678.51	10,966.31
Bills Purchased	18.11	305.80	37.06	-	-	25.90
Other Product	7,868.18	23,100.07	3,172.91	1,782.32	20,329.60	18,912.92
<b>Total Product wise Loan</b>	<b>137,175.08</b>	<b>107,857.32</b>	<b>160,840.94</b>	<b>146,979.52</b>	<b>239,356.69</b>	<b>114,207.55</b>

**Collateral Wise**

Gold and Silver	10.79	256.06	-	69.80	16.74	816.65
Government Securities	24.56	-	12.19	-	-	0.97
Non Governmental Securities	4,421.05	-	5,289.26	-	126.18	4,302.09
Fixed Deposit Receipts	368.93	703.83	1,255.80	666.48	820.66	563.55
Own	368.73	703.83	1,253.55	666.48	820.66	554.21
Other Licences Institutions	0.20	-	2.25	-	-	9.34
Collateral of Properties	124,054.70	98,229.45	142,432.47	146,243.24	199,458.96	79,562.93
Fixed Assets	119,450.75	71,879.84	80,876.43	146,243.24	117,173.16	62,759.54
Current Assets	4,603.95	26,349.62	61,556.04	-	82,285.80	16,803.39
Against security of Bill	0.97	-	4,761.14	-	-	3,902.22
Domestic Bills	-	-	21.70	-	-	76.03
Foreign Bills	0.97	-	4,739.44	-	-	3,826.20
Against Guarantee	6,160.57	136.67	6,514.56	-	1,351.28	3,832.86
Government Guarantee	167.15	136.67	145.02	-	21.94	2.41
Institutional Guarantee	5,313.70	-	6,211.00	-	927.44	902.65
Personal Guarantee	569.31	-	151.70	-	388.23	1,975.79
Collective Guarantee	106.77	-	-	-	13.67	942.85
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	3.64	-	6.84	-	-	9.17
Credit Card	60.97	61.82	262.62	-	241.77	62.46
Others	2,072.51	8,469.49	312.91	-	37,341.10	21,163.82
<b>Total</b>	<b>137,175.08</b>	<b>107,857.32</b>	<b>160,840.94</b>	<b>146,979.52</b>	<b>239,356.69</b>	<b>114,207.55</b>

## Statement of Credit as on Baisakh end, 2078(Mid-May, 2021)

BFI Name	Prime	Sunrise	NMB	Prabhu	Mega	CBL	Century
<b>Sector Wise</b>							
Agricultural and Forest Related	9,857.54	8,627.08	8,224.99	7,081.86	5,734.63	6,378.66	3,275.78
Fishery Related	501.74	281.44	201.60	73.61	127.15	61.02	143.08
Mining Related	223.04	10.59	247.96	-	839.86	83.59	236.07
Manufacturing (Producing) Related	14,377.63	10,312.27	36,777.74	23,609.49	22,569.30	14,211.06	13,580.34
Construction	15,657.54	18,588.09	16,070.54	15,956.95	10,359.25	4,389.21	8,442.12
Electricity, Gas and Water	11,042.79	5,909.20	11,515.58	7,147.85	7,254.10	5,717.56	5,918.60
Metal Products, Mach. & Ele. Eqp.	1,454.31	1,629.86	1,984.56	1,552.32	1,070.75	1,006.09	1,824.47
Tras., Com. and Public Utilities	2,419.33	449.82	2,041.25	3,178.90	2,421.31	2,683.23	2,103.08
Wholesaler & Retailer	15,937.09	20,955.93	44,452.77	22,023.77	29,677.33	15,794.91	13,251.52
Finance, Insurance and Real Estate	19,533.67	6,822.78	8,013.55	16,234.51	18,581.13	10,553.51	8,117.43
Hotel or Restaurant	10,172.00	3,624.44	5,508.79	14,469.05	7,195.01	3,542.99	3,685.49
Other Services	7,687.51	3,047.77	3,344.56	15,101.03	5,153.20	2,875.06	3,618.40
Consumption Loans	10,501.66	3,819.91	4,958.71	5,898.77	7,201.54	6,188.73	5,141.51
Local Government	-	-	-	-	-	-	-
Others	16,665.89	13,747.48	13,147.49	10,609.61	19,808.03	9,731.67	9,012.59
<b>TOTAL sectorwise</b>	<b>136,031.75</b>	<b>97,826.65</b>	<b>156,490.08</b>	<b>142,937.70</b>	<b>137,992.60</b>	<b>83,217.29</b>	<b>78,350.49</b>

**Product Wise**

Term Loan	38,189.02	11,751.36	42,442.70	43,778.69	27,399.62	21,734.15	22,378.78
Overdraft	34,914.44	17,382.30	15,961.50	15,562.17	20,475.01	13,986.71	13,643.91
Trust Receipt Loan / Import Loan	1,996.85	3,829.46	7,425.02	8,274.29	5,291.65	6,499.35	1,345.18
Demand & Other Working Capital Loan	15,846.67	14,583.70	25,939.62	24,481.11	31,422.88	16,838.92	17,905.41
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,240.06	14,136.78	12,910.59	10,567.45	7,769.47	2,483.58	4,379.16
Real Estate Loan	11,397.06	3,921.97	4,498.06	2,605.64	11,403.66	4,329.20	4,959.11
Margin Nature Loan	3,732.70	2,583.90	3,443.00	3,457.33	3,673.38	3,835.56	3,046.55
Hire Purchase Loan	7,143.82	4,161.03	5,344.73	6,430.28	5,377.88	2,726.45	2,420.21
Deprived Sector Loan	7,219.57	7,253.98	7,287.66	11,166.51	7,502.55	6,602.01	3,744.38
Bills Purchased	251.58	725.04	30.00	82.40	-	13.90	39.21
Other Product	8,100.00	17,497.12	31,207.21	16,531.83	17,676.50	4,167.45	4,488.59
<b>Total Product wise Loan</b>	<b>136,031.75</b>	<b>97,826.65</b>	<b>156,490.08</b>	<b>142,937.70</b>	<b>137,992.60</b>	<b>83,217.29</b>	<b>78,350.49</b>

**Collateral Wise**

Gold and Silver	4,661.38	-	157.77	54.32	506.94	157.96	41.22
Government Securities	-	27.44	0.90	3.00	6.34	18.00	-
Non Governmental Securities	3,793.34	2,602.38	3,369.63	3,423.23	4,046.51	3,833.45	3,046.55
Fixed Deposit Receipts	879.26	457.14	656.25	2,935.27	537.92	438.80	308.78
Own	879.26	457.14	656.25	2,935.27	537.92	438.80	308.78
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	115,945.09	91,843.41	150,359.58	119,986.67	123,450.67	74,518.38	72,532.24
Fixed Assets	114,949.80	88,511.05	137,867.81	116,444.50	121,137.56	74,281.97	56,647.97
Current Assets	995.29	3,332.36	12,491.77	3,542.17	2,313.11	236.41	15,884.27
Against security of Bill	1.40	-	-	5,406.17	-	-	39.21
Domestic Bills	1.40	-	-	10.98	-	-	39.21
Foreign Bills	-	-	-	5,395.18	-	-	-
Against Guarantee	7,503.46	2,062.32	518.80	9,956.49	6,109.38	3,910.44	2,164.94
Government Guarantee	154.78	-	87.07	123.93	2.69	16.52	-
Institutional Guarantee	6,203.68	1,913.42	9.60	8,888.83	2,510.15	3,778.58	2,136.23
Personal Guarantee	1,142.42	54.38	361.34	836.94	3,560.81	63.04	28.69
Collective Guarantee	-	-	22.68	99.28	34.90	46.82	0.03
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	2.58	94.53	38.11	7.50	0.83	5.48	-
Credit Card	76.67	119.80	46.84	2.51	85.67	-	49.95
Others	3,171.15	714.17	1,380.32	1,170.05	3,249.17	340.26	167.59
<b>Total</b>	<b>136,031.75</b>	<b>97,826.65</b>	<b>156,490.08</b>	<b>142,937.70</b>	<b>137,992.60</b>	<b>83,217.29</b>	<b>78,350.49</b>

## Statement of Credit as on Baisakh end, 2078(Mid-May, 2021)

BFI Name	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
<b>Sector Wise</b>							
Agricultural and Forest Related	6,008.28	1,967.63	2.20	486.19	1,025.13	451.20	372.78
Fishery Related	156.09	72.48	-	-	23.99	16.68	2.10
Mining Related	-	1.53	-	-	12.47	1.57	-
Manufacturing (Producing) Related	19,994.81	1,521.80	-	349.72	1,948.52	749.09	349.93
Construction	11,425.21	3,979.01	3.47	103.24	5,849.40	1,286.75	1,041.55
Electricity, Gas and Water	7,454.14	687.98	-	-	429.98	26.42	-
Metal Products, Mach. & Ele. Eqp.	1,387.86	175.35	-	-	132.51	171.86	23.01
Tras., Com. and Public Utilities	5,222.87	1,512.97	5.93	105.18	1,605.45	191.54	224.01
Wholesaler & Retailer	21,383.53	6,538.56	5.36	994.21	4,547.11	2,488.14	624.70
Finance, Insurance and Real Estate	9,217.50	4,708.86	-	200.00	5,528.21	1,237.20	579.58
Hotel or Restaurant	4,100.65	904.63	2.40	-	1,333.49	223.95	66.13
Other Services	4,643.63	753.48	-	735.24	1,403.89	525.48	49.10
Consumption Loans	1,761.62	2,686.66	-	56.19	1,973.03	317.81	93.42
Local Government	-	-	2.72	-	3.34	-	1.50
Others	27,994.81	8,765.62	14.37	-	9,795.44	1,696.92	1,641.60
<b>TOTAL sectorwise</b>	<b>120,750.98</b>	<b>34,276.55</b>	<b>36.45</b>	<b>3,029.95</b>	<b>35,611.96</b>	<b>9,384.61</b>	<b>5,069.42</b>

**Product Wise**

Term Loan	25,316.21	8,797.94	0.03	438.09	10,877.78	2,270.48	597.45
Overdraft	12,027.84	8,379.53	22.13	1,152.02	6,737.32	1,777.32	537.57
Trust Receipt Loan / Import Loan	4,101.02	-	-	-	-	-	-
Demand & Other Working Capital Loan	25,074.14	-	-	-	1,163.76	1,437.96	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,479.14	3,403.04	3.47	103.24	5,110.55	1,294.60	707.91
Real Estate Loan	5,375.36	2,049.69	-	200.00	1,764.54	744.16	79.59
Margin Nature Loan	1,749.06	1,724.96	-	-	930.22	234.91	-
Hire Purchase Loan	4,205.04	1,681.76	5.93	105.18	2,866.39	381.00	338.24
Deprived Sector Loan	7,645.97	5,194.99	2.17	157.72	5,358.14	731.95	807.09
Bills Purchased	3.42	-	-	-	-	-	-
Other Product	28,773.79	3,044.65	2.72	873.72	803.27	512.23	2,001.58
<b>Total Product wise Loan</b>	<b>120,750.98</b>	<b>34,276.55</b>	<b>36.45</b>	<b>3,029.95</b>	<b>35,611.96</b>	<b>9,384.61</b>	<b>5,069.42</b>

**Collateral Wise**

Gold and Silver	29.08	455.75	-	-	128.18	54.40	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	4.50	1,724.96	-	-	947.89	234.91	-
Fixed Deposit Receipts	596.12	230.16	-	56.19	246.90	41.57	31.55
Own	596.12	230.16	-	56.19	246.90	41.57	31.55
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	113,368.96	26,901.54	33.73	2,973.76	28,918.85	8,617.28	5,036.38
Fixed Assets	96,299.54	26,901.54	33.73	2,973.76	28,918.85	8,617.28	5,036.38
Current Assets	17,069.42	-	-	-	-	-	-
Against security of Bill	158.92	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	158.92	-	-	-	-	-	-
Against Guarantee	43.93	4,963.87	2.72	-	5,370.15	294.11	-
Government Guarantee	-	-	2.72	-	-	-	-
Institutional Guarantee	-	4,639.11	-	-	3,736.99	251.41	-
Personal Guarantee	43.93	171.82	-	-	1,418.39	42.70	-
Collective Guarantee	-	151.97	-	-	214.76	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	0.97	-	-	-	-	-
Credit Card	37.01	-	-	-	-	-	-
Others	6,512.45	0.28	-	-	-	142.33	1.50
<b>Total</b>	<b>120,750.98</b>	<b>34,276.55</b>	<b>36.45</b>	<b>3,029.95</b>	<b>35,611.96</b>	<b>9,384.61</b>	<b>5,069.42</b>

## Statement of Credit as on Baisakh end, 2078(Mid-May, 2021)

BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB
<b>Sector Wise</b>							
Agricultural and Forest Related	7,262.87	2,859.23	2,761.59	21.70	2,860.04	2,339.05	1,746.91
Fishery Related	95.62	136.59	80.43	39.84	94.01	288.03	66.78
Mining Related	-	69.80	4.99	-	160.04	105.00	17.65
Manufacturing (Producing) Related	2,693.24	1,962.65	1,826.74	52.46	3,114.08	4,349.72	1,467.90
Construction	12,140.72	8,305.38	2,290.91	95.61	4,696.80	2,699.95	4,873.58
Electricity, Gas and Water	243.91	165.46	-	-	744.90	-	2,671.94
Metal Products, Mach. & Ele. Eqp.	313.74	253.25	320.61	6.24	496.32	1.46	93.88
Tras., Com. and Public Utilities	3,381.17	3,197.67	2,127.76	25.96	654.33	1,070.48	961.87
Wholesaler & Retailer	12,565.78	5,263.53	8,041.67	30.34	4,522.41	7,027.57	3,147.18
Finance, Insurance and Real Estate	8,602.72	3,447.38	1,628.11	0.40	3,350.14	3,593.38	5,566.02
Hotel or Restaurant	2,521.28	2,356.61	1,218.01	1.20	2,208.78	3,178.48	967.31
Other Services	1,100.07	837.73	646.55	5.00	984.03	1,738.59	1,923.58
Consumption Loans	3,837.29	2,934.85	2,436.65	22.40	2,622.34	717.26	1,729.96
Local Government	-	0.03	-	-	3.37	-	-
Others	19,087.68	21,706.20	14,837.20	87.29	14,927.63	4,339.75	7,105.18
<b>TOTAL sectorwise</b>	<b>73,846.08</b>	<b>53,496.38</b>	<b>38,221.20</b>	<b>388.43</b>	<b>41,439.21</b>	<b>31,448.72</b>	<b>32,339.74</b>

**Product Wise**

Term Loan	22,571.08	17,103.57	19,118.98	70.28	12,755.39	7,693.94	5,646.76
Overdraft	11,731.37	11,412.21	9,162.05	152.84	12,304.69	1,212.91	5,682.08
Trust Receipt Loan / Import Loan	-	-	6.71	-	-	-	-
Demand & Other Working Capital Loan	523.47	217.05	1,015.50	6.26	167.47	10,139.83	2,448.11
Res. Per. H. Loan (Up to Rs. 15 mil.)	11,239.60	6,590.56	1,796.75	92.77	3,955.64	1,991.29	3,578.41
Real Estate Loan	4,802.05	1,881.84	74.59	-	1,711.81	1,030.06	2,825.77
Margin Nature Loan	2,487.33	1,162.68	966.91	-	1,222.27	197.30	1,152.00
Hire Purchase Loan	4,184.12	4,611.23	2,530.52	38.50	1,828.57	1,743.24	1,527.31
Deprived Sector Loan	13,911.17	6,601.08	2,589.72	23.90	3,908.27	4,008.21	2,458.61
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,395.89	3,916.14	959.47	3.88	3,585.10	3,431.94	7,020.68
<b>Total Product wise Loan</b>	<b>73,846.08</b>	<b>53,496.38</b>	<b>38,221.20</b>	<b>388.43</b>	<b>41,439.21</b>	<b>31,448.72</b>	<b>32,339.74</b>

**Collateral Wise**

Gold and Silver	378.66	1,159.90	732.20	-	320.34	-	131.72
Government Securities	-	-	-	-	3.89	-	-
Non Governmental Securities	2,487.33	582.92	1,021.92	-	1,258.07	197.30	1,152.00
Fixed Deposit Receipts	491.30	421.72	217.03	9.93	272.78	184.97	583.24
Own	491.30	421.72	217.03	9.93	272.78	184.97	583.24
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	56,071.21	46,199.46	34,509.38	378.42	34,355.96	28,652.97	27,390.14
Fixed Assets	56,071.21	46,199.46	34,509.38	378.42	34,349.57	28,652.97	27,390.14
Current Assets	-	-	-	-	6.39	-	-
Against security of Bill	-	-	-	-	1.28	-	-
Domestic Bills	-	-	-	-	1.28	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	14,193.47	4,588.02	1,738.67	-	5,201.48	2,413.49	3,079.11
Government Guarantee	-	10.39	0.60	-	3.37	-	17.19
Institutional Guarantee	3,670.79	2,432.28	760.94	-	2,594.81	2,410.88	2,951.01
Personal Guarantee	4,912.79	1,397.76	926.16	-	2,432.10	-	104.12
Collective Guarantee	5,609.89	709.63	50.98	-	168.65	2.60	6.79
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	37.96	-	-	2.55	-	-
Credit Card	-	-	-	-	-	-	-
Others	224.11	544.36	2.01	0.08	25.42	-	3.54
<b>Total</b>	<b>73,846.08</b>	<b>53,496.38</b>	<b>38,221.20</b>	<b>388.43</b>	<b>41,439.21</b>	<b>31,448.72</b>	<b>32,339.74</b>

## Statement of Credit as on Baisakh end, 2078(Mid-May, 2021)

BFI Name	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF
<b>Sector Wise</b>								
Agricultural and Forest Related	41.12	341.76	272.29	983.78	312.58	46.47	0.52	278.98
Fishery Related	-	22.75	1.53	4.92	10.44	-	-	1.91
Mining Related	0.19	-	-	-	8.13	-	-	-
Manufacturing (Producing) Related	65.99	79.23	54.50	132.51	240.16	-	60.00	397.21
Construction	485.10	12.85	13.80	328.09	119.44	38.10	18.38	536.69
Electricity, Gas and Water	-	-	-	2.87	10.05	-	-	-
Metal Products, Mach. & Ele. Eqp.	6.36	3.39	2.01	-	22.60	-	3.45	-
Tras., Com. and Public Utilities	204.99	1.30	2.04	79.50	131.38	26.52	-	185.32
Wholesaler & Retailer	637.83	121.04	67.92	859.83	154.15	40.27	33.33	728.65
Finance, Insurance and Real Estate	650.58	37.76	5.26	330.06	46.31	24.92	40.31	795.79
Hotel or Restaurant	97.52	5.61	32.74	93.27	66.88	6.71	27.50	88.67
Other Services	2.67	31.46	2.13	215.69	-	-	-	132.93
Consumption Loans	249.86	1.98	17.79	202.90	59.20	22.33	144.91	883.97
Local Government	-	-	-	-	-	-	33.18	-
Others	973.68	312.83	129.71	751.14	572.55	110.27	1,886.00	2,046.05
<b>TOTAL sectorwise</b>	<b>3,415.88</b>	<b>971.94</b>	<b>601.71</b>	<b>3,984.56</b>	<b>1,753.86</b>	<b>315.58</b>	<b>2,247.57</b>	<b>6,076.15</b>

**Product Wise**

Term Loan	1,208.30	51.21	215.48	2,100.71	589.90	-	124.27	440.01
Overdraft	482.82	245.83	136.29	672.21	387.31	87.07	-	512.03
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	264.17	560.90	-	81.51	-	40.27	147.82	914.57
Res. Per. H. Loan (Up to Rs. 15 mil.)	421.44	-	-	118.90	167.43	21.48	18.38	536.69
Real Estate Loan	54.38	-	-	298.68	20.26	31.85	1,765.88	311.86
Margin Nature Loan	100.19	-	-	1.74	3.08	22.33	26.19	98.41
Hire Purchase Loan	221.28	-	11.68	52.66	183.37	26.52	122.28	259.98
Deprived Sector Loan	523.44	56.17	135.66	305.84	358.44	71.39	33.18	501.77
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	139.85	57.82	102.60	352.31	44.09	14.68	9.57	2,500.84
<b>Total Product wise Loan</b>	<b>3,415.88</b>	<b>971.94</b>	<b>601.71</b>	<b>3,984.56</b>	<b>1,753.86</b>	<b>315.58</b>	<b>2,247.57</b>	<b>6,076.15</b>

**Collateral Wise**

Gold and Silver	100.84	-	-	162.74	31.35	-	-	654.84
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	100.19	-	-	1.74	3.08	-	26.19	98.41
Fixed Deposit Receipts	37.68	8.35	7.73	16.79	7.59	-	0.05	55.00
Own	37.68	8.35	7.73	16.79	7.59	-	0.05	55.00
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	2,589.33	963.59	593.99	3,731.97	1,643.89	260.26	399.89	4,649.04
Fixed Assets	2,589.33	963.59	593.99	3,731.97	1,643.89	260.26	399.89	4,649.04
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	587.84	-	-	71.32	-	25.22	83.27	618.87
Government Guarantee	-	-	-	-	-	-	33.18	-
Institutional Guarantee	587.84	-	-	-	-	24.92	-	489.02
Personal Guarantee	-	-	-	71.32	-	0.30	50.09	129.85
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	-	-	67.95	30.10	1,738.17	-
<b>Total</b>	<b>3,415.88</b>	<b>971.94</b>	<b>601.71</b>	<b>3,984.56</b>	<b>1,753.86</b>	<b>315.58</b>	<b>2,247.57</b>	<b>6,076.15</b>

## Statement of Credit as on Baisakh end, 2078(Mid-May, 2021)

BFI Name	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki	Pokhara
<b>Sector Wise</b>								
Agricultural and Forest Related	326.78	461.35	-	359.12	304.96	201.45	323.24	621.86
Fishery Related	-	20.06	-	-	3.18	15.21	-	2.52
Mining Related	-	-	2.12	-	10.90	-	-	-
Manufacturing (Producing) Related	72.00	141.43	-	638.03	132.46	238.01	158.33	389.03
Construction	1,844.09	941.54	4.90	-	125.14	209.11	46.52	452.58
Electricity, Gas and Water	-	-	-	-	-	1.40	-	-
Metal Products, Mach. & Ele. Eqp.	23.75	131.39	-	-	70.17	2.44	-	-
Tras., Com. and Public Utilities	956.20	103.13	-	802.90	92.63	56.44	-	617.82
Wholesaler & Retailer	3,599.46	585.01	5.84	536.13	144.87	186.32	721.86	1,564.58
Finance, Insurance and Real Estate	-	341.59	171.84	839.37	345.21	422.55	259.72	1,554.64
Hotel or Restaurant	363.58	41.50	-	276.51	81.97	84.24	86.23	419.63
Other Services	57.03	577.16	-	-	24.35	33.27	14.82	69.08
Consumption Loans	367.09	458.25	10.55	508.83	141.05	35.12	45.10	21.82
Local Government	-	-	-	-	-	-	-	-
Others	353.10	560.32	41.34	2,394.77	755.14	1,089.64	796.00	1,454.97
<b>TOTAL sectorwise</b>	<b>7,963.08</b>	<b>4,362.72</b>	<b>236.58</b>	<b>6,355.66</b>	<b>2,232.02</b>	<b>2,575.21</b>	<b>2,451.83</b>	<b>7,168.51</b>

**Product Wise**

Term Loan	3,070.74	517.41	5.84	535.29	115.01	451.29	840.71	2,567.40
Overdraft	-	90.21	-	-	219.12	-	-	1,111.45
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	72.00	503.26	-	235.41	46.27	54.80	-	645.26
Res. Per. H. Loan (Up to Rs. 15 mil.)	1,126.88	659.56	4.90	556.78	67.10	113.82	46.52	431.70
Real Estate Loan	1,620.94	562.62	171.84	182.95	139.78	214.84	259.72	375.54
Margin Nature Loan	353.10	362.20	-	168.17	43.00	82.70	-	31.61
Hire Purchase Loan	960.73	83.48	7.89	1,349.08	224.23	84.45	5.07	617.82
Deprived Sector Loan	338.22	292.88	1.20	856.23	300.48	508.46	140.09	1,208.72
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	420.48	1,291.11	44.93	2,471.75	1,077.04	1,064.85	1,159.71	179.01
<b>Total Product wise Loan</b>	<b>7,963.08</b>	<b>4,362.72</b>	<b>236.58</b>	<b>6,355.66</b>	<b>2,232.02</b>	<b>2,575.21</b>	<b>2,451.83</b>	<b>7,168.51</b>

**Collateral Wise**

Gold and Silver	222.95	-	-	237.46	2.97	-	-	-
Government Securities	3.86	-	-	-	-	-	-	-
Non Governmental Securities	-	362.20	-	-	9.42	82.70	-	-
Fixed Deposit Receipts	140.29	86.72	2.66	100.91	29.96	0.18	40.03	21.82
Own	140.29	86.72	2.66	100.91	29.96	0.18	40.03	21.82
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,219.13	3,648.31	193.78	5,156.46	1,777.04	1,928.37	2,411.80	5,823.64
Fixed Assets	7,219.13	3,648.31	186.74	4,807.97	1,777.04	1,917.61	2,411.80	5,823.64
Current Assets	-	-	7.04	348.49	-	10.76	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	23.75	265.50	-	667.04	378.94	561.78	-	1,291.45
Government Guarantee	-	-	-	-	4.02	-	-	-
Institutional Guarantee	-	265.50	-	667.04	272.91	492.76	-	1,199.98
Personal Guarantee	-	-	-	-	102.02	69.02	-	91.47
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	23.75	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	353.10	-	40.14	193.79	33.69	2.18	-	31.61
<b>Total</b>	<b>7,963.08</b>	<b>4,362.72</b>	<b>236.58</b>	<b>6,355.66</b>	<b>2,232.02</b>	<b>2,575.21</b>	<b>2,451.83</b>	<b>7,168.51</b>

## Statement of Credit as on Baisakh end, 2078(Mid-May, 2021)

BFI Name	Central	Multi	Srijana	Samriddhi	CMerchant	GMBFL	ICFC	Manju
<b>Sector Wise</b>								
Agricultural and Forest Related	321.36	307.31	1,467.78	49.68	287.76	165.34	317.88	349.03
Fishery Related	11.99	-	-	-	-	0.96	28.65	25.54
Mining Related	21.09	-	-	-	-	-	21.81	-
Manufacturing (Producing) Related	104.08	4.08	-	29.14	584.16	130.82	369.79	158.32
Construction	667.05	38.21	126.34	134.25	-	1,022.12	429.42	2,208.14
Electricity, Gas and Water	-	-	-	-	-	45.70	49.54	64.24
Metal Products, Mach. & Ele. Eqp.	92.22	-	-	7.36	-	5.10	10.98	132.30
Tras., Com. and Public Utilities	228.42	-	-	16.81	2.94	107.09	443.29	392.24
Wholesaler & Retailer	386.60	28.29	334.01	119.55	84.26	626.88	1,757.13	804.17
Finance, Insurance and Real Estate	219.67	-	70.51	21.79	-	497.17	2,969.71	2,564.57
Hotel or Restaurant	68.77	-	-	21.62	74.77	165.13	1,017.17	190.75
Other Services	94.54	1.16	0.71	0.49	-	54.56	419.51	98.46
Consumption Loans	205.02	30.46	148.83	43.26	1.76	477.11	922.75	723.38
Local Government	-	-	-	-	-	-	-	-
Others	1,496.31	24.87	4,877.59	312.85	550.93	1,326.80	2,872.49	780.46
<b>TOTAL sectorwise</b>	<b>3,917.11</b>	<b>434.38</b>	<b>7,025.77</b>	<b>756.80</b>	<b>1,586.58</b>	<b>4,624.76</b>	<b>11,630.10</b>	<b>8,491.59</b>

**Product Wise**

Term Loan	160.18	-	234.52	320.77	910.11	430.26	2,942.79	1,825.10
Overdraft	26.37	-	2,274.88	208.69	-	436.19	3,758.52	29.64
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	746.24	370.13	99.50	26.44	149.60	126.18	309.39	438.78
Res. Per. H. Loan (Up to Rs. 15 mil.)	667.05	38.21	126.34	92.15	-	880.79	1,016.69	1,847.29
Real Estate Loan	90.17	-	203.28	-	419.96	370.72	754.57	334.99
Margin Nature Loan	3.52	-	-	30.23	-	381.43	260.56	406.47
Hire Purchase Loan	335.90	-	63.56	19.58	2.47	91.29	455.21	341.10
Deprived Sector Loan	165.11	24.87	330.92	21.44	-	310.93	1,468.33	2,357.16
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,722.56	1.16	3,692.79	37.50	104.44	1,596.98	664.05	911.06
<b>Total Product wise Loan</b>	<b>3,917.11</b>	<b>434.38</b>	<b>7,025.77</b>	<b>756.80</b>	<b>1,586.58</b>	<b>4,624.76</b>	<b>11,630.10</b>	<b>8,491.59</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	22.28	-
Non Governmental Securities	3.52	-	-	30.43	-	-	260.56	406.47
Fixed Deposit Receipts	34.38	30.46	85.27	2.70	-	63.72	506.43	53.34
Own	34.38	30.46	85.27	2.70	-	63.72	506.43	53.34
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	3,782.11	403.92	134.07	672.59	1,586.58	3,900.02	9,551.78	5,433.42
Fixed Assets	3,782.11	403.92	134.07	672.59	1,586.58	3,900.02	9,551.78	5,433.42
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	97.10	-	-	51.07	-	231.89	1,280.34	2,588.57
Government Guarantee	-	-	-	2.63	-	-	-	-
Institutional Guarantee	97.10	-	-	18.81	-	230.52	1,228.03	2,325.00
Personal Guarantee	-	-	-	3.19	-	1.38	52.31	263.57
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	26.45	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	6,806.43	-	-	429.14	8.72	9.80
<b>Total</b>	<b>3,917.11</b>	<b>434.38</b>	<b>7,025.77</b>	<b>756.80</b>	<b>1,586.58</b>	<b>4,624.76</b>	<b>11,630.10</b>	<b>8,491.59</b>



<b>BFI Name</b>	<b>Reliance</b>
<b>Sector Wise</b>	
Agricultural and Forest Related	143.21
Fishery Related	17.00
Mining Related	-
Manufacturing (Producing) Related	262.30
Construction	693.22
Electricity, Gas and Water	35.01
Metal Products, Mach. & Ele. Eqp.	92.99
Tras., Com. and Public Utilities	420.78
Wholesaler & Retailer	547.74
Finance, Insurance and Real Estate	542.97
Hotel or Restaurant	286.54
Other Services	56.77
Consumption Loans	346.62
Local Government	-
Others	1,134.50
<b>TOTAL sectorwise</b>	<b>4,579.65</b>

**Product Wise**

Term Loan	4.13
Overdraft	3.64
Trust Receipt Loan / Import Loan	-
Demand & Other Working Capital Loan	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	630.85
Real Estate Loan	313.96
Margin Nature Loan	278.46
Hire Purchase Loan	418.67
Deprived Sector Loan	349.07
Bills Purchased	-
Other Product	2,573.37
<b>Total Product wise Loan</b>	<b>4,579.65</b>

**Collateral Wise**

Gold and Silver	-
Government Securities	-
Non Governmental Securities	-
Fixed Deposit Receipts	87.74
Own	87.74
Other Licences Institutions	-
Collateral of Properties	3,781.16
Fixed Assets	3,781.16
Current Assets	-
Against security of Bill	-
Domestic Bills	-
Foreign Bills	-
Against Guarantee	372.95
Government Guarantee	-
Institutional Guarantee	336.74
Personal Guarantee	1.20
Collective Guarantee	-
Int. Rtd. Foreign Bank's Guarantee	-
Other Guarantee	35.01
Credit Card	-
Others	337.80
<b>Total</b>	<b>4,579.65</b>

## Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Apr	Mid-May	% change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	17,420	25,503	33,424	38,929	38,808	46.40	31.06	-0.31
a. Paid-up Capital	11,159	17,078	21,495	24,245	24,387	53.04	25.87	0.59
b. Statutory Reserves	2,451	3,531	4,814	5,604	5,791	44.08	36.32	3.34
c. Retained Earning	1,379	1,750	2,790	3,862	3,367	26.91	59.44	-12.82
d. Others Reserves	2,431	3,144	4,324	5,217	5,262	29.33	37.53	0.86
<b>2 BORROWINGS</b>	87,707	126,378	142,095	203,459	206,129	44.09	12.44	1.31
a. NRB	2,070	1,701	8	10,755	8,403	-17.80	-99.52	-21.86
b. Others	85,637	124,677	142,086	192,705	197,726	45.59	13.96	2.61
<b>3 DEPOSITS</b>	49,549	85,606	106,150	127,208	128,426	72.77	24.00	0.96
<b>4 BILLS PAYABLE</b>	1	75	41	14	14	5591.09	-45.48	0.68
<b>5 OTHER LIABILITIES</b>	13,552	23,664	29,558	34,226	37,286	74.63	24.90	8.94
a. Loan Loss Provision	2,391	4,013	7,631	9,695	10,841	67.86	90.16	11.82
b. Interest Suspense a/c	1,121	1,800	4,003	4,237	4,852	60.53	122.36	14.50
c. Others	10,039	17,851	17,924	20,294	21,593	77.81	0.41	6.40
<b>6 RECONCILIATION A/c</b>	3,480	5,192	8,482	19,760	19,641	49.19	63.36	-0.60
<b>7 PROFIT &amp; LOSS A/c</b>	4,039	6,608	5,419	8,826	9,238	63.62	-17.99	4.67
<b>Total</b>	<b>175,748</b>	<b>273,028</b>	<b>325,169</b>	<b>432,423</b>	<b>439,543</b>	<b>55.35</b>	<b>19.10</b>	<b>1.65</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	16,314	19,246	30,382	25,326	23,910	17.97	57.86	-5.59
a. Cash Balance	147	214	379	313	539	45.57	76.94	72.29
b. Bank Balance	9,190	13,398	16,872	16,051	15,293	45.79	25.93	-4.72
c. Money at Call	6,977	5,634	13,130	8,963	8,078	-19.25	133.06	-9.87
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	43	312	468	585	290	629.98	49.91	-50.38
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,565	2,262	9,732	14,181	15,457	-11.81	330.28	9.00
<b>4 LOANS &amp; ADVANCES</b>	145,944	235,101	262,732	357,954	365,143	61.09	11.75	2.01
Institutional	30,597	38,955	39,721	50,307	51,692	27.32	1.97	2.75
Individual	115,347	196,147	223,012	307,647	313,451	70.05	13.70	1.89
<b>5 FIXED ASSETS</b>	1,472	2,107	2,223	2,531	2,597	43.14	5.50	2.58
<b>6 OTHER ASSETS</b>	5,735	8,552	11,063	13,242	13,525	49.11	29.36	2.14
<b>7 EXPENSES NOT WRITTEN OFF</b>	7	11	11	9	9	53.11	1.87	-1.68
<b>8 NON BANKING ASSETS</b>	-	1	1	1	1	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	3,609	5,391	8,469	18,579	18,588	49.37	57.11	0.05
<b>10 PROFIT &amp; LOSS A/c</b>	57	45	88	13	22	-20.95	96.81	63.71
<b>Total</b>	<b>175,745</b>	<b>273,028</b>	<b>325,169</b>	<b>432,423</b>	<b>439,543</b>	<b>55.35</b>	<b>19.10</b>	<b>1.65</b>
<b>Profit &amp; Loss A/c</b>								
<b>Expenses</b>								
<b>1 INTEREST EXPENSES</b>	11,759	17,022	21,965	13,007	14,968	44.75	29.04	15.08
<b>2 COMMISSION/FEE EXPENSES</b>	3	7	38	6	7	114.61	472.63	10.21
<b>3 EMPLOYEE EXPENSES</b>	4,735	6,299	8,757	6,684	7,560	33.03	39.02	13.11
<b>4 OFFICE OPERATING EXPENSES</b>	1,594	2,358	2,907	2,269	2,490	47.90	23.29	9.75
<b>5 NON OPERATING EXPENSES</b>	9	63	140	53	62	578.43	122.70	16.39
<b>6 PROVISION FOR RISK</b>	1,048	1,921	6,648	15,085	17,027	83.21	246.15	12.87
<b>7 LOAN WRITTEN OFF</b>	1	5	5	31	31	464.16	14.51	-0.03
<b>8 EXTRAORDINARY EXPENSES</b>	-	1	18	6	7	0.00	1279.00	13.69
<b>9 PROVISION FOR STAFF BONUS</b>	547	861	836	1,369	1,438	57.54	-2.95	5.00
<b>10 PROVISION FOR INCOME TAX</b>	1,663	2,545	2,353	3,766	3,932	52.98	-7.52	4.41
<b>11 NET PROFIT</b>	4,013	6,249	5,394	8,824	9,237	55.70	-13.68	4.68
<b>TOTAL EXPENSES</b>	<b>25,374</b>	<b>37,331</b>	<b>49,062</b>	<b>51,100</b>	<b>56,759</b>	<b>47.12</b>	<b>31.43</b>	<b>11.07</b>
<b>Income</b>								
<b>1. INTEREST INCOME</b>	22,236	31,647	41,259	31,865	36,126	42.32	30.37	13.37
<b>2. COMMISSION &amp; DISCOUNT</b>	546	805	718	1,215	1,310	47.34	-10.80	7.82
<b>3 OTHER OPERATING INCOME</b>	2,049	3,739	3,726	3,951	4,315	82.48	-0.33	9.20
<b>4 NON OPERATING INCOME</b>	142	176	153	160	214	23.91	-13.28	33.46
<b>5 PROVISION FOR WRITTEN BACK</b>	364	936	3,134	13,852	14,725	156.84	234.88	6.30
<b>6 RECOVERY FOR WRITE BACK</b>	5	2	2	7	7	-59.94	6.73	1.50
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0	0	18	39	42	712.18	53203.70	9.99
<b>8 NET LOSS</b>	31	26	52	11	21	-17.32	102.16	85.50
<b>TOTAL INCOME</b>	<b>25,374</b>	<b>37,331</b>	<b>49,062</b>	<b>51,100</b>	<b>56,759</b>	<b>47.12</b>	<b>31.43</b>	<b>11.07</b>
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	11,552	17,361	19,017	20,756	20,826	50.29	9.54	0.34
<b>No. of Total Branches</b>	2,448	3,629	4,057	4,568	4,625	48.24	11.79	1.25
<b>No. of Total Centers</b>	172,788	274,186	310,895	350,236	354,558	58.68	13.39	1.23
<b>No. of Total Groups</b>	562,425	926,625	1,039,696	1,176,356	1,195,075	64.76	12.20	1.59
<b>No. of Total Passive Groups</b>	5,762	9,565	9,398	13,054	13,753	66.00	-1.75	5.35
<b>No. of Total Members</b>	2,856,380	4,327,991	4,686,659	5,118,690	5,160,573	51.52	8.29	0.82
<b>No. of Total Passive Members</b>	51,516	118,044	195,311	304,432	319,114	129.14	65.46	4.82
<b>No. of Total Borrowers</b>	1,853,417	2,679,016	2,783,222	2,981,236	3,001,999	44.54	3.89	0.70
<b>No. of Total Overdue Borrowers</b>	56,824	165,984	1,001,407	516,574	628,974	192.10	503.32	21.76
<b>No. of Total Saving Members</b>	3,010,166	4,323,957	4,679,987	5,095,148	5,118,632	43.65	8.23	0.46
<b>Total Saving Amount (Rs million)</b>	49,549	101,910	106,150	127,207	128,426	105.68	4.16	0.96

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	23	-	-	23	130,992	5,695
2	1	Panchthar	26	3	2	31	197,440	6,369
3	1	Ilam	38	7	2	47	314,201	6,685
4	1	Jhapa	138	50	12	200	939,491	4,697
5	1	Sankhuwasabha	27	-	-	27	155,292	5,752
6	1	Bhojpur	25	-	1	26	152,216	5,854
7	1	Terhathum	18	3	-	21	100,495	4,785
8	1	Dhankuta	25	7	1	33	171,841	5,207
9	1	Morang	158	55	13	226	1,108,654	4,906
10	1	Sunsari	123	37	14	174	931,436	5,353
11	1	Solukhumbu	27	-	-	27	101,726	3,768
12	1	Khotang	18	6	-	24	169,630	7,068
13	1	Okhaldhunga	23	4	-	27	151,762	5,621
14	1	Udayapur	38	4	-	42	360,705	8,588
	<b>Total</b>		<b>707</b>	<b>176</b>	<b>45</b>	<b>928</b>	<b>4,985,881</b>	<b>5,373</b>
15	2	Saptari	47	7	8	62	719,000	11,597
16	2	Siraha	80	11	2	93	711,146	7,647
17	2	Dhanusa	81	8	7	96	852,097	8,876
18	2	Mahottari	58	7	4	69	719,181	10,423
19	2	Sarlahi	69	13	3	85	909,891	10,705
20	2	Rautahat	57	9	1	67	862,993	12,880
21	2	Bara	76	13	5	94	846,772	9,008
22	2	Parsa	67	10	4	81	729,291	9,004
	<b>Total</b>		<b>535</b>	<b>78</b>	<b>34</b>	<b>647</b>	<b>6,350,371</b>	<b>9,815</b>
23	3	Dolakha	28	3	-	31	186,871	6,028
24	3	Ramechhap	24	2	-	26	209,248	8,048
25	3	Sindhuli	32	2	2	36	312,448	8,679
26	3	Rasuwa	27	1	1	29	45,200	1,559
27	3	Dhading	57	17	-	74	355,975	4,810
28	3	Nuwakot	38	13	1	52	288,328	5,545
29	3	Sindhupalchok	37	10	-	47	294,736	6,271
30	3	Kavrepalanchok	72	15	6	93	404,549	4,350
31	3	Kathmandu	815	129	46	990	2,300,890	2,324
32	3	Lalitpur	194	25	16	235	585,982	2,494
33	3	Bhaktapur	105	14	6	125	377,660	3,021
34	3	Makwanpur	58	15	5	78	466,612	5,982
35	3	Chitawan	162	44	16	222	711,629	3,206
	<b>Total</b>		<b>1,649</b>	<b>290</b>	<b>99</b>	<b>2,038</b>	<b>6,540,128</b>	<b>3,209</b>
36	4	Gorkha	41	6	3	50	243,272	4,865
37	4	Manang	12	-	-	12	6,284	524
38	4	Lamjung	41	5	2	48	172,158	3,587
39	4	Kaski	188	74	20	282	597,988	2,121
40	4	Tanahu	79	22	1	102	348,724	3,419
41	4	Syangja	41	23	2	66	246,315	3,732
42	4	Mustang	16	1	-	17	11,240	661
43	4	Baglung	47	10	-	57	285,119	5,002
44	4	Parbat	26	10	-	36	148,448	4,124
45	4	Myagdi	22	9	-	31	110,419	3,562
46	4	Nawalparasi East	64	22	6	92	359,042	3,903
	<b>Total</b>		<b>577</b>	<b>182</b>	<b>34</b>	<b>793</b>	<b>2,529,009</b>	<b>3,189</b>

47	5	Gulmi	35	14	-	49	252,731	5,158
48	5	Palpa	47	11	1	59	246,206	4,173
49	5	Rupandehi	223	69	22	314	1,091,034	3,475
50	5	Kapilbastu	75	14	5	94	680,984	7,245
51	5	Arghakhanchi	21	6	-	27	202,756	7,509
52	5	Pyuthan	19	13	-	32	243,816	7,619
53	5	Rolpa	21	2	-	23	239,145	10,398
54	5	Rukum East	8	-	-	8	59,086	7,386
55	5	Dang	92	34	4	130	660,742	5,083
56	5	Banke	79	28	6	113	621,921	5,504
57	5	Bardiya	39	19	-	58	486,334	8,385
58	5	Nawalparasi West	60	17	3	80	378,926	4,737
<b>Total</b>			<b>719</b>	<b>227</b>	<b>41</b>	<b>987</b>	<b>5,163,681</b>	<b>5,232</b>
59	6	Rukum West	17	1	1	19	171,929	9,049
60	6	Salyan	24	4	1	29	276,060	9,519
61	6	Surkhet	51	8	2	61	426,673	6,995
62	6	Dailekh	24	1	-	25	302,085	12,083
63	6	Jajarkot	12	1	-	13	201,913	15,532
64	6	Dolpa	12	-	-	12	43,058	3,588
65	6	Jumla	20	1	-	21	127,214	6,058
66	6	Kalikot	14	-	-	14	162,277	11,591
67	6	Mugu	8	-	-	8	65,102	8,138
68	6	Humla	9	1	-	10	59,800	5,980
<b>Total</b>			<b>191</b>	<b>17</b>	<b>4</b>	<b>212</b>	<b>1,836,111</b>	<b>8,661</b>
69	7	Doti	20	1	-	21	213,465	10,165
70	7	Bajhang	18	1	-	19	225,304	11,858
71	7	Kailali	130	25	6	161	971,320	6,033
72	7	Bajura	13	1	-	14	158,078	11,291
73	7	Achham	17	3	-	20	291,468	14,573
74	7	Kanchanpur	58	10	1	69	539,119	7,813
75	7	Darchula	17	2	-	19	145,761	7,672
76	7	Baitadi	17	2	-	19	267,932	14,102
77	7	Dadeldhura	25	1	-	26	160,426	6,170
<b>Total</b>			<b>315</b>	<b>46</b>	<b>7</b>	<b>368</b>	<b>2,972,873</b>	<b>8,078</b>
<b>Grand Total</b>			<b>4,693</b>	<b>1,016</b>	<b>264</b>	<b>5,973</b>	<b>30,378,054</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	27	18	20	72	1	138
No. of Branches <sup>^</sup>	4,693	1,016	264	4,625		10,598
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						5,086
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						2,866

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	707	176	45	762	928	1,690
2	535	78	34	953	647	1,600
Bagmati	1,649	290	99	664	2,038	2,702
Gandaki	577	182	34	571	793	1,364
Lumbini	719	227	41	1,071	987	2,058
Karnali	191	17	4	198	212	410
Sudur Paschim	315	46	7	406	368	774
<b>Total</b>	<b>4,693</b>	<b>1,016</b>	<b>264</b>	<b>4,625</b>	<b>5,973</b>	<b>10,598</b>

\* Population 30,378,054 for 2021 calculated on yearly basis based on yearly population projection 2011-2031 Source : <https://cbs.gov.np/population-projection-2011-2031/> (Medium Variant)

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

§ E Refers to Infrastructure Development Bank

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

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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.31	33,982.48	9.71	46,901.77	10.41	57,366.95	10.36	59,611.18
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73	9.86	1,525.19
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15	8.41	2,990.89
4	Agriculture, Forestry & Beverage Production Related	9.67	57,138.71	9.34	70,017.77	8.25	86,822.22	8.32	88,099.91
5	Non Food Production Related	9.55	123,830.72	9.04	146,439.44	8.15	160,559.01	8.29	164,379.08
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98	9.36	142,122.65
7	Electricity, Gas and Water	10.60	19,545.60	9.73	26,599.29	9.27	37,890.16	9.18	39,369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.10	9,997.13	9.87	11,318.76	8.68	15,660.47	8.56	15,865.42
9	Transport, Communication and Public Utilities	10.69	23,365.22	9.87	25,074.98	9.22	39,505.08	9.26	41,163.44
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06	8.75	312,227.08
11	Finance, Insurance and Real Estate	8.96	66,615.38	8.60	83,376.75	7.21	108,300.07	7.06	109,437.91
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14	8.70	41,797.35
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66	9.55	59,150.57
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15	9.91	100,167.31
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94	3.27	1,512.43
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19	9.30	211,643.06
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96	8.88	1,391,062.97

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

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

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.13	700,640.75	2.06	724,050.92	2.04	722,415.58	2.11	719,065.00	2.11	725,776.47
2	Fixed:	5.65	501,942.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52	6.72	596,250.43
2.1	up to 1 month	4.87	7,279.14	5.63	8,913.31	4.41	4,641.61	4.44	6,140.68	4.26	5,038.76
2.2	1-3 months	5.09	20,823.72	5.10	25,732.87	5.01	21,759.88	4.63	15,029.43	4.76	17,403.76
2.3	3-6 months	4.29	37,211.91	4.53	37,389.05	4.75	34,886.74	5.61	53,508.31	6.96	60,834.06
2.4	6-12 months	5.87	284,140.27	5.87	294,465.94	6.12	288,298.51	6.65	331,742.13	6.91	336,877.15
2.5	1-2 yrs	5.50	128,730.55	5.52	124,730.18	5.90	164,150.18	6.13	128,889.80	6.44	136,635.01
2.6	2 yrs and above	6.86	23,747.39	6.37	24,117.97	6.49	26,966.96	6.92	29,797.16	6.88	39,461.69
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81	5.55	306,544.56
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84	5.50	635.39
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73	3.45	666.27
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40	-	172,467.15
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50	-	152,187.18
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61	-	17,738.76
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29	-	2,541.21
	Aggregate	3.27	1,680,656.73	3.30	1,725,024.61	3.46	1,723,411.53	3.74	1,746,005.30	4.02	1,802,340.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.27	61,841.44	9.90	63,232.88	10.49	62,209.93	10.56	63,626.74	10.37	64,498.55
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89	10.03	1,736.06
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67	9.41	2,750.59
4	Agriculture, Forestry & Beverage Production Related	8.15	88,734.92	8.10	88,938.21	8.45	87,504.43	8.69	89,434.58	9.02	92,705.62
5	Non Food Production Related	8.08	169,478.55	7.90	173,831.19	8.23	178,083.33	8.51	179,181.11	8.80	184,764.96
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10	9.70	159,914.73
7	Electricity, Gas and Water	9.19	40,103.02	9.06	41,226.64	9.15	42,380.59	9.18	43,141.35	9.42	46,296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.52	16,267.57	8.20	17,317.94	8.45	17,635.57	8.84	17,995.19	9.18	18,648.81
9	Transport, Communication and Public Utilities	9.14	43,464.62	9.12	44,881.64	9.31	45,718.20	9.49	46,485.51	9.81	48,666.05
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91	9.27	347,534.10
11	Finance, Insurance and Real Estate	7.05	109,744.59	7.06	114,036.94	7.36	114,878.89	7.69	119,352.08	8.20	129,094.65
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09	8.91	47,805.43
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44	9.72	64,924.66
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50	10.15	122,254.55
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31	3.04	1,473.00
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45	9.45	248,305.54
	Aggregate	8.77	1,430,690.30	8.62	1,465,317.39	8.88	1,485,887.83	9.11	1,512,667.91	9.32	1,581,373.78

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

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

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

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

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

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

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

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

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



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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.49	81,944.65	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.28	2,152.63	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.07	4,074.23	11.19	4,187.03	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	10.79	106,633.71	11.33	111,788.82	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	10.71	219,378.38	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	11.71	194,380.07	12.00	197,675.17	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.38	65,823.48	10.86	67,629.47	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.24	24,833.02	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	10.51	55,960.03	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.26	431,388.31	11.73	445,229.41	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	10.78	153,489.28	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.13	62,102.59	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.53	84,610.84	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	11.96	134,502.62	12.45	138,299.70	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.08	1,507.64	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	11.85	222,065.32	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.25	1,844,846.81	11.79	1,895,199.49	11.90	1,920,830.95	11.96	1,929,094.35	12.10	1,965,611.30

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Feb, 2020	Falgun, 2076 (Mid Mar, 2020)	Chaitra, 2076 (Mid Apr, 2020)	Baisakh, 2077 (Mid May, 2020)	Jestha, 2077 (Mid June, 2020)	Asar, 2077 (Mid July, 2020)	Shrawan, 2077 (Mid Aug, 2020)
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	925,536.22	4.78	941,325.69	4.72	977,540.63	4.27	1,005,289.92
2	Fixed:	1,434,481.39	9.74	1,473,964.91	9.73	1,480,060.41	9.45	1,480,155.55
2.1	up to 1 month	-	0.00	-	0.00	-	0.00	-
2.2	1-3 months	-	0.00	-	0.00	-	0.00	-
2.3	3-6 months	260,695.46	9.55	276,589.08	9.53	272,465.11	9.24	246,209.17
2.4	6-12 months	345,237.43	9.64	363,677.98	9.63	379,535.65	9.44	412,162.86
2.5	1-2 yrs	591,160.83	9.67	594,532.03	9.66	591,345.48	9.30	559,552.84
2.6	2 yrs and above	237,387.68	10.30	239,165.82	10.31	236,714.18	9.96	262,230.68
3	Call	297,655.14	4.32	302,945.52	4.29	296,348.39	2.83	291,222.21
4	Certificate of Deposits	-	0.00	-	0.00	-	0.00	-
5	Other	4,051.62	8.31	3,661.52	8.23	4,218.04	8.30	4,251.09
6	Non interest bearing deposits	272,686.18	0.00	285,238.70	0.00	293,698.61	0.00	301,738.10
6.1	Current	245,097.71	0.00	256,771.52	0.00	266,994.26	0.00	276,093.76
6.2	Margin	25,520.86	0.00	26,003.88	0.00	25,030.85	0.00	24,229.82
6.3	Other	2,067.61	0.00	2,463.29	0.00	1,673.50	0.00	1,414.52
	Aggregate	2,934,410.56	6.77	3,007,136.34	6.74	3,051,866.09	6.44	3,082,656.87

Overall Summary of Interest Rate on LCY Sectorwise Credit		Feb, 2020	Falgun, 2076 (Mid Mar, 2020)	Chaitra, 2076 (Mid Apr, 2020)	Baisakh, 2077 (Mid May, 2020)	Jestha, 2077 (Mid June, 2020)	Asar, 2077 (Mid July, 2020)	Shrawan, 2077 (Mid Aug, 2020)
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	152,056.13	11.26	156,286.39	11.29	157,719.10	10.95	156,832.56
2	Fishery Related	4,300.18	10.58	4,494.97	10.57	4,539.61	10.35	4,552.63
3	Mining Related	5,922.02	11.79	4,711.65	11.73	4,722.16	11.77	4,474.36
4	Agriculture, Forestry & Beverage Production Related	136,268.01	11.39	136,575.97	11.27	136,137.20	11.26	135,768.71
5	Non Food Production Related	340,538.56	11.38	344,786.48	11.31	349,982.31	11.25	347,544.28
6	Construction	279,050.43	12.25	285,950.21	12.27	288,005.59	12.03	287,005.02
7	Electricity, Gas and Water	135,058.30	11.34	139,523.07	11.23	143,440.41	11.10	144,390.54
8	Metal Products, Machinery & Electronic Equipment & Assemblage	34,456.70	11.92	35,209.90	11.92	36,772.00	11.74	39,262.22
9	Transport, Communication and Public Utilities	66,127.07	12.50	64,400.60	12.32	69,535.97	12.10	69,528.61
10	Wholesaler & Retailer	588,889.04	11.94	591,327.55	11.87	594,009.08	11.85	594,736.59
11	Finance, Insurance and Real Estate	213,132.51	11.82	218,379.64	11.71	222,004.74	11.63	216,349.18
12	Hotel or Restaurant	116,800.31	11.74	120,219.85	11.57	122,063.17	11.35	121,346.03
13	Other Services	119,914.92	12.00	123,091.04	11.95	133,088.61	11.66	132,474.43
14	Consumption Loans	137,592.75	12.35	137,288.62	12.34	137,251.12	12.22	133,881.41
15	Local Government	1,508.41	4.88	1,508.41	4.88	1,510.99	4.31	1,510.99
16	Others	344,209.46	12.87	359,704.42	12.79	360,562.51	12.68	356,671.11
	Aggregate	2,675,824.80	11.80	2,723,458.78	11.77	2,761,344.57	10.99	2,746,328.68

Overall Summary of Interest Rate on LCY Productwise Credit		Feb, 2020	Falgun, 2076 (Mid Mar, 2020)	Chaitra, 2076 (Mid Apr, 2020)	Baisakh, 2077 (Mid May, 2020)	Jestha, 2077 (Mid June, 2020)	Asar, 2077 (Mid July, 2020)	Shrawan, 2077 (Mid Aug, 2020)
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	552,770.76	11.59	569,825.14	11.55	587,558.33	11.32	589,816.01
2	Overdraft	396,507.86	12.20	408,368.69	12.13	414,993.74	12.05	405,601.73
3	Trust Receipt Loan / Import Loan	76,535.04	9.32	78,893.52	9.30	80,193.72	9.23	84,425.63
4	Demand & Other Working Capital Loan	660,793.09	11.73	660,390.46	11.71	665,405.42	11.53	667,192.34
5	Residential Personal Home Loan (Up to Rs. 10 million)	202,505.42	12.20	208,375.93	12.18	208,520.18	11.92	207,666.19
6	Real Estate Loan	134,958.88	12.27	133,160.28	12.22	133,493.92	12.05	132,736.80
7	Margin Nature Loan	35,156.50	11.93	37,151.25	11.90	38,059.10	11.79	37,982.82
8	Hire Purchase Loan	145,271.68	12.85	147,908.38	12.83	146,830.58	12.53	145,901.92
9	Deprived Sector Loan	159,807.71	11.43	160,811.26	11.27	168,232.95	11.23	162,435.81
10	Bills Purchased	3,734.97	6.91	4,130.97	7.63	4,269.07	8.68	4,252.49
11	Other Product	307,801.81	12.61	314,442.89	12.52	313,767.53	12.56	308,316.95
	Aggregate	2,675,843.71	11.80	2,723,458.78	11.77	2,761,324.55	10.99	2,746,328.68

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

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

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

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



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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.38	647,513.76	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22	8.52	736,281.09	8.29	752,394.66
2	Overdraft	9.83	451,030.92	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25	8.96	541,190.63	8.79	542,892.94
3	Trust Receipt Loan / Import Loan	8.22	58,736.72	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85	7.47	71,916.73	7.29	78,610.97
4	Demand & Other Working Capital Loan	9.25	748,221.77	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37	8.50	817,337.11	8.39	823,476.72
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.10	213,022.19	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25	9.47	230,945.29	9.32	233,152.64
6	Real Estate Loan	9.91	145,572.06	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45	9.19	162,722.08	9.13	155,016.38
7	Margin Nature Loan	8.82	56,612.67	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65	8.48	78,994.44	8.20	81,611.55
8	Hire Purchase Loan	10.76	140,352.51	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77	9.84	137,023.26	9.76	136,928.70
9	Deprived Sector Loan	7.22	177,108.17	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53	7.07	221,717.98	6.99	228,719.94
10	Bills Purchased	4.21	4,156.64	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27	3.93	3,695.07	5.01	3,325.75
11	Other Product	10.50	370,080.82	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86	9.59	426,758.57	9.52	429,267.87
	Aggregate	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47	8.61	3,428,582.27	8.53	3,465,398.13

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

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

## Annex-I

## D. Microfinance Financial Institutions

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

## E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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