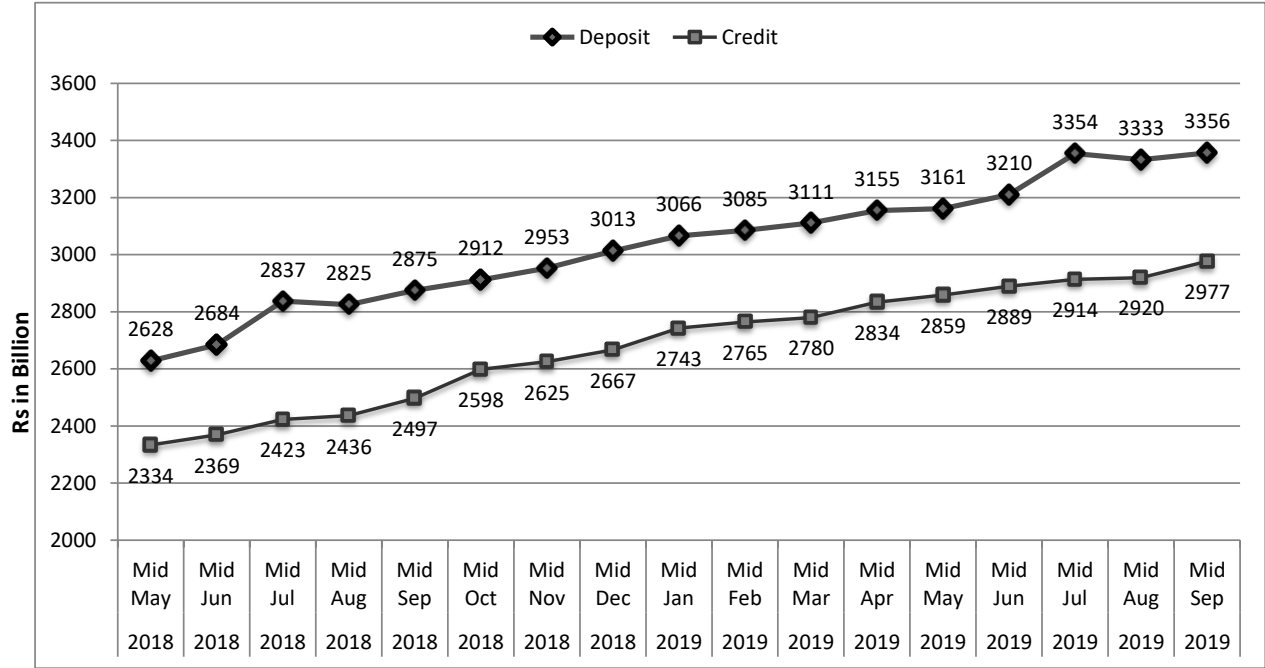


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Policy Research Analysis Division

2076 Bhadau
Mid-Sept, 2019

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Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

| | Commercial Banks | Development Banks | Finance Companies | Micro -Credits | Total |
|--------------------------------------|---------------------|----------------------|----------------------|-------------------|-------|
| Data available , out of total number | 28 | 28 | 22 | 89 | 167 |
| Total Number of Licensed BFIs* | 28 | 28 | 22 | 89 | 167 |

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

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

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

Major Financial Indicators

as on Bhadau End, 2076 (Mid-Sept, 2019)

| | | Class "A" | Class "B" | Class "C" | Overall |
|---|--|--------------|-----------|-----------|------------|
| A. Credit, Deposit Ratios (%) | | | | | |
| 1 | Total Deposit/GDP | 83.09 | 11.55 | 2.25 | 96.89 |
| 2 | Total Credit/GDP | 73.89 | 10.03 | 2.01 | 85.93 |
| 3 | Total Credit/ Total Deposit | 88.92 | 86.87 | 89.44 | 88.69 |
| 4 | CCD Ratio [#] | 76.77 | 76.48 | 73.71 | 76.43 |
| 5 | Fixed Deposit/Total Deposit | 47.10 | 48.73 | 53.75 | 47.45 |
| 6 | Saving Deposit/Total Deposit | 31.37 | 33.26 | 26.86 | 31.49 |
| 7 | Current Deposit/Total Deposit | 8.45 | 1.58 | 0.53 | 7.44 |
| 8 | Call Deposit/Total Deposit | 11.88 | 16.36 | 9.92 | 12.37 |
| 9 | NPL/ Total Loan [@] | 1.40 | 0.92 | 8.80 | 1.52 |
| 10 | Total LLP/Total Loan | 2.00 | 1.58 | 9.37 | 2.12 |
| 11 | Deprived Sector Loan/Total Loan ^{\$} | 6.07 | 10.14 | 7.81 | 6.56 |
| B. Liquidity Ratios (%) | | | | | |
| 1 | Cash & Bank Balance/Total Deposit | 8.93 | 12.97 | 18.12 | 9.62 |
| 2 | Investment in Gov. Security/Total Deposit | 12.39 | 3.88 | 5.11 | 11.20 |
| 3 | Total Liquid Assets/Total Deposit | 22.43 | 26.84 | 35.08 | 23.24 |
| C. Capital Adequacy Ratios (%)[@] | | | | | |
| 1 | Core Capital/RWA | 12.38 | 14.86 | 19.50 | 12.77 |
| 2 | Total Capital/RWA | 13.95 | 15.95 | 20.42 | 14.29 |
| D. Financial Access | | | | | |
| 1 | No. of institutions | 28 | 28 | 22 | 78 |
| 2 | No. of Branches | 3,740 | 1,308 | 209 | 5,257 |
| 3 | No. of Deposit Accounts [@] | 22,927,898 | 4,375,814 | 562,793 | 27,866,505 |
| 4 | No. of Loan Accounts [@] | 1,047,537 | 349,126 | 42,985 | 1,439,648 |
| 5 | No. of Branchless Banking Centers [@] | 1,529 | 1 | - | 1,530 |
| 6 | No. of Branchless Banking Customers [@] | 168,164 | 143 | - | 168,307 |
| 7 | No. of Mobile Banking Customers [@] | 7,406,802 | 909,512 | 30,873 | 8,347,187 |
| 8 | No. of Internet Banking Customers [@] | 888,268 | 24,124 | 4,952 | 917,344 |
| 9 | No. of ATMs [@] | 2,951 | 318 | 47 | 3,316 |
| 10 | No. of Debit Cards [@] | 6,454,285 | 216,991 | 37,245 | 6,708,521 |
| 11 | No. of Credit Cards [@] | 123,146 | - | - | 123,146 |
| 12 | No. of Prepaid Cards [@] | 67,386 | - | - | 67,386 |
| E. Interest Rate(%) | | | | | |
| 1 | Wt. Avg Interest on Deposit | 6.80 | | | |
| | (a) Saving | 4.85 | | | |
| | (b) Fixed | 9.87 | | | |
| | (c) Call | 4.23 | | | |
| 2 | Wt. Avg Interest on Credit | 11.97 | | | |
| 3 | Wt. Average Spread Rate | 5.17 | | | |

Note:

Bank balance includes money at call

Nominal GDP (At Producer's Price) for 2018/19 Rs. 34,64,319 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

Bhadra month end (last day) CCD ratio

@ Data as on 4th Quarter of FY2075/76 (2018/19)

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

| Liabilities | Mid-July | | | Mid-Aug | Mid-Sept | % Change | | |
|---|------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|
| | 2017 | 2018 | 2019 | 2019 | 2019 | 2/1 | 3/2 | 5/4 |
| | 1 | 2 | 3 | 4 | 5 | | | |
| 1 CAPITAL FUND | 308,652 | 370,014 | 446,402 | 517,095 | 517,412 | 19.88 | 20.64 | 0.06 |
| a. Paid-up Capital | 225,314 | 282,196 | 305,885 | 306,262 | 305,892 | 25.25 | 8.39 | -0.12 |
| b. Statutory Reserves | 53,665 | 63,756 | 76,174 | 79,628 | 80,899 | 18.80 | 19.48 | 1.60 |
| c. Retained Earning | (3,005) | (1,932) | 4,538 | 68,353 | 69,884 | -35.71 | -334.90 | 2.24 |
| d. Others Reserves | 32,678 | 25,995 | 59,805 | 62,852 | 60,737 | -20.45 | 130.07 | -3.37 |
| 2 BORROWINGS | 31,800 | 35,453 | 90,729 | 90,667 | 98,763 | 11.49 | 155.92 | 8.93 |
| a. NRB | 7,094 | 12,122 | 22,927 | 21,085 | 25,365 | 70.87 | 89.14 | 20.30 |
| b. "A"Class Licensed Institution | 9,094 | 8,583 | 34,286 | 36,214 | 30,981 | -5.62 | 299.48 | -14.45 |
| c. Foreign Banks and Fin. Ins. | - | - | 3,299 | 3,422 | 3,446 | 0.00 | 0.00 | 0.70 |
| d. Other Financial Ins. | 5,299 | 2,436 | 3,283 | 3,030 | 1,957 | -54.04 | 34.79 | -35.41 |
| e. Bonds and Securities | 10,312 | 12,312 | 26,935 | 26,917 | 37,014 | 19.39 | 118.76 | 37.51 |
| 3 DEPOSITS | 2,384,807 | 2,836,930 | 3,354,428 | 3,332,541 | 3,356,426 | 18.96 | 18.24 | 0.72 |
| a. Current | 204,361 | 256,809 | 311,505 | 250,460 | 249,818 | 25.66 | 21.30 | -0.26 |
| b. Savings | 816,572 | 947,024 | 1,060,516 | 1,059,144 | 1,057,065 | 15.98 | 11.98 | -0.20 |
| c. Fixed | 998,259 | 1,229,731 | 1,526,497 | 1,565,098 | 1,592,501 | 23.19 | 24.13 | 1.75 |
| d. Call Deposits | 333,350 | 367,597 | 417,390 | 416,630 | 415,123 | 10.27 | 13.55 | -0.36 |
| e. Others | 32,265 | 35,770 | 38,519 | 41,208 | 41,920 | 10.86 | 7.69 | 1.73 |
| 4 Bills Payable | 2,219 | 3,109 | 2,309 | 1,969 | 3,236 | 40.09 | -25.72 | 64.29 |
| 5 Other Liabilities | 224,201 | 263,876 | 303,249 | 322,036 | 343,204 | 17.70 | 14.92 | 6.57 |
| 1. Loan Loss Provision | 52,553 | 55,009 | 54,893 | 64,146 | 64,415 | 4.67 | -0.21 | 0.42 |
| 2. Interest Suspense a/c | 34,892 | 37,705 | 20,271 | 38,943 | 45,917 | 8.06 | -46.24 | 17.91 |
| 3. Others | 136,756 | 171,163 | 228,085 | 218,946 | 232,872 | 25.16 | 33.26 | 6.36 |
| 6 Reconciliation A/c | 2,359 | 4,265 | 15,556 | 9,510 | 9,314 | 80.84 | 264.72 | -2.06 |
| 7 Profit & Loss A/c | 54,882 | 61,338 | 73,519 | 5,230 | 8,918 | 11.76 | 19.86 | 70.52 |
| TOTAL | 3,008,920 | 3,574,985 | 4,286,193 | 4,279,049 | 4,337,273 | 18.81 | 19.89 | 1.36 |
| Assets | | | | | | | | |
| 1 LIQUID FUNDS | 423,242 | 439,299 | 466,279 | 426,553 | 404,183 | 3.79 | 6.14 | -5.24 |
| a. Cash Balance | 64,373 | 74,893 | 92,563 | 76,996 | 75,976 | 16.34 | 23.59 | -1.33 |
| Nepalese Notes & Coins | 63,283 | 72,208 | 84,640 | 73,330 | 72,170 | 14.10 | 17.22 | -1.58 |
| Foreign Currency | 1,090 | 2,685 | 7,923 | 3,667 | 3,806 | 146.37 | 195.09 | 3.81 |
| b. Bank Balance | 305,795 | 298,098 | 295,862 | 249,183 | 247,052 | -2.52 | -0.75 | -0.86 |
| 1. In Nepal Rastra Bank | 233,257 | 218,135 | 215,138 | 164,497 | 161,341 | -6.48 | -1.37 | -1.92 |
| 2. "A"Class Licensed Institution | 38,882 | 41,055 | 29,036 | 33,335 | 31,532 | 5.59 | -29.28 | -5.41 |
| 3. Other Financial Ins. | 6,369 | 7,557 | 13,010 | 11,453 | 10,516 | 18.65 | 72.16 | -8.18 |
| 4. In Foreign banks | 27,287 | 31,352 | 38,678 | 39,898 | 43,663 | 14.89 | 23.37 | 9.44 |
| c. Money at Call | 53,074 | 66,307 | 77,853 | 100,373 | 81,155 | 24.93 | 17.41 | -19.15 |
| 2 INVESTMENTS | 232,707 | 331,231 | 375,402 | 377,754 | 377,150 | 42.34 | 13.34 | -0.16 |
| a. Govt. Securities | 214,381 | 295,854 | 374,262 | 364,824 | 376,006 | 38.00 | 26.50 | 3.07 |
| b. Others | 18,326 | 35,377 | 1,140 | 12,930 | 1,144 | 93.05 | -96.78 | -91.15 |
| 3 SHARE & OTHER INVESTMENT | 129,938 | 109,665 | 186,189 | 184,318 | 177,783 | -15.60 | 69.78 | -3.55 |
| 4 LOANS & ADVANCES (Including Bills Purchased) | 1,994,078 | 2,422,798 | 2,913,970 | 2,919,706 | 2,976,741 | 21.50 | 20.27 | 1.95 |
| 4.1 LOANS & ADVANCES | 1,976,880 | 2,419,842 | 2,910,511 | 2,916,218 | 2,973,093 | 22.41 | 20.28 | 1.95 |
| a. Private Sector | 1,923,942 | 2,355,915 | 2,819,279 | 2,826,798 | 2,882,719 | 22.45 | 19.67 | 1.98 |
| b. Financial Institutions | 44,543 | 58,056 | 86,056 | 85,319 | 85,819 | 30.34 | 48.23 | 0.58 |
| c. Government Organizations | 8,394 | 5,871 | 5,176 | 4,101 | 4,556 | -30.06 | -11.83 | 11.10 |
| 4.2 BILLS PURCHASED | 17,199 | 2,956 | 3,459 | 3,488 | 3,648 | -82.81 | 17.03 | 4.59 |
| 5 LOANS AGT. COLLECTED BILLS | 571 | 129 | - | - | - | -77.46 | -100.00 | 0.00 |
| 6 FIXED ASSETS | 40,634 | 47,763 | 71,420 | 72,857 | 73,725 | 17.54 | 49.53 | 1.19 |
| 7 OTHER ASSETS | 166,139 | 206,834 | 253,949 | 285,001 | 300,548 | 24.49 | 22.78 | 5.45 |
| a. Accrued Interests | 37,666 | 43,309 | 46,171 | 113,560 | 113,907 | 14.98 | 6.61 | 0.31 |
| b. Others | 128,473 | 163,525 | 207,777 | 130,053 | 132,453 | 27.28 | 27.06 | 1.85 |
| 8 Expenses not Written off | 279 | 264 | 26 | 31 | 31 | -5.36 | -89.99 | 2.51 |
| 9 Non Banking Assets | 4,465 | 4,614 | 5,716 | 5,954 | 5,852 | 3.33 | 23.87 | -1.71 |
| 10 Reconciliation Account | 16,631 | 12,389 | 13,167 | 2,786 | 14,511 | -25.51 | 6.28 | 420.93 |
| 11 Profit & Loss A/c | 235 | 1 | 75 | 4,090 | 6,748 | -99.69 | 10417.22 | 65.01 |
| TOTAL | 3,008,920 | 3,574,985 | 4,286,193 | 4,279,049 | 4,337,273 | 18.81 | 19.89 | 1.36 |

Statement of Assets and Liabilities of Commercial Banks

| | Liabilities | Mid-July | | | Mid-Aug | Mid-Sept | % Change | | |
|-----------|-------------------------------------|------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|
| | | 2017 | 2018 | 2019 | 2019 | 2019 | 2/1 | 3/2 | 5/4 |
| | | 1 | 2 | 3 | 4 | 5 | | | |
| 1 | CAPITAL FUND | 262,230 | 314,190 | 385,245 | 445,400 | 446,081 | 19.81 | 22.62 | 0.15 |
| | a. Paid-up Capital | 185,011 | 231,458 | 252,260 | 252,260 | 252,755 | 25.10 | 8.99 | 0.20 |
| | b. Statutory Reserves | 46,702 | 56,203 | 67,359 | 70,365 | 71,566 | 20.34 | 19.85 | 1.71 |
| | c. Retained Earning | 891 | 3,053 | 8,249 | 62,060 | 63,290 | 242.69 | 170.19 | 1.98 |
| | d. Others Reserves | 29,627 | 23,477 | 57,377 | 60,714 | 58,471 | -20.76 | 144.40 | -3.70 |
| 2 | BORROWINGS | 29,667 | 33,552 | 82,024 | 85,166 | 93,019 | 13.09 | 144.47 | 9.22 |
| | a. NRB | 6,081 | 11,690 | 21,327 | 20,016 | 24,810 | 92.25 | 82.43 | 23.95 |
| | b. "A"Class Licensed Institution | 7,974 | 7,113 | 27,181 | 31,781 | 25,792 | -10.80 | 282.13 | -18.84 |
| | c. Foreign Banks and Fin. Ins. | - | - | 3,299 | 3,422 | 3,446 | 0.00 | 0.00 | 0.70 |
| | d. Other Financial Ins. | 5,299 | 2,436 | 3,283 | 3,030 | 1,957 | -54.04 | 34.79 | -35.41 |
| | e. Bonds and Securities | 10,312 | 12,312 | 26,935 | 26,917 | 37,014 | 19.39 | 118.76 | 37.51 |
| 3 | DEPOSITS | 2,093,256 | 2,471,514 | 2,880,092 | 2,855,571 | 2,878,657 | 18.07 | 16.53 | 0.81 |
| | a. Current | 199,360 | 249,248 | 301,550 | 243,891 | 243,105 | 25.02 | 20.98 | -0.32 |
| | b. Savings | 703,029 | 811,668 | 901,359 | 901,989 | 903,149 | 15.45 | 11.05 | 0.13 |
| | c. Fixed | 879,140 | 1,070,788 | 1,308,269 | 1,335,167 | 1,355,780 | 21.80 | 22.18 | 1.54 |
| | d. Call Deposits | 285,289 | 308,550 | 336,801 | 340,974 | 341,978 | 8.15 | 9.16 | 0.29 |
| | e. Others | 26,438 | 31,261 | 32,114 | 33,549 | 34,644 | 18.24 | 2.73 | 3.26 |
| 4 | Bills Payable | 2,179 | 3,050 | 2,239 | 1,933 | 3,191 | 40.00 | -26.59 | 65.06 |
| 5 | Other Liabilities | 190,587 | 228,764 | 264,670 | 281,642 | 298,966 | 20.03 | 15.70 | 6.15 |
| | 1. Loan Loss Provision | 41,453 | 44,118 | 42,916 | 52,190 | 52,463 | 6.43 | -2.72 | 0.52 |
| | 2. Interest Suspend a/c | 26,199 | 28,593 | 10,597 | 27,212 | 32,788 | 9.14 | -62.94 | 20.49 |
| | 3. Others | 122,935 | 156,052 | 211,156 | 202,239 | 213,714 | 26.94 | 35.31 | 5.67 |
| 6 | Reconciliation A/c | (2,298) | (432) | 8,608 | 1,257 | 1,479 | -81.22 | -2094.36 | 17.63 |
| 7 | Profit & Loss A/c | 45,610 | 53,633 | 64,456 | 5,040 | 8,745 | 17.59 | 20.18 | 73.52 |
| | TOTAL | 2,621,230 | 3,104,271 | 3,687,334 | 3,676,009 | 3,730,137 | 18.43 | 18.78 | 1.47 |
| | Assets | | | | | | | | |
| 1 | LIQUID FUNDS | 335,601 | 328,307 | 348,011 | 306,803 | 289,016 | -2.17 | 6.00 | -5.80 |
| | a. Cash Balance | 56,469 | 66,242 | 82,456 | 67,136 | 66,338 | 17.31 | 24.48 | -1.19 |
| | Nepalese Notes & Coins | 55,472 | 63,741 | 74,684 | 63,735 | 62,803 | 14.91 | 17.17 | -1.46 |
| | Foreign Currency | 997 | 2,501 | 7,772 | 3,401 | 3,535 | 150.87 | 210.80 | 3.93 |
| | b. Bank Balance | 261,547 | 244,464 | 242,924 | 193,398 | 190,706 | -6.53 | -0.63 | -1.39 |
| | 1. In Nepal Rastra Bank | 218,402 | 201,684 | 196,554 | 145,832 | 140,177 | -7.65 | -2.54 | -3.88 |
| | 2. "A"Class Licensed Institution | 15,694 | 11,245 | 7,476 | 7,414 | 6,616 | -28.35 | -33.51 | -10.76 |
| | 3. Other Financial Ins. | 227 | 192 | 223 | 262 | 258 | -15.65 | 16.34 | -1.37 |
| | 4. In Foreign banks | 27,224 | 31,344 | 38,671 | 39,891 | 43,655 | 15.13 | 23.38 | 9.44 |
| | c. Money at Call | 17,585 | 17,601 | 22,631 | 46,269 | 31,972 | 0.09 | 28.58 | -30.90 |
| 2 | INVESTMENTS | 226,811 | 321,107 | 356,216 | 358,109 | 357,615 | 41.57 | 10.93 | -0.14 |
| | a. Govt. Securities | 208,700 | 285,850 | 355,159 | 345,253 | 356,524 | 36.97 | 24.25 | 3.26 |
| | b. Others | 18,111 | 35,257 | 1,057 | 12,856 | 1,091 | 94.67 | -97.00 | -91.51 |
| 3 | SHARE & OTHER INVESTMENT | 126,101 | 103,824 | 179,087 | 177,160 | 170,217 | -17.67 | 72.49 | -3.92 |
| 4 | LOANS & ADVANCES | | | | | | | | |
| | (Including Bills Purchased) | 1,735,328 | 2,112,202 | 2,500,066 | 2,508,456 | 2,559,718 | 21.72 | 18.36 | 2.04 |
| | 4.1 LOANS & ADVANCES | 1,718,132 | 2,109,246 | 2,496,607 | 2,504,968 | 2,556,070 | 22.76 | 18.36 | 2.04 |
| | a. Private Sector | 1,668,294 | 2,049,940 | 2,414,260 | 2,424,887 | 2,475,040 | 22.88 | 17.77 | 2.07 |
| | b. Financial Institutions | 41,449 | 53,464 | 77,175 | 75,985 | 76,478 | 28.99 | 44.35 | 0.65 |
| | c. Government Organizations | 8,388 | 5,842 | 5,172 | 4,097 | 4,552 | -30.35 | -11.48 | 11.11 |
| | 4.2 BILLS PURCHASED | 17,196 | 2,956 | 3,459 | 3,488 | 3,648 | -82.81 | 17.03 | 4.59 |
| 5 | LOANS AGT. COLLECTED BILLS | 571 | 129 | - | - | - | -77.46 | -100.00 | 0.00 |
| 6 | FIXED ASSETS | 35,012 | 41,139 | 62,650 | 64,125 | 64,734 | 17.50 | 52.29 | 0.95 |
| 7 | OTHER ASSETS | 146,337 | 186,241 | 230,511 | 259,078 | 272,371 | 27.27 | 23.77 | 5.13 |
| | a. Accrued Interests | 28,672 | 33,650 | 35,840 | 99,862 | 99,204 | 17.36 | 6.51 | -0.66 |
| | b. Others | 117,665 | 152,590 | 194,671 | 121,705 | 123,083 | 29.68 | 27.58 | 1.13 |
| 8 | Expenses not Written off | 260 | 247 | 18 | 18 | 18 | -5.00 | -92.74 | -0.23 |
| 9 | Non Banking Assets | 3,133 | 3,380 | 4,555 | 4,844 | 4,786 | 7.88 | 34.77 | -1.20 |
| 10 | Reconciliation Account | 11,901 | 7,696 | 6,219 | (5,476) | 6,656 | -35.33 | -19.19 | -221.55 |
| 11 | Profit & Loss A/c | 176 | - | - | 2,891 | 5,004 | -100.00 | 0.00 | 73.10 |
| | TOTAL | 2,621,230 | 3,104,271 | 3,687,334 | 3,676,009 | 3,730,137 | 18.43 | 18.78 | 1.47 |

Statement of Assets and Liabilities of Development Banks

| | Liabilities | Mid-July | | | Mid-Aug | Mid-Sept | % Change | | |
|-----------|-------------------------------------|----------------|----------------|----------------|----------------|----------------|--------------|--------------|-------------|
| | | 2017 | 2018 | 2019 | 2019 | 2019 | 2/1 | 3/2 | 5/4 |
| | | 1 | 2 | 3 | 4 | 5 | | | |
| 1 | CAPITAL FUND | 38,281 | 44,037 | 47,933 | 56,426 | 56,303 | 15.03 | 8.85 | -0.22 |
| | a. Paid-up Capital | 30,210 | 38,004 | 40,039 | 40,416 | 39,901 | 25.80 | 5.36 | -1.27 |
| | b. Statutory Reserves | 4,803 | 5,021 | 6,067 | 6,437 | 6,526 | 4.54 | 20.83 | 1.37 |
| | c. Retained Earning | 1,287 | (531) | 427 | 8,468 | 8,754 | -141.26 | -180.42 | 3.37 |
| | d. Others Reserves | 1,981 | 1,543 | 1,400 | 1,104 | 1,122 | -22.15 | -9.24 | 1.65 |
| 2 | BORROWINGS | 876 | 731 | 5,173 | 2,604 | 3,200 | -16.59 | 607.67 | 22.89 |
| | a. NRB | 501 | 221 | 1,406 | 905 | 458 | -55.92 | 536.37 | -49.35 |
| | b. "A"Class Licensed Institution | 375 | 510 | 3,767 | 1,699 | 2,741 | 36.00 | 638.56 | 61.37 |
| | 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 | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 3 | DEPOSITS | 239,420 | 301,858 | 398,341 | 400,040 | 399,974 | 26.08 | 31.96 | -0.02 |
| | a. Current | 4,910 | 7,280 | 9,426 | 6,222 | 6,302 | 48.27 | 29.48 | 1.29 |
| | b. Savings | 95,029 | 114,849 | 135,366 | 133,650 | 133,020 | 20.86 | 17.86 | -0.47 |
| | c. Fixed | 94,271 | 124,858 | 178,880 | 189,570 | 194,905 | 32.45 | 43.27 | 2.81 |
| | d. Call Deposits | 44,105 | 54,586 | 74,358 | 70,276 | 65,428 | 23.76 | 36.22 | -6.90 |
| | e. Others | 1,105 | 285 | 311 | 323 | 318 | -74.22 | 9.26 | -1.64 |
| 4 | Bills Payable | 39 | 54 | 59 | 34 | 44 | 37.29 | 9.25 | 30.61 |
| 5 | Other Liabilities | 16,330 | 17,211 | 20,723 | 22,048 | 25,291 | 5.40 | 20.41 | 14.71 |
| | 1. Loan Loss Provision | 4,205 | 4,384 | 5,639 | 5,636 | 5,643 | 4.25 | 28.65 | 0.12 |
| | 2. Interest Suspense a/c | 2,087 | 1,607 | 2,069 | 3,724 | 4,816 | -23.00 | 28.79 | 29.33 |
| | 3. Others | 10,038 | 11,220 | 13,014 | 12,689 | 14,832 | 11.78 | 15.98 | 16.89 |
| 6 | Reconciliation A/c | 3,260 | 4,584 | 6,828 | 8,131 | 7,835 | 40.62 | 48.97 | -3.63 |
| 7 | Profit & Loss A/c | 6,873 | 6,227 | 7,258 | 43 | 120 | -9.40 | 16.57 | 178.30 |
| | TOTAL | 305,079 | 374,701 | 486,316 | 489,326 | 492,766 | 22.82 | 29.79 | 0.70 |
| | Assets | | | | | | | | |
| 1 | LIQUID FUNDS | 71,097 | 89,988 | 94,564 | 95,903 | 91,856 | 26.57 | 5.08 | -4.22 |
| | a. Cash Balance | 6,813 | 7,344 | 8,673 | 8,584 | 8,332 | 7.80 | 18.08 | -2.93 |
| | Nepalese Notes & Coins | 6,720 | 7,160 | 8,521 | 8,318 | 8,061 | 6.55 | 19.01 | -3.09 |
| | Foreign Currency | 93 | 184 | 151 | 266 | 272 | 98.24 | -18.00 | 2.24 |
| | b. Bank Balance | 34,886 | 42,555 | 40,335 | 43,789 | 43,552 | 21.98 | -5.22 | -0.54 |
| | 1. In Nepal Rastra Bank | 12,554 | 14,045 | 15,331 | 15,523 | 17,117 | 11.88 | 9.16 | 10.27 |
| | 2. "A"Class Licensed Institution | 17,790 | 23,101 | 16,437 | 21,257 | 20,221 | 29.85 | -28.85 | -4.87 |
| | 3. Other Financial Ins. | 4,479 | 5,401 | 8,560 | 7,001 | 6,205 | 20.60 | 58.48 | -11.38 |
| | 4. In Foreign banks | 63 | 7 | 7 | 7 | 8 | -88.33 | -3.28 | 6.83 |
| | c. Money at Call | 29,398 | 40,089 | 45,556 | 43,531 | 39,972 | 36.37 | 13.64 | -8.18 |
| 2 | INVESTMENTS | 4,361 | 7,774 | 15,305 | 15,745 | 15,536 | 78.25 | 96.87 | -1.33 |
| | a. Govt. Securities | 4,361 | 7,654 | 15,245 | 15,695 | 15,506 | 75.50 | 99.18 | -1.21 |
| | b. Others | - | 120 | 60 | 50 | 30 | 0.00 | -50.00 | -40.00 |
| 3 | SHARE & OTHER INVESTMENT | 2,348 | 3,668 | 4,745 | 4,797 | 5,132 | 56.21 | 29.36 | 6.97 |
| 4 | LOANS & ADVANCES | | | | | | | | |
| | (Including Bills Purchased) | 209,605 | 253,251 | 345,165 | 342,500 | 347,441 | 20.82 | 36.29 | 1.44 |
| | 4.1 LOANS & ADVANCES | 209,605 | 253,251 | 345,165 | 342,500 | 347,441 | 20.82 | 36.29 | 1.44 |
| | a. Private Sector | 207,149 | 249,741 | 338,885 | 335,877 | 340,912 | 20.56 | 35.69 | 1.50 |
| | b. Financial Institutions | 2,450 | 3,506 | 6,276 | 6,619 | 6,525 | 43.10 | 79.00 | -1.42 |
| | c. Government Organizations | 5 | 4 | 4 | 4 | 4 | -25.54 | 0.00 | 0.00 |
| | 4.2 BILLS PURCHASED | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 5 | LOANS AGT. COLLECTED BILLS | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 6 | FIXED ASSETS | 3,953 | 4,726 | 6,744 | 6,680 | 6,925 | 19.56 | 42.70 | 3.68 |
| 7 | OTHER ASSETS | 9,634 | 10,047 | 12,326 | 14,145 | 16,046 | 4.28 | 22.68 | 13.44 |
| | a. Accrued Interests | 2,343 | 2,047 | 2,609 | 6,955 | 7,810 | -12.64 | 27.50 | 12.29 |
| | b. Others | 7,291 | 8,000 | 9,716 | 6,081 | 7,016 | 9.72 | 21.45 | 15.38 |
| 8 | Expenses not Written off | 13 | 10 | 6 | 10 | 11 | -24.70 | -35.80 | 8.13 |
| 9 | Non Banking Assets | 714 | 659 | 624 | 554 | 558 | -7.73 | -5.29 | 0.55 |
| 10 | Reconciliation Account | 3,355 | 4,578 | 6,827 | 8,136 | 7,850 | 36.47 | 49.14 | -3.52 |
| 11 | Profit & Loss A/c | - | 0 | 9 | 854 | 1,412 | 0.00 | 6827.21 | 65.33 |
| | TOTAL | 305,079 | 374,701 | 486,316 | 489,326 | 492,766 | 22.82 | 29.79 | 0.70 |

Statement of Assets and Liabilities of Finance Companies

| | Liabilities | Mid-July | | | Mid-Aug | Mid-Sept | % Change | | |
|-----------|-------------------------------------|---------------|---------------|----------------|----------------|----------------|--------------|--------------|-------------|
| | | 2017 | 2018 | 2019 | 2019 | 2019 | 2/1 | 3/2 | 5/4 |
| | | 1 | 2 | 3 | 4 | 5 | | | |
| 1 | CAPITAL FUND | 8,140 | 11,787 | 13,224 | 15,269 | 15,028 | 44.80 | 12.19 | -1.58 |
| | a. Paid-up Capital | 10,093 | 12,735 | 13,585 | 13,585 | 13,237 | 26.17 | 6.68 | -2.57 |
| | b. Statutory Reserves | 2,160 | 2,531 | 2,748 | 2,825 | 2,808 | 17.18 | 8.56 | -0.63 |
| | c. Retained Earning | (5,183) | (4,454) | (4,138) | (2,176) | (2,160) | -14.06 | -7.10 | -0.73 |
| | d. Others Reserves | 1,070 | 975 | 1,029 | 1,034 | 1,144 | -8.82 | 5.47 | 10.61 |
| 2 | BORROWINGS | 1,257 | 1,170 | 3,532 | 2,898 | 2,545 | -6.93 | 201.89 | -12.19 |
| | a. NRB | 512 | 210 | 194 | 164 | 97 | -58.92 | -7.71 | -40.98 |
| | b. "A"Class Licensed Institution | 745 | 960 | 3,338 | 2,734 | 2,448 | 28.84 | 247.86 | -10.46 |
| | 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 | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 3 | DEPOSITS | 52,131 | 63,558 | 75,995 | 76,930 | 77,796 | 21.92 | 19.57 | 1.13 |
| | a. Current | 91 | 281 | 530 | 347 | 411 | 207.55 | 88.38 | 18.44 |
| | b. Savings | 18,514 | 20,508 | 23,791 | 23,506 | 20,895 | 10.77 | 16.01 | -11.10 |
| | c. Fixed | 24,847 | 34,085 | 39,349 | 40,361 | 41,815 | 37.18 | 15.44 | 3.60 |
| | d. Call Deposits | 3,957 | 4,460 | 6,231 | 5,380 | 7,717 | 12.73 | 39.70 | 43.44 |
| | e. Others | 4,721 | 4,224 | 6,094 | 7,336 | 6,958 | -10.54 | 44.28 | -5.16 |
| 4 | Bills Payable | 1 | 5 | 11 | 3 | 1 | 327.14 | 134.61 | -68.19 |
| 5 | Other Liabilities | 17,284 | 17,902 | 17,857 | 18,346 | 18,947 | 3.57 | -0.25 | 3.28 |
| | 1. Loan Loss Provision | 6,895 | 6,507 | 6,338 | 6,321 | 6,309 | -5.63 | -2.60 | -0.19 |
| | 2. Interest Suspense a/c | 6,606 | 7,505 | 7,604 | 8,007 | 8,313 | 13.60 | 1.33 | 3.82 |
| | 3. Others | 3,783 | 3,890 | 3,915 | 4,018 | 4,325 | 2.83 | 0.64 | 7.64 |
| 6 | Reconciliation A/c | 1,397 | 113 | 120 | 122 | 0 | -91.91 | 6.10 | -99.95 |
| 7 | Profit & Loss A/c | 2,400 | 1,478 | 1,805 | 147 | 53 | -38.40 | 22.08 | -63.67 |
| | TOTAL | 82,610 | 96,013 | 112,543 | 113,714 | 114,370 | 16.22 | 17.22 | 0.58 |
| | Assets | | | | | | | | |
| 1 | LIQUID FUNDS | 16,544 | 21,004 | 23,704 | 23,846 | 23,312 | 26.95 | 12.85 | -2.24 |
| | a. Cash Balance | 1,091 | 1,307 | 1,435 | 1,277 | 1,306 | 19.80 | 9.81 | 2.27 |
| | Nepalese Notes & Coins | 1,091 | 1,307 | 1,435 | 1,277 | 1,306 | 19.80 | 9.80 | 2.27 |
| | Foreign Currency | 0 | 0 | 0 | 0 | 0 | -18.20 | 130.29 | 41.44 |
| | b. Bank Balance | 9,362 | 11,079 | 12,603 | 11,996 | 12,794 | 18.34 | 13.75 | 6.65 |
| | 1. In Nepal Rastra Bank | 2,301 | 2,407 | 3,253 | 3,141 | 4,046 | 4.59 | 35.15 | 28.80 |
| | 2. "A"Class Licensed Institution | 5,398 | 6,709 | 5,123 | 4,665 | 4,695 | 24.29 | -23.64 | 0.65 |
| | 3. Other Financial Ins. | 1,663 | 1,964 | 4,227 | 4,190 | 4,053 | 18.08 | 115.26 | -3.27 |
| | 4. In Foreign banks | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| | c. Money at Call | 6,092 | 8,618 | 9,666 | 10,573 | 9,212 | 41.47 | 12.17 | -12.88 |
| 2 | INVESTMENTS | 1,534 | 2,350 | 3,881 | 3,899 | 3,999 | 53.15 | 65.18 | 2.58 |
| | a. Govt. Securities | 1,320 | 2,350 | 3,858 | 3,875 | 3,976 | 78.04 | 64.18 | 2.59 |
| | b. Others | 215 | - | 24 | 24 | 24 | -100.00 | 0.00 | 0.00 |
| 3 | SHARE & OTHER INVESTMENT | 1,489 | 2,172 | 2,357 | 2,361 | 2,434 | 45.87 | 8.51 | 3.07 |
| 4 | LOANS & ADVANCES | | | | | | | | |
| | (Including Bills Purchased) | 49,146 | 57,345 | 68,738 | 68,749 | 69,582 | 16.68 | 19.87 | 1.21 |
| | 4.1 LOANS & ADVANCES | 49,143 | 57,345 | 68,738 | 68,749 | 69,582 | 16.69 | 19.87 | 1.21 |
| | a. Private Sector | 48,499 | 56,235 | 66,133 | 66,034 | 66,767 | 15.95 | 17.60 | 1.11 |
| | b. Financial Institutions | 644 | 1,086 | 2,605 | 2,716 | 2,815 | 68.56 | 139.97 | 3.66 |
| | c. Government Organizations | - | 24 | - | - | - | 0.00 | -100.00 | 0.00 |
| | 4.2 BILLS PURCHASED | 3 | - | - | - | - | -100.00 | 0.00 | 0.00 |
| 5 | LOANS AGT. COLLECTED BILLS | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 6 | FIXED ASSETS | 1,669 | 1,898 | 2,026 | 2,052 | 2,065 | 13.68 | 6.75 | 0.66 |
| 7 | OTHER ASSETS | 10,168 | 10,546 | 11,111 | 11,779 | 12,130 | 3.72 | 5.36 | 2.98 |
| | a. Accrued Interests | 6,651 | 7,611 | 7,722 | 6,742 | 6,893 | 14.44 | 1.45 | 2.23 |
| | b. Others | 3,517 | 2,935 | 3,389 | 2,267 | 2,354 | -16.55 | 15.49 | 3.84 |
| 8 | Expenses not Written off | 6 | 7 | 2 | 2 | 2 | 20.65 | -69.16 | 0.00 |
| 9 | Non Banking Assets | 619 | 576 | 537 | 555 | 509 | -6.92 | -6.77 | -8.41 |
| 10 | Reconciliation Account | 1,376 | 115 | 121 | 126 | 5 | -91.65 | 4.95 | -95.96 |
| 11 | Profit & Loss A/c | 59 | 1 | 66 | 344 | 332 | -99.00 | 11229.31 | -3.74 |
| | TOTAL | 82,610 | 96,013 | 112,543 | 113,714 | 114,370 | 16.22 | 17.22 | 0.58 |

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

| | Mid-July | | | Mid-Aug | Mid-Sept | % Change | | |
|--|----------------|----------------|----------------|---------------|---------------|--------------|--------------|--------------|
| | 2017 | 2018 | 2019 | 2019 | 2019 | 2/1 | 3/2 | 5/4 |
| | 1 | 2 | 3 | 4 | 5 | | | |
| 1 Interest Expenses | 97,851 | 167,967 | 212,129 | 20,254 | 40,192 | 71.66 | 26.29 | 98.44 |
| 1.1 Deposit Liabilities | 95,609 | 165,254 | 208,274 | 19,914 | 39,460 | 72.84 | 26.03 | 98.15 |
| 1.1.1 Saving A/c | 23,526 | 39,005 | 48,102 | 4,990 | 9,815 | 65.80 | 23.32 | 96.70 |
| 1.1.2 Fixed A/c | 55,651 | 112,317 | 143,530 | 13,241 | 26,439 | 101.82 | 27.79 | 99.67 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 2,496 | 8,398 | 8,211 | 859 | 2,019 | 236.48 | -2.22 | 135.20 |
| 1.1.2.2 3 to 6 Months fixed A/c | 2,673 | 6,799 | 10,806 | 1,051 | 2,235 | 154.39 | 58.93 | 112.58 |
| 1.1.2.3 6 Months to 1 Year Fixed | 29,697 | 57,784 | 72,244 | 6,813 | 13,332 | 94.58 | 25.02 | 95.68 |
| 1.1.2.4 Above 1 Year | 20,785 | 39,336 | 52,269 | 4,518 | 8,852 | 89.25 | 32.88 | 95.94 |
| 1.1.3 Call Deposit | 16,430 | 13,818 | 16,374 | 1,660 | 3,160 | -15.90 | 18.50 | 90.42 |
| 1.1.4 Certificate of Deposits | 2 | 114 | 268 | 24 | 46 | 5683.67 | 134.99 | 93.03 |
| 1.2 Others | 2,242 | 2,713 | 3,855 | 340 | 731 | 21.00 | 42.11 | 115.34 |
| 2 Commission/Fee Expense | 601 | 613 | 1,668 | 84 | 169 | 1.97 | 172.29 | 102.24 |
| 3 Employees Expenses | 26,627 | 31,472 | 39,312 | 3,024 | 7,332 | 18.20 | 24.91 | 142.44 |
| 4 Office Operating Expenses | 20,755 | 25,517 | 29,456 | 2,033 | 4,446 | 22.95 | 15.44 | 118.66 |
| 5 Exchange Fluctuation Loss | 109 | 125 | 35 | 8 | 13 | 15.31 | -71.96 | 55.98 |
| 5.1 Due to Change in Exchange Rates | 88 | 102 | 26 | 8 | 13 | 16.08 | -74.34 | 51.19 |
| 5.2 Due to Foreign Currency Transaction | 21 | 23 | 9 | 0 | 0 | 12.00 | -61.39 | 837.33 |
| 6 Non-Operating Expenses | 34 | 58 | 164 | 6 | 12 | 74.28 | 180.08 | 102.86 |
| 7. Provision for Risk | 12,763 | 15,147 | 19,852 | 497 | 406 | 18.68 | 31.06 | -18.20 |
| 7.1 Loan loss Provision | 11,477 | 12,875 | 19,032 | 455 | 271 | 12.17 | 47.83 | -40.53 |
| 7.1.1 General Loan loss Provision | 7,036 | 6,484 | 8,358 | 191 | 177 | -7.84 | 28.90 | -7.00 |
| 7.1.1.1 Pass Loan Loss Provision | 6,257 | 5,679 | 6,457 | 181 | 149 | -9.24 | 13.71 | -17.83 |
| 7.1.1.2 Watch List Provision | 779 | 806 | 1,901 | 10 | 28 | 3.44 | 135.94 | 199.43 |
| 7.1.2 Special Loan Loss Provision | 4,375 | 6,216 | 9,623 | 193 | 16 | 42.07 | 54.80 | -91.64 |
| 7.1.3 Additional Loan Loss Provision | 66 | 174 | 1,051 | 72 | 77 | 162.29 | 503.65 | 7.68 |
| 7.2. Provision for Non-Banking Assets | 1,053 | 1,255 | 481 | 18 | 71 | 19.15 | -61.67 | 301.23 |
| 7.3. Provision for Loss on Investment | 186 | 716 | 147 | 24 | 65 | 284.90 | -79.49 | 171.29 |
| 7.4. Provision for Loss of Other Assets | 46 | 302 | 191 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 8 Loan Written Off | 996 | 971 | 917 | 38 | 68 | -2.50 | -5.53 | 79.15 |
| 9 Provision for Staff Bonus | 6,657 | 7,982 | 8,857 | 561 | 1,077 | 19.90 | 10.96 | 91.83 |
| 10 Provision for Income Tax | 20,371 | 24,583 | 30,505 | 1,593 | 3,017 | 20.68 | 24.09 | 89.43 |
| 11 Others | 56 | 29 | 21 | 1 | 1 | -48.09 | -28.98 | 54.82 |
| 12 Net Profit | 54,665 | 61,337 | 74,230 | 4,899 | 8,574 | 12.20 | 21.02 | 75.01 |
| TOTAL EXPENSES | 241,483 | 335,802 | 417,146 | 32,998 | 65,307 | 39.06 | 24.22 | 97.91 |
| Income | | | | | | | | |
| 1. Interest Income | 194,358 | 283,227 | 359,820 | 25,227 | 51,211 | 45.72 | 27.04 | 102.99 |
| 1.1. On Loans and Advance | 181,923 | 265,446 | 335,598 | 23,152 | 47,140 | 45.91 | 26.43 | 103.61 |
| 1.2. On Investment | 5,875 | 10,903 | 13,247 | 1,464 | 2,890 | 85.58 | 21.50 | 97.46 |
| 1.2.1 Government Bonds | 4,830 | 9,360 | 11,868 | 1,331 | 2,644 | 93.77 | 26.80 | 98.65 |
| 1.2.2 Foreign Bonds | 153 | 186 | 195 | 27 | 35 | 21.29 | 4.66 | 28.34 |
| 1.2.3 NRB Bonds | 777 | 1,031 | 620 | 78 | 157 | 32.69 | -39.84 | 99.69 |
| 1.2.4 Deventure & Bonds | 115 | 327 | 565 | 27 | 55 | 184.63 | 72.80 | 102.37 |
| 1.3 Agency Balance | 1,022 | 988 | 1,064 | 62 | 141 | -3.33 | 7.70 | 125.20 |
| 1.4 On Call Deposit | 3,475 | 3,928 | 6,394 | 301 | 569 | 13.02 | 62.79 | 89.30 |
| 1.5 Others | 2,063 | 1,963 | 3,517 | 249 | 471 | -4.83 | 79.16 | 89.01 |
| 2. Comission & Discount | 11,807 | 13,569 | 18,694 | 1,362 | 3,101 | 14.93 | 37.76 | 127.63 |
| 2.1 Bills Purchase & Discount | 240 | 117 | 218 | 26 | 39 | -51.18 | 86.03 | 50.71 |
| 2.2 Comission | 9,865 | 11,381 | 15,685 | 1,134 | 2,639 | 15.37 | 37.82 | 132.61 |
| 2.3 Others | 1,702 | 2,071 | 2,791 | 202 | 423 | 21.69 | 34.75 | 109.59 |
| 3 Income From Exchange Fluctuation | 6,249 | 7,850 | 10,506 | 1,101 | 1,915 | 25.62 | 33.84 | 73.97 |
| 3.1 Due to Change in Exchange Rate | 707 | 1,537 | 1,182 | 314 | 477 | 117.44 | -23.10 | 51.97 |
| 3.2 Due to Foreign Currency Trans. | 5,542 | 6,313 | 9,324 | 787 | 1,437 | 13.91 | 47.70 | 82.76 |
| 4 Other Operating Income | 10,772 | 13,392 | 15,376 | 1,019 | 2,269 | 24.32 | 14.81 | 122.62 |
| 5 Non Operating Income | 3,783 | 2,491 | 792 | 87 | 113 | -34.15 | -68.19 | 31.05 |
| 6 Provision Written Back | 12,883 | 14,545 | 10,302 | 572 | 235 | 12.90 | -29.17 | -59.02 |
| 7 Recovery from Written off Loan | 1,504 | 673 | 995 | (77) | 51 | -55.26 | 47.82 | -166.39 |
| 8 Income from Extra Ordinary Expenses | 108 | 53 | 635 | 7 | 9 | -50.71 | 1090.25 | 24.71 |
| 9 Net Loss | 18 | - | 26 | 3,699 | 6,404 | -100.00 | 0.00 | 73.12 |
| TOTAL INCOME | 241,483 | 335,802 | 417,146 | 32,998 | 65,307 | 39.06 | 24.22 | 97.91 |

Profit and Loss Statement of Commercial Banks

| | Mid-July | | | Mid-Aug | Mid-Sept | % Change | | |
|--|----------------|----------------|----------------|---------------|---------------|--------------|--------------|---------|
| | 2017 | 2018 | 2019 | 2019 | 2019 | 2/1 | 3/2 | 5/4 |
| | 1 | 2 | 3 | 4 | 5 | | | |
| 1 Interest Expenses | 81,092 | 141,815 | 177,011 | 16,841 | 33,290 | 74.88 | 24.82 | 97.67 |
| 1.1 Deposit Liabilities | 79,132 | 139,186 | 173,492 | 16,522 | 32,590 | 75.89 | 24.65 | 97.26 |
| 1.1.1 Saving A/c | 17,436 | 30,569 | 38,239 | 4,036 | 7,910 | 75.32 | 25.09 | 95.99 |
| 1.1.2 Fixed A/c | 47,955 | 97,070 | 122,507 | 11,198 | 22,209 | 102.42 | 26.21 | 98.32 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 2,170 | 7,668 | 6,916 | 650 | 1,549 | 253.35 | -9.82 | 138.34 |
| 1.1.2.2 3 to 6 Months fixed A/c | 2,298 | 5,904 | 9,377 | 866 | 1,863 | 156.88 | 58.82 | 115.19 |
| 1.1.2.3 6 Months to 1 Year Fixed | 25,818 | 49,040 | 59,650 | 5,828 | 11,077 | 89.94 | 21.64 | 90.07 |
| 1.1.2.4 Above 1 Year | 17,668 | 34,458 | 46,565 | 3,855 | 7,720 | 95.03 | 35.14 | 100.26 |
| 1.1.3 Call Deposit | 13,739 | 11,433 | 12,478 | 1,263 | 2,424 | -16.78 | 9.13 | 91.93 |
| 1.1.4 Certificate of Deposits | 2 | 114 | 268 | 24 | 46 | 5683.67 | 134.99 | 93.03 |
| 1.2 Others | 1,960 | 2,629 | 3,519 | 320 | 700 | 34.13 | 33.87 | 119.20 |
| 2 Commission/Fee Expense | 597 | 608 | 1,663 | 84 | 169 | 1.81 | 173.43 | 102.08 |
| 3 Employees Expenses | 23,306 | 27,585 | 33,900 | 2,626 | 6,268 | 18.36 | 22.89 | 138.73 |
| 4 Office Operating Expenses | 17,488 | 21,746 | 24,478 | 1,731 | 3,758 | 24.35 | 12.56 | 117.09 |
| 5 Exchange Fluctuation Loss | 26 | 108 | 22 | 8 | 11 | 321.27 | -79.15 | 39.38 |
| 5.1 Due to Change in Exchange Rates | 5 | 85 | 14 | 8 | 11 | 1583.93 | -83.85 | 39.38 |
| 5.2 Due to Foreign Currency Transaction | 21 | 23 | 9 | - | - | 12.00 | -61.82 | 0.00 |
| 6 Non-Operatiing Expenses | 18 | 53 | 156 | 6 | 11 | 198.03 | 192.82 | 105.17 |
| 7. Provision for Risk | 10,569 | 11,964 | 16,833 | 381 | 345 | 13.20 | 40.70 | -9.46 |
| 7.1 Loan loss Provision | 9,651 | 10,356 | 16,382 | 357 | 230 | 7.31 | 58.18 | -35.59 |
| 7.1.1 General Loan loss Provision | 6,272 | 5,380 | 6,774 | 179 | 151 | -14.21 | 25.91 | -15.74 |
| 7.1.1.1 Pass Loan Loss Provision | 5,678 | 4,860 | 5,223 | 177 | 140 | -14.40 | 7.46 | -20.92 |
| 7.1.1.2 Watch List Provision | 594 | 520 | 1,552 | 2 | 11 | -12.41 | 198.29 | 424.81 |
| 7.1.2 Special Loan Loss Provision | 3,369 | 4,856 | 8,592 | 106 | 2 | 44.13 | 76.95 | -98.55 |
| 7.1.3 Additional Loan Loss Provision | 10 | 121 | 1,015 | 72 | 77 | 1090.14 | 741.42 | 7.68 |
| 7.2. Provision for Non-Banking Assets | 839 | 1,030 | 263 | - | 51 | 22.69 | -74.49 | 0.00 |
| 7.3. Provision for Loss on Investment | 46 | 375 | 4 | 24 | 64 | 717.05 | -98.87 | 168.95 |
| 7.4. Provision for Loss of Other Assets | 33 | 203 | 185 | - | - | 0.00 | 0.00 | 0.00 |
| 8 Loan Written Off | 907 | 885 | 868 | 38 | 68 | -2.47 | -1.91 | 79.30 |
| 9 Provision for Staff Bonus | 5,544 | 7,011 | 7,625 | 555 | 1,057 | 26.45 | 8.77 | 90.53 |
| 10 Provision for Income Tax | 17,164 | 21,670 | 26,928 | 1,579 | 2,965 | 26.26 | 24.26 | 87.82 |
| 11 Others | 48 | 7 | 15 | 1 | 1 | -85.02 | 103.54 | 65.78 |
| 12 Net Profit | 45,434 | 53,633 | 65,216 | 4,973 | 8,679 | 18.05 | 21.60 | 74.50 |
| TOTAL EXPENSES | 202,193 | 287,085 | 354,715 | 28,821 | 56,623 | 41.99 | 23.56 | 96.46 |
| Income | | | | | | | | |
| 1. Interest Income | 161,584 | 241,266 | 304,367 | 22,343 | 44,719 | 49.31 | 26.15 | 100.15 |
| 1.1. On Loans and Advance | 152,697 | 227,301 | 285,281 | 20,440 | 40,982 | 48.86 | 25.51 | 100.50 |
| 1.2. On Investment | 5,687 | 10,487 | 12,684 | 1,414 | 2,781 | 84.41 | 20.95 | 96.63 |
| 1.2.1 Government Bonds | 4,702 | 9,096 | 11,439 | 1,294 | 2,561 | 93.43 | 25.77 | 97.90 |
| 1.2.2 Foreign Bonds | 153 | 186 | 195 | 27 | 35 | 21.29 | 4.66 | 28.34 |
| 1.2.3 NRB Bonds | 747 | 941 | 491 | 67 | 132 | 26.06 | -47.80 | 97.70 |
| 1.2.4 Deventure & Bonds | 84 | 264 | 559 | 26 | 53 | 212.71 | 111.81 | 102.47 |
| 1.3 Agency Balance | 483 | 638 | 878 | 62 | 139 | 31.95 | 37.71 | 124.61 |
| 1.4 On Call Deposit | 781 | 1,093 | 2,190 | 186 | 363 | 39.89 | 100.40 | 94.99 |
| 1.5 Others | 1,936 | 1,748 | 3,334 | 241 | 454 | -9.72 | 90.74 | 88.88 |
| 2. Comission & Discount | 11,328 | 13,027 | 18,058 | 1,334 | 3,026 | 15.00 | 38.62 | 126.84 |
| 2.1 Bills Purchase & Discount | 240 | 117 | 218 | 26 | 39 | -51.17 | 86.03 | 50.71 |
| 2.2 Comission | 9,582 | 11,052 | 15,267 | 1,120 | 2,597 | 15.34 | 38.14 | 131.83 |
| 2.3 Others | 1,507 | 1,858 | 2,573 | 188 | 390 | 23.33 | 38.48 | 107.69 |
| 3 Income From Exchange Fluctuation | 6,128 | 7,817 | 10,475 | 1,088 | 1,901 | 27.57 | 33.99 | 74.69 |
| 3.1 Due to Change in Exchange Rate | 629 | 1,519 | 1,172 | 303 | 463 | 141.39 | -22.89 | 52.73 |
| 3.2 Due to Foreign Currency Trans. | 5,498 | 6,298 | 9,303 | 785 | 1,437 | 14.54 | 47.72 | 83.18 |
| 4 Other Operating Income | 8,715 | 10,703 | 11,744 | 824 | 1,780 | 22.81 | 9.73 | 115.95 |
| 5 Non Operating Income | 2,775 | 1,960 | 509 | 79 | 80 | -29.35 | -74.01 | 1.63 |
| 6 Provision Written Back | 10,242 | 11,618 | 8,057 | 405 | 127 | 13.43 | -30.65 | -68.69 |
| 7 Recovery from Written off Loan | 1,369 | 647 | 847 | (82) | 45 | -52.71 | 30.82 | -155.16 |
| 8 Income from Extra Ordinary Expenses | 52 | 45 | 658 | 7 | 8 | -12.52 | 1348.42 | 17.19 |
| 9 Net Loss | - | - | - | 2,825 | 4,938 | 0.00 | 0.00 | 74.82 |
| TOTAL INCOME | 202,193 | 287,085 | 354,715 | 28,821 | 56,623 | 41.99 | 23.56 | 96.46 |

Profit and Loss Statement of Development Banks

| | Mid-July | | | Mid-Aug | Mid-Sept | % Change | | |
|--|---------------|---------------|---------------|--------------|--------------|--------------|--------------|---------------|
| | 2017 | 2018 | 2019 | 2019 | 2019 | 2/1 | 3/2 | 5/4 |
| | 1 | 2 | 3 | 4 | 5 | | | |
| 1 Interest Expenses | 13,201 | 20,949 | 28,665 | 2,792 | 5,667 | 58.69 | 36.83 | 103.00 |
| 1.1 Deposit Liabilities | 13,087 | 20,905 | 28,433 | 2,782 | 5,653 | 59.74 | 36.01 | 103.22 |
| 1.1.1 Saving A/c | 4,677 | 6,871 | 8,006 | 769 | 1,540 | 46.91 | 16.52 | 100.29 |
| 1.1.2 Fixed A/c | 5,950 | 11,833 | 16,780 | 1,642 | 3,426 | 98.89 | 41.81 | 108.61 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 271 | 602 | 1,159 | 186 | 425 | 122.42 | 92.32 | 128.39 |
| 1.1.2.2 3 to 6 Months fixed A/c | 299 | 732 | 1,210 | 163 | 327 | 144.41 | 65.26 | 100.44 |
| 1.1.2.3 6 Months to 1 Year Fixed | 2,933 | 6,548 | 9,967 | 750 | 1,789 | 123.26 | 52.21 | 138.71 |
| 1.1.2.4 Above 1 Year | 2,446 | 3,950 | 4,445 | 543 | 885 | 61.48 | 12.53 | 62.78 |
| 1.1.3 Call Deposit | 2,461 | 2,201 | 3,646 | 371 | 688 | -10.55 | 65.67 | 85.44 |
| 1.1.4 Certificate of Deposits | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 1.2 Others | 114 | 44 | 232 | 10 | 14 | -61.53 | 428.78 | 39.06 |
| 2 Commission/Fee Expense | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 3 Employees Expenses | 2,687 | 3,148 | 4,474 | 332 | 890 | 17.13 | 42.13 | 167.99 |
| 4 Office Operating Expenses | 2,614 | 2,941 | 4,070 | 243 | 565 | 12.51 | 38.39 | 132.44 |
| 5 Exchange Fluctuation Loss | 83 | 18 | 13 | 0 | 2 | -78.58 | -28.61 | 333.24 |
| 5.1 Due to Change in Exchange Rates | 83 | 18 | 13 | 0 | 2 | -78.61 | -29.10 | 272.22 |
| 5.2 Due to Foreign Currency Transaction | 0 | 0 | 0 | 0 | 0 | 10.32 | 188.94 | 837.33 |
| 6 Non-Operatiing Expenses | 14 | 1 | 7 | 0 | 0 | -92.71 | 586.86 | 45.83 |
| 7. Provision for Risk | 1,566 | 2,225 | 2,088 | 17 | 42 | 42.12 | -6.18 | 141.45 |
| 7.1 Loan loss Provision | 1,484 | 1,894 | 1,906 | 17 | 40 | 27.64 | 0.62 | 129.88 |
| 7.1.1 General Loan loss Provision | 624 | 950 | 1,332 | 10 | 25 | 52.38 | 40.21 | 145.85 |
| 7.1.1.1 Pass Loan Loss Provision | 465 | 729 | 1,057 | 3 | 8 | 56.67 | 44.98 | 171.69 |
| 7.1.1.2 Watch List Provision | 158 | 222 | 276 | 7 | 18 | 39.79 | 24.50 | 136.15 |
| 7.1.2 Special Loan Loss Provision | 833 | 911 | 565 | 7 | 15 | 9.29 | -37.97 | 106.76 |
| 7.1.3 Additional Loan Loss Provision | 27 | 33 | 9 | - | - | 22.32 | -74.36 | 0.00 |
| 7.2. Provision for Non-Banking Assets | 25 | 92 | 120 | - | 2 | 259.78 | 31.00 | 0.00 |
| 7.3. Provision for Loss on Investment | 46 | 148 | 62 | 0 | 0 | 224.17 | -58.21 | 0.00 |
| 7.4. Provision for Loss of Other Assets | 11 | 91 | 0 | - | - | 0.00 | 0.00 | 0.00 |
| 8 Loan Written Off | 40 | 82 | 4 | - | - | 105.74 | -95.70 | 0.00 |
| 9 Provision for Staff Bonus | 942 | 846 | 1,052 | 5 | 14 | -10.21 | 24.40 | 173.75 |
| 10 Provision for Income Tax | 2,724 | 2,535 | 3,075 | 9 | 36 | -6.92 | 21.29 | 301.27 |
| 11 Others | 1 | 21 | 0 | - | 0 | 2493.62 | -98.52 | 0.00 |
| 12 Net Profit | 6,872 | 6,227 | 7,258 | (63) | (109) | -9.40 | 16.57 | 71.91 |
| TOTAL EXPENSES | 30,743 | 38,991 | 50,705 | 3,335 | 7,107 | 26.83 | 30.04 | 113.06 |
| Income | | | | | | | | |
| 1. Interest Income | 26,568 | 34,091 | 45,718 | 2,367 | 5,335 | 28.32 | 34.10 | 125.35 |
| 1.1. On Loans and Advance | 24,001 | 31,194 | 41,784 | 2,241 | 5,090 | 29.97 | 33.95 | 127.10 |
| 1.2. On Investment | 136 | 309 | 434 | 40 | 86 | 127.69 | 40.73 | 115.86 |
| 1.2.1 Government Bonds | 95 | 186 | 330 | 28 | 63 | 95.44 | 77.21 | 123.03 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 1.2.3 NRB Bonds | 12 | 65 | 105 | 12 | 23 | 425.81 | 62.04 | 98.52 |
| 1.2.4 Deventure & Bonds | 28 | 58 | - | - | - | 106.58 | -100.00 | 0.00 |
| 1.3 Agency Balance | 344 | 234 | 35 | 1 | 2 | -31.99 | -85.22 | 193.91 |
| 1.4 On Call Deposit | 2,056 | 2,227 | 3,387 | 78 | 142 | 8.33 | 52.09 | 82.90 |
| 1.5 Others | 31 | 128 | 79 | 8 | 15 | 310.96 | -38.78 | 90.00 |
| 2. Comission & Discount | 385 | 456 | 554 | 22 | 64 | 18.45 | 21.62 | 190.79 |
| 2.1 Bills Purchase & Discount | 0 | - | 0 | - | - | -100.00 | 0.00 | 0.00 |
| 2.2 Comission | 263 | 291 | 383 | 12 | 38 | 10.43 | 31.56 | 214.00 |
| 2.3 Others | 121 | 165 | 171 | 10 | 26 | 35.88 | 4.08 | 162.65 |
| 3 Income From Exchange Fluctuation | 121 | 32 | 31 | 13 | 14 | -73.36 | -3.07 | 12.49 |
| 3.1 Due to Change in Exchange Rate | 77 | 17 | 10 | 11 | 14 | -77.72 | -42.21 | 30.44 |
| 3.2 Due to Foreign Currency Trans. | 44 | 15 | 21 | 2 | 0 | -65.69 | 41.59 | -87.18 |
| 4 Other Operating Income | 1,657 | 2,137 | 2,995 | 157 | 398 | 29.02 | 40.14 | 153.80 |
| 5 Non Operating Income | 445 | 356 | 163 | 5 | 22 | -19.95 | -54.22 | 351.45 |
| 6 Provision Written Back | 1,547 | 1,904 | 1,242 | 83 | 89 | 23.09 | -34.79 | 8.12 |
| 7 Recovery from Written off Loan | 13 | 10 | 34 | 0 | 0 | -23.53 | 253.95 | 0.00 |
| 8 Income from Extra Ordinary Expenses | 9 | 5 | (42) | - | 0 | -47.64 | -968.96 | 0.00 |
| 9 Net Loss | - | - | 9 | 689 | 1,184 | 0.00 | 0.00 | 71.83 |
| TOTAL INCOME | 30,743 | 38,991 | 50,705 | 3,335 | 7,107 | 26.83 | 30.04 | 113.06 |

Profit and Loss Statement of Finance Companies

| | Mid-July | | | Mid-Aug | Mid-Sept | % Change | | |
|--|--------------|--------------|---------------|------------|--------------|--------------|--------------|--------------|
| | 2017 | 2018 | 2019 | 2019 | 2019 | 2/1 | 3/2 | 5/4 |
| | 1 | 2 | 3 | 4 | 5 | | | |
| 1 Interest Expenses | 3,557 | 5,203 | 6,453 | 621 | 1,235 | 46.27 | 24.02 | 98.69 |
| 1.1 Deposit Liabilities | 3,389 | 5,163 | 6,349 | 611 | 1,217 | 52.34 | 22.97 | 99.21 |
| 1.1.1 Saving A/c | 1,413 | 1,565 | 1,856 | 185 | 365 | 10.80 | 18.59 | 97.37 |
| 1.1.2 Fixed A/c | 1,747 | 3,414 | 4,243 | 400 | 804 | 95.50 | 24.25 | 100.77 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 55 | 127 | 137 | 22 | 45 | 132.03 | 8.05 | 100.62 |
| 1.1.2.2 3 to 6 Months fixed A/c | 75 | 163 | 219 | 23 | 46 | 117.83 | 34.39 | 100.62 |
| 1.1.2.3 6 Months to 1 Year Fixed | 946 | 2,196 | 2,627 | 236 | 466 | 132.16 | 19.62 | 97.43 |
| 1.1.2.4 Above 1 Year | 671 | 928 | 1,259 | 119 | 247 | 38.32 | 35.65 | 107.44 |
| 1.1.3 Call Deposit | 230 | 184 | 250 | 26 | 49 | -20.25 | 36.42 | 88.24 |
| 1.1.4 Certificate of Deposits | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 1.2 Others | 168 | 40 | 104 | 10 | 17 | -76.17 | 159.64 | 68.22 |
| 2 Commission/Fee Expense | 4 | 5 | 5 | 0 | 0 | 28.84 | 20.25 | 2386.46 |
| 3 Employees Expenses | 634 | 740 | 938 | 67 | 174 | 16.78 | 26.76 | 161.53 |
| 4 Office Operating Expenses | 653 | 830 | 909 | 59 | 123 | 27.15 | 9.46 | 107.96 |
| 5 Exchange Fluctuation Loss | - | - | - | - | - | 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 Transaction | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 6 Non-Operating Expenses | 1 | 4 | 1 | - | - | 223.24 | -77.14 | 0.00 |
| 7. Provision for Risk | 628 | 958 | 931 | 99 | 20 | 52.42 | -2.80 | -80.09 |
| 7.1 Loan loss Provision | 343 | 624 | 745 | 81 | 1 | 82.01 | 19.35 | -98.75 |
| 7.1.1 General Loan loss Provision | 140 | 154 | 252 | 1 | 1 | 9.54 | 63.68 | 0.00 |
| 7.1.1.1 Pass Loan Loss Provision | 114 | 90 | 178 | 1 | 1 | -21.10 | 98.33 | 0.00 |
| 7.1.1.2 Watch List Provision | 27 | 64 | 74 | - | - | 140.41 | 15.10 | 0.00 |
| 7.1.2 Special Loan Loss Provision | 173 | 450 | 466 | 80 | - | 159.61 | 3.51 | -100.00 |
| 7.1.3 Additional Loan Loss Provision | 29 | 20 | 27 | - | - | -30.34 | 34.46 | 0.00 |
| 7.2. Provision for Non-Banking Assets | 189 | 134 | 98 | 18 | 18 | -29.13 | -26.35 | 0.00 |
| 7.3. Provision for Loss on Investment | 94 | 192 | 81 | 0 | 1 | 103.88 | -58.04 | 1480.36 |
| 7.4. Provision for Loss of Other Assets | 3 | 8 | 7 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 8 Loan Written Off | 49 | 4 | 46 | 0 | 0 | -91.21 | 965.03 | 0.00 |
| 9 Provision for Staff Bonus | 171 | 126 | 180 | 1 | 6 | -26.59 | 42.93 | 308.90 |
| 10 Provision for Income Tax | 484 | 377 | 502 | 5 | 16 | -22.00 | 33.07 | 222.06 |
| 11 Others | 7 | 1 | 6 | 0 | 0 | -88.62 | 605.47 | 0.00 |
| 12 Net Profit | 2,359 | 1,478 | 1,755 | (11) | 4 | -37.37 | 18.78 | -138.74 |
| TOTAL EXPENSES | 8,547 | 9,726 | 11,726 | 841 | 1,577 | 13.79 | 20.56 | 87.49 |
| Income | | | | | | | | |
| 1. Interest Income | 6,206 | 7,869 | 9,734 | 518 | 1,157 | 26.81 | 23.70 | 123.51 |
| 1.1. On Loans and Advance | 5,225 | 6,951 | 8,533 | 470 | 1,068 | 33.04 | 22.76 | 126.97 |
| 1.2. On Investment | 53 | 107 | 129 | 10 | 24 | 103.54 | 19.80 | 143.09 |
| 1.2.1 Government Bonds | 33 | 78 | 99 | 9 | 20 | 137.67 | 27.24 | 130.90 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 1.2.3 NRB Bonds | 18 | 25 | 24 | 0 | 2 | 39.47 | -3.02 | 2454.68 |
| 1.2.4 Deventure & Bonds | 2 | 5 | 5 | 1 | 2 | 106.85 | 15.65 | 99.49 |
| 1.3 Agency Balance | 194 | 116 | 151 | - | - | -40.30 | 30.23 | 0.00 |
| 1.4 On Call Deposit | 638 | 608 | 817 | 37 | 64 | -4.74 | 34.35 | 74.10 |
| 1.5 Others | 96 | 87 | 105 | 1 | 1 | -9.07 | 20.58 | 131.49 |
| 2. Comission & Discount | 94 | 87 | 82 | 7 | 12 | -7.69 | -5.64 | 76.56 |
| 2.1 Bills Purchase & Discount | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 2.2 Comission | 20 | 39 | 35 | 2 | 4 | 93.85 | -7.90 | 89.17 |
| 2.3 Others | 74 | 49 | 47 | 4 | 7 | -34.80 | -3.84 | 69.88 |
| 3 Income From Exchange Fluctuation | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 3.1 Due to Change in Exchange Rate | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 3.2 Due to Foreign Currency Trans. | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 4 Other Operating Income | 401 | 552 | 636 | 38 | 90 | 37.80 | 15.30 | 138.49 |
| 5 Non Operating Income | 564 | 175 | 120 | 3 | 11 | -68.97 | -31.49 | 293.51 |
| 6 Provision Written Back | 1,094 | 1,023 | 1,003 | 85 | 19 | -6.50 | -1.94 | -78.14 |
| 7 Recovery from Written off Loan | 123 | 16 | 114 | 5 | 6 | -86.88 | 607.52 | 8.69 |
| 8 Income from Extra Ordinary Expenses | 47 | 3 | 19 | - | 0 | -93.48 | 505.32 | 0.00 |
| 9 Net Loss | 18 | - | 17 | 186 | 282 | -100.00 | 0.00 | 51.96 |
| TOTAL INCOME | 8,547 | 9,726 | 11,726 | 841 | 1,577 | 13.79 | 20.56 | 87.49 |

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

| | Mid-July | | | Mid-Aug | Mid-Sept | % Change | | |
|---|------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|
| | 2017 | 2018 | 2019 | 2019 | 2019 | 2/1 | 3/2 | 5/4 |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | | | |
| Agricultural and Forest Related | 87,899 | 115,386 | 157,905 | 157,264 | 160,351 | 31.27 | 36.85 | 1.96 |
| Fishery Related | 2,329 | 2,725 | 4,216 | 4,323 | 4,637 | 17.03 | 54.70 | 7.28 |
| Mining Related | 3,950 | 5,033 | 7,313 | 7,065 | 7,579 | 27.42 | 45.30 | 7.27 |
| Agriculture, Forestry & Beverage Production Related | 329,835 | 415,539 | 510,038 | 516,004 | 524,847 | 25.98 | 22.74 | 1.71 |
| Construction | 213,029 | 253,187 | 309,417 | 306,309 | 319,095 | 18.85 | 22.21 | 4.17 |
| Electricity, Gas and Water | 63,521 | 86,863 | 126,594 | 129,373 | 131,493 | 36.75 | 45.74 | 1.64 |
| Metal Products, Machinery & Electronic Equipment & Assemblage | 25,045 | 33,148 | 37,076 | 35,806 | 36,466 | 32.36 | 11.85 | 1.84 |
| Transport, Communication and Public Utilities | 76,264 | 83,255 | 93,129 | 91,648 | 95,025 | 9.17 | 11.86 | 3.69 |
| Wholesaler & Retailer | 436,443 | 532,011 | 615,309 | 609,564 | 629,278 | 21.90 | 15.66 | 3.23 |
| Finance, Insurance and Real Estate | 166,374 | 203,050 | 233,847 | 229,215 | 234,021 | 22.04 | 15.17 | 2.10 |
| Hotel or Restaurant | 66,900 | 91,146 | 122,122 | 122,222 | 127,017 | 36.24 | 33.99 | 3.92 |
| Other Services | 90,251 | 105,969 | 122,900 | 124,520 | 127,235 | 17.42 | 15.98 | 2.18 |
| Consumption Loans | 158,359 | 166,319 | 163,819 | 158,750 | 159,133 | 5.03 | -1.50 | 0.24 |
| Local Government | 1,569 | 1,554 | 1,569 | 1,569 | 1,571 | -0.96 | 1.00 | 0.13 |
| Others | 272,882 | 327,742 | 406,642 | 401,505 | 418,993 | 20.10 | 24.07 | 4.36 |
| TOTAL | 1,994,649 | 2,422,926 | 2,911,897 | 2,895,137 | 2,976,741 | 21.47 | 20.18 | 2.82 |
| Productwise | | | | | | | | |
| Term Loan | 320,735 | 423,648 | 562,527 | 571,156 | 587,379 | 32.09 | 32.78 | 2.84 |
| Overdraft | 361,907 | 410,911 | 455,716 | 444,622 | 452,600 | 13.54 | 10.90 | 1.79 |
| Trust Receipt Loan / Import Loan | 64,530 | 113,869 | 127,216 | 133,746 | 140,142 | 76.46 | 11.72 | 4.78 |
| Demand & Other Working Capital Loan | 404,195 | 498,116 | 615,755 | 613,399 | 630,650 | 23.24 | 23.62 | 2.81 |
| Residential Personal Home Loan (Up to Rs. 1.5 Crore) | 168,384 | 201,682 | 237,959 | 234,094 | 243,092 | 19.77 | 17.99 | 3.84 |
| Real Estate Loan | 127,319 | 142,005 | 146,991 | 144,654 | 148,306 | 11.54 | 3.51 | 2.52 |
| Margin Nature Loan | 41,170 | 41,129 | 45,417 | 44,599 | 44,764 | -0.10 | 10.43 | 0.37 |
| Hire Purchase Loan | 150,400 | 171,054 | 180,957 | 180,893 | 183,287 | 13.73 | 5.79 | 1.32 |
| Deprived Sector Loan | 111,985 | 137,728 | 177,390 | 175,873 | 180,786 | 22.99 | 28.80 | 2.79 |
| Bills Purchased | 17,354 | 2,859 | 3,342 | 3,349 | 3,504 | -83.53 | 16.90 | 4.64 |
| Other Product | 226,670 | 279,927 | 358,628 | 348,753 | 362,232 | 23.50 | 28.11 | 3.86 |
| Total | 1,994,649 | 2,422,926 | 2,911,897 | 2,895,137 | 2,976,741 | 21.47 | 20.18 | 2.82 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 37,467 | 38,070 | 38,246 | 36,984 | 36,886 | 1.61 | 0.46 | -0.27 |
| Government Securities | 998 | 470 | 336 | 334 | 331 | -52.86 | -28.53 | -0.82 |
| Non Governmental Securities | 34,635 | 37,124 | 35,873 | 35,247 | 35,833 | 7.19 | -3.37 | 1.66 |
| Fixed Deposit Receipts | 22,176 | 18,558 | 24,099 | 22,403 | 22,356 | -16.32 | 29.86 | -0.21 |
| Own | 20,781 | 17,907 | 23,569 | 21,867 | 21,823 | -13.83 | 31.62 | -0.20 |
| Other Licences Institutions | 1,395 | 650 | 530 | 536 | 533 | -53.38 | -18.51 | -0.73 |
| Collateral of Properties | 1,734,997 | 2,136,643 | 2,600,225 | 2,578,660 | 2,656,518 | 23.15 | 21.70 | 3.02 |
| Fixed Assets | 1,459,790 | 1,788,776 | 2,206,624 | 2,181,792 | 2,250,113 | 22.54 | 23.36 | 3.13 |
| Current Assets | 275,207 | 347,867 | 393,601 | 396,868 | 406,405 | 26.40 | 13.15 | 2.40 |
| Against security of Bill | 15,874 | 18,166 | 23,281 | 32,899 | 30,981 | 14.44 | 28.15 | -5.83 |
| Domestic Bills | 798 | 826 | 2,382 | 1,072 | 1,066 | 3.49 | 188.24 | -0.59 |
| Foreign Bills | 15,075 | 17,340 | 20,899 | 31,827 | 29,916 | 15.02 | 20.52 | -6.01 |
| Against Guarantee | 63,293 | 78,284 | 100,601 | 97,845 | 100,371 | 23.69 | 28.51 | 2.58 |
| Government Guarantee | 2,560 | 2,348 | 2,365 | 2,339 | 2,328 | -8.27 | 0.72 | -0.48 |
| Institutional Guarantee | 42,759 | 55,645 | 77,217 | 74,432 | 76,332 | 30.14 | 38.77 | 2.55 |
| Personal Guarantee | 5,340 | 6,081 | 5,846 | 5,974 | 6,314 | 13.86 | -3.86 | 5.70 |
| Collective Guarantee | 5,829 | 7,086 | 7,398 | 7,337 | 7,479 | 21.56 | 4.42 | 1.92 |
| International Rated Foreign Bank's Guarantee | 1,469 | 1,682 | 1,662 | 1,640 | 1,637 | 14.45 | -1.16 | -0.16 |
| Other Guarantee | 5,336 | 5,444 | 6,112 | 6,123 | 6,281 | 2.02 | 12.28 | 2.58 |
| Credit Card | 906 | 1,257 | 1,670 | 1,820 | 2,267 | 38.78 | 32.88 | 24.55 |
| Others | 84,304 | 94,353 | 87,565 | 88,944 | 91,198 | 11.92 | -7.19 | 2.53 |
| Total | 1,994,649 | 2,422,926 | 2,911,897 | 2,895,137 | 2,976,741 | 21.47 | 20.18 | 2.82 |

Statement of Loans and Advances of Commercial Banks

| | Mid-July | | | Mid-Aug | Mid-Sept | % Change | | |
|--|------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|
| | 2017 | 2018 | 2019 | 2019 | 2019 | | | |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 |
| Agricultural and Forest Related | 73,353 | 96,590 | 131,517 | 132,206 | 133,955 | 31.68 | 36.16 | 1.32 |
| Fishery Related | 1,997 | 2,330 | 3,427 | 3,538 | 3,839 | 16.72 | 47.04 | 8.51 |
| Mining Related | 3,468 | 4,420 | 6,887 | 6,645 | 7,130 | 27.47 | 55.80 | 7.29 |
| Agriculture, Forestry & Beverage Production Related | 315,942 | 398,079 | 483,686 | 490,926 | 498,393 | 26.00 | 21.50 | 1.52 |
| Construction | 178,777 | 212,488 | 251,365 | 252,578 | 259,108 | 18.86 | 18.30 | 2.59 |
| Electricity, Gas and Water | 59,345 | 82,192 | 119,658 | 122,735 | 124,521 | 38.50 | 45.58 | 1.46 |
| Metal Products, Machinery & Electronic Equipment & Assemblage | 22,633 | 29,803 | 32,235 | 31,323 | 31,649 | 31.68 | 8.16 | 1.04 |
| Transport, Communication and Public Utilities | 52,471 | 57,257 | 63,602 | 63,802 | 65,060 | 9.12 | 11.08 | 1.97 |
| Wholesaler & Retailer | 397,945 | 483,927 | 550,845 | 548,939 | 564,570 | 21.61 | 13.83 | 2.85 |
| Finance, Insurance and Real Estate | 148,589 | 179,843 | 200,565 | 197,898 | 200,311 | 21.03 | 11.52 | 1.22 |
| Hotel or Restaurant | 57,139 | 79,499 | 105,954 | 107,759 | 110,792 | 39.13 | 33.28 | 2.81 |
| Other Services | 80,039 | 95,129 | 109,323 | 111,788 | 113,708 | 18.85 | 14.92 | 1.72 |
| Consumption Loans | 134,353 | 141,446 | 137,464 | 134,944 | 133,688 | 5.28 | -2.82 | -0.93 |
| Local Government | 1,507 | 1,500 | 1,513 | 1,513 | 1,513 | -0.46 | 0.86 | 0.00 |
| Others | 208,341 | 247,825 | 299,952 | 301,862 | 311,479 | 18.95 | 21.03 | 3.19 |
| TOTAL | 1,735,899 | 2,112,330 | 2,497,993 | 2,508,456 | 2,559,718 | 21.69 | 18.26 | 2.04 |
| Productwise | | | | | | | | |
| Term Loan | 280,894 | 369,100 | 477,035 | 490,534 | 500,542 | 31.40 | 29.24 | 2.04 |
| Overdraft | 310,487 | 349,119 | 374,792 | 368,384 | 373,063 | 12.44 | 7.35 | 1.27 |
| Trust Receipt Loan / Import Loan | 64,520 | 113,869 | 127,214 | 133,744 | 140,139 | 76.49 | 11.72 | 4.78 |
| Demand & Other Working Capital Loan | 386,184 | 480,565 | 598,418 | 596,424 | 612,794 | 24.44 | 24.52 | 2.74 |
| Residential Personal Home Loan (Up to Rs. 1.5 Crore) | 140,053 | 167,220 | 186,651 | 186,508 | 190,417 | 19.40 | 11.62 | 2.10 |
| Real Estate Loan | 104,245 | 114,770 | 118,860 | 118,203 | 119,631 | 10.10 | 3.56 | 1.21 |
| Margin Nature Loan | 34,420 | 33,208 | 35,571 | 35,221 | 34,930 | -3.52 | 7.12 | -0.83 |
| Hire Purchase Loan | 120,086 | 137,333 | 141,826 | 144,133 | 143,763 | 14.36 | 3.27 | -0.26 |
| Deprived Sector Loan | 93,429 | 114,232 | 142,088 | 141,944 | 145,137 | 0.00 | 0.00 | 2.25 |
| Bills Purchased | 17,352 | 2,856 | 3,339 | 3,346 | 3,501 | -83.54 | 16.90 | 4.65 |
| Other Product | 184,230 | 230,060 | 292,199 | 290,014 | 295,801 | 24.88 | 27.01 | 2.00 |
| Total | 1,735,899 | 2,112,330 | 2,497,993 | 2,508,456 | 2,559,718 | 21.69 | 18.26 | 2.04 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 32,843 | 32,616 | 31,871 | 31,511 | 30,883 | -0.69 | -2.28 | -1.99 |
| Government Securities | 986 | 433 | 298 | 296 | 293 | -56.10 | -31.05 | -1.01 |
| Non Governmental Securities | 29,674 | 30,512 | 27,631 | 27,370 | 27,451 | 2.82 | -9.44 | 0.30 |
| Fixed Deposit Receipts | 15,282 | 13,517 | 18,896 | 18,090 | 17,998 | -11.55 | 39.79 | -0.51 |
| Own | 13,888 | 12,876 | 18,366 | 17,554 | 17,466 | -7.28 | 42.64 | -0.50 |
| Other Licences Institutions | 1,395 | 641 | 530 | 536 | 533 | -54.03 | -17.36 | -0.73 |
| Collateral of Properties | 1,510,055 | 1,864,917 | 2,236,454 | 2,239,131 | 2,289,114 | 23.50 | 19.92 | 2.23 |
| Fixed Assets | 1,234,935 | 1,517,181 | 1,843,001 | 1,842,395 | 1,882,827 | 22.86 | 21.48 | 2.19 |
| Current Assets | 275,119 | 347,736 | 393,453 | 396,736 | 406,287 | 26.39 | 13.15 | 2.41 |
| Against security of Bill | 15,874 | 18,164 | 23,279 | 32,898 | 30,981 | 14.43 | 28.16 | -5.83 |
| Domestic Bills | 798 | 824 | 2,380 | 1,071 | 1,066 | 3.17 | 189.00 | -0.47 |
| Foreign Bills | 15,075 | 17,340 | 20,899 | 31,827 | 29,916 | 15.02 | 20.52 | -6.01 |
| Against Guarantee | 52,805 | 64,117 | 80,168 | 77,769 | 79,318 | 21.42 | 25.03 | 1.99 |
| Government Guarantee | 2,456 | 2,250 | 2,267 | 2,245 | 2,230 | -8.41 | 0.75 | -0.68 |
| Institutional Guarantee | 38,747 | 49,664 | 65,753 | 63,286 | 64,533 | 28.18 | 32.40 | 1.97 |
| Personal Guarantee | 4,274 | 4,505 | 4,146 | 4,200 | 4,409 | 5.40 | -7.98 | 4.96 |
| Collective Guarantee | 641 | 692 | 474 | 519 | 478 | 7.95 | -31.42 | -8.04 |
| International Rated Foreign Bank's Guarantee | 1,469 | 1,682 | 1,662 | 1,640 | 1,637 | 14.45 | -1.16 | -0.16 |
| Other Guarantee | 5,217 | 5,324 | 5,865 | 5,878 | 6,032 | 2.04 | 10.18 | 2.61 |
| Credit Card | 906 | 1,257 | 1,670 | 1,820 | 2,267 | 38.78 | 32.88 | 24.55 |
| Others | 77,475 | 86,798 | 77,725 | 79,571 | 81,412 | 12.03 | -10.45 | 2.31 |
| Total | 1,735,899 | 2,112,330 | 2,497,993 | 2,508,456 | 2,559,718 | 21.69 | 18.26 | 2.04 |

Statement of Loans and Advances of Development Banks

| | Mid-July | | | Mid-Aug | Mid-Sept | % Change | | |
|---|----------------|----------------|----------------|----------------|----------------|--------------|--------------|-------------|
| | 2017 | 2018 | 2019 | 2019 | 2019 | | | |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 |
| Agricultural and Forest Related | 11,518 | 15,080 | 21,662 | 20,332 | 21,519 | 30.93 | 43.65 | 5.84 |
| Fishery Related | 276 | 341 | 723 | 719 | 728 | 23.65 | 112.06 | 1.19 |
| Mining Related | 451 | 592 | 361 | 355 | 388 | 31.27 | -38.99 | 9.31 |
| Agriculture, Forestry & Beverage Production Related | 11,610 | 14,743 | 23,263 | 21,983 | 23,412 | 26.98 | 57.80 | 6.50 |
| Construction | 27,622 | 32,571 | 48,633 | 44,400 | 50,664 | 17.92 | 49.31 | 14.11 |
| Electricity, Gas and Water | 4,008 | 4,469 | 6,597 | 6,299 | 6,633 | 11.51 | 47.60 | 5.30 |
| Metal Products, Machinery & Electronic Equipment & Assemblage | 1,557 | 2,254 | 3,610 | 3,265 | 3,601 | 44.77 | 60.14 | 10.31 |
| Transport, Communication and Public Utilities | 18,909 | 20,941 | 24,873 | 23,277 | 25,328 | 10.75 | 18.78 | 8.81 |
| Wholesaler & Retailer | 32,766 | 40,640 | 55,398 | 51,459 | 55,417 | 24.03 | 36.31 | 7.69 |
| Finance, Insurance and Real Estate | 14,170 | 18,547 | 25,994 | 23,835 | 26,158 | 30.89 | 40.15 | 9.75 |
| Hotel or Restaurant | 8,381 | 9,948 | 13,522 | 11,798 | 13,458 | 18.70 | 35.92 | 14.07 |
| Other Services | 8,372 | 8,988 | 11,457 | 10,653 | 11,500 | 7.36 | 27.48 | 7.96 |
| Consumption Loans | 19,361 | 20,685 | 21,569 | 19,153 | 20,775 | 6.84 | 4.27 | 8.46 |
| Local Government | 25 | 20 | 23 | 23 | 25 | -16.90 | 13.07 | 8.89 |
| Others | 50,581 | 63,432 | 87,479 | 80,722 | 87,836 | 25.41 | 37.91 | 8.81 |
| TOTAL | 209,605 | 253,251 | 345,165 | 318,274 | 347,441 | 20.82 | 36.29 | 9.16 |
| Productwise | | | | | | | | |
| Term Loan | 33,011 | 45,529 | 72,328 | 67,574 | 73,619 | 37.92 | 58.86 | 8.95 |
| Overdraft | 51,420 | 61,791 | 76,191 | 71,426 | 74,374 | 20.17 | 23.30 | 4.13 |
| Trust Receipt Loan / Import Loan | 10 | - | - | - | 1 | -100.00 | 0.00 | 0.00 |
| Demand & Other Working Capital Loan | 10,587 | 9,701 | 11,710 | 11,252 | 12,070 | -8.37 | 20.71 | 7.27 |
| Residential Personal Home Loan (Up to Rs. 1.5 Crore) | 22,017 | 26,402 | 42,448 | 39,088 | 43,869 | 19.92 | 60.77 | 12.23 |
| Real Estate Loan | 16,955 | 19,575 | 20,965 | 19,107 | 21,662 | 15.45 | 7.10 | 13.37 |
| Margin Nature Loan | 3,835 | 5,692 | 7,600 | 7,201 | 7,673 | 48.39 | 33.52 | 6.55 |
| Hire Purchase Loan | 24,555 | 27,530 | 33,002 | 30,682 | 33,383 | 12.11 | 19.88 | 8.80 |
| Deprived Sector Loan | 16,415 | 20,705 | 30,550 | 28,970 | 30,558 | 0.00 | 0.00 | 5.48 |
| Bills Purchased | - | - | 3 | 3 | 3 | 0.00 | 0.00 | -0.43 |
| Other Product | 30,800 | 36,327 | 50,368 | 42,971 | 50,229 | 17.94 | 38.65 | 16.89 |
| Total | 209,605 | 253,251 | 345,165 | 318,274 | 347,441 | 20.82 | 36.29 | 9.16 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 4,319 | 4,851 | 5,442 | 4,541 | 5,062 | 12.33 | 12.18 | 11.49 |
| Government Securities | 0 | 38 | 18 | 18 | 18 | 24397.71 | -52.02 | 1.39 |
| Non Governmental Securities | 3,801 | 5,612 | 7,484 | 7,105 | 7,602 | 47.65 | 33.36 | 7.00 |
| Fixed Deposit Receipts | 5,265 | 4,001 | 4,083 | 3,315 | 3,359 | -24.00 | 2.03 | 1.34 |
| Own | 5,265 | 3,992 | 4,083 | 3,315 | 3,359 | -24.17 | 2.26 | 1.34 |
| Other Licences Institutions | - | 9 | - | - | - | 0.00 | -100.00 | 0.00 |
| Collateral of Properties | 186,567 | 226,108 | 310,078 | 286,071 | 313,485 | 21.19 | 37.14 | 9.58 |
| Fixed Assets | 186,556 | 226,064 | 310,036 | 286,031 | 313,444 | 21.18 | 37.14 | 9.58 |
| Current Assets | 11 | 44 | 42 | 41 | 41 | 313.42 | -4.80 | 1.42 |
| Against security of Bill | - | - | 1 | 1 | - | 0.00 | 0.00 | -100.00 |
| Domestic Bills | - | - | 1 | 1 | - | 0.00 | 0.00 | -100.00 |
| Foreign Bills | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Against Guarantee | 9,201 | 11,959 | 16,412 | 15,798 | 16,649 | 29.97 | 37.23 | 5.39 |
| Government Guarantee | 63 | 61 | 61 | 57 | 61 | -2.90 | 0.11 | 7.09 |
| Institutional Guarantee | 3,198 | 4,659 | 8,352 | 7,791 | 8,325 | 45.69 | 79.26 | 6.85 |
| Personal Guarantee | 751 | 845 | 1,073 | 1,131 | 1,261 | 12.57 | 27.00 | 11.50 |
| Collective Guarantee | 5,188 | 6,394 | 6,924 | 6,818 | 7,001 | 23.24 | 8.29 | 2.68 |
| International Rated Foreign Bank's Guarantee | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Other Guarantee | 1 | - | 1 | 1 | 2 | -100.00 | 0.00 | 74.05 |
| Credit Card | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Others | 453 | 682 | 1,648 | 1,425 | 1,265 | 50.59 | 141.79 | -11.23 |
| Total | 209,605 | 253,251 | 345,165 | 318,274 | 347,441 | 20.82 | 36.29 | 9.16 |

Statement of Loans and Advances of Finance Companies

| | Mid-July | | | Mid-Aug | Mid-Sept | % Change | | |
|--|---------------|---------------|---------------|---------------|---------------|--------------|--------------|-------------|
| | 2017 | 2018 | 2019 | 2019 | 2019 | 2/1 | 3/2 | 5/4 |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | | | |
| Agricultural and Forest Related | 3,028 | 3,716 | 4,726 | 4,726 | 4,877 | 22.72 | 27.18 | 3.20 |
| Fishery Related | 56 | 54 | 66 | 65 | 70 | -4.58 | 22.47 | 7.48 |
| Mining Related | 32 | 21 | 65 | 65 | 62 | -32.79 | 208.41 | -5.27 |
| Agriculture, Forestry & Beverage Production Related | 2,283 | 2,717 | 3,088 | 3,094 | 3,042 | 19.01 | 13.68 | -1.70 |
| Construction | 6,630 | 8,128 | 9,419 | 9,330 | 9,322 | 22.60 | 15.88 | -0.09 |
| Electricity, Gas and Water | 168 | 202 | 339 | 339 | 339 | 20.35 | 67.94 | -0.15 |
| Metal Products, Machinery & Electronic Equipment & Assemblage | 854 | 1,091 | 1,230 | 1,218 | 1,215 | 27.73 | 12.77 | -0.23 |
| Transport, Communication and Public Utilities | 4,884 | 5,057 | 4,654 | 4,568 | 4,637 | 3.53 | -7.96 | 1.50 |
| Wholesaler & Retailer | 5,732 | 7,444 | 9,067 | 9,166 | 9,291 | 29.86 | 21.81 | 1.36 |
| Finance, Insurance and Real Estate | 3,616 | 4,661 | 7,288 | 7,482 | 7,552 | 28.90 | 56.38 | 0.93 |
| Hotel or Restaurant | 1,380 | 1,698 | 2,647 | 2,665 | 2,767 | 23.06 | 55.85 | 3.82 |
| Other Services | 1,841 | 1,852 | 2,119 | 2,079 | 2,027 | 0.63 | 14.43 | -2.53 |
| Consumption Loans | 4,646 | 4,187 | 4,786 | 4,653 | 4,671 | -9.87 | 14.29 | 0.38 |
| Local Government | 37 | 33 | 33 | 33 | 33 | -10.79 | 0.00 | 0.00 |
| Others | 13,960 | 16,485 | 19,210 | 18,921 | 19,678 | 18.09 | 16.53 | 4.00 |
| TOTAL | 49,146 | 57,345 | 68,738 | 68,407 | 69,582 | 16.68 | 19.87 | 1.72 |
| Productwise | | | | | | | | |
| Term Loan | 6,831 | 9,019 | 13,163 | 13,049 | 13,218 | 32.04 | 45.96 | 1.30 |
| Overdraft | - | - | 4,733 | 4,812 | 5,163 | 0.00 | 0.00 | 7.30 |
| Trust Receipt Loan / Import Loan | - | - | 1 | 1 | 1 | 0.00 | 0.00 | -0.36 |
| Demand & Other Working Capital Loan | 7,425 | 7,850 | 5,628 | 5,722 | 5,785 | 5.73 | -28.31 | 1.10 |
| Residential Personal Home Loan (Up to Rs. 1.5 Crore) | 6,314 | 8,060 | 8,861 | 8,499 | 8,806 | 27.65 | 9.94 | 3.62 |
| Real Estate Loan | 6,118 | 7,661 | 7,165 | 7,344 | 7,013 | 25.21 | -6.47 | -4.51 |
| Margin Nature Loan | 2,915 | 2,230 | 2,246 | 2,176 | 2,161 | -23.50 | 0.72 | -0.69 |
| Hire Purchase Loan | 5,759 | 6,191 | 6,128 | 6,078 | 6,141 | 7.50 | -1.01 | 1.04 |
| Deprived Sector Loan | 2,141 | 2,791 | 4,752 | 4,958 | 5,091 | 0.00 | 0.00 | 2.68 |
| Bills Purchased | 3 | 3 | - | - | - | 0.00 | -100.00 | 0.00 |
| Other Product | 11,640 | 13,541 | 16,061 | 15,768 | 16,202 | 16.32 | 18.61 | 2.75 |
| Total | 49,146 | 57,345 | 68,738 | 68,407 | 69,582 | 16.68 | 19.87 | 1.72 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 306 | 604 | 934 | 933 | 941 | 97.59 | 54.58 | 0.81 |
| Government Securities | 12 | - | 20 | 20 | 20 | -100.00 | 0.00 | 0.00 |
| Non Governmental Securities | 1,160 | 1,000 | 758 | 772 | 780 | -13.81 | -24.20 | 0.97 |
| Fixed Deposit Receipts | 1,628 | 1,039 | 1,120 | 998 | 998 | -36.21 | 7.85 | 0.02 |
| Own | 1,628 | 1,039 | 1,120 | 998 | 998 | -36.21 | 7.85 | 0.02 |
| Other Licences Institutions | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Collateral of Properties | 38,376 | 45,618 | 53,693 | 53,458 | 53,918 | 18.87 | 17.70 | 0.86 |
| Fixed Assets | 38,299 | 45,531 | 53,587 | 53,367 | 53,842 | 18.88 | 17.69 | 0.89 |
| Current Assets | 77 | 87 | 106 | 91 | 77 | 13.95 | 21.50 | -16.27 |
| Against security of Bill | - | 3 | - | - | - | 0.00 | -100.00 | 0.00 |
| Domestic Bills | - | 3 | - | - | - | 0.00 | -100.00 | 0.00 |
| Foreign Bills | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Against Guarantee | 1,287 | 2,209 | 4,021 | 4,279 | 4,404 | 71.62 | 82.09 | 2.93 |
| Government Guarantee | 40 | 37 | 37 | 37 | 37 | -8.03 | 0.00 | 0.00 |
| Institutional Guarantee | 814 | 1,321 | 3,112 | 3,355 | 3,474 | 62.21 | 135.57 | 3.55 |
| Personal Guarantee | 315 | 730 | 627 | 642 | 645 | 131.73 | -14.18 | 0.40 |
| Collective Guarantee | 0 | 0 | - | - | - | 0.00 | -100.00 | 0.00 |
| International Rated Foreign Bank's Guarantee | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Other Guarantee | 117 | 120 | 245 | 244 | 248 | 2.66 | 104.57 | 1.57 |
| Credit Card | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Others | 6,377 | 6,873 | 8,192 | 7,947 | 8,521 | 7.78 | 19.19 | 7.22 |
| Total | 49,146 | 57,345 | 68,738 | 68,407 | 69,582 | 16.68 | 19.87 | 1.72 |

| S.N. | BFI Name | ICFC | CityExpress | Manju | Reliance |
|--------------------|---|------------------|---------------|------------------|-----------------|
| Liabilities | | | | | |
| 1 | CAPITAL FUND | 1,312.42 | 232.70 | 1,051.73 | 1,040.14 |
| | a. Paid-up Capital | 882.17 | 400.00 | 804.06 | 832.42 |
| | b. Calls in Advance | - | 2.14 | - | - |
| | c. Proposed Bonus Share | - | - | - | - |
| | d. General Reserves | 181.75 | 67.72 | 55.59 | 76.61 |
| | e. Share Premium | - | 4.80 | 0.66 | 1.14 |
| | f. Retained Earning | 167.36 | (242.69) | 191.42 | 110.93 |
| | g. Others Reserves Fund | 81.13 | 0.72 | 0.00 | 19.05 |
| 2 | BORROWINGS | 1,322.50 | - | 310.00 | - |
| | a. NRB | 2.50 | - | - | - |
| | b. Interbank Borrowing | 1,320.00 | - | 310.00 | - |
| | c. Foreign Banks and Fin. Ins. | - | - | - | - |
| | d. Other Financial Ins. | - | - | - | - |
| | e. Bonds and Securities | - | - | - | - |
| 3 | DEPOSITS | 10,803.70 | 146.45 | 8,047.37 | 4,145.82 |
| | a. Current | 94.59 | 4.88 | - | - |
| | Domestic | 94.59 | 4.88 | - | - |
| | Foreign | - | - | - | - |
| | b. Savings | 3,094.45 | 82.71 | 1,030.64 | 1,086.35 |
| | Domestic | 3,094.45 | 82.71 | 1,030.64 | 1,086.35 |
| | Foreign | - | - | - | - |
| | c. Fixed | 6,635.79 | 41.75 | 3,660.39 | 2,016.26 |
| | Domestic | 6,635.79 | 41.75 | 3,660.39 | 2,016.26 |
| | Foreign | - | - | - | - |
| | d. Call Deposits | 976.38 | 16.01 | - | - |
| | Domestic | 976.38 | 16.01 | - | - |
| | Foreign | - | - | - | - |
| | e. Others | 2.49 | 1.11 | 3,356.33 | 1,043.21 |
| | Domestic | 2.49 | 1.11 | 3,356.33 | 1,043.21 |
| | Foreign | - | - | - | - |
| 4 | Bills Payable | 0.81 | - | - | - |
| 5 | Other Liabilities | 378.90 | 96.01 | 620.60 | 346.91 |
| | 1. Sundry Creditors | 28.05 | 0.40 | 12.56 | 4.85 |
| | 2. Loan Loss Provision | 95.64 | 6.16 | 200.81 | 114.17 |
| | 3. Interest Suspense a/c | 20.55 | 6.77 | 159.49 | 70.40 |
| | 4. Others | 234.66 | 82.68 | 247.74 | 157.49 |
| 6 | Reconciliation A/c | - | - | - | - |
| 7 | Profit & Loss A/c | 15.88 | - | - | - |
| | TOTAL Liabilities | 13,834.21 | 475.16 | 10,029.70 | 5,532.87 |
| Assets | | | | | |
| 1 | LIQUID FUNDS | 3,519.58 | 142.96 | 1,412.90 | 1,104.38 |
| | a. Cash Balance | 221.49 | 3.45 | 101.30 | 33.09 |
| | Nepalese Notes & Coins | 221.44 | 3.45 | 101.30 | 33.09 |
| | Foreign Currency | 0.05 | - | - | - |
| | b. Bank Balance | 3,298.10 | 7.51 | 1,311.60 | 167.03 |
| | 1. In Nepal Rastra Bank | 421.33 | 6.83 | 352.73 | 167.03 |
| | Domestic Currency | 421.33 | 6.83 | 352.73 | 167.03 |
| | Foreign Currency | - | - | - | - |
| | 2. "A"Class Licensed Institution | 895.23 | 0.67 | 690.26 | - |
| | Domestic Currency | 895.23 | 0.67 | 690.26 | - |
| | Foreign Currency | - | - | - | - |
| | 3. Other Financial Ins. | 1,981.54 | - | 268.61 | - |
| | 4. In Foreign Banks | - | - | - | - |
| | c. Money at Call | - | 132.01 | - | 904.27 |
| | Domestic Currency | - | 132.01 | - | 904.27 |
| | Foreign Currency | - | - | - | - |
| 2 | INVESTMENT IN SECURITIES | 812.36 | - | 1,005.51 | 172.13 |
| | a. Govt. Securities | 812.36 | - | 1,005.51 | 148.63 |
| | b. NRB Bond | - | - | - | 23.50 |
| | c. Govt. Non-Fin. Ins. | - | - | - | - |
| | d. Other Non-Fin Ins. | - | - | - | - |
| | e. Non Residents | - | - | - | - |
| 3 | SHARE & OTHER INVESTMENT | 294.37 | - | 119.23 | 237.03 |
| | a. Interbank Lending | - | - | - | - |
| | b. Non Residents | - | - | - | - |
| | c. Others | 294.37 | - | 119.23 | 237.03 |
| 4 | LOANS & ADVANCES (Including Bills Purchased) | 8,593.52 | 203.49 | 6,862.01 | 3,805.29 |
| | 4.1 LOANS & ADVANCES | 8,593.52 | 203.49 | 6,862.01 | 3,805.29 |
| | a. Private Sector | 8,022.21 | 189.84 | 5,747.01 | 3,459.00 |
| | b. Financial Institutions | 571.31 | 13.64 | 1,115.00 | 346.29 |
| | c. Government Organizations | - | - | - | - |
| | 4.2 BILL PURCHASED | - | - | - | - |
| | a. Domestic Bills Purchased | - | - | - | - |
| | b. Foreign Bills Purchased | - | - | - | - |
| | c. Import Bills & Imports | - | - | - | - |
| 5 | LOANS AGAINST COLLECTED BILLS | - | - | - | - |
| | a. Against Domestic Bills | - | - | - | - |
| | b. Against Foreign Bills | - | - | - | - |
| 6 | FIXED ASSETS | 262.71 | 32.57 | 96.42 | 20.32 |
| 7 | OTHER ASSETS | 351.67 | 43.95 | 460.40 | 161.98 |
| | a. Accrued Interest: | 158.89 | 6.77 | 159.49 | 82.06 |
| | Financial Institutions | 150.97 | 0.08 | 62.97 | 10.00 |
| | Government Enterprises | 7.92 | - | - | 0.55 |
| | Private Sector | - | 6.68 | 96.53 | 71.52 |
| | b. Staff Loans / Adv. | 58.43 | 0.75 | 117.94 | 13.85 |
| | c. Sundry Debtors | 21.46 | 0.08 | 13.89 | 0.34 |
| | d. Cash In Transit | - | - | - | - |
| | e. Others | 112.90 | 36.35 | 169.07 | 65.73 |
| 8 | Expenses not Written off | - | - | - | - |
| 9 | Non Banking Assets | - | 50.90 | 36.35 | 0.71 |
| 10 | Reconciliation Account | - | - | - | 5.07 |
| 11 | Profit & Loss A/c | - | 1.30 | 36.88 | 25.95 |
| | TOTAL ASSETS | 13,834.21 | 475.16 | 10,029.70 | 5,532.87 |

| BFI Name | NBL | RBB | NABIL | NIBL | SCBNL | HBL | NSBI |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 1,061.75 | 1,169.04 | 1,579.31 | 1,588.38 | 573.38 | 1,226.95 | 1,234.86 |
| 1.1 On Deposit Liabilities | 1,061.42 | 1,166.86 | 1,577.48 | 1,531.94 | 573.38 | 1,198.40 | 1,190.14 |
| 1.1.1 Saving Account | 583.12 | 684.57 | 332.82 | 256.61 | 202.94 | 261.52 | 198.01 |
| 1.1.2 Fixed Account | 432.19 | 423.78 | 1,100.28 | 1,174.08 | 334.61 | 888.76 | 983.10 |
| 1.1.2.1 Up to 3 months Fixed Account | 23.05 | 1.67 | 165.04 | 19.92 | - | - | 39.40 |
| 1.1.2.2 3 to 6 months Fixed Account | 29.74 | 10.92 | 220.06 | - | 17.06 | - | 31.40 |
| 1.1.2.3 6 months to 1 year Fixed Account | 298.50 | 240.39 | 550.14 | - | 149.31 | 888.76 | 86.18 |
| 1.1.2.4 Above 1 year Fixed Account | 80.90 | 170.80 | 165.04 | 1,154.16 | 168.24 | - | 826.13 |
| 1.1.3 Call Deposit | 46.12 | 58.51 | 144.39 | 101.24 | 35.82 | 48.12 | 9.03 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | 0.33 | 2.18 | 1.82 | 56.43 | - | 28.54 | 44.72 |
| 2. Commission Expense | 20.35 | 4.84 | 42.06 | 48.85 | - | - | - |
| 3. Staff Expense | 283.11 | 583.12 | 301.14 | 161.99 | 90.52 | 186.74 | 275.17 |
| 4. Office Operating Expenses | 149.48 | 143.18 | 171.42 | 159.36 | 102.91 | 154.40 | 166.37 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | - | - | - | - | - |
| 7. Provision for Risk | 4.31 | 0.23 | - | - | 23.42 | 77.27 | 34.71 |
| 7.1 Loan loss Provision | 4.31 | 0.23 | - | - | 23.42 | 77.27 | 33.23 |
| 7.1.1 General Loan loss Provision | 4.31 | - | - | - | 9.72 | - | 33.21 |
| 7.1.1.1 Pass Loan Loss Provision | 4.31 | - | - | - | - | - | 33.21 |
| 7.1.1.2 Watch List Provision | - | - | - | - | 9.72 | - | - |
| 7.1.2 Special Loan Loss Provision | - | 0.23 | - | - | 13.70 | - | 0.02 |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | 77.27 | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | 1.48 |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | - |
| 8. Loan Written Off | - | - | 0.03 | - | 11.85 | - | - |
| 9. Provision for Staff Bonus | - | - | 119.18 | 114.38 | 71.34 | 68.94 | 45.58 |
| 10. Provision for Income Tax | - | - | 320.90 | 308.81 | 192.63 | 186.15 | 123.08 |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | - | 1,013.80 | 751.74 | 720.56 | 449.47 | 434.35 | 287.18 |
| Total Expenses | 1,519.00 | 2,914.21 | 3,285.78 | 3,102.34 | 1,515.53 | 2,334.82 | 2,166.96 |
| Income | | | | | | | |
| 1. Interest Income | 576.76 | 2,602.59 | 2,840.59 | 2,673.67 | 1,186.05 | 2,096.67 | 1,915.50 |
| 1.1 On Loans and Advances | 563.17 | 2,295.64 | 2,552.04 | 2,489.36 | 1,002.00 | 1,925.44 | 1,810.01 |
| 1.2 On Investment | 2.51 | 291.44 | 178.18 | 123.46 | 96.21 | 132.55 | 81.58 |
| 1.2.1 Government Bonds | 2.51 | 238.74 | 178.18 | 123.46 | 95.98 | 125.07 | 81.58 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | 7.48 | - |
| 1.2.3 NRB Bonds | - | - | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | - | 52.70 | - | - | 0.23 | - | - |
| 1.3 On Agency Balance | 6.44 | 1.20 | 7.72 | 58.20 | 0.83 | - | 2.16 |
| 1.4 On Call Deposit | - | 12.84 | 77.58 | 2.35 | 21.54 | - | - |
| 1.5 On Others | 4.64 | 1.47 | 25.07 | 0.31 | 65.48 | 38.69 | 21.75 |
| 2. Commission and Discount | 109.42 | 68.63 | 161.04 | 220.72 | 144.02 | 112.65 | 162.58 |
| 2.1 Bills Purchase and Discount | - | 0.44 | 0.02 | 0.39 | 2.87 | 0.49 | 0.27 |
| 2.2 Commission | 109.42 | 64.33 | 159.95 | 220.33 | 117.04 | 70.21 | 71.05 |
| 2.3 Others | - | 3.86 | 1.06 | - | 24.11 | 41.94 | 91.27 |
| 3. Exchange Fluctuation Income | 18.20 | 22.34 | 138.15 | 183.20 | 147.85 | 100.55 | 60.11 |
| 3.1 Due to Change in Exchange Rate | - | 13.11 | 84.20 | 25.70 | 141.77 | - | 1.72 |
| 3.2 Due to Foreign Currency Transaction | 18.20 | 9.23 | 53.95 | 157.51 | 6.08 | 100.55 | 58.39 |
| 4. Other Operating Income | 41.88 | 141.02 | 142.10 | 24.75 | 12.49 | 24.08 | - |
| 5. Non Operating Income | 0.00 | 55.76 | 3.29 | - | 0.74 | (0.15) | 0.54 |
| 6. Write Back from Provisions for loss | 4.41 | 0.01 | - | - | 24.38 | - | 28.22 |
| 7. Recovery of written-off Loan | - | 23.86 | 0.61 | - | - | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | 1.01 | - |
| 9. Net Loss | 768.33 | - | - | - | - | - | - |
| Total Income | 1,519.00 | 2,914.21 | 3,285.78 | 3,102.34 | 1,515.53 | 2,334.82 | 2,166.96 |

| BFI Name | NBBL | EBL | BOK | NCC | NIC | MBL | Kumari |
|---|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 789.11 | 1,457.16 | 1,059.34 | 898.62 | 2,203.15 | 1,217.92 | 1,157.72 |
| 1.1 On Deposit Liabilities | 788.11 | 1,437.78 | 1,039.26 | 898.18 | 2,041.62 | 1,193.27 | 1,150.77 |
| 1.1.1 Saving Account | 199.35 | 318.52 | 167.89 | 225.85 | 568.49 | 256.20 | 198.93 |
| 1.1.2 Fixed Account | 496.76 | 1,067.48 | 831.69 | 545.73 | 1,325.32 | 848.62 | 801.47 |
| 1.1.2.1 Up to 3 months Fixed Account | - | 242.54 | - | 46.83 | - | - | - |
| 1.1.2.2 3 to 6 months Fixed Account | 0.02 | 230.15 | - | 84.18 | - | - | - |
| 1.1.2.3 6 months to 1 year Fixed Account | - | 240.71 | 831.69 | 377.10 | 1,129.04 | 642.95 | - |
| 1.1.2.4 Above 1 year Fixed Account | 496.73 | 354.08 | - | 37.63 | 196.27 | 205.67 | 801.47 |
| 1.1.3 Call Deposit | 92.00 | 51.78 | 39.68 | 126.59 | 147.82 | 88.45 | 150.37 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | 1.01 | 19.38 | 20.08 | 0.44 | 161.53 | 24.65 | 6.95 |
| 2. Commission Expense | 5.65 | 5.53 | - | 3.52 | - | 4.40 | - |
| 3. Staff Expense | 109.04 | 254.68 | 154.16 | 173.22 | 313.22 | 255.44 | 222.00 |
| 4. Office Operating Expenses | 62.96 | 127.01 | 158.76 | 85.23 | 210.99 | 133.22 | 121.30 |
| 5. Foreign Exchange Loss | 2.76 | - | - | 0.65 | - | - | - |
| 5.1 Due to Change in Exchange Rates | 2.76 | - | - | 0.65 | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | 0.04 | - | - | - | 0.43 | 0.00 |
| 7. Provision for Risk | - | - | - | - | 12.63 | - | - |
| 7.1 Loan loss Provision | - | - | - | - | - | - | - |
| 7.1.1 General Loan loss Provision | - | - | - | - | - | - | - |
| 7.1.1.1 Pass Loan Loss Provision | - | - | - | - | - | - | - |
| 7.1.1.2 Watch List Provision | - | - | - | - | - | - | - |
| 7.1.2 Special Loan Loss Provision | - | - | - | - | - | - | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | 12.63 | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | - |
| 8. Loan Written Off | - | - | - | - | - | 4.84 | - |
| 9. Provision for Staff Bonus | - | 79.18 | 50.48 | - | 2.03 | 42.18 | - |
| 10. Provision for Income Tax | - | 213.80 | 136.29 | - | 5.49 | 108.91 | - |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | - | 498.86 | 318.01 | - | 12.81 | 254.13 | - |
| Total Expenses | 969.52 | 2,636.25 | 1,877.04 | 1,161.24 | 2,760.33 | 2,021.48 | 1,501.02 |
| Income | | | | | | | |
| 1. Interest Income | 351.33 | 2,414.75 | 1,703.89 | 466.98 | 2,215.96 | 1,844.71 | 578.72 |
| 1.1 On Loans and Advances | 279.58 | 2,224.80 | 1,586.63 | 386.84 | 2,056.68 | 1,728.66 | 480.70 |
| 1.2 On Investment | 47.86 | 184.88 | 103.44 | 61.50 | 11.86 | 93.33 | 62.68 |
| 1.2.1 Government Bonds | 13.14 | 180.85 | 103.44 | 61.50 | 11.86 | 93.33 | 62.68 |
| 1.2.2 Foreign Bonds | - | 4.03 | - | - | - | - | - |
| 1.2.3 NRB Bonds | 34.72 | - | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | - | - |
| 1.3 On Agency Balance | 1.10 | - | - | 9.93 | 7.76 | - | - |
| 1.4 On Call Deposit | 19.64 | - | 3.96 | 0.00 | 136.52 | - | - |
| 1.5 On Others | 3.15 | 5.08 | 9.85 | 8.70 | 3.14 | 22.73 | 35.34 |
| 2. Commission and Discount | 125.11 | 162.19 | 61.17 | 40.72 | 44.16 | 110.80 | 59.96 |
| 2.1 Bills Purchase and Discount | 3.86 | 0.01 | 0.48 | 0.01 | 1.15 | 0.00 | - |
| 2.2 Commission | 119.70 | 162.18 | 60.53 | 40.42 | 43.02 | 76.43 | 26.27 |
| 2.3 Others | 1.55 | - | 0.16 | 0.30 | - | 34.37 | 33.69 |
| 3. Exchange Fluctuation Income | 0.49 | 58.70 | 44.04 | 28.93 | 67.79 | 56.02 | 48.63 |
| 3.1 Due to Change in Exchange Rate | - | 6.68 | - | - | 0.76 | 12.39 | 9.73 |
| 3.2 Due to Foreign Currency Transaction | 0.49 | 52.02 | 44.04 | 28.93 | 67.03 | 43.63 | 38.91 |
| 4. Other Operating Income | 40.16 | - | 22.26 | 50.50 | 451.61 | - | 15.46 |
| 5. Non Operating Income | 0.72 | 0.61 | 0.22 | 1.06 | (21.69) | - | 7.57 |
| 6. Write Back from Provisions for loss | 6.77 | - | 45.47 | - | - | 9.94 | - |
| 7. Recovery of written-off Loan | - | - | - | - | 2.50 | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | - |
| 9. Net Loss | 444.94 | - | - | 573.05 | - | - | 790.67 |
| Total Income | 969.52 | 2,636.25 | 1,877.04 | 1,161.24 | 2,760.33 | 2,021.48 | 1,501.02 |

| BFI Name | Laxmi | SBL | ADBNL | Global | Citizen | Prime | Sunrise |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 1,072.47 | 1,602.42 | 1,494.99 | 1,494.38 | 1,106.22 | 1,109.56 | 978.34 |
| 1.1 On Deposit Liabilities | 1,061.70 | 1,538.21 | 1,491.64 | 1,454.81 | 1,083.54 | 1,106.57 | 955.43 |
| 1.1.1 Saving Account | 223.48 | 358.33 | 352.33 | 409.78 | 188.00 | 179.63 | 184.68 |
| 1.1.2 Fixed Account | 758.56 | 987.82 | 1,139.31 | 969.93 | 822.68 | 720.70 | 728.76 |
| 1.1.2.1 Up to 3 months Fixed Account | 14.55 | 267.75 | - | 126.88 | 73.72 | - | - |
| 1.1.2.2 3 to 6 months Fixed Account | 37.45 | 202.58 | - | 88.99 | 48.05 | 73.53 | 317.08 |
| 1.1.2.3 6 months to 1 year Fixed Account | 334.33 | 268.33 | 847.30 | 489.37 | 643.61 | 547.00 | 45.01 |
| 1.1.2.4 Above 1 year Fixed Account | 372.23 | 249.17 | 292.02 | 264.69 | 57.29 | 100.16 | 366.67 |
| 1.1.3 Call Deposit | 79.67 | 192.06 | - | 75.10 | 72.87 | 206.24 | 41.99 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | 10.77 | 64.20 | 3.35 | 39.58 | 22.68 | 2.99 | 22.91 |
| 2. Commission Expense | - | - | 2.52 | 6.73 | 7.73 | - | 0.12 |
| 3. Staff Expense | 149.02 | 244.89 | 515.57 | 315.73 | 124.97 | 107.54 | 193.62 |
| 4. Office Operating Expenses | 152.72 | 192.63 | 134.90 | 180.59 | 101.60 | 25.15 | 132.43 |
| 5. Foreign Exchange Loss | - | - | - | - | 7.54 | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | 7.54 | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | 0.50 | - | - | - | - |
| 7. Provision for Risk | 35.41 | 8.40 | - | - | 67.31 | 15.78 | - |
| 7.1 Loan loss Provision | - | 8.40 | - | - | 67.31 | 15.78 | - |
| 7.1.1 General Loan loss Provision | - | 8.40 | - | - | 67.31 | 28.20 | - |
| 7.1.1.1 Pass Loan Loss Provision | - | 8.40 | - | - | 67.31 | 26.98 | - |
| 7.1.1.2 Watch List Provision | - | - | - | - | - | 1.22 | - |
| 7.1.2 Special Loan Loss Provision | - | - | - | - | - | (12.42) | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | 35.41 | - | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | - |
| 8. Loan Written Off | 15.79 | - | - | - | - | - | - |
| 9. Provision for Staff Bonus | - | 73.43 | 30.99 | 84.49 | 40.38 | - | 52.37 |
| 10. Provision for Income Tax | - | 198.25 | 158.98 | 253.48 | 109.03 | - | 157.11 |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | - | 464.00 | 429.83 | 591.45 | 254.41 | - | 366.59 |
| Total Expenses | 1,425.41 | 2,784.02 | 2,768.27 | 2,926.85 | 1,819.20 | 1,258.03 | 1,880.57 |
| Income | | | | | | | |
| 1. Interest Income | 713.05 | 2,521.00 | 2,444.77 | 2,540.94 | 1,576.49 | 527.95 | 1,668.24 |
| 1.1 On Loans and Advances | 636.08 | 2,368.61 | 2,314.59 | 2,408.77 | 1,460.62 | 436.14 | 1,550.54 |
| 1.2 On Investment | 45.77 | 137.10 | 129.36 | 110.44 | 85.73 | 73.25 | 88.47 |
| 1.2.1 Government Bonds | 44.82 | 137.10 | 129.36 | 110.44 | 85.73 | 73.25 | 87.91 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | 0.95 | - | - | - | - | - | 0.56 |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | - | - |
| 1.3 On Agency Balance | - | 0.84 | - | - | 10.34 | 1.97 | 0.76 |
| 1.4 On Call Deposit | - | 11.46 | - | 20.36 | 1.08 | - | 23.63 |
| 1.5 On Others | 31.21 | 2.99 | 0.82 | 1.38 | 18.71 | 16.59 | 4.83 |
| 2. Commission and Discount | 66.20 | 155.73 | 65.53 | 249.43 | 110.66 | 336.89 | 73.91 |
| 2.1 Bills Purchase and Discount | 7.46 | 4.30 | 0.00 | - | - | - | 16.12 |
| 2.2 Commission | 58.73 | 19.36 | 57.44 | 244.58 | 109.55 | 335.25 | 50.34 |
| 2.3 Others | - | 132.06 | 8.09 | 4.85 | 1.10 | 1.64 | 7.44 |
| 3. Exchange Fluctuation Income | 31.41 | 77.46 | 89.32 | 118.31 | 122.25 | 45.74 | 45.34 |
| 3.1 Due to Change in Exchange Rate | 2.08 | 2.80 | - | 98.00 | - | (1.21) | 1.34 |
| 3.2 Due to Foreign Currency Transaction | 29.33 | 74.66 | 89.32 | 20.30 | 122.25 | 46.95 | 44.00 |
| 4. Other Operating Income | 58.64 | 29.72 | 162.81 | 17.78 | 5.47 | 28.97 | 89.49 |
| 5. Non Operating Income | 9.87 | - | 1.66 | 0.39 | 4.33 | 0.07 | 0.30 |
| 6. Write Back from Provisions for loss | 6.04 | - | - | - | - | - | - |
| 7. Recovery of written-off Loan | - | 0.11 | 4.18 | - | - | - | 3.30 |
| 8. Income from Extra Ordinary transactions | 0.00 | - | - | - | - | - | - |
| 9. Net Loss | 540.19 | - | - | - | - | 318.42 | - |
| Total Income | 1,425.41 | 2,784.02 | 2,768.27 | 2,926.85 | 1,819.20 | 1,258.03 | 1,880.57 |

| BFI Name | NMB | Prabhu | Janata | Mega | CBL | Century | Sanima |
|---|-----------------|-----------------|-----------------|-----------------|---------------|-----------------|-----------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 1,277.39 | 1,150.86 | 946.95 | 1,053.76 | 638.12 | 917.39 | 1,230.60 |
| 1.1 On Deposit Liabilities | 1,199.93 | 1,138.59 | 928.36 | 1,046.29 | 629.87 | 912.00 | 1,194.13 |
| 1.1.1 Saving Account | 246.14 | 275.01 | 186.08 | 229.76 | 114.38 | 180.33 | 327.69 |
| 1.1.2 Fixed Account | 837.88 | 773.33 | 674.66 | 678.19 | 443.07 | 620.58 | 799.76 |
| 1.1.2.1 Up to 3 months Fixed Account | 1.10 | 63.58 | 191.53 | - | - | 237.23 | 34.20 |
| 1.1.2.2 3 to 6 months Fixed Account | 124.28 | 90.81 | 31.08 | - | - | 140.15 | 85.14 |
| 1.1.2.3 6 months to 1 year Fixed Account | 391.58 | 507.52 | 274.02 | 678.19 | 443.07 | 170.52 | 2.69 |
| 1.1.2.4 Above 1 year Fixed Account | 320.92 | 111.42 | 178.03 | - | - | 72.67 | 677.74 |
| 1.1.3 Call Deposit | 69.49 | 90.25 | 67.62 | 138.34 | 72.42 | 111.09 | 66.69 |
| 1.1.4 Certificate of Deposit | 46.41 | - | - | - | - | - | - |
| 1.2 On Borrowing | 77.46 | 12.27 | 18.59 | 7.47 | 8.25 | 5.39 | 36.47 |
| 2. Commission Expense | 17.01 | - | - | - | - | - | - |
| 3. Staff Expense | 209.67 | 306.26 | 149.97 | 170.29 | 134.13 | 115.23 | 167.68 |
| 4. Office Operating Expenses | 156.11 | 162.52 | 133.97 | 120.20 | 90.60 | 107.94 | 120.06 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | (0.00) | - | - | 0.00 | 1.89 | 8.53 |
| 7. Provision for Risk | - | - | - | 62.21 | 3.00 | - | - |
| 7.1 Loan loss Provision | - | - | - | - | - | - | - |
| 7.1.1 General Loan loss Provision | - | - | - | - | - | - | - |
| 7.1.1.1 Pass Loan Loss Provision | - | - | - | - | - | - | - |
| 7.1.1.2 Watch List Provision | - | - | - | - | - | - | - |
| 7.1.2 Special Loan Loss Provision | - | - | - | - | - | - | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | 3.00 | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | 62.21 | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | - |
| 8. Loan Written Off | 33.98 | - | - | 1.55 | 0.16 | - | 0.02 |
| 9. Provision for Staff Bonus | 65.45 | - | - | 51.50 | - | - | 65.46 |
| 10. Provision for Income Tax | 176.71 | - | - | 139.05 | - | 0.00 | 176.75 |
| 11. Others | 0.86 | - | - | - | - | - | - |
| 12. Net Profit | 412.33 | 682.26 | - | 324.45 | - | - | 412.42 |
| Total Expenses | 2,349.53 | 2,301.90 | 1,230.90 | 1,923.01 | 866.02 | 1,142.44 | 2,181.52 |
| Income | | | | | | | |
| 1. Interest Income | 2,058.81 | 2,008.47 | 648.80 | 1,750.56 | 341.63 | 479.85 | 1,969.92 |
| 1.1 On Loans and Advances | 1,917.28 | 1,825.87 | 540.22 | 1,609.83 | 275.15 | 419.23 | 1,837.25 |
| 1.2 On Investment | 109.39 | 109.39 | 86.49 | 103.94 | 58.82 | 45.61 | 125.32 |
| 1.2.1 Government Bonds | 85.78 | 109.39 | 86.49 | 8.19 | 58.82 | 45.61 | 125.32 |
| 1.2.2 Foreign Bonds | 23.61 | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | - | - | 95.76 | - | - | - |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | - | - |
| 1.3 On Agency Balance | - | 16.52 | 2.47 | 0.17 | 0.49 | 10.24 | - |
| 1.4 On Call Deposit | 1.56 | 4.04 | - | 19.03 | 7.17 | - | - |
| 1.5 On Others | 30.58 | 52.65 | 19.61 | 17.58 | - | 4.77 | 7.35 |
| 2. Commission and Discount | 83.69 | 127.83 | 57.75 | 40.27 | 14.79 | 14.23 | 45.46 |
| 2.1 Bills Purchase and Discount | - | 0.78 | - | 0.82 | - | - | - |
| 2.2 Commission | 83.69 | 124.99 | 57.75 | 39.45 | 14.79 | 14.23 | 45.46 |
| 2.3 Others | - | 2.06 | - | - | - | - | - |
| 3. Exchange Fluctuation Income | 95.39 | 70.95 | 35.74 | 67.43 | 34.40 | 16.18 | 75.73 |
| 3.1 Due to Change in Exchange Rate | 19.08 | 5.53 | 34.46 | - | 1.10 | 1.95 | 2.24 |
| 3.2 Due to Foreign Currency Transaction | 76.31 | 65.42 | 1.28 | 67.43 | 33.29 | 14.23 | 73.49 |
| 4. Other Operating Income | 92.74 | 93.33 | 20.29 | 63.00 | 29.03 | 32.10 | 90.41 |
| 5. Non Operating Income | 0.98 | 1.26 | 3.87 | 0.31 | - | 8.32 | - |
| 6. Write Back from Provisions for loss | - | - | - | 1.43 | - | - | - |
| 7. Recovery of written-off Loan | 10.68 | 0.05 | - | - | - | - | - |
| 8. Income from Extra Ordinary transactions | 7.23 | - | - | - | - | 0.06 | - |
| 9. Net Loss | - | - | 464.46 | - | 446.17 | 591.70 | - |
| Total Income | 2,349.53 | 2,301.90 | 1,230.90 | 1,923.01 | 866.02 | 1,142.44 | 2,181.52 |

| BFI Name | Mahaxmi | Narayani | Sahayogi | Karnali | Shangrila | Excel | Deva |
|---|---------------|-------------|--------------|--------------|---------------|---------------|---------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 480.09 | 0.09 | 61.95 | 56.06 | 326.18 | 90.04 | 344.36 |
| 1.1 On Deposit Liabilities | 477.38 | 0.09 | 61.95 | 56.06 | 325.48 | 90.04 | 343.79 |
| 1.1.1 Saving Account | 137.24 | 0.09 | 40.36 | 21.31 | 100.29 | 25.92 | 99.24 |
| 1.1.2 Fixed Account | 295.40 | - | 19.30 | 28.43 | 186.52 | 57.59 | 197.99 |
| 1.1.2.1 Up to 3 months Fixed Account | 59.89 | - | 1.26 | - | 16.07 | 0.63 | - |
| 1.1.2.2 3 to 6 months Fixed Account | 20.21 | - | 1.77 | - | 92.07 | 1.23 | - |
| 1.1.2.3 6 months to 1 year Fixed Account | 193.12 | - | 10.05 | - | 53.61 | 36.37 | - |
| 1.1.2.4 Above 1 year Fixed Account | 22.18 | - | 6.22 | 28.43 | 24.77 | 19.36 | 197.99 |
| 1.1.3 Call Deposit | 44.74 | - | 2.28 | 6.32 | 38.67 | 6.53 | 46.56 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | 2.71 | - | - | - | 0.70 | - | 0.57 |
| 2. Commission Expense | - | - | - | - | - | - | - |
| 3. Staff Expense | 87.71 | 0.27 | 7.55 | 6.53 | 74.31 | 12.69 | 58.74 |
| 4. Office Operating Expenses | 48.07 | 0.45 | 4.03 | 4.68 | 33.94 | 8.73 | 38.20 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | 1.49 |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | 1.49 |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | - | - | 0.00 | - | 0.23 |
| 7. Provision for Risk | 2.15 | - | - | - | - | - | - |
| 7.1 Loan loss Provision | - | - | - | - | - | - | - |
| 7.1.1 General Loan loss Provision | - | - | - | - | - | - | - |
| 7.1.1.1 Pass Loan Loss Provision | - | - | - | - | - | - | - |
| 7.1.1.2 Watch List Provision | - | - | - | - | - | - | - |
| 7.1.2 Special Loan Loss Provision | - | - | - | - | - | - | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | 2.15 | - | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | - |
| 8. Loan Written Off | - | - | - | - | - | - | - |
| 9. Provision for Staff Bonus | - | - | 0.38 | - | - | - | 6.31 |
| 10. Provision for Income Tax | - | - | 1.13 | - | - | - | 18.92 |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | - | 0.03 | 2.64 | - | - | - | 44.15 |
| Total Expenses | 618.03 | 0.83 | 77.66 | 67.27 | 434.43 | 111.46 | 512.38 |
| Income | | | | | | | |
| 1. Interest Income | 443.55 | 0.83 | 71.44 | 32.08 | 312.77 | 86.92 | 481.81 |
| 1.1 On Loans and Advances | 377.08 | 0.83 | 71.44 | 31.89 | 309.70 | 86.86 | 427.07 |
| 1.2 On Investment | 17.62 | - | - | - | - | - | 4.66 |
| 1.2.1 Government Bonds | - | - | - | - | - | - | 4.66 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | 17.62 | - | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | - | - |
| 1.3 On Agency Balance | - | - | - | - | - | - | 1.40 |
| 1.4 On Call Deposit | 48.35 | - | - | 0.18 | - | 0.06 | 43.39 |
| 1.5 On Others | 0.50 | - | - | - | 3.07 | - | 5.29 |
| 2. Commission and Discount | 3.30 | - | 0.72 | 5.64 | 1.43 | 3.48 | 3.37 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | 1.52 | - | 0.72 | 0.09 | 1.39 | 2.86 | 3.29 |
| 2.3 Others | 1.79 | - | - | 5.54 | 0.04 | 0.62 | 0.08 |
| 3. Exchange Fluctuation Income | (0.15) | - | - | - | - | - | 2.57 |
| 3.1 Due to Change in Exchange Rate | 3.31 | - | - | - | - | - | 2.52 |
| 3.2 Due to Foreign Currency Transaction | (3.46) | - | - | - | - | - | 0.05 |
| 4. Other Operating Income | 26.36 | - | 5.51 | - | 21.07 | 6.58 | 23.86 |
| 5. Non Operating Income | 7.64 | - | - | - | 0.19 | - | - |
| 6. Write Back from Provisions for loss | 45.37 | - | - | 5.49 | - | - | 0.78 |
| 7. Recovery of written-off Loan | 0.02 | - | - | - | - | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | - |
| 9. Net Loss | 91.93 | - | - | 24.07 | 98.96 | 14.48 | - |
| Total Income | 618.03 | 0.83 | 77.66 | 67.27 | 434.43 | 111.46 | 512.38 |

| BFI Name | Miteri | Tirau | Mukti | Bhargav | Garima | OM | GandakiDB |
|---|--------------|---------------|---------------|--------------|---------------|---------------|---------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 77.69 | 163.35 | 687.08 | 53.93 | 492.18 | 386.01 | 445.61 |
| 1.1 On Deposit Liabilities | 77.69 | 163.35 | 686.49 | 53.93 | 491.95 | 386.01 | 445.61 |
| 1.1.1 Saving Account | 19.53 | 51.43 | 179.19 | 16.80 | 118.58 | 92.55 | 129.29 |
| 1.1.2 Fixed Account | 52.28 | 99.34 | 425.75 | 31.11 | 300.54 | 250.06 | 277.12 |
| 1.1.2.1 Up to 3 months Fixed Account | 2.09 | 1.91 | 82.38 | 0.07 | 58.71 | 44.40 | 38.40 |
| 1.1.2.2 3 to 6 months Fixed Account | 2.61 | 3.95 | 35.27 | 6.83 | 35.78 | 29.00 | 26.83 |
| 1.1.2.3 6 months to 1 year Fixed Account | 18.30 | 83.10 | 259.81 | 6.33 | 191.86 | 150.21 | 193.45 |
| 1.1.2.4 Above 1 year Fixed Account | 29.28 | 10.37 | 48.29 | 17.88 | 14.18 | 26.44 | 18.44 |
| 1.1.3 Call Deposit | 5.88 | 12.57 | 81.55 | 6.02 | 72.83 | 43.40 | 39.20 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | - | - | 0.59 | - | 0.23 | - | - |
| 2. Commission Expense | - | - | - | - | - | - | - |
| 3. Staff Expense | 10.77 | 24.41 | 120.32 | 9.69 | 62.09 | 44.88 | 46.05 |
| 4. Office Operating Expenses | 5.83 | 10.76 | 87.91 | 6.62 | 44.40 | 47.70 | 31.15 |
| 5. Foreign Exchange Loss | - | - | 0.25 | - | 0.07 | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | 0.07 | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | 0.25 | - | - | - | - |
| 6. Non Operating Expense | - | - | - | - | - | - | - |
| 7. Provision for Risk | - | - | 10.92 | - | - | - | - |
| 7.1 Loan loss Provision | - | - | 10.92 | - | - | - | - |
| 7.1.1 General Loan loss Provision | - | - | 8.07 | - | - | - | - |
| 7.1.1.1 Pass Loan Loss Provision | - | - | 7.04 | - | - | - | - |
| 7.1.1.2 Watch List Provision | - | - | 1.03 | - | - | - | - |
| 7.1.2 Special Loan Loss Provision | - | - | 2.85 | - | - | - | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | - |
| 8. Loan Written Off | - | - | - | - | - | - | - |
| 9. Provision for Staff Bonus | 0.38 | - | 4.77 | - | - | - | - |
| 10. Provision for Income Tax | 1.15 | - | 14.30 | - | - | - | - |
| 11. Others | - | - | 0.01 | - | - | - | - |
| 12. Net Profit | 2.69 | - | 33.37 | - | - | - | - |
| Total Expenses | 98.51 | 198.52 | 958.93 | 70.24 | 598.73 | 478.59 | 522.81 |
| Income | | | | | | | |
| 1. Interest Income | 91.04 | 133.28 | 854.80 | 30.73 | 520.68 | 368.51 | 294.53 |
| 1.1 On Loans and Advances | 91.04 | 132.34 | 831.10 | 30.59 | 508.97 | 367.63 | 294.52 |
| 1.2 On Investment | - | - | 20.85 | - | 10.54 | 0.88 | - |
| 1.2.1 Government Bonds | - | - | 15.38 | - | 10.54 | 0.88 | - |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | - | 5.47 | - | - | - | - |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | - | - |
| 1.3 On Agency Balance | - | - | - | 0.14 | - | - | - |
| 1.4 On Call Deposit | - | 0.94 | 0.00 | - | 0.01 | - | 0.00 |
| 1.5 On Others | - | - | 2.84 | - | 1.17 | - | - |
| 2. Commission and Discount | 0.23 | 0.85 | 6.68 | 0.56 | 3.04 | 4.14 | 1.18 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | 0.10 | 0.85 | 6.66 | 0.56 | 2.13 | 4.14 | 1.18 |
| 2.3 Others | 0.14 | - | 0.02 | - | 0.90 | - | - |
| 3. Exchange Flactuation Income | - | - | 5.05 | - | 0.05 | 0.03 | - |
| 3.1 Due to Change in Exchange Rate | - | - | 3.26 | - | - | 0.07 | - |
| 3.2 Due to Foreign Currency Transaction | - | - | 1.79 | - | 0.05 | (0.03) | - |
| 4. Other Operating Income | 7.24 | 11.56 | 90.54 | 1.91 | 39.98 | 10.07 | 32.36 |
| 5. Non Operating Income | - | 0.90 | 0.10 | - | - | 3.23 | 0.70 |
| 6. Write Back from Provisions for loss | - | - | 1.77 | - | - | 0.57 | - |
| 7. Recovery of written-off Loan | - | - | - | - | - | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | - |
| 9. Net Loss | - | 51.93 | - | 37.04 | 34.98 | 92.04 | 194.04 |
| Total Income | 98.51 | 198.52 | 958.93 | 70.24 | 598.73 | 478.59 | 522.81 |

| BFI Name | Kamana | Corporate | Purnima | Jyoti | Shine | Kanchan | LumbiniDB |
|---|---------------|--------------|--------------|---------------|---------------|---------------|-----------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 369.82 | 3.61 | 53.03 | 218.61 | 266.66 | 80.87 | 368.04 |
| 1.1 On Deposit Liabilities | 369.82 | 3.61 | 53.03 | 214.33 | 266.66 | 80.87 | 366.47 |
| 1.1.1 Saving Account | 83.86 | 1.10 | 21.54 | 49.01 | 93.01 | 33.21 | 78.50 |
| 1.1.2 Fixed Account | 240.96 | 2.26 | 26.95 | 121.20 | 168.63 | 33.67 | 232.39 |
| 1.1.2.1 Up to 3 months Fixed Account | 49.23 | - | 3.17 | 25.12 | 14.68 | 2.02 | 0.01 |
| 1.1.2.2 3 to 6 months Fixed Account | 26.08 | - | 2.19 | 10.89 | 3.49 | 2.64 | - |
| 1.1.2.3 6 months to 1 year Fixed Account | 112.28 | 1.72 | 17.92 | 65.06 | 96.29 | 11.16 | 3.94 |
| 1.1.2.4 Above 1 year Fixed Account | 53.37 | 0.54 | 3.66 | 20.13 | 54.17 | 17.85 | 228.44 |
| 1.1.3 Call Deposit | 44.99 | 0.26 | 4.54 | 44.12 | 5.02 | 13.99 | 55.58 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | - | - | - | 4.28 | - | - | 1.57 |
| 2. Commission Expense | - | - | - | - | - | - | - |
| 3. Staff Expense | 79.98 | 3.23 | 6.79 | 23.47 | 22.53 | 15.10 | 51.85 |
| 4. Office Operating Expenses | 41.80 | 2.09 | 5.40 | 14.47 | 22.73 | 6.94 | 29.46 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | 0.00 |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | 0.00 |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | 0.04 | - | - | - | - | - | 0.00 |
| 7. Provision for Risk | - | 0.85 | - | - | - | - | - |
| 7.1 Loan loss Provision | - | 0.85 | - | - | - | - | - |
| 7.1.1 General Loan loss Provision | - | 0.72 | - | - | - | - | - |
| 7.1.1.1 Pass Loan Loss Provision | - | - | - | - | - | - | - |
| 7.1.1.2 Watch List Provision | - | 0.72 | - | - | - | - | - |
| 7.1.2 Special Loan Loss Provision | - | 0.13 | - | - | - | - | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | - |
| 8. Loan Written Off | - | - | - | - | - | - | - |
| 9. Provision for Staff Bonus | - | 1.85 | - | - | - | - | - |
| 10. Provision for Income Tax | - | - | - | - | - | - | - |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | - | 18.49 | - | - | - | - | (209.98) |
| Total Expenses | 491.63 | 30.11 | 65.21 | 256.54 | 311.93 | 102.91 | 239.38 |
| Income | | | | | | | |
| 1. Interest Income | 392.61 | 7.23 | 49.38 | 165.14 | 123.95 | 69.85 | 218.24 |
| 1.1 On Loans and Advances | 390.09 | 7.19 | 49.38 | 145.37 | 118.40 | 68.78 | 211.25 |
| 1.2 On Investment | - | - | - | 5.10 | 5.55 | - | 6.06 |
| 1.2.1 Government Bonds | - | - | - | 5.10 | 5.55 | - | 6.06 |
| 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 | 2.52 | - | - | 14.49 | - | - | 0.00 |
| 1.5 On Others | - | 0.04 | - | 0.18 | - | 1.07 | 0.92 |
| 2. Commission and Discount | 3.87 | 0.00 | 0.13 | 0.88 | 18.98 | 1.29 | 0.94 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | 3.87 | - | 0.13 | 0.88 | 2.78 | 0.60 | 0.94 |
| 2.3 Others | - | 0.00 | - | - | 16.20 | 0.70 | - |
| 3. Exchange Flactuation Income | 0.11 | - | - | 5.75 | - | - | 0.56 |
| 3.1 Due to Change in Exchange Rate | 0.11 | - | - | 4.23 | - | - | 0.55 |
| 3.2 Due to Foreign Currency Transaction | 0.00 | - | - | 1.52 | - | - | 0.01 |
| 4. Other Operating Income | 34.66 | 0.62 | 3.39 | 17.79 | - | 3.80 | 17.61 |
| 5. Non Operating Income | 0.66 | - | - | 0.00 | 0.90 | - | 2.03 |
| 6. Write Back from Provisions for loss | - | 22.26 | - | - | - | - | - |
| 7. Recovery of written-off Loan | - | - | - | - | - | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | 0.05 | - |
| 9. Net Loss | 59.71 | - | 12.31 | 66.97 | 168.09 | 27.92 | - |
| Total Income | 491.63 | 30.11 | 65.21 | 256.54 | 311.93 | 102.91 | 239.38 |

| BFI Name | Sindhu | Sahara | Community | Kailash | Salapa | sapta koshi | GreenDB |
|---|--------------|--------------|--------------|---------------|--------------|--------------|--------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 35.81 | 12.47 | 58.10 | 476.25 | 6.79 | 36.62 | 15.50 |
| 1.1 On Deposit Liabilities | 35.81 | 12.47 | 58.10 | 473.30 | 6.79 | 36.62 | 15.50 |
| 1.1.1 Saving Account | 13.18 | 8.38 | 15.15 | 93.81 | 4.38 | 10.35 | 2.36 |
| 1.1.2 Fixed Account | 13.36 | 2.21 | 27.66 | 303.36 | 2.03 | 20.84 | 8.63 |
| 1.1.2.1 Up to 3 months Fixed Account | 0.85 | - | 0.65 | 21.37 | 0.07 | - | 2.10 |
| 1.1.2.2 3 to 6 months Fixed Account | 0.94 | - | 0.70 | 18.01 | 0.06 | 4.82 | 1.19 |
| 1.1.2.3 6 months to 1 year Fixed Account | 7.81 | - | 24.80 | 238.86 | 1.61 | 6.64 | 4.87 |
| 1.1.2.4 Above 1 year Fixed Account | 3.75 | 2.21 | 1.52 | 25.11 | 0.29 | 9.39 | 0.48 |
| 1.1.3 Call Deposit | 9.27 | 1.88 | 15.29 | 76.14 | 0.38 | 5.43 | 4.51 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | - | - | - | 2.95 | - | - | - |
| 2. Commission Expense | - | - | - | - | - | - | - |
| 3. Staff Expense | 7.60 | 2.55 | 8.74 | 76.64 | 3.30 | 15.75 | 6.20 |
| 4. Office Operating Expenses | 4.17 | 1.46 | 7.66 | 46.90 | 0.85 | 5.96 | 2.82 |
| 5. Foreign Exchange Loss | - | - | - | 0.22 | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | 0.22 | - | - | - |
| 6. Non Operating Expense | - | - | - | 0.06 | - | - | - |
| 7. Provision for Risk | - | - | - | - | - | 27.89 | 0.13 |
| 7.1 Loan loss Provision | - | - | - | - | - | 27.79 | 0.13 |
| 7.1.1 General Loan loss Provision | - | - | - | - | - | 16.18 | 0.13 |
| 7.1.1.1 Pass Loan Loss Provision | - | - | - | - | - | 0.54 | - |
| 7.1.1.2 Watch List Provision | - | - | - | - | - | 15.64 | 0.13 |
| 7.1.2 Special Loan Loss Provision | - | - | - | - | - | 11.61 | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | 0.10 | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | - |
| 8. Loan Written Off | - | - | - | - | - | - | - |
| 9. Provision for Staff Bonus | - | - | - | - | - | - | - |
| 10. Provision for Income Tax | - | - | - | - | - | - | - |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | - | - | - | - | - | - | - |
| Total Expenses | 47.58 | 16.48 | 74.50 | 600.08 | 10.94 | 86.23 | 24.65 |
| Income | | | | | | | |
| 1. Interest Income | 37.09 | 13.22 | 56.04 | 397.89 | 6.87 | 55.61 | 18.94 |
| 1.1 On Loans and Advances | 37.09 | 13.22 | 56.04 | 351.06 | 6.87 | 55.49 | 18.99 |
| 1.2 On Investment | - | - | - | 14.51 | - | - | - |
| 1.2.1 Government Bonds | - | - | - | 14.51 | - | - | - |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | - | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | - | - |
| 1.3 On Agency Balance | - | - | - | - | - | - | - |
| 1.4 On Call Deposit | - | 0.00 | 0.00 | 32.32 | 0.00 | 0.13 | (0.05) |
| 1.5 On Others | - | - | - | - | - | - | 0.00 |
| 2. Commission and Discount | 0.20 | - | 0.27 | 1.68 | 0.29 | 0.52 | 0.05 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | 0.20 | - | 0.27 | 1.68 | 0.29 | 0.52 | 0.05 |
| 2.3 Others | - | - | - | - | - | - | - |
| 3. Exchange Flactuation Income | - | - | - | 0.34 | - | - | - |
| 3.1 Due to Change in Exchange Rate | - | - | - | 0.02 | - | - | - |
| 3.2 Due to Foreign Currency Transaction | - | - | - | 0.32 | - | - | - |
| 4. Other Operating Income | 3.46 | 1.36 | 2.58 | 30.44 | 0.86 | 3.81 | 0.91 |
| 5. Non Operating Income | - | - | - | 5.58 | - | - | - |
| 6. Write Back from Provisions for loss | - | - | - | - | - | 12.96 | - |
| 7. Recovery of written-off Loan | - | - | - | - | - | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | - |
| 9. Net Loss | 6.84 | 1.90 | 15.62 | 164.15 | 2.92 | 13.33 | 4.75 |
| Total Income | 47.58 | 16.48 | 74.50 | 600.08 | 10.94 | 86.23 | 24.65 |

| BFI Name | NFL | NSML | GURKHAF | Goodwill | Shree | Lalitpur | United |
|---|-------------|-------------|----------------|---------------|--------------|--------------|---------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 0.37 | 0.41 | 106.98 | 121.71 | 78.01 | 4.82 | 109.57 |
| 1.1 On Deposit Liabilities | 0.37 | 0.41 | 105.94 | 118.92 | 77.26 | 4.82 | 109.57 |
| 1.1.1 Saving Account | 0.36 | 0.35 | 51.40 | - | 23.28 | 2.05 | 18.39 |
| 1.1.2 Fixed Account | 0.01 | - | 54.54 | 118.92 | 53.99 | 2.56 | 81.12 |
| 1.1.2.1 Up to 3 months Fixed Account | - | - | - | 0.89 | 1.50 | 0.02 | 0.16 |
| 1.1.2.2 3 to 6 months Fixed Account | - | - | - | 2.42 | 0.40 | 0.03 | 13.21 |
| 1.1.2.3 6 months to 1 year Fixed Account | - | - | - | 47.57 | 34.28 | 0.61 | 60.96 |
| 1.1.2.4 Above 1 year Fixed Account | 0.01 | - | 54.54 | 68.04 | 17.81 | 1.89 | 6.80 |
| 1.1.3 Call Deposit | - | 0.05 | - | - | - | 0.21 | 10.05 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | - | - | 1.04 | 2.79 | 0.75 | - | - |
| 2. Commission Expense | - | - | - | - | - | - | - |
| 3. Staff Expense | 0.68 | 0.38 | 15.79 | 15.22 | 6.84 | 3.45 | 19.36 |
| 4. Office Operating Expenses | 0.79 | 2.41 | 9.91 | 11.38 | 5.17 | 1.23 | 11.52 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | - | - | - | - | - |
| 7. Provision for Risk | - | - | 4.89 | - | - | 0.89 | 0.08 |
| 7.1 Loan loss Provision | - | - | - | - | - | - | - |
| 7.1.1 General Loan loss Provision | - | - | - | - | - | - | - |
| 7.1.1.1 Pass Loan Loss Provision | - | - | - | - | - | - | - |
| 7.1.1.2 Watch List Provision | - | - | - | - | - | - | - |
| 7.1.2 Special Loan Loss Provision | - | - | - | - | - | - | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | - | 4.89 | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | 0.89 | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | 0.08 |
| 8. Loan Written Off | - | - | 0.07 | - | - | - | - |
| 9. Provision for Staff Bonus | - | - | - | 2.74 | - | - | - |
| 10. Provision for Income Tax | - | - | - | 7.28 | - | - | - |
| 11. Others | - | - | 0.11 | - | - | - | - |
| 12. Net Profit | - | 5.02 | (51.00) | 17.38 | - | 6.53 | - |
| Total Expenses | 1.83 | 8.22 | 86.76 | 175.71 | 90.01 | 16.91 | 140.53 |
| Income | | | | | | | |
| 1. Interest Income | 0.06 | 5.05 | 75.87 | 163.14 | 26.91 | 11.84 | 101.19 |
| 1.1 On Loans and Advances | 0.02 | - | 54.71 | 145.87 | 26.88 | 11.84 | 98.07 |
| 1.2 On Investment | - | - | 1.61 | 6.28 | 0.03 | - | 2.02 |
| 1.2.1 Government Bonds | - | - | 1.61 | 6.28 | 0.03 | - | 2.02 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | - | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | - | - |
| 1.3 On Agency Balance | - | - | - | - | - | - | - |
| 1.4 On Call Deposit | 0.04 | 5.05 | 19.56 | 10.99 | - | - | - |
| 1.5 On Others | - | - | - | - | - | - | 1.10 |
| 2. Commission and Discount | - | - | 0.16 | 0.48 | 0.20 | - | 0.14 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | - | - | 0.16 | 0.48 | 0.20 | - | 0.01 |
| 2.3 Others | - | - | - | - | - | - | 0.13 |
| 3. Exchange Flactuation Income | - | - | - | - | - | - | - |
| 3.1 Due to Change in Exchange Rate | - | - | - | - | - | - | - |
| 3.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 4. Other Operating Income | - | - | 10.12 | 12.09 | 7.19 | 0.04 | 6.20 |
| 5. Non Operating Income | - | 3.17 | 0.61 | - | 0.09 | 0.00 | - |
| 6. Write Back from Provisions for loss | - | - | - | - | - | - | - |
| 7. Recovery of written-off Loan | - | - | - | - | - | 5.03 | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | - |
| 9. Net Loss | 1.77 | - | - | - | 55.62 | - | 33.00 |
| Total Income | 1.83 | 8.22 | 86.76 | 175.71 | 90.01 | 16.91 | 140.53 |

| BFI Name | BestFC | Progressive | Janaki | Pokhara | Central | Multi | Srijana |
|---|--------------|--------------|--------------|---------------|--------------|-------------|---------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 40.37 | 17.56 | 35.99 | 98.88 | 59.50 | 0.26 | 114.27 |
| 1.1 On Deposit Liabilities | 40.37 | 17.56 | 35.99 | 97.41 | 59.50 | 0.26 | 114.27 |
| 1.1.1 Saving Account | 13.20 | 7.61 | 8.85 | 23.74 | 20.16 | 0.01 | 42.65 |
| 1.1.2 Fixed Account | 23.82 | 8.25 | 26.57 | 64.61 | 39.34 | 0.24 | 61.26 |
| 1.1.2.1 Up to 3 months Fixed Account | - | 1.65 | 0.24 | 5.19 | 1.54 | - | 5.44 |
| 1.1.2.2 3 to 6 months Fixed Account | - | 0.36 | 0.07 | 4.77 | 0.62 | - | 5.66 |
| 1.1.2.3 6 months to 1 year Fixed Account | 23.82 | 3.97 | 21.57 | 51.65 | 25.93 | - | 45.77 |
| 1.1.2.4 Above 1 year Fixed Account | - | 2.27 | 4.69 | 3.00 | 11.26 | 0.24 | 4.38 |
| 1.1.3 Call Deposit | 3.36 | 1.69 | 0.57 | 9.07 | - | - | 10.37 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | - | - | - | 1.47 | - | - | - |
| 2. Commission Expense | - | - | - | - | - | - | 0.15 |
| 3. Staff Expense | 12.65 | 5.37 | 3.46 | 13.52 | 6.87 | 0.24 | 10.82 |
| 4. Office Operating Expenses | 7.33 | 4.20 | 2.05 | 9.50 | 4.70 | 0.53 | 7.04 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | - | - | - | - | - |
| 7. Provision for Risk | 12.77 | - | - | - | - | - | - |
| 7.1 Loan loss Provision | - | - | - | - | - | - | - |
| 7.1.1 General Loan loss Provision | - | - | - | - | - | - | - |
| 7.1.1.1 Pass Loan Loss Provision | - | - | - | - | - | - | - |
| 7.1.1.2 Watch List Provision | - | - | - | - | - | - | - |
| 7.1.2 Special Loan Loss Provision | - | - | - | - | - | - | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | 12.77 | - | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | - |
| 8. Loan Written Off | - | - | - | - | - | - | - |
| 9. Provision for Staff Bonus | - | - | 0.63 | - | - | - | - |
| 10. Provision for Income Tax | - | - | 1.90 | - | - | - | - |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | - | - | 4.43 | - | - | 5.94 | - |
| Total Expenses | 73.12 | 27.13 | 48.46 | 121.89 | 71.07 | 6.97 | 132.28 |
| Income | | | | | | | |
| 1. Interest Income | 25.75 | 17.52 | 45.75 | 88.02 | 38.62 | 6.02 | 99.92 |
| 1.1 On Loans and Advances | 24.42 | 9.37 | 44.72 | 87.69 | 37.14 | 6.02 | 99.14 |
| 1.2 On Investment | 1.14 | 0.12 | - | 0.33 | 1.48 | - | - |
| 1.2.1 Government Bonds | 1.14 | - | - | 0.33 | - | - | - |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | 0.12 | - | - | 1.48 | - | - |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | - | - |
| 1.3 On Agency Balance | - | - | - | - | - | - | - |
| 1.4 On Call Deposit | 0.20 | 7.85 | 1.03 | - | - | - | 0.78 |
| 1.5 On Others | - | 0.18 | - | - | - | - | - |
| 2. Commission and Discount | 0.24 | 0.01 | 0.08 | 0.10 | 0.23 | 0.95 | - |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | 0.24 | 0.01 | 0.01 | 0.10 | 0.23 | - | - |
| 2.3 Others | - | - | 0.07 | - | - | 0.95 | - |
| 3. Exchange Fluctuation Income | - | - | - | - | - | - | - |
| 3.1 Due to Change in Exchange Rate | - | - | - | - | - | - | - |
| 3.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 4. Other Operating Income | 2.04 | 1.02 | 1.98 | 6.97 | 4.54 | - | 21.13 |
| 5. Non Operating Income | 0.63 | 0.00 | 0.04 | 0.06 | - | - | - |
| 6. Write Back from Provisions for loss | 4.09 | - | - | - | - | - | - |
| 7. Recovery of written-off Loan | - | - | 0.60 | - | - | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | - |
| 9. Net Loss | 40.37 | 8.58 | - | 26.74 | 27.69 | - | 11.24 |
| Total Income | 73.12 | 27.13 | 48.46 | 121.89 | 71.07 | 6.97 | 132.28 |

| BFI Name | WMerchant | CMerchant | Crystal | GMBFL | ICFC | CityExpress | Manju |
|---|-------------|-------------|-------------|--------------|---------------|-------------|---------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 0.36 | 0.54 | 0.11 | 62.08 | 182.93 | 3.50 | 127.70 |
| 1.1 On Deposit Liabilities | 0.36 | 0.40 | 0.11 | 62.08 | 175.03 | 3.50 | 124.39 |
| 1.1.1 Saving Account | 0.36 | 0.03 | 0.11 | 20.93 | 39.01 | 0.87 | 61.02 |
| 1.1.2 Fixed Account | - | - | - | 41.16 | 123.11 | 2.48 | 63.37 |
| 1.1.2.1 Up to 3 months Fixed Account | - | - | - | 2.37 | 10.56 | 0.20 | 7.61 |
| 1.1.2.2 3 to 6 months Fixed Account | - | - | - | 1.32 | 3.41 | 0.24 | 10.20 |
| 1.1.2.3 6 months to 1 year Fixed Account | - | - | - | 26.11 | 76.78 | 0.28 | 29.20 |
| 1.1.2.4 Above 1 year Fixed Account | - | - | - | 11.36 | 32.37 | 1.77 | 16.37 |
| 1.1.3 Call Deposit | - | 0.36 | - | - | 12.91 | 0.16 | - |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | - | 0.14 | - | - | 7.91 | - | 3.30 |
| 2. Commission Expense | - | - | - | - | - | - | - |
| 3. Staff Expense | 0.78 | 0.76 | 0.30 | 6.81 | 20.07 | 2.75 | 17.18 |
| 4. Office Operating Expenses | 1.40 | 0.23 | 0.12 | 3.02 | 19.62 | 1.87 | 10.92 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | - | - | - | - | - |
| 7. Provision for Risk | - | - | - | - | - | - | 1.01 |
| 7.1 Loan loss Provision | - | - | - | - | - | - | 1.01 |
| 7.1.1 General Loan loss Provision | - | - | - | - | - | - | 1.01 |
| 7.1.1.1 Pass Loan Loss Provision | - | - | - | - | - | - | 1.01 |
| 7.1.1.2 Watch List Provision | - | - | - | - | - | - | - |
| 7.1.2 Special Loan Loss Provision | - | - | - | - | - | - | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | - |
| 8. Loan Written Off | - | - | - | - | - | - | - |
| 9. Provision for Staff Bonus | - | - | - | - | 2.52 | - | - |
| 10. Provision for Income Tax | - | - | - | - | 6.81 | - | - |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | - | - | - | - | 15.88 | - | - |
| Total Expenses | 2.54 | 1.53 | 0.53 | 71.92 | 247.83 | 8.11 | 156.82 |
| Income | | | | | | | |
| 1. Interest Income | 0.48 | - | 0.04 | 56.55 | 218.95 | 5.09 | 113.79 |
| 1.1 On Loans and Advances | 0.48 | - | - | 47.60 | 210.34 | 5.09 | 113.92 |
| 1.2 On Investment | - | - | - | 1.39 | 8.61 | - | - |
| 1.2.1 Government Bonds | - | - | - | - | 8.61 | - | - |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | - | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | - | - | - | 1.39 | - | - | - |
| 1.3 On Agency Balance | - | - | - | - | - | - | - |
| 1.4 On Call Deposit | - | - | - | 7.56 | - | 0.01 | - |
| 1.5 On Others | - | - | 0.04 | - | - | - | (0.13) |
| 2. Commission and Discount | - | - | - | 0.34 | 2.38 | 0.01 | 6.14 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | - | - | - | 0.28 | 2.38 | 0.01 | 0.06 |
| 2.3 Others | - | - | - | 0.06 | - | - | 6.08 |
| 3. Exchange Flactuation Income | - | - | - | - | - | - | - |
| 3.1 Due to Change in Exchange Rate | - | - | - | - | - | - | - |
| 3.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 4. Other Operating Income | 0.00 | 0.00 | - | 3.66 | 8.65 | 0.08 | - |
| 5. Non Operating Income | - | 0.59 | - | - | 5.89 | 0.18 | - |
| 6. Write Back from Provisions for loss | 1.22 | - | - | - | 11.90 | 1.44 | - |
| 7. Recovery of written-off Loan | - | - | - | - | 0.07 | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | 0.48 | - | - | - |
| 9. Net Loss | 0.84 | 0.94 | 0.49 | 10.89 | - | 1.30 | 36.88 |
| Total Income | 2.54 | 1.53 | 0.53 | 71.92 | 247.83 | 8.11 | 156.82 |

| BFI Name | Reliance |
|----------|----------|
|----------|----------|

Expenses

| | |
|--|--------------|
| 1. Interest Expense | 68.73 |
| 1.1 On Deposit Liabilities | 68.73 |
| 1.1.1 Saving Account | 30.25 |
| 1.1.2 Fixed Account | 38.49 |
| 1.1.2.1 Up to 3 months Fixed Account | 7.77 |
| 1.1.2.2 3 to 6 months Fixed Account | 3.13 |
| 1.1.2.3 6 months to 1 year Fixed Account | 17.41 |
| 1.1.2.4 Above 1 year Fixed Account | 10.18 |
| 1.1.3 Call Deposit | - |
| 1.1.4 Certificate of Deposit | - |
| 1.2 On Borrowing | - |
| 2. Commission Expense | - |
| 3. Staff Expense | 10.72 |
| 4. Office Operating Expenses | 7.73 |
| 5. Foreign Exchange Loss | - |
| 5.1 Due to Change in Exchange Rates | - |
| 5.2 Due to Foreign Currency Transaction | - |
| 6. Non Operating Expense | - |
| 7. Provision for Risk | - |
| 7.1 Loan loss Provision | - |
| 7.1.1 General Loan loss Provision | - |
| 7.1.1.1 Pass Loan Loss Provision | - |
| 7.1.1.2 Watch List Provision | - |
| 7.1.2 Special Loan Loss Provision | - |
| 7.1.3 Additional Loan Loss Provision | - |
| 7.2. Provision for Non-Banking Assets | - |
| 7.3. Provision for Loss on Investment | - |
| 7.5. Provision for Loss of Other Assets | - |
| 8. Loan Written Off | - |
| 9. Provision for Staff Bonus | - |
| 10. Provision for Income Tax | - |
| 11. Others | - |
| 12. Net Profit | - |
| Total Expenses | 87.18 |

Income

| | |
|---|--------------|
| 1. Interest Income | 56.28 |
| 1.1 On Loans and Advances | 44.48 |
| 1.2 On Investment | 0.68 |
| 1.2.1 Government Bonds | 0.41 |
| 1.2.2 Foreign Bonds | - |
| 1.2.3 NRB Bonds | - |
| 1.2.4 Debenture & Bonds | 0.26 |
| 1.3 On Agency Balance | - |
| 1.4 On Call Deposit | 11.12 |
| 1.5 On Others | - |
| 2. Commission and Discount | 0.13 |
| 2.1 Bills Purchase and Discount | - |
| 2.2 Commission | 0.13 |
| 2.3 Others | - |
| 3. Exchange Flactuation Income | - |
| 3.1 Due to Change in Exchange Rate | - |
| 3.2 Due to Foreign Currency Transaction | - |
| 4. Other Operating Income | 4.70 |
| 5. Non Operating Income | 0.13 |
| 6. Write Back from Provisions for loss | - |
| 7. Recovery of written-off Loan | - |
| 8. Income from Extra Ordinary transactions | - |
| 9. Net Loss | 25.95 |
| Total Income | 87.18 |

Statement of Credit as on Bhadau end, 2076(Mid-Sept, 2019)

| BFI Name | NBL | RBB | NABIL | NIBL | SCBNL | HBL | NSBI |
|------------------------------------|------------------|-------------------|-------------------|-------------------|------------------|-------------------|------------------|
| Sector Wise | | | | | | | |
| Agricultural and Forest Related | 5,816.59 | 11,788.06 | 3,850.67 | 7,031.28 | 2,822.87 | 5,243.62 | 3,155.10 |
| Fishery Related | 305.53 | 705.38 | 4.33 | 71.37 | - | 1.12 | 21.40 |
| Mining Related | 877.37 | - | 122.80 | 440.53 | - | - | 7.64 |
| Manufacturing (Producing) Related | 18,031.93 | 15,553.81 | 39,987.28 | 41,149.85 | 11,114.58 | 37,267.96 | 28,232.63 |
| Construction | 10,899.25 | 16,913.80 | 1,083.65 | 7,161.25 | 12,928.69 | 4,223.71 | 3,405.10 |
| Electricity, Gas and Water | 6,003.12 | 4,290.49 | 8,206.90 | 12,446.41 | 29.31 | 1,270.74 | 3,007.87 |
| Metal Products, Mach. & Ele. Eqp. | 1,629.48 | 2,273.63 | 960.05 | 926.13 | 1,066.46 | 2,184.54 | 2,564.17 |
| Tras., Com. and Public Utilities | 2,059.03 | 3,086.11 | 894.05 | 4,355.15 | 193.56 | 3,764.65 | 2,077.30 |
| Wholesaler & Retailer | 17,483.84 | 44,428.66 | 36,021.34 | 24,614.46 | 14,276.11 | 19,657.05 | 20,487.56 |
| Finance, Insurance and Real Estate | 6,844.58 | 14,008.65 | 7,564.89 | 7,219.59 | 2,605.79 | 11,397.71 | 4,903.87 |
| Hotel or Restaurant | 2,731.78 | 8,181.21 | 3,927.53 | 10,796.74 | 931.09 | 5,007.71 | 3,444.88 |
| Other Services | 2,300.44 | 3,452.34 | 3,387.34 | 9,519.71 | 315.01 | 3,948.08 | 1,436.59 |
| Consumption Loans | 11,519.11 | 17,997.12 | 4,297.20 | 3,185.39 | 5,158.77 | 3,352.36 | 1,264.58 |
| Local Government | - | 216.60 | - | 383.43 | 138.81 | 255.20 | - |
| Others | 9,438.83 | 2,392.13 | 27,248.33 | 5,588.50 | 2,281.66 | 4,014.08 | 17,871.27 |
| TOTAL sectorwise | 95,940.89 | 145,287.99 | 137,556.35 | 134,889.79 | 53,862.69 | 101,588.53 | 91,879.95 |

Product Wise

| | | | | | | | |
|---------------------------------------|------------------|-------------------|-------------------|-------------------|------------------|-------------------|------------------|
| Term Loan | 17,758.14 | 18,925.03 | 24,314.13 | 43,313.96 | 4,391.69 | 17,511.09 | 14,878.43 |
| Overdraft | 12,258.02 | 22,281.30 | 14,142.66 | 16,242.30 | 3,705.89 | 8,718.85 | 852.64 |
| Trust Receipt Loan / Import Loan | 1,789.64 | 2,074.05 | 13,257.96 | 18,712.95 | 7,164.15 | 13,599.11 | 9,986.04 |
| Demand & Other Working Capital Loan | 13,023.75 | 48,582.48 | 43,066.23 | 35,592.01 | 10,632.97 | 35,827.91 | 36,381.13 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 5,470.68 | 13,252.76 | 10,305.42 | 2,263.78 | 8,731.99 | 4,223.71 | 2,602.99 |
| Real Estate Loan | 3,676.79 | 8,553.88 | 5,373.07 | 3,762.95 | 4,234.08 | 3,688.00 | 4,146.83 |
| Margin Nature Loan | 4,820.08 | 2,394.07 | 793.82 | 1,225.62 | - | 1,269.12 | - |
| Hire Purchase Loan | 2,826.38 | 6,651.20 | 2,603.48 | 3,428.81 | 4,810.05 | 7,421.59 | 1,989.56 |
| Deprived Sector Loan | 8,262.08 | 8,437.72 | 7,273.55 | 6,696.76 | 2,744.59 | 5,231.00 | 4,875.98 |
| Bills Purchased | 2.80 | 57.74 | 107.76 | 751.73 | 57.92 | 131.49 | 0.08 |
| Other Product | 26,052.54 | 14,077.76 | 16,318.28 | 2,898.91 | 7,389.36 | 3,966.65 | 16,166.28 |
| Total Product wise Loan | 95,940.89 | 145,287.99 | 137,556.35 | 134,889.79 | 53,862.69 | 101,588.53 | 91,879.95 |

Collateral Wise

| | | | | | | | |
|------------------------------------|------------------|-------------------|-------------------|-------------------|------------------|-------------------|------------------|
| Gold and Silver | 9,780.06 | 12,516.96 | 367.50 | 909.63 | - | - | - |
| Government Securities | 8.52 | 229.42 | 11.03 | 0.87 | - | - | - |
| Non Governmental Securities | 0.09 | 2,391.86 | 1,200.62 | 1,225.62 | - | 1,269.12 | - |
| Fixed Deposit Receipts | 309.82 | 553.78 | 815.65 | 519.01 | 264.13 | 769.09 | 878.35 |
| Own | 306.06 | 553.78 | 521.25 | 519.01 | 77.72 | 769.09 | 878.35 |
| Other Licences Institutions | 3.77 | - | 294.40 | - | 186.41 | - | - |
| Collateral of Properties | 80,354.49 | 124,826.84 | 113,188.95 | 115,320.58 | 48,422.32 | 94,346.62 | 72,555.98 |
| Fixed Assets | 78,163.69 | 124,785.30 | 61,725.48 | 93,549.58 | 35,789.71 | 94,219.72 | 59,908.48 |
| Current Assets | 2,190.79 | 41.54 | 51,463.47 | 21,770.99 | 12,632.61 | 126.90 | 12,647.50 |
| Against security of Bill | 3.23 | 51.54 | 9,440.82 | 33.56 | - | 131.49 | 6,627.09 |
| Domestic Bills | - | 20.54 | - | 6.06 | - | 93.21 | - |
| Foreign Bills | 3.23 | 31.00 | 9,440.82 | 27.50 | - | 38.28 | 6,627.09 |
| Against Guarantee | 1,286.33 | 4,347.00 | 2,306.23 | 5,702.55 | 283.81 | 4,976.94 | 5,360.49 |
| Government Guarantee | 26.67 | 8.80 | 0.84 | 383.43 | 138.81 | - | 156.11 |
| Institutional Guarantee | 1,214.25 | 4,100.26 | 1,953.01 | 4,588.94 | 145.00 | - | 4,612.25 |
| Personal Guarantee | 3.62 | 224.10 | 352.38 | 730.18 | - | - | - |
| Collective Guarantee | 0.01 | 10.23 | - | - | - | - | - |
| Int. Rtd. Foreign Bank's Guarantee | 41.78 | - | - | - | - | 159.33 | 592.12 |
| Other Guarantee | - | 3.61 | - | - | - | 4,817.61 | - |
| Credit Card | - | - | 803.46 | 38.92 | 249.38 | 95.27 | - |
| Others | 4,198.34 | 370.59 | 9,422.09 | 11,139.05 | 4,643.06 | - | 6,458.05 |
| Total | 95,940.89 | 145,287.99 | 137,556.35 | 134,889.79 | 53,862.69 | 101,588.53 | 91,879.95 |

Statement of Credit as on Bhadau end, 2076(Mid-Sept, 2019)

| BFI Name | NBBL | EBL | BOK | NCC | NIC | MBL | Kumari |
|-------------------------------------|------------------|-------------------|------------------|------------------|-------------------|------------------|------------------|
| Sector Wise | | | | | | | |
| Agricultural and Forest Related | 2,741.50 | 4,491.21 | 3,483.78 | 2,710.01 | 11,959.10 | 3,658.68 | 1,600.26 |
| Fishery Related | 91.00 | 14.46 | 73.04 | 197.19 | 291.42 | 166.78 | 133.72 |
| Mining Related | 724.98 | 20.24 | 11.25 | 554.86 | - | 128.01 | 517.79 |
| Manufacturing (Producing) Related | 7,753.42 | 15,946.47 | 16,124.39 | 14,961.23 | 13,323.53 | 16,859.03 | 22,828.80 |
| Construction | 5,498.46 | 20,478.02 | 4,002.41 | 8,502.11 | 22,584.31 | 6,787.01 | 8,733.97 |
| Electricity, Gas and Water | 2,524.39 | 4,194.55 | 3,313.07 | 3,286.53 | 1,440.43 | 3,693.74 | 3,784.77 |
| Metal Products, Mach. & Ele. Equip. | 861.91 | 1,881.54 | 1,089.90 | 1,154.58 | 413.11 | 565.47 | 1,875.21 |
| Tras., Com. and Public Utilities | 1,281.99 | 3,707.71 | 1,368.16 | 2,554.01 | 526.77 | 2,437.46 | 3,800.59 |
| Wholesaler & Retailer | 9,148.63 | 31,245.03 | 19,858.66 | 10,687.97 | 39,631.17 | 19,970.79 | 11,152.05 |
| Finance, Insurance and Real Estate | 4,621.17 | 10,387.90 | 7,926.57 | 3,778.92 | 14,797.65 | 8,373.29 | 5,144.66 |
| Hotel or Restaurant | 2,073.67 | 3,901.23 | 3,197.70 | 2,260.87 | 10,728.26 | 2,053.09 | 2,976.58 |
| Other Services | 13,350.41 | 2,328.50 | 6,143.04 | 2,728.55 | 4,098.95 | 5,796.47 | 3,257.78 |
| Consumption Loans | 1,840.18 | 4,110.02 | 7,165.73 | 1,769.10 | 11,068.42 | 3,215.77 | 4,049.49 |
| Local Government | - | - | - | - | - | 129.84 | 1.10 |
| Others | 3,984.88 | 10,049.07 | 2,076.89 | 9,704.22 | 32,903.14 | 8,057.36 | 10,193.82 |
| TOTAL sectorwise | 56,496.60 | 112,755.95 | 75,834.60 | 64,850.16 | 163,766.26 | 81,892.80 | 80,050.58 |

Product Wise

| | | | | | | | |
|---------------------------------------|------------------|-------------------|------------------|------------------|-------------------|------------------|------------------|
| Term Loan | 9,420.68 | 21,014.03 | 13,720.98 | 13,327.49 | 28,344.12 | 14,458.52 | 19,975.05 |
| Overdraft | 7,962.99 | 21,716.48 | 22,529.35 | 15,291.22 | 35,305.65 | 7,030.23 | 14,777.99 |
| Trust Receipt Loan / Import Loan | 2,923.91 | 6,960.35 | 3,091.58 | 2,913.96 | 715.61 | 3,535.64 | 5,424.02 |
| Demand & Other Working Capital Loan | 10,327.07 | 16,078.59 | 11,484.31 | 9,211.34 | 28,889.77 | 10,710.75 | 16,944.40 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 4,358.37 | 18,969.07 | 3,540.46 | 4,365.96 | 18,049.36 | 5,813.11 | 4,692.36 |
| Real Estate Loan | 2,680.19 | 4,036.01 | 3,629.04 | 1,100.41 | 10,029.04 | 4,044.23 | 2,064.16 |
| Margin Nature Loan | 379.90 | 177.26 | 724.75 | 780.77 | 741.01 | 254.75 | 2,745.89 |
| Hire Purchase Loan | 7,433.08 | 6,749.85 | 7,224.51 | 5,658.88 | 10,135.86 | 6,713.93 | 3,185.54 |
| Deprived Sector Loan | 3,106.84 | 7,853.88 | 3,876.38 | 2,941.07 | 15,272.74 | 4,234.33 | 3,847.34 |
| Bills Purchased | 402.11 | 12.06 | 893.46 | - | - | - | 63.60 |
| Other Product | 7,501.46 | 9,188.37 | 5,119.78 | 9,259.05 | 16,283.09 | 25,097.32 | 6,330.24 |
| Total Product wise Loan | 56,496.60 | 112,755.95 | 75,834.60 | 64,850.16 | 163,766.26 | 81,892.80 | 80,050.58 |

Collateral Wise

| | | | | | | | |
|------------------------------------|------------------|-------------------|------------------|------------------|-------------------|------------------|------------------|
| Gold and Silver | 481.87 | - | 20.25 | 60.79 | 157.70 | 13.37 | 2.08 |
| Government Securities | - | 1.91 | - | - | 0.60 | - | 24.15 |
| Non Governmental Securities | 525.93 | 471.89 | 349.83 | 780.77 | 741.01 | - | 2,657.17 |
| Fixed Deposit Receipts | 275.47 | 1,520.01 | 403.35 | 379.37 | 401.18 | 325.48 | 248.59 |
| Own | 273.95 | 1,520.01 | 403.35 | 379.37 | 401.18 | 325.48 | 226.60 |
| Other Licences Institutions | 1.52 | - | - | - | - | - | 21.99 |
| Collateral of Properties | 52,646.94 | 96,383.66 | 69,201.66 | 59,140.22 | 152,928.31 | 77,538.91 | 71,454.32 |
| Fixed Assets | 51,039.65 | 57,974.72 | 64,136.96 | 56,023.17 | 120,638.03 | 38,424.67 | 69,030.11 |
| Current Assets | 1,607.29 | 38,408.94 | 5,064.70 | 3,117.05 | 32,290.28 | 39,114.24 | 2,424.21 |
| Against security of Bill | 430.50 | 4,865.06 | 565.71 | 1,033.30 | - | - | 1.20 |
| Domestic Bills | 367.43 | 101.75 | - | - | - | - | 0.47 |
| Foreign Bills | 63.07 | 4,763.30 | 565.71 | 1,033.30 | - | - | 0.73 |
| Against Guarantee | 1,926.41 | 7,845.50 | 5,283.92 | 2,352.61 | 9,020.11 | 858.42 | 3,108.74 |
| Government Guarantee | 91.30 | 198.74 | 2.17 | 74.74 | 216.53 | 129.84 | 151.18 |
| Institutional Guarantee | 1,770.05 | 7,170.95 | 3,450.69 | 2,275.32 | 8,803.58 | 290.73 | 2,639.19 |
| Personal Guarantee | 59.11 | 475.81 | 4.17 | 2.56 | - | 403.46 | 267.64 |
| Collective Guarantee | - | - | - | - | - | 1.13 | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | 843.78 | - | - | - | - |
| Other Guarantee | 5.95 | - | 983.11 | - | - | 33.25 | 50.73 |
| Credit Card | 25.50 | 13.55 | 9.88 | 0.96 | 109.82 | 63.70 | 44.34 |
| Others | 183.97 | 1,654.39 | - | 1,102.14 | 407.53 | 3,092.93 | 2,509.99 |
| Total | 56,496.60 | 112,755.95 | 75,834.60 | 64,850.16 | 163,766.26 | 81,892.80 | 80,050.58 |

Statement of Credit as on Bhadau end, 2076(Mid-Sept, 2019)

| BFI Name | Laxmi | SBL | ADBNI | Global | Citizen | Prime | Sunrise |
|------------------------------------|------------------|-------------------|-------------------|-------------------|------------------|------------------|------------------|
| Sector Wise | | | | | | | |
| Agricultural and Forest Related | 3,042.24 | 5,602.41 | 18,808.89 | 4,138.57 | 2,376.07 | 4,269.17 | 5,568.10 |
| Fishery Related | 133.12 | 48.57 | 775.38 | 23.63 | 61.64 | 215.82 | 199.28 |
| Mining Related | 70.10 | 434.07 | 186.98 | 168.11 | 616.94 | 137.22 | 34.97 |
| Manufacturing (Producing) Related | 15,978.68 | 18,999.75 | 7,107.48 | 21,375.37 | 12,116.07 | 12,044.02 | 9,069.12 |
| Construction | 16,527.24 | 7,586.06 | 6,177.39 | 17,445.49 | 3,585.79 | 11,025.10 | 13,023.69 |
| Electricity, Gas and Water | 4,325.84 | 4,898.27 | 7,791.56 | 7,259.28 | 4,560.83 | 7,779.13 | 2,655.00 |
| Metal Products, Mach. & Ele. Eqp. | 2,537.61 | 1,407.16 | 414.44 | 821.91 | 218.32 | 562.96 | 855.95 |
| Tras., Com. and Public Utilities | 4,594.79 | 6,740.58 | 1,127.59 | 1,047.76 | 1,754.94 | 1,785.84 | 271.23 |
| Wholesaler & Retailer | 15,587.04 | 22,780.32 | 28,119.04 | 29,092.43 | 11,386.03 | 9,124.00 | 14,807.64 |
| Finance, Insurance and Real Estate | 5,561.69 | 7,982.50 | 1,633.50 | 6,520.19 | 4,033.32 | 10,489.27 | 5,915.23 |
| Hotel or Restaurant | 2,961.06 | 4,309.10 | 3,241.92 | 5,531.82 | 1,153.68 | 4,430.77 | 3,858.07 |
| Other Services | 3,669.93 | 3,405.62 | 3,133.02 | 6,279.11 | 3,926.58 | 3,762.10 | 3,931.64 |
| Consumption Loans | 3,108.45 | 4,210.73 | 1,027.17 | 6,108.36 | 4,848.92 | 7,639.90 | 3,830.76 |
| Local Government | 136.67 | 150.58 | 3.20 | 97.39 | - | - | - |
| Others | 886.33 | 22,183.51 | 31,022.63 | 14,744.41 | 17,147.59 | 7,563.24 | 8,031.06 |
| TOTAL sectorwise | 79,120.78 | 110,739.22 | 110,570.18 | 120,653.84 | 67,786.73 | 80,828.53 | 72,051.74 |

Product Wise

| | | | | | | | |
|---------------------------------------|------------------|-------------------|-------------------|-------------------|------------------|------------------|------------------|
| Term Loan | 18,421.76 | 26,960.06 | 3,401.82 | 18,155.80 | 15,631.87 | 16,399.10 | 11,187.77 |
| Overdraft | 5,440.72 | 22,130.81 | 6,941.55 | 25,597.45 | 10,372.57 | 15,949.71 | 12,588.86 |
| Trust Receipt Loan / Import Loan | 8,075.97 | 4,771.07 | 77.71 | 6,331.85 | 2,417.91 | 1,805.10 | 1,909.29 |
| Demand & Other Working Capital Loan | 16,531.77 | 21,446.70 | 86,302.19 | 30,171.56 | 10,780.55 | 10,146.43 | 11,997.14 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 3,736.17 | 5,182.53 | 5,255.74 | 12,456.17 | 5,202.54 | 4,143.43 | 9,587.44 |
| Real Estate Loan | 3,549.36 | 7,360.03 | 186.43 | 4,133.80 | 5,510.52 | 6,091.25 | 3,551.93 |
| Margin Nature Loan | 1,354.97 | 2,770.50 | 15.20 | 1,964.66 | 2,658.29 | 1,892.21 | 1,648.73 |
| Hire Purchase Loan | 3,005.63 | 10,026.41 | 903.10 | 8,175.34 | 6,184.76 | 5,049.66 | 4,462.10 |
| Deprived Sector Loan | 4,536.92 | 6,781.90 | 6,126.53 | 5,465.87 | 3,105.45 | 3,761.85 | 3,618.04 |
| Bills Purchased | - | 66.50 | - | - | 115.13 | 151.72 | 630.19 |
| Other Product | 14,467.51 | 3,242.71 | 1,359.90 | 8,201.33 | 5,807.13 | 15,438.07 | 10,870.25 |
| Total Product wise Loan | 79,120.78 | 110,739.22 | 110,570.18 | 120,653.84 | 67,786.73 | 80,828.53 | 72,051.74 |

Collateral Wise

| | | | | | | | |
|------------------------------------|------------------|-------------------|-------------------|-------------------|------------------|------------------|------------------|
| Gold and Silver | 513.33 | - | 57.89 | 0.33 | 1,081.73 | 4,306.00 | - |
| Government Securities | - | 3.33 | - | - | - | 2.92 | - |
| Non Governmental Securities | - | 2,790.61 | - | 140.96 | 2,810.80 | 2,233.02 | 1,648.73 |
| Fixed Deposit Receipts | 503.04 | 1,163.47 | 620.00 | 427.00 | 440.30 | 642.06 | 563.53 |
| Own | 503.04 | 1,160.93 | 620.00 | 427.00 | 423.88 | 642.06 | 563.53 |
| Other Licences Institutions | - | 2.54 | - | - | 16.42 | - | - |
| Collateral of Properties | 74,088.17 | 99,506.54 | 109,892.29 | 102,223.98 | 55,460.49 | 66,990.06 | 67,857.47 |
| Fixed Assets | 54,402.59 | 61,363.75 | 109,892.29 | 53,504.31 | 39,357.48 | 66,112.70 | 63,433.79 |
| Current Assets | 19,685.57 | 38,142.79 | - | 48,719.67 | 16,103.01 | 877.36 | 4,423.68 |
| Against security of Bill | - | 2,885.82 | - | - | 2,284.69 | - | - |
| Domestic Bills | - | 414.00 | - | - | - | - | - |
| Foreign Bills | - | 2,471.82 | - | - | 2,284.69 | - | - |
| Against Guarantee | 136.67 | 2,738.89 | - | 376.51 | 90.05 | 5,255.57 | 1,156.14 |
| Government Guarantee | 136.67 | 145.02 | - | 0.40 | 1.43 | 139.84 | - |
| Institutional Guarantee | - | 2,567.14 | - | 50.00 | 0.75 | 4,501.49 | 1,125.52 |
| Personal Guarantee | - | 25.27 | - | 320.80 | 85.22 | 551.00 | 26.71 |
| Collective Guarantee | - | - | - | 5.31 | - | - | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - |
| Other Guarantee | - | 1.47 | - | - | 2.65 | 63.25 | 3.91 |
| Credit Card | 54.01 | 163.38 | - | 287.99 | 45.06 | 57.90 | 35.86 |
| Others | 3,825.56 | 1,487.17 | - | 17,197.07 | 5,573.61 | 1,341.00 | 790.02 |
| Total | 79,120.78 | 110,739.22 | 110,570.18 | 120,653.84 | 67,786.73 | 80,828.53 | 72,051.74 |

Statement of Credit as on Bhadau end, 2076(Mid-Sept, 2019)

| BFI Name | NMB | Prabhu | Janata | Mega | CBL | Century | Sanima |
|-------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Sector Wise | | | | | | | |
| Agricultural and Forest Related | 2,209.80 | 5,803.49 | 3,012.99 | 2,360.60 | 2,466.57 | 2,110.31 | 1,833.34 |
| Fishery Related | 112.82 | 4.00 | 100.71 | 13.90 | 10.09 | 32.54 | 31.14 |
| Mining Related | 73.28 | - | 43.83 | 83.53 | 18.37 | 377.46 | 1,479.22 |
| Manufacturing (Producing) Related | 21,980.09 | 13,879.00 | 17,245.92 | 12,568.94 | 10,187.47 | 13,902.63 | 12,803.97 |
| Construction | 11,336.33 | 13,679.33 | 5,371.22 | 3,292.88 | 2,671.64 | 6,439.14 | 7,745.27 |
| Electricity, Gas and Water | 5,912.02 | 4,551.99 | 3,865.08 | 2,394.92 | 3,158.22 | 3,227.53 | 4,649.19 |
| Metal Products, Mach. & Ele. Equip. | 1,479.33 | 385.97 | 230.51 | 489.15 | 398.92 | 1,136.79 | 1,263.85 |
| Tras., Com. and Public Utilities | 1,397.23 | 2,951.25 | 2,325.29 | 970.60 | 989.95 | 675.73 | 6,320.89 |
| Wholesaler & Retailer | 28,328.89 | 16,118.30 | 15,696.29 | 18,815.97 | 8,818.56 | 11,270.28 | 15,961.99 |
| Finance, Insurance and Real Estate | 7,083.00 | 9,196.72 | 4,382.63 | 11,632.25 | 5,718.47 | 6,547.41 | 4,039.57 |
| Hotel or Restaurant | 3,257.30 | 6,211.42 | 2,499.14 | 3,579.88 | 2,119.82 | 2,354.64 | 3,071.28 |
| Other Services | 2,538.15 | 8,481.06 | 2,813.17 | 2,574.83 | 1,842.75 | 2,139.34 | 3,147.62 |
| Consumption Loans | 2,827.02 | 5,786.10 | 1,582.06 | 3,820.30 | 3,398.01 | 3,489.90 | 2,017.30 |
| Local Government | - | - | - | - | - | - | - |
| Others | 4,171.19 | 6,615.96 | 10,014.62 | 11,591.55 | 3,441.50 | 7,068.04 | 21,193.38 |
| TOTAL sectorwise | 92,706.44 | 93,664.59 | 69,183.46 | 74,189.30 | 45,240.34 | 60,771.75 | 85,558.01 |

Product Wise

| | | | | | | | |
|---------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Term Loan | 23,199.68 | 30,052.09 | 14,909.22 | 13,252.72 | 10,459.85 | 19,216.93 | 17,939.89 |
| Overdraft | 5,495.75 | 11,120.98 | 14,671.73 | 12,391.36 | 6,883.66 | 12,290.64 | 8,371.80 |
| Trust Receipt Loan / Import Loan | 4,785.03 | 3,623.96 | 3,380.24 | 3,769.58 | 3,897.43 | 1,239.13 | 1,905.65 |
| Demand & Other Working Capital Loan | 17,753.91 | 14,845.93 | 10,001.03 | 18,280.11 | 9,689.62 | 12,185.27 | 15,909.54 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 9,226.02 | 9,550.44 | 3,424.05 | 4,512.39 | 1,887.67 | 3,643.16 | 5,968.78 |
| Real Estate Loan | 3,226.44 | 4,261.36 | 1,249.32 | 6,856.21 | 3,217.30 | 3,770.88 | 5,647.77 |
| Margin Nature Loan | 305.64 | 1,872.98 | 474.14 | 832.89 | 1,493.05 | 1,034.74 | 304.84 |
| Hire Purchase Loan | 4,103.36 | 7,183.59 | 3,558.93 | 4,533.28 | 2,385.48 | 2,517.50 | 4,840.99 |
| Deprived Sector Loan | 4,689.58 | 4,878.38 | 3,116.17 | 5,173.48 | 2,579.66 | 2,128.80 | 4,520.40 |
| Bills Purchased | - | 0.24 | - | - | - | 3.80 | 52.62 |
| Other Product | 19,921.04 | 6,274.64 | 14,398.63 | 4,587.28 | 2,746.61 | 2,740.91 | 20,095.74 |
| Total Product wise Loan | 92,706.44 | 93,664.59 | 69,183.46 | 74,189.30 | 45,240.34 | 60,771.75 | 85,558.01 |

Collateral Wise

| | | | | | | | |
|------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Gold and Silver | - | 59.92 | 153.44 | 56.38 | 214.04 | 56.00 | 73.59 |
| Government Securities | 4.49 | 1.25 | 0.90 | 1.97 | - | 0.51 | 1.10 |
| Non Governmental Securities | 325.08 | 1,893.55 | 473.24 | 1,043.11 | 1,438.92 | 1,034.74 | 4.50 |
| Fixed Deposit Receipts | 294.10 | 4,172.25 | 324.96 | 299.38 | 152.49 | 246.10 | 486.47 |
| Own | 294.10 | 4,172.25 | 324.96 | 298.98 | 152.49 | 246.10 | 481.37 |
| Other Licences Institutions | - | - | - | 0.40 | - | - | 5.10 |
| Collateral of Properties | 91,089.61 | 79,265.06 | 66,262.41 | 67,330.93 | 41,444.55 | 57,661.01 | 81,731.97 |
| Fixed Assets | 77,887.62 | 76,759.61 | 56,740.77 | 63,322.66 | 41,172.82 | 42,541.30 | 70,925.95 |
| Current Assets | 13,201.99 | 2,505.44 | 9,521.63 | 4,008.27 | 271.73 | 15,119.71 | 10,806.02 |
| Against security of Bill | - | 2,299.29 | - | - | - | 6.63 | 321.41 |
| Domestic Bills | - | 50.42 | - | - | - | 6.63 | 5.00 |
| Foreign Bills | - | 2,248.87 | - | - | - | - | 316.41 |
| Against Guarantee | 675.00 | 4,918.77 | 1,737.96 | 4,319.85 | 1,781.46 | 1,438.45 | 33.54 |
| Government Guarantee | 85.96 | 123.98 | 15.95 | - | 1.22 | - | - |
| Institutional Guarantee | 297.46 | 4,200.49 | 1,700.72 | 3,983.77 | 1,674.91 | 1,416.64 | - |
| Personal Guarantee | 175.15 | 381.83 | 21.29 | 272.45 | 0.18 | 21.78 | 3.94 |
| Collective Guarantee | 92.34 | 212.48 | - | 63.63 | 92.47 | 0.03 | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - |
| Other Guarantee | 24.09 | - | - | - | 12.69 | - | 29.60 |
| Credit Card | 15.68 | 2.83 | - | 64.68 | - | 49.31 | 35.41 |
| Others | 302.47 | 1,051.66 | 230.55 | 1,073.01 | 208.89 | 279.00 | 2,870.02 |
| Total | 92,706.44 | 93,664.59 | 69,183.46 | 74,189.30 | 45,240.34 | 60,771.75 | 85,558.01 |

Statement of Credit as on Bhadau end, 2076(Mid-Sept, 2019)

| BFI Name | Mahalaxmi | Narayani | Sahayogi | Karnali | Shangrila | Excel | Deva |
|------------------------------------|------------------|--------------|-----------------|-----------------|------------------|-----------------|------------------|
| Sector Wise | | | | | | | |
| Agricultural and Forest Related | 1,694.59 | 1.04 | 484.16 | 286.27 | 651.98 | 281.52 | 1,241.18 |
| Fishery Related | 41.21 | - | 19.62 | - | 8.35 | 12.29 | 57.37 |
| Mining Related | 81.74 | - | - | - | 40.00 | - | - |
| Manufacturing (Producing) Related | 2,079.01 | - | 293.24 | 287.84 | 1,136.01 | 854.06 | 1,115.65 |
| Construction | 3,473.55 | - | 113.74 | 91.56 | 2,739.44 | 1,118.40 | 2,871.76 |
| Electricity, Gas and Water | 561.75 | - | 5.29 | - | 302.68 | 20.10 | 812.11 |
| Metal Products, Mach. & Ele. Eqp. | 180.81 | - | - | - | 196.42 | 79.03 | 176.91 |
| Tras., Com. and Public Utilities | 2,691.06 | 3.91 | 78.17 | 230.93 | 1,275.84 | 116.05 | 1,441.69 |
| Wholesaler & Retailer | 3,574.21 | - | 1,541.82 | 448.14 | 3,015.15 | 1,641.01 | 2,805.16 |
| Finance, Insurance and Real Estate | 3,553.00 | - | 54.69 | - | 1,606.73 | 728.59 | 1,393.12 |
| Hotel or Restaurant | 1,598.65 | - | 39.51 | - | 617.67 | 192.03 | 453.31 |
| Other Services | 659.26 | - | 71.31 | 800.42 | 857.82 | 400.07 | 544.65 |
| Consumption Loans | 2,739.19 | - | 26.08 | 61.09 | 950.63 | 223.72 | 1,754.54 |
| Local Government | - | 2.72 | - | - | 3.34 | - | 10.33 |
| Others | 5,053.67 | 2.72 | 1,311.17 | - | 6,116.73 | 754.45 | 6,290.95 |
| TOTAL sectorwise | 27,981.70 | 10.39 | 4,038.81 | 2,206.24 | 19,518.78 | 6,421.31 | 20,968.73 |

Product Wise

| | | | | | | | |
|---------------------------------------|------------------|--------------|-----------------|-----------------|------------------|-----------------|------------------|
| Term Loan | 5,946.98 | - | - | 735.98 | 6,892.04 | 1,853.97 | 1,539.17 |
| Overdraft | 7,548.72 | 2.72 | - | 794.56 | 5,183.64 | 937.62 | 1,053.53 |
| Trust Receipt Loan / Import Loan | - | - | - | - | - | - | - |
| Demand & Other Working Capital Loan | 28.92 | - | 1,741.17 | - | 54.42 | 1,513.05 | 197.83 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 4,288.29 | - | 45.22 | 91.56 | 2,226.55 | 841.07 | 2,281.02 |
| Real Estate Loan | 2,489.43 | - | 91.32 | - | 1,250.11 | 576.78 | 1,322.25 |
| Margin Nature Loan | 1,236.35 | - | - | - | 370.64 | 82.18 | 948.91 |
| Hire Purchase Loan | 2,502.18 | 3.91 | 49.06 | 230.93 | 1,970.64 | 166.08 | 2,009.17 |
| Deprived Sector Loan | 1,883.12 | 1.04 | 248.45 | 130.08 | 1,330.10 | 247.48 | 950.73 |
| Bills Purchased | - | - | - | - | - | - | - |
| Other Product | 2,057.71 | 2.72 | 1,863.58 | 223.15 | 240.64 | 203.07 | 10,666.12 |
| Total Product wise Loan | 27,981.70 | 10.39 | 4,038.81 | 2,206.24 | 19,518.78 | 6,421.31 | 20,968.73 |

Collateral Wise

| | | | | | | | |
|------------------------------------|------------------|--------------|-----------------|-----------------|------------------|-----------------|------------------|
| Gold and Silver | 828.04 | - | - | - | 5.01 | 87.13 | 419.58 |
| Government Securities | - | - | - | - | - | - | 18.00 |
| Non Governmental Securities | 1,252.48 | - | - | - | 370.64 | 28.29 | 933.98 |
| Fixed Deposit Receipts | 296.59 | - | 26.08 | 61.09 | 134.64 | 33.18 | 223.18 |
| Own | 296.59 | - | 26.08 | 61.09 | 134.64 | 33.18 | 223.18 |
| Other Licences Institutions | - | - | - | - | - | - | - |
| Collateral of Properties | 24,458.18 | 7.67 | 4,010.72 | 2,145.15 | 18,243.91 | 6,272.70 | 18,312.37 |
| Fixed Assets | 24,418.22 | 7.67 | 4,010.72 | 2,145.15 | 18,243.91 | 6,272.70 | 18,312.37 |
| Current Assets | 39.96 | - | - | - | - | - | - |
| Against security of Bill | - | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - | - |
| Against Guarantee | 1,146.42 | 2.72 | - | - | 764.57 | - | 854.43 |
| Government Guarantee | - | 2.72 | - | - | 3.34 | - | 10.33 |
| Institutional Guarantee | 1,138.24 | - | - | - | 557.81 | - | 596.71 |
| Personal Guarantee | 0.69 | - | - | - | 94.90 | - | 69.58 |
| Collective Guarantee | 7.49 | - | - | - | 108.52 | - | 177.81 |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - |
| Other Guarantee | - | - | - | - | - | - | - |
| Credit Card | - | - | - | - | - | - | - |
| Others | - | - | 2.01 | - | - | 0.01 | 207.18 |
| Total | 27,981.70 | 10.39 | 4,038.81 | 2,206.24 | 19,518.78 | 6,421.31 | 20,968.73 |

Statement of Credit as on Bhadau end, 2076(Mid-Sept, 2019)

| BFI Name | Miteri | Tinau | Mukti | Bhargav | Garima | OM | GandakiDB |
|-------------------------------------|-----------------|-----------------|------------------|-----------------|------------------|------------------|------------------|
| Sector Wise | | | | | | | |
| Agricultural and Forest Related | 354.25 | 1,242.49 | 4,547.08 | 224.14 | 1,439.58 | 773.42 | 1,107.48 |
| Fishery Related | 6.78 | 56.14 | 57.53 | 4.73 | 61.26 | 15.38 | 66.47 |
| Mining Related | 1.82 | 72.00 | - | - | 30.38 | 12.72 | - |
| Manufacturing (Producing) Related | 361.79 | 618.48 | 1,243.96 | 226.15 | 1,541.82 | 872.94 | 1,740.17 |
| Construction | 866.91 | 567.36 | 9,531.93 | 372.88 | 4,570.77 | 4,714.18 | 3,803.49 |
| Electricity, Gas and Water | - | 4.15 | 208.20 | 8.73 | 91.76 | 202.55 | 54.14 |
| Metal Products, Mach. & Ele. Equip. | 43.65 | 61.10 | 149.83 | - | 341.78 | 287.73 | 253.59 |
| Tras., Com. and Public Utilities | 221.15 | 723.98 | 4,579.84 | 170.63 | 2,918.26 | 1,874.32 | 1,582.02 |
| Wholesaler & Retailer | 427.85 | 2,221.43 | 7,099.17 | 967.79 | 3,001.54 | 3,047.72 | 3,826.70 |
| Finance, Insurance and Real Estate | 120.57 | 541.35 | 1,435.08 | - | 865.87 | 1,615.82 | 1,322.84 |
| Hotel or Restaurant | 171.45 | 440.78 | 1,493.43 | 70.19 | 1,203.50 | 1,272.49 | 1,188.72 |
| Other Services | 60.23 | 633.37 | 468.45 | 122.35 | 515.87 | 537.64 | 681.14 |
| Consumption Loans | 141.12 | 271.09 | 1,970.41 | 42.86 | 1,965.40 | 1,722.62 | 1,437.58 |
| Local Government | 1.50 | - | - | - | 0.03 | - | - |
| Others | 1,269.25 | 1,306.55 | 7,350.66 | 769.40 | 11,002.25 | 5,164.67 | 8,930.36 |
| TOTAL sectorwise | 4,048.31 | 8,760.27 | 40,135.57 | 2,979.86 | 29,550.07 | 22,114.20 | 25,994.70 |

Product Wise

| | | | | | | | |
|---------------------------------------|-----------------|-----------------|------------------|-----------------|------------------|------------------|------------------|
| Term Loan | 43.99 | 1,096.31 | 7,972.34 | 942.81 | 9,924.90 | 3,749.37 | 2,156.65 |
| Overdraft | 416.91 | 3,056.41 | 6,414.29 | 1,139.59 | 7,506.82 | 2,061.89 | 9,256.67 |
| Trust Receipt Loan / Import Loan | - | - | - | - | 1.24 | - | - |
| Demand & Other Working Capital Loan | - | - | - | - | 48.45 | 392.32 | - |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 710.40 | 537.43 | 8,195.09 | 349.62 | 3,455.65 | 3,562.15 | 3,763.01 |
| Real Estate Loan | 101.40 | 427.49 | 1,368.92 | - | 981.06 | 2,284.59 | 1,631.56 |
| Margin Nature Loan | - | 2.90 | 959.76 | - | 249.13 | 310.82 | 79.32 |
| Hire Purchase Loan | 296.14 | 617.02 | 4,603.33 | 169.98 | 4,110.21 | 2,386.30 | 2,144.98 |
| Deprived Sector Loan | 203.51 | 1,051.43 | 9,606.47 | 275.75 | 1,780.14 | 1,117.65 | 1,472.51 |
| Bills Purchased | - | - | - | - | - | - | - |
| Other Product | 2,275.94 | 1,971.29 | 1,015.36 | 102.12 | 1,492.47 | 6,249.10 | 5,490.02 |
| Total Product wise Loan | 4,048.31 | 8,760.27 | 40,135.57 | 2,979.86 | 29,550.07 | 22,114.20 | 25,994.70 |

Collateral Wise

| | | | | | | | |
|------------------------------------|-----------------|-----------------|------------------|-----------------|------------------|------------------|------------------|
| Gold and Silver | 37.47 | 116.02 | 226.68 | - | 835.61 | 818.22 | 754.24 |
| Government Securities | - | - | - | - | - | - | - |
| Non Governmental Securities | - | 2.90 | 960.72 | - | 199.86 | 310.82 | - |
| Fixed Deposit Receipts | 40.29 | 103.84 | 273.32 | 30.78 | 282.32 | 253.96 | 239.64 |
| Own | 40.29 | 103.84 | 273.32 | 30.78 | 282.32 | 253.96 | 239.64 |
| Other Licences Institutions | - | - | - | - | - | - | - |
| Collateral of Properties | 3,969.05 | 7,646.94 | 33,172.42 | 2,937.00 | 27,392.38 | 20,076.25 | 24,325.19 |
| Fixed Assets | 3,969.05 | 7,646.94 | 33,171.23 | 2,937.00 | 27,392.38 | 20,076.25 | 24,325.19 |
| Current Assets | - | - | 1.19 | - | - | - | - |
| Against security of Bill | - | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - | - |
| Against Guarantee | - | 890.57 | 5,335.99 | - | 831.61 | 654.95 | 596.31 |
| Government Guarantee | - | - | - | - | 0.23 | 4.07 | 2.69 |
| Institutional Guarantee | - | 75.94 | 3.05 | - | 244.89 | 569.45 | 380.67 |
| Personal Guarantee | - | - | 509.57 | - | 121.20 | 28.62 | 212.95 |
| Collective Guarantee | - | 814.62 | 4,823.36 | - | 463.71 | 52.82 | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - |
| Other Guarantee | - | - | - | - | 1.57 | - | - |
| Credit Card | - | - | - | - | - | - | - |
| Others | 1.50 | - | 166.43 | 12.08 | 8.29 | - | 79.32 |
| Total | 4,048.31 | 8,760.27 | 40,135.57 | 2,979.86 | 29,550.07 | 22,114.20 | 25,994.70 |

Statement of Credit as on Bhadau end, 2076(Mid-Sept, 2019)

| BFI Name | Kamana | Corporate | Purnima | Jyoti | Shine | Kanchan | LumbiniDB |
|-------------------------------------|------------------|---------------|-----------------|------------------|------------------|-----------------|------------------|
| Sector Wise | | | | | | | |
| Agricultural and Forest Related | 880.95 | 7.51 | 312.06 | 1,539.94 | 1,541.86 | 186.98 | 803.15 |
| Fishery Related | 38.31 | 3.00 | 7.18 | 44.33 | 90.60 | 3.36 | 35.16 |
| Mining Related | 19.80 | - | 14.87 | 62.59 | - | 1.61 | 45.90 |
| Manufacturing (Producing) Related | 1,279.52 | 97.03 | 206.98 | 2,754.94 | 2,815.15 | 526.92 | 1,074.81 |
| Construction | 1,989.93 | 121.07 | 440.25 | 3,760.37 | 1,539.95 | 327.90 | 3,091.82 |
| Electricity, Gas and Water | 93.09 | - | 26.64 | 647.27 | - | 1.16 | 2,224.39 |
| Metal Products, Mach. & Ele. Equip. | 491.67 | 7.29 | 67.60 | 536.22 | - | 38.57 | 38.69 |
| Tras., Com. and Public Utilities | 1,730.05 | 14.06 | 248.02 | 621.04 | 1,010.51 | 272.27 | 950.46 |
| Wholesaler & Retailer | 3,820.21 | 24.62 | 700.48 | 2,975.15 | 4,000.45 | 1,884.97 | 3,240.50 |
| Finance, Insurance and Real Estate | 1,598.05 | 6.10 | 171.95 | 2,530.67 | 970.80 | 396.68 | 2,904.17 |
| Hotel or Restaurant | 774.45 | 0.68 | 211.00 | 605.70 | 1,183.23 | 112.59 | 702.98 |
| Other Services | 576.35 | 1.70 | 45.41 | 550.56 | 1,156.37 | 288.66 | 1,624.95 |
| Consumption Loans | 1,016.10 | 19.50 | 164.59 | 2,639.27 | 615.82 | 74.20 | 1,489.30 |
| Local Government | - | - | 2.00 | 4.60 | - | - | - |
| Others | 6,533.16 | 56.10 | 680.47 | 6,056.63 | 2,095.49 | 706.73 | 4,339.65 |
| TOTAL sectorwise | 20,841.63 | 358.66 | 3,299.50 | 25,329.29 | 17,020.23 | 4,822.58 | 22,565.91 |

Product Wise

| | | | | | | | |
|---------------------------------------|------------------|---------------|-----------------|------------------|------------------|-----------------|------------------|
| Term Loan | 7,886.97 | 21.70 | 636.92 | 5,740.44 | 4,123.70 | 492.58 | 4,627.76 |
| Overdraft | 4,785.20 | 109.71 | 286.66 | 7,758.57 | 671.34 | 2,063.41 | 4,606.03 |
| Trust Receipt Loan / Import Loan | - | - | - | - | - | - | - |
| Demand & Other Working Capital Loan | 230.14 | 57.49 | 816.10 | - | 5,300.16 | 35.69 | 445.39 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 1,621.81 | 91.96 | 389.85 | 3,112.22 | 1,274.93 | 338.40 | 2,334.14 |
| Real Estate Loan | 1,056.36 | 19.54 | 133.44 | 1,309.20 | 1,232.72 | 29.29 | 1,947.22 |
| Margin Nature Loan | 139.78 | - | 0.25 | 941.29 | 13.90 | 39.05 | 918.49 |
| Hire Purchase Loan | 2,226.10 | 38.75 | 399.98 | 2,136.82 | 1,425.82 | 321.91 | 1,651.68 |
| Deprived Sector Loan | 2,412.37 | 10.72 | 127.67 | 1,711.16 | 832.70 | 458.01 | 2,020.31 |
| Bills Purchased | - | 3.03 | - | - | - | - | - |
| Other Product | 482.90 | 5.77 | 508.63 | 2,619.61 | 2,144.97 | 1,044.24 | 4,014.88 |
| Total Product wise Loan | 20,841.63 | 358.66 | 3,299.50 | 25,329.29 | 17,020.23 | 4,822.58 | 22,565.91 |

Collateral Wise

| | | | | | | | |
|------------------------------------|------------------|---------------|-----------------|------------------|------------------|-----------------|------------------|
| Gold and Silver | 335.25 | - | - | 265.18 | - | - | 20.01 |
| Government Securities | - | - | 0.25 | - | - | - | - |
| Non Governmental Securities | 275.24 | - | - | 941.29 | - | - | 918.49 |
| Fixed Deposit Receipts | 125.68 | 1.83 | 14.34 | 275.68 | 186.61 | 61.83 | 418.22 |
| Own | 125.68 | 1.83 | 14.34 | 275.68 | 186.61 | 61.83 | 418.22 |
| Other Licences Institutions | - | - | - | - | - | - | - |
| Collateral of Properties | 18,842.77 | 356.74 | 3,284.91 | 21,944.93 | 16,527.76 | 4,680.99 | 20,279.05 |
| Fixed Assets | 18,842.77 | 356.74 | 3,284.91 | 21,944.93 | 16,527.76 | 4,680.99 | 20,279.05 |
| Current Assets | - | - | - | - | - | - | - |
| Against security of Bill | - | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - | - |
| Against Guarantee | 663.13 | - | - | 1,897.92 | 292.41 | 31.20 | 916.60 |
| Government Guarantee | 1.73 | - | - | 4.60 | - | - | 17.19 |
| Institutional Guarantee | 510.61 | - | - | 1,453.17 | 291.39 | - | 891.59 |
| Personal Guarantee | 10.79 | - | - | 66.37 | - | - | 1.30 |
| Collective Guarantee | 140.00 | - | - | 373.78 | 1.02 | 31.20 | 6.51 |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - |
| Other Guarantee | - | - | - | - | - | - | - |
| Credit Card | - | - | - | - | - | - | - |
| Others | 599.55 | 0.08 | - | 4.30 | 13.45 | 48.56 | 13.54 |
| Total | 20,841.63 | 358.66 | 3,299.50 | 25,329.29 | 17,020.23 | 4,822.58 | 22,565.91 |

Statement of Credit as on Bhadau end, 2076(Mid-Sept, 2019)

| BFI Name | Sindhu | Sahara | Community | Kailash | Salapa | saptakoshi | GreenDB |
|-------------------------------------|-----------------|---------------|-----------------|------------------|---------------|-----------------|-----------------|
| Sector Wise | | | | | | | |
| Agricultural and Forest Related | 30.11 | 70.29 | 416.73 | 436.22 | 142.77 | 728.58 | 92.37 |
| Fishery Related | - | 11.45 | 15.53 | 63.08 | 4.11 | - | 4.33 |
| Mining Related | - | - | - | - | - | - | 4.56 |
| Manufacturing (Producing) Related | 55.69 | 74.32 | 435.37 | 1,650.25 | 36.38 | - | 33.54 |
| Construction | 521.21 | 14.55 | 448.23 | 3,393.61 | - | 153.07 | 26.51 |
| Electricity,Gas and Water | - | - | - | 1,365.79 | - | - | 3.15 |
| Metal Products, Mach. & Ele. Equip. | 2.55 | 10.73 | 58.74 | 425.75 | 5.78 | 146.62 | - |
| Tras., Com. and Public Utilities | 242.69 | 0.40 | 239.71 | 1,969.76 | 1.02 | 9.94 | 109.91 |
| Wholesaler & Retailer | 309.03 | 154.91 | 438.38 | 3,451.92 | 50.72 | 649.92 | 98.03 |
| Finance, Insurance and Real Estate | 407.61 | 4.43 | 303.27 | 3,461.46 | - | 70.05 | 95.33 |
| Hotel or Restaurant | 122.27 | 6.40 | 94.10 | 811.28 | 43.58 | 10.49 | 37.57 |
| Other Services | 12.43 | 49.95 | 198.81 | 614.61 | - | 9.19 | 18.87 |
| Consumption Loans | 123.15 | 2.23 | 76.76 | 1,015.67 | 6.74 | 158.43 | 66.49 |
| Local Government | - | - | - | - | 0.08 | - | - |
| Others | 399.66 | 244.51 | 573.49 | 9,665.02 | 90.85 | 571.93 | 499.43 |
| TOTAL sectorwise | 2,226.42 | 644.17 | 3,299.13 | 28,324.43 | 382.03 | 2,508.20 | 1,090.07 |

Product Wise

| | | | | | | | |
|---------------------------------------|-----------------|---------------|-----------------|------------------|---------------|-----------------|-----------------|
| Term Loan | 488.91 | 5.89 | 1,039.01 | 3,818.64 | 156.40 | 1,361.97 | 363.60 |
| Overdraft | 259.02 | 21.20 | 1,128.93 | 6,480.54 | 93.89 | 407.14 | 328.78 |
| Trust Receipt Loan / Import Loan | - | - | - | - | - | - | - |
| Demand & Other Working Capital Loan | 170.97 | 555.75 | 4.70 | 332.05 | - | 145.80 | - |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 512.78 | - | 368.97 | 3,220.26 | - | 153.07 | 103.49 |
| Real Estate Loan | 18.90 | - | 90.43 | 3,227.44 | - | 70.05 | 2.76 |
| Margin Nature Loan | 6.50 | - | - | 1,357.93 | - | - | 15.64 |
| Hire Purchase Loan | 271.61 | - | 302.83 | 3,153.92 | 2.68 | 58.69 | 132.12 |
| Deprived Sector Loan | 407.06 | 44.47 | 299.63 | 1,573.02 | 52.75 | 201.81 | 107.91 |
| Bills Purchased | - | - | - | - | - | - | - |
| Other Product | 90.67 | 16.86 | 64.63 | 5,160.63 | 76.31 | 109.68 | 35.78 |
| Total Product wise Loan | 2,226.42 | 644.17 | 3,299.13 | 28,324.43 | 382.03 | 2,508.20 | 1,090.07 |

Collateral Wise

| | | | | | | | |
|------------------------------------|-----------------|---------------|-----------------|------------------|---------------|-----------------|-----------------|
| Gold and Silver | 73.13 | - | 7.97 | 208.36 | - | - | 24.46 |
| Government Securities | - | - | - | - | - | - | - |
| Non Governmental Securities | 6.50 | - | 6.20 | 1,379.07 | - | - | 15.64 |
| Fixed Deposit Receipts | 15.44 | 2.23 | 14.37 | 214.46 | 5.32 | 14.99 | 9.04 |
| Own | 15.44 | 2.23 | 14.37 | 214.46 | 5.32 | 14.99 | 9.04 |
| Other Licences Institutions | - | - | - | - | - | - | - |
| Collateral of Properties | 1,747.79 | 641.94 | 3,067.57 | 25,337.90 | 376.71 | 2,493.21 | 933.03 |
| Fixed Assets | 1,747.79 | 641.94 | 3,067.57 | 25,337.90 | 376.71 | 2,493.21 | 933.03 |
| Current Assets | - | - | - | - | - | - | - |
| Against security of Bill | - | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - | - |
| Against Guarantee | 383.56 | - | 203.03 | 1,183.76 | - | - | - |
| Government Guarantee | - | - | - | 14.45 | - | - | - |
| Institutional Guarantee | 383.56 | - | 203.00 | 1,024.59 | - | - | - |
| Personal Guarantee | - | - | - | 144.71 | - | - | - |
| Collective Guarantee | - | - | 0.03 | - | - | - | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - |
| Other Guarantee | - | - | - | - | - | - | - |
| Credit Card | - | - | - | - | - | - | - |
| Others | - | - | - | 0.87 | - | - | 107.90 |
| Total | 2,226.42 | 644.17 | 3,299.13 | 28,324.43 | 382.03 | 2,508.20 | 1,090.07 |

Statement of Credit as on Bhadau end, 2076(Mid-Sept, 2019)

| BFI Name | NFL | NSML | GURKHAFC | Goodwill | Shree | Lalitpur | United | BestFC |
|-------------------------------------|---------------|-----------------|-----------------|-----------------|-----------------|---------------|-----------------|-----------------|
| Sector Wise | | | | | | | | |
| Agricultural and Forest Related | - | 0.52 | 214.76 | 1,106.68 | 524.71 | 5.49 | 95.69 | 318.66 |
| Fishery Related | - | - | 2.08 | - | 15.20 | - | - | 3.68 |
| Mining Related | - | - | - | - | 3.85 | 3.00 | - | 8.64 |
| Manufacturing (Producing) Related | - | 61.10 | 219.19 | - | 150.17 | - | 238.04 | 155.34 |
| Construction | 33.18 | 20.02 | 583.30 | 1,531.60 | 1,067.88 | 16.50 | 795.06 | 157.55 |
| Electricity, Gas and Water | - | - | - | - | - | - | 150.00 | 7.50 |
| Metal Products, Mach. & Ele. Equip. | - | 3.45 | - | 24.49 | 38.24 | - | 669.37 | 99.79 |
| Tras., Com. and Public Utilities | 0.36 | - | 248.34 | 636.66 | 133.59 | - | 1,311.22 | 131.75 |
| Wholesaler & Retailer | 40.87 | 33.33 | 588.98 | 1,854.44 | 744.47 | 74.89 | 364.03 | 192.56 |
| Finance, Insurance and Real Estate | - | 40.31 | 501.84 | - | 407.91 | 95.69 | 199.93 | 221.78 |
| Hotel or Restaurant | - | 27.50 | 238.08 | 284.11 | 84.47 | - | - | 60.42 |
| Other Services | - | - | 232.56 | 59.18 | 576.18 | 137.59 | - | 20.86 |
| Consumption Loans | 0.08 | 146.49 | 1,072.96 | 256.72 | 244.94 | 18.81 | 584.25 | 156.11 |
| Local Government | - | 33.18 | - | - | - | - | - | - |
| Others | 28.31 | 1,886.00 | 1,692.38 | 220.76 | 349.88 | 65.66 | 1,719.51 | 670.23 |
| TOTAL sectorwise | 102.80 | 2,251.90 | 5,594.47 | 5,974.65 | 4,341.51 | 417.63 | 6,127.10 | 2,204.86 |

Product Wise

| | | | | | | | | |
|---------------------------------------|---------------|-----------------|-----------------|-----------------|-----------------|---------------|-----------------|-----------------|
| Term Loan | - | 125.37 | 196.21 | 2,893.42 | 694.12 | 74.89 | 394.84 | 133.71 |
| Overdraft | - | - | 136.06 | - | - | - | - | 230.02 |
| Trust Receipt Loan / Import Loan | - | - | - | - | - | - | - | 1.38 |
| Demand & Other Working Capital Loan | 40.87 | 147.82 | 1,006.78 | - | 689.87 | - | 227.35 | 79.03 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 27.56 | 20.02 | 583.30 | 1,238.80 | 797.98 | 16.50 | 660.26 | 104.97 |
| Real Estate Loan | 22.72 | 1,765.88 | 170.85 | 353.22 | 647.93 | 95.69 | 486.19 | 99.42 |
| Margin Nature Loan | 0.08 | 26.19 | 217.77 | 220.76 | 171.23 | 5.58 | 338.51 | 17.09 |
| Hire Purchase Loan | 0.36 | 123.86 | 313.09 | 656.08 | 127.30 | 11.57 | 2,100.89 | 191.67 |
| Deprived Sector Loan | - | 33.18 | 347.91 | 300.12 | 255.01 | 1.63 | 423.92 | 193.27 |
| Bills Purchased | - | - | - | - | - | - | - | - |
| Other Product | 11.21 | 9.57 | 2,622.50 | 312.26 | 958.07 | 211.76 | 1,495.14 | 1,154.30 |
| Total Product wise Loan | 102.80 | 2,251.90 | 5,594.47 | 5,974.65 | 4,341.51 | 417.63 | 6,127.10 | 2,204.86 |

Collateral Wise

| | | | | | | | | |
|------------------------------------|---------------|-----------------|-----------------|-----------------|-----------------|---------------|-----------------|-----------------|
| Gold and Silver | - | - | 724.45 | 161.17 | - | - | 46.64 | 2.53 |
| Government Securities | - | - | - | 1.71 | - | - | - | - |
| Non Governmental Securities | - | 26.19 | 217.77 | - | 171.23 | 5.58 | - | 25.43 |
| Fixed Deposit Receipts | - | 0.05 | 60.14 | 93.85 | 55.08 | 1.66 | 189.09 | 35.77 |
| Own | - | 0.05 | 60.14 | 93.85 | 55.08 | 1.66 | 189.09 | 35.77 |
| Other Licences Institutions | - | - | - | - | - | - | - | - |
| Collateral of Properties | 102.72 | 404.22 | 4,157.93 | 5,472.68 | 3,899.69 | 208.77 | 5,346.37 | 1,972.89 |
| Fixed Assets | 102.72 | 404.22 | 4,157.93 | 5,472.68 | 3,899.69 | 132.25 | 5,346.37 | 1,972.89 |
| Current Assets | - | - | - | - | - | 76.52 | - | - |
| Against security of Bill | - | - | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - | - | - |
| Against Guarantee | - | 83.27 | 434.18 | 24.49 | 215.50 | - | 199.93 | 155.10 |
| Government Guarantee | - | 33.18 | - | - | - | - | - | 4.02 |
| Institutional Guarantee | - | - | 323.20 | - | 215.50 | - | 199.93 | 137.50 |
| Personal Guarantee | - | 50.09 | 110.98 | - | - | - | - | 13.59 |
| Collective Guarantee | - | - | - | - | - | - | - | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - | - |
| Other Guarantee | - | - | - | 24.49 | - | - | - | - |
| Credit Card | - | - | - | - | - | - | - | - |
| Others | 0.08 | 1,738.17 | - | 220.76 | - | 201.62 | 345.08 | 13.14 |
| Total | 102.80 | 2,251.90 | 5,594.47 | 5,974.65 | 4,341.51 | 417.63 | 6,127.10 | 2,204.86 |

Statement of Credit as on Bhadau end, 2076(Mid-Sept, 2019)

| BFI Name | Progressive | Janaki | Pokhara | Central | Multi | Srijana | WMerchant | CMerchant |
|-------------------------------------|-----------------|-----------------|-----------------|-----------------|---------------|-----------------|---------------|-----------------|
| Sector Wise | | | | | | | | |
| Agricultural and Forest Related | 71.55 | 82.02 | 209.46 | 263.46 | 155.95 | 1,090.00 | - | 287.76 |
| Fishery Related | - | - | 4.81 | 5.48 | - | - | - | - |
| Mining Related | - | - | - | 45.25 | - | - | - | - |
| Manufacturing (Producing) Related | 189.12 | 95.37 | 303.83 | 113.60 | 0.56 | - | - | 584.16 |
| Construction | 151.42 | 127.06 | 574.20 | 701.41 | 39.92 | 126.10 | 39.47 | - |
| Electricity, Gas and Water | - | - | - | - | - | - | - | - |
| Metal Products, Mach. & Ele. Equip. | - | - | - | 110.80 | - | - | - | - |
| Tras., Com. and Public Utilities | 87.93 | - | 587.72 | 219.42 | - | - | 4.77 | 2.94 |
| Wholesaler & Retailer | 91.11 | 920.59 | 1,263.12 | 222.31 | 14.80 | 372.71 | 30.00 | 84.26 |
| Finance, Insurance and Real Estate | 121.42 | 255.71 | 753.76 | 194.26 | - | 161.36 | 26.61 | - |
| Hotel or Restaurant | 111.49 | 45.63 | 371.45 | 56.70 | - | - | - | 74.77 |
| Other Services | 86.31 | 31.73 | 98.95 | 124.35 | 2.11 | 3.99 | 0.13 | - |
| Consumption Loans | 27.21 | 47.47 | 74.96 | 147.42 | 9.87 | 158.18 | 4.44 | 1.76 |
| Local Government | - | - | - | - | - | - | - | - |
| Others | 125.94 | 545.43 | 1,526.56 | 1,016.11 | 13.42 | 3,499.98 | 68.59 | 552.83 |
| TOTAL sectorwise | 1,063.49 | 2,151.01 | 5,768.82 | 3,220.57 | 236.63 | 5,412.32 | 173.99 | 1,588.48 |

Product Wise

| | | | | | | | | |
|---------------------------------------|-----------------|-----------------|-----------------|-----------------|---------------|-----------------|---------------|-----------------|
| Term Loan | 315.26 | 953.94 | 1,979.94 | 137.92 | - | 135.36 | 41.19 | 910.11 |
| Overdraft | - | - | 468.30 | - | - | 879.04 | - | - |
| Trust Receipt Loan / Import Loan | - | - | - | - | - | - | - | - |
| Demand & Other Working Capital Loan | 198.77 | - | 1,077.84 | 575.48 | 181.17 | 237.35 | 54.00 | 149.60 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 45.39 | 127.06 | 487.97 | 701.41 | 39.92 | 126.10 | - | - |
| Real Estate Loan | 59.38 | 255.71 | 523.28 | 86.96 | - | 226.61 | 10.43 | 421.86 |
| Margin Nature Loan | 28.84 | - | 42.06 | 20.15 | - | 0.40 | 34.50 | - |
| Hire Purchase Loan | 88.19 | 7.04 | 587.72 | 281.12 | - | 53.87 | 9.28 | 2.47 |
| Deprived Sector Loan | 101.09 | 90.70 | 333.49 | 149.19 | 13.42 | 374.11 | 2.69 | - |
| Bills Purchased | - | - | - | - | - | - | - | - |
| Other Product | 226.58 | 716.55 | 268.23 | 1,268.33 | 2.11 | 3,379.48 | 21.91 | 104.44 |
| Total Product wise Loan | 1,063.49 | 2,151.01 | 5,768.82 | 3,220.57 | 236.63 | 5,412.32 | 173.99 | 1,588.48 |

Collateral Wise

| | | | | | | | | |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|---------------|-----------------|---------------|-----------------|
| Gold and Silver | - | - | - | 5.96 | - | - | - | - |
| Government Securities | - | - | - | - | - | - | - | - |
| Non Governmental Securities | 17.25 | - | - | 20.15 | - | - | 14.50 | - |
| Fixed Deposit Receipts | 1.77 | 40.43 | 74.96 | 29.04 | 9.75 | 104.31 | - | - |
| Own | 1.77 | 40.43 | 74.96 | 29.04 | 9.75 | 104.31 | - | - |
| Other Licences Institutions | - | - | - | - | - | - | - | - |
| Collateral of Properties | 944.17 | 2,110.58 | 5,236.31 | 3,078.11 | 226.87 | 215.23 | 131.36 | 1,588.48 |
| Fixed Assets | 944.17 | 2,110.58 | 5,236.31 | 3,078.11 | 226.87 | 215.23 | 131.36 | 1,588.48 |
| Current Assets | - | - | - | - | - | - | - | - |
| Against security of Bill | - | - | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - | - | - |
| Against Guarantee | 100.30 | - | 415.49 | 0.30 | - | - | 28.04 | - |
| Government Guarantee | - | - | - | - | - | - | - | - |
| Institutional Guarantee | 37.89 | - | 316.71 | 0.30 | - | - | 22.63 | - |
| Personal Guarantee | 12.41 | - | 98.78 | - | - | - | 5.41 | - |
| Collective Guarantee | - | - | - | - | - | - | - | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - | - |
| Other Guarantee | 50.00 | - | - | - | - | - | - | - |
| Credit Card | - | - | - | - | - | - | - | - |
| Others | - | - | 42.06 | 87.00 | - | 5,092.78 | 0.09 | - |
| Total | 1,063.49 | 2,151.01 | 5,768.82 | 3,220.57 | 236.63 | 5,412.32 | 173.99 | 1,588.48 |

Statement of Credit as on Bhadau end, 2076(Mid-Sept, 2019)

| BFI Name | Crystal | GMBFL | ICFC | CityExpress | Manju | Reliance |
|-------------------------------------|---------------|-----------------|-----------------|---------------|-----------------|-----------------|
| Sector Wise | | | | | | |
| Agricultural and Forest Related | - | 46.59 | 212.68 | 2.00 | 156.43 | 33.01 |
| Fishery Related | - | 7.00 | 11.65 | 1.50 | 18.72 | - |
| Mining Related | - | - | - | - | - | 0.82 |
| Manufacturing (Producing) Related | - | 100.85 | 451.89 | - | 176.95 | 201.57 |
| Construction | - | 786.33 | 205.99 | 6.47 | 1,812.40 | 546.10 |
| Electricity, Gas and Water | - | - | 10.78 | - | 135.33 | 35.01 |
| Metal Products, Mach. & Ele. Equip. | - | 2.80 | 19.57 | - | 158.16 | 88.81 |
| Tras., Com. and Public Utilities | - | 83.02 | 149.84 | 1.33 | 364.35 | 673.81 |
| Wholesaler & Retailer | - | 218.78 | 1,321.32 | 22.34 | 638.78 | 197.31 |
| Finance, Insurance and Real Estate | - | 449.19 | 2,049.36 | 134.61 | 1,387.08 | 551.06 |
| Hotel or Restaurant | - | 279.99 | 715.57 | 1.50 | 194.69 | 220.42 |
| Other Services | - | 47.65 | 347.36 | 9.70 | 126.66 | 121.32 |
| Consumption Loans | 9.44 | 388.09 | 354.33 | 19.93 | 660.75 | 286.37 |
| Local Government | - | - | - | - | - | - |
| Others | 310.92 | 756.67 | 2,743.19 | 4.10 | 1,031.71 | 849.68 |
| TOTAL sectorwise | 320.35 | 3,166.93 | 8,593.52 | 203.49 | 6,862.01 | 3,805.29 |

Product Wise

| | | | | | | |
|---------------------------------------|---------------|-----------------|-----------------|---------------|-----------------|-----------------|
| Term Loan | 218.69 | 317.58 | 1,790.79 | 18.83 | 1,885.63 | - |
| Overdraft | - | 104.72 | 3,344.04 | 1.07 | - | - |
| Trust Receipt Loan / Import Loan | - | - | - | - | - | - |
| Demand & Other Working Capital Loan | 16.79 | 114.62 | 479.69 | - | 491.50 | 16.65 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | - | 550.50 | 871.50 | 108.26 | 1,757.68 | 541.04 |
| Real Estate Loan | 82.14 | 403.20 | 662.48 | 17.93 | 304.95 | 315.90 |
| Margin Nature Loan | 0.02 | 200.79 | 294.30 | 0.35 | 281.59 | 260.98 |
| Hire Purchase Loan | 2.72 | 112.45 | 431.39 | 1.33 | 357.61 | 681.10 |
| Deprived Sector Loan | - | 282.05 | 578.45 | 13.64 | 1,218.92 | 378.30 |
| Bills Purchased | - | - | - | - | - | - |
| Other Product | - | 1,081.02 | 140.88 | 42.07 | 564.14 | 1,611.32 |
| Total Product wise Loan | 320.35 | 3,166.93 | 8,593.52 | 203.49 | 6,862.01 | 3,805.29 |

Collateral Wise

| | | | | | | |
|------------------------------------|---------------|-----------------|-----------------|---------------|-----------------|-----------------|
| Gold and Silver | - | - | - | - | - | - |
| Government Securities | - | - | 18.00 | - | - | - |
| Non Governmental Securities | - | - | - | - | 281.59 | - |
| Fixed Deposit Receipts | 6.70 | 105.87 | 122.88 | 9.05 | 38.18 | 19.85 |
| Own | 6.70 | 105.87 | 122.88 | 9.05 | 38.18 | 19.85 |
| Other Licences Institutions | - | - | - | - | - | - |
| Collateral of Properties | 313.63 | 2,661.26 | 7,637.21 | 180.44 | 5,074.79 | 2,954.48 |
| Fixed Assets | 313.63 | 2,661.26 | 7,637.21 | 180.44 | 5,074.79 | 2,954.48 |
| Current Assets | - | - | - | - | - | - |
| Against security of Bill | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - |
| Against Guarantee | - | 220.00 | 513.99 | 13.64 | 1,455.18 | 544.59 |
| Government Guarantee | - | - | - | - | - | - |
| Institutional Guarantee | - | 220.00 | 502.00 | 13.64 | 1,115.00 | 369.79 |
| Personal Guarantee | - | - | 11.99 | - | 340.18 | 1.58 |
| Collective Guarantee | - | - | - | - | - | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - |
| Other Guarantee | - | - | - | - | - | 173.22 |
| Credit Card | - | - | - | - | - | - |
| Others | 0.02 | 179.80 | 301.44 | 0.35 | 12.26 | 286.38 |
| Total | 320.35 | 3,166.93 | 8,593.52 | 203.49 | 6,862.01 | 3,805.29 |

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

| Liabilities | Mid-July | | | Mid-Aug | Mid-Sept | % change | | |
|--|----------------|----------------|----------------|----------------|----------------|----------|---------|--------|
| | 2016 | 2017 | 2018 | 2019 | 2019 | | | |
| | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 |
| 1 CAPITAL FUND | 8,685 | 12,593 | 17,420 | 31,779 | 33,115 | 45.00 | 38.33 | 4.20 |
| a. Paid-up Capital | 5,436 | 7,721 | 11,159 | 16,763 | 17,347 | 42.03 | 44.52 | 3.49 |
| b. Statutory Reserves | 1,215 | 1,748 | 2,451 | 3,763 | 4,036 | 43.86 | 40.25 | 7.26 |
| c. Retained Earning | 364 | 1,179 | 1,379 | 6,741 | 7,068 | 224.37 | 16.91 | 4.84 |
| d. Others Reserves | 1,670 | 1,944 | 2,431 | 4,512 | 4,663 | 16.44 | 25.03 | 3.36 |
| 2 BORROWINGS | 52,434 | 66,773 | 87,707 | 124,155 | 128,286 | 27.35 | 31.35 | 3.33 |
| a. NRB | 91 | 555 | 2,070 | 2,735 | 2,186 | 508.74 | 273.02 | -20.07 |
| f. Others | 52,343 | 66,218 | 85,637 | 121,420 | 126,099 | 26.51 | 29.33 | 3.85 |
| 3 DEPOSITS | 24,095 | 34,344 | 49,549 | 85,899 | 88,685 | 42.53 | 44.27 | 3.24 |
| 4 BILLS PAYABLE | 1 | 2 | 1 | 40 | 36 | 163.52 | -33.54 | -10.11 |
| 5 OTHER LIABILITIES | 7,205 | 10,366 | 13,552 | 29,466 | 26,774 | 43.88 | 30.73 | -9.14 |
| a. Loan Loss Provision | 1,346 | 1,716 | 2,391 | 3,979 | 4,246 | 27.53 | 39.32 | 6.71 |
| b. Interest Suspense a/c | 653 | 939 | 1,121 | 1,978 | 2,210 | 43.79 | 19.49 | 11.70 |
| c. Others | 5,207 | 7,712 | 10,039 | 23,509 | 20,318 | 48.11 | 30.18 | -13.57 |
| 6 RECONCILIATION A/c | 5,032 | 5,780 | 3,480 | 14,240 | 14,321 | 14.86 | -39.79 | 0.57 |
| 7 PROFIT & LOSS A/c | 3,318 | 3,907 | 4,039 | 716 | 1,370 | 17.75 | 3.37 | 91.33 |
| Total | 100,771 | 133,765 | 175,748 | 286,296 | 292,586 | 32.74 | 31.39 | 2.20 |
| Assets | | | | | | | | |
| 1 LIQUID FUNDS | 11,096 | 12,498 | 16,314 | 19,630 | 20,438 | 12.63 | 30.54 | 4.11 |
| a. Cash Balance | 75 | 94 | 147 | 228 | 241 | 24.35 | 56.92 | 5.68 |
| b. Bank Balance | 6,327 | 6,243 | 9,190 | 13,546 | 13,190 | -1.32 | 47.19 | -2.63 |
| c. Money at Call | 4,694 | 6,161 | 6,977 | 5,857 | 7,007 | 31.25 | 13.26 | 19.65 |
| 2 INVESTMENT IN SECURITIES EXCEPT SHARE | 39 | 43 | 43 | 310 | 340 | 10.33 | 0.00 | 9.81 |
| 3 SHARE & OTHER INVESTMENT | 2,810 | 2,658 | 2,565 | 4,876 | 6,491 | -5.40 | -3.52 | 33.12 |
| 4 LOANS & ADVANCES | 77,233 | 106,541 | 145,944 | 231,390 | 239,898 | 37.95 | 36.98 | 3.68 |
| Institutional | 19,194 | 24,131 | 30,597 | 37,951 | 36,742 | 25.72 | 26.79 | -3.19 |
| Individual | 58,039 | 82,410 | 115,347 | 193,439 | 203,156 | 41.99 | 39.97 | 5.02 |
| 5 FIXED ASSETS | 961 | 1,219 | 1,472 | 2,100 | 2,151 | 26.85 | 20.72 | 2.43 |
| 6 OTHER ASSETS | 3,598 | 4,766 | 5,735 | 8,928 | 9,295 | 32.46 | 20.34 | 4.11 |
| 7 EXPENSES NOT WRITTEN OFF | 4 | 11 | 7 | 9 | 11 | 149.58 | -36.38 | 18.85 |
| 8 NON BANKING ASSETS | - | - | - | 1 | 1 | 0.00 | 0.00 | 0.00 |
| 9 RECONCILIATION A/c | 5,017 | 5,959 | 3,609 | 18,903 | 13,828 | 18.78 | -39.44 | -26.85 |
| 10 PROFIT & LOSS A/c | 12 | 70 | 57 | 148 | 133 | 484.89 | -18.74 | -10.14 |
| Total | 100,771 | 133,765 | 175,745 | 286,296 | 292,586 | 32.74 | 31.38 | 2.20 |
| Profit & Loss A/c | | | | | | | | |
| Expenses | | | | | | | | |
| 1 INTEREST EXPENSES | 3,494 | 5,938 | 11,759 | 1,740 | 3,495 | 69.93 | 98.04 | 100.89 |
| 2 COMMISSION/FEE EXPENSES | 0 | 0 | 3 | 5 | 5 | 2474.30 | 1378.80 | 3.58 |
| 3 EMPLOYEE EXPENSES | 2,672 | 3,619 | 4,735 | 629 | 1,341 | 35.45 | 30.85 | 113.25 |
| 4 OFFICE OPERATING EXPENSES | 1,505 | 1,232 | 1,594 | 168 | 372 | -18.15 | 29.44 | 121.52 |
| 5 NON OPERATING EXPENSES | 5 | 1 | 9 | 12 | 25 | -83.33 | 1056.98 | 109.52 |
| 6 PROVISION FOR RISK | 560 | 641 | 1,048 | 208 | 417 | 14.50 | 63.43 | 100.12 |
| 7 LOAN WRITTEN OFF | - | 3 | 1 | - | - | 0.00 | -72.34 | 0.00 |
| 8 EXTRAORDINARY EXPENSES | - | 0 | - | 0 | 0 | 0.00 | -100.00 | 4.00 |
| 9 PROVISION FOR STAFF BONUS | 315 | 519 | 547 | 79 | 171 | 64.66 | 5.43 | 118.02 |
| 10 PROVISION FOR INCOME TAX | 946 | 1,561 | 1,663 | 242 | 499 | 64.99 | 6.56 | 105.97 |
| 11 NET PROFIT | 3,374 | 3,902 | 4,013 | 589 | 1,263 | 15.62 | 2.87 | 114.52 |
| TOTAL EXPENSES | 12,872 | 17,415 | 25,374 | 3,673 | 7,588 | 35.30 | 45.70 | 106.58 |
| Income | | | | | | | | |
| 1. INTEREST INCOME | 11,629 | 15,659 | 22,236 | 3,137 | 6,527 | 34.66 | 42.00 | 108.04 |
| 2. COMMISSION & DISCOUNT | 287 | 410 | 546 | 60 | 122 | 42.87 | 33.36 | 104.50 |
| 3 OTHER OPERATING INCOME | 684 | 1,000 | 2,049 | 336 | 727 | 46.14 | 104.84 | 116.28 |
| 4 NON OPERATING INCOME | 34 | 51 | 142 | 11 | 19 | 47.24 | 180.15 | 80.07 |
| 5 PROVISION FOR WRITTEN BACK | 222 | 241 | 364 | 92 | 161 | 8.65 | 50.99 | 75.34 |
| 6 RECOVERY FOR WRITE BACK | 5 | 3 | 5 | - | - | -35.39 | 73.37 | 0.00 |
| 7 INCOME FOR EXTRA ORDINARY EXPENSES | 0 | - | 0 | 6 | 6 | -100.00 | 0.00 | -1.76 |
| 8 NET LOSS | 11 | 51 | 31 | 31 | 25 | 370.64 | -39.31 | -19.90 |
| TOTAL INCOME | 12,872 | 17,415 | 25,374 | 3,673 | 7,588 | 35.30 | 45.70 | 106.57 |
| Miscellaneous Information | | | | | | | | |
| No. of Total Staffs | 7,132 | 8,903 | 11,552 | 17,119 | 18,412 | 24.83 | 29.75 | 7.55 |
| No. of Total Branches | 1,378 | 1,895 | 2,448 | 3,667 | 3,713 | 37.52 | 29.18 | 1.25 |
| No. of Total Centers | 100,794 | 132,355 | 172,788 | 273,292 | 283,130 | 31.31 | 30.55 | 3.60 |
| No. of Total Groups | 366,540 | 455,206 | 562,425 | 924,093 | 952,689 | 24.19 | 23.55 | 3.09 |
| No. of Total Passive Groups | 4,601 | 4,942 | 5,762 | 9,652 | 9,007 | 7.41 | 16.59 | -6.68 |
| No. of Total Members | 1,898,891 | 2,338,046 | 2,856,380 | 4,292,782 | 4,423,911 | 23.13 | 22.17 | 3.05 |
| No. of Total Passive Members | 32,378 | 37,050 | 51,516 | 121,656 | 125,087 | 14.43 | 39.04 | 2.82 |
| No. of Total Borrowers | 1,296,303 | 1,576,155 | 1,853,417 | 2,640,687 | 2,720,861 | 21.59 | 17.59 | 3.04 |
| No. of Total Overdue Borrowers | 44,861 | 44,281 | 56,824 | 97,340 | 114,969 | -1.29 | 28.33 | 18.11 |
| No. of Total Saving Members | 1,873,432 | 2,368,500 | 3,010,166 | 4,315,859 | 4,358,758 | 26.43 | 27.09 | 0.99 |
| Total Saving Amount (Rs million) | 24,111 | 34,583 | 49,549 | 85,902 | 88,685 | 43.43 | 43.27 | 3.24 |

Districtwise List of Bank and Financial Institutions Branches (Bhadau, 2076)

| S.No. | Province | District | Class 'A' | Class 'B' | Class 'C' | Total | Population | Pop. Per Branch |
|-------|--------------|------------------|--------------|------------|-----------|--------------|------------------|-----------------|
| 1 | 1 | Taplejung | 19 | 1 | - | 20 | 142,447 | 7,122 |
| 2 | 1 | Panchthar | 23 | 4 | 2 | 29 | 214,370 | 7,392 |
| 3 | 1 | Ilam | 33 | 10 | 2 | 45 | 324,381 | 7,208 |
| 4 | 1 | Jhapa | 124 | 58 | 9 | 191 | 908,198 | 4,755 |
| 5 | 1 | Sankhuwasabha | 26 | - | - | 26 | 177,406 | 6,823 |
| 6 | 1 | Bhojpur | 25 | - | 1 | 26 | 203,912 | 7,843 |
| 7 | 1 | Terhathum | 15 | 3 | - | 18 | 113,520 | 6,307 |
| 8 | 1 | Dhankuta | 22 | 6 | 1 | 29 | 182,625 | 6,297 |
| 9 | 1 | Morang | 121 | 57 | 12 | 190 | 1,078,874 | 5,678 |
| 10 | 1 | Sunsari | 110 | 37 | 10 | 157 | 853,255 | 5,435 |
| 11 | 1 | Solukhumbu | 23 | - | - | 23 | 118,336 | 5,145 |
| 12 | 1 | Khotang | 16 | 6 | - | 22 | 230,569 | 10,480 |
| 13 | 1 | Okhaldhunga | 18 | 5 | - | 23 | 165,383 | 7,191 |
| 14 | 1 | Udayapur | 32 | 3 | 1 | 36 | 354,866 | 9,857 |
| | Total | | 607 | 190 | 38 | 835 | 5,068,144 | 6,070 |
| 15 | 2 | Saptari | 40 | 7 | 8 | 55 | 714,448 | 12,990 |
| 16 | 2 | Siraha | 67 | 13 | 2 | 82 | 712,263 | 8,686 |
| 17 | 2 | Dhanusa | 66 | 14 | 2 | 82 | 843,521 | 10,287 |
| 18 | 2 | Mahottari | 49 | 16 | 3 | 68 | 701,368 | 10,314 |
| 19 | 2 | Sarlahi | 56 | 13 | 1 | 70 | 860,231 | 12,289 |
| 20 | 2 | Rautahat | 48 | 8 | 1 | 57 | 767,464 | 13,464 |
| 21 | 2 | Bara | 64 | 11 | 3 | 78 | 768,566 | 9,853 |
| 22 | 2 | Parsa | 56 | 14 | 4 | 74 | 671,682 | 9,077 |
| | Total | | 446 | 96 | 24 | 566 | 6,039,543 | 10,671 |
| 23 | 3 | Dolakha | 22 | 3 | - | 25 | 208,492 | 8,340 |
| 24 | 3 | Ramechhap | 23 | 1 | - | 24 | 226,472 | 9,436 |
| 25 | 3 | Sindhuli | 28 | 3 | 1 | 32 | 331,017 | 10,344 |
| 26 | 3 | Rasuwa | 22 | 1 | 1 | 24 | 48,391 | 2,016 |
| 27 | 3 | Dhading | 42 | 23 | - | 65 | 375,580 | 5,778 |
| 28 | 3 | Nuwakot | 29 | 13 | 1 | 43 | 310,095 | 7,212 |
| 29 | 3 | Sindhupalchok | 33 | 11 | - | 44 | 321,636 | 7,310 |
| 30 | 3 | Kavrepalanchok | 60 | 19 | 5 | 84 | 426,844 | 5,081 |
| 31 | 3 | Kathmandu | 639 | 142 | 44 | 825 | 1,949,321 | 2,363 |
| 32 | 3 | Lalitpur | 144 | 28 | 10 | 182 | 523,173 | 2,875 |
| 33 | 3 | Bhaktapur | 71 | 17 | 4 | 92 | 340,471 | 3,701 |
| 34 | 3 | Makwanpur | 54 | 17 | 2 | 73 | 469,915 | 6,437 |
| 35 | 3 | Chitawan | 120 | 70 | 12 | 202 | 648,176 | 3,209 |
| | Total | | 1,287 | 348 | 80 | 1,715 | 6,179,583 | 3,603 |
| 36 | 4 | Gorkha | 34 | 11 | 3 | 48 | 302,931 | 6,311 |
| 37 | 4 | Manang | 6 | 3 | - | 9 | 7,307 | 812 |
| 38 | 4 | Lamjung | 31 | 10 | 2 | 43 | 187,444 | 4,359 |
| 39 | 4 | Kaski | 124 | 105 | 16 | 245 | 549,957 | 2,245 |
| 40 | 4 | Tanahu | 57 | 34 | 1 | 92 | 361,299 | 3,927 |
| 41 | 4 | Syangja | 32 | 29 | 2 | 63 | 323,145 | 5,129 |
| 42 | 4 | Mustang | 10 | 4 | - | 14 | 15,034 | 1,074 |
| 43 | 4 | Baglung | 39 | 12 | - | 51 | 300,195 | 5,886 |
| 44 | 4 | Parbat | 22 | 15 | - | 37 | 163,825 | 4,428 |
| 45 | 4 | Myagdi | 19 | 10 | - | 29 | 127,002 | 4,379 |
| 46 | 4 | Nawalparasi East | 48 | 28 | 5 | 81 | 348,241 | 4,299 |
| | Total | | 422 | 261 | 29 | 712 | 2,686,381 | 3,773 |

| | | | | | | | | |
|--------------------|---|------------------|--------------|--------------|------------|--------------|-------------------|--------------|
| 47 | 5 | Gulmi | 31 | 17 | - | 48 | 313,100 | 6,523 |
| 48 | 5 | Palpa | 39 | 13 | - | 52 | 291,889 | 5,613 |
| 49 | 5 | Rupandehi | 156 | 118 | 16 | 290 | 983,686 | 3,392 |
| 50 | 5 | Kapilbastu | 52 | 22 | 4 | 78 | 639,182 | 8,195 |
| 51 | 5 | Arghakhanchi | 20 | 6 | - | 26 | 220,869 | 8,495 |
| 52 | 5 | Pyuthan | 17 | 12 | - | 29 | 254,921 | 8,790 |
| 53 | 5 | Rolpa | 18 | 2 | - | 20 | 250,903 | 12,545 |
| 54 | 5 | Rukum East | 6 | - | - | 6 | 59,437 | 9,906 |
| 55 | 5 | Dang | 70 | 47 | 4 | 121 | 617,554 | 5,104 |
| 56 | 5 | Banke | 67 | 38 | 5 | 110 | 549,080 | 4,992 |
| 57 | 5 | Bardiya | 33 | 22 | - | 55 | 476,731 | 8,668 |
| 58 | 5 | Nawalparasi West | 38 | 28 | 2 | 68 | 370,928 | 5,455 |
| Total | | | 547 | 325 | 31 | 903 | 5,028,279 | 5,568 |
| 59 | 6 | Rukum West | 16 | 1 | 1 | 18 | 173,652 | 9,647 |
| 60 | 6 | Salyan | 22 | 4 | 1 | 27 | 270,950 | 10,035 |
| 61 | 6 | Surkhet | 40 | 11 | 2 | 53 | 392,050 | 7,397 |
| 62 | 6 | Dailekh | 21 | 1 | - | 22 | 292,548 | 13,298 |
| 63 | 6 | Jajarkot | 11 | 1 | - | 12 | 191,445 | 15,954 |
| 64 | 6 | Dolpa | 11 | - | - | 11 | 41,015 | 3,729 |
| 65 | 6 | Jumla | 17 | 1 | - | 18 | 121,728 | 6,763 |
| 66 | 6 | Kalikot | 13 | - | - | 13 | 153,050 | 11,773 |
| 67 | 6 | Mugu | 6 | - | - | 6 | 61,786 | 10,298 |
| 68 | 6 | Humla | 9 | 1 | - | 10 | 56,838 | 5,684 |
| Total | | | 166 | 20 | 4 | 190 | 1,755,062 | 9,237 |
| 69 | 7 | Doti | 18 | 2 | - | 20 | 236,642 | 11,832 |
| 70 | 7 | Bajhang | 16 | 1 | - | 17 | 218,105 | 12,830 |
| 71 | 7 | Kailali | 103 | 33 | 3 | 139 | 866,914 | 6,237 |
| 72 | 7 | Bajura | 9 | 1 | - | 10 | 150,774 | 15,077 |
| 73 | 7 | Achham | 17 | 3 | - | 20 | 287,750 | 14,388 |
| 74 | 7 | Kanchanpur | 46 | 21 | - | 67 | 504,304 | 7,527 |
| 75 | 7 | Darchula | 17 | 2 | - | 19 | 148,944 | 7,839 |
| 76 | 7 | Baitadi | 16 | 3 | - | 19 | 280,398 | 14,758 |
| 77 | 7 | Dadeldhura | 23 | 2 | - | 25 | 158,801 | 6,352 |
| Total | | | 265 | 68 | 3 | 336 | 2,852,632 | 8,490 |
| Grand Total | | | 3,740 | 1,308 | 209 | 5,257 | 29,609,623 | |

| Bank/BFI Class | A | B | C [#] | D | E [§] | Total |
|--|-------|-------|----------------|-------|----------------|-------|
| No. of BFIs | 28 | 28 | 22 | 89 | 1 | 168 |
| No. of Branches [@] | 3,740 | 1,308 | 209 | 3,713 | | 8,970 |
| Population per Branch [*] (Served by A, B and C class BFI's) | | | | | | 5,632 |
| Population per Branch [*] (Served by A, B, C and D class BFI's) | | | | | | 3,301 |

| Province | A | B | C | D | Total (A+B+C) | Total (A+B+C+D) |
|---------------|--------------|--------------|------------|--------------|---------------|-----------------|
| 1 | 607 | 190 | 38 | 640 | 835 | 1,475 |
| 2 | 446 | 96 | 24 | 688 | 566 | 1,254 |
| 3 | 1287 | 348 | 80 | 565 | 1,715 | 2,280 |
| Gandaki | 422 | 261 | 29 | 501 | 712 | 1,213 |
| 5 | 547 | 325 | 31 | 826 | 903 | 1,729 |
| Karnali | 166 | 20 | 4 | 173 | 190 | 363 |
| Sudur Paschim | 265 | 68 | 3 | 320 | 336 | 656 |
| Total | 3,740 | 1,308 | 209 | 3,713 | 5,257 | 8,970 |

* Population 29,609,623 for 2019 calculated on yearly basis based on five yearly population projection Source :

<https://cbs.gov.np/population-projection-2011-2031/>

(Medium Variant)

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

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | Bhadau, 2073 (Mid Sep, 2016) | | Asoj, 2073 (Mid Oct, 2016) | | Kattik, 2073 (Mid Nov, 2016) | | Mangsir, 2073 (Mid Dec, 2016) | | Poush, 2073 (Mid Jan, 2017) | |
|---|---|------------------------------|--------------|----------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|-----------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Agricultural and Forest Related | 10.27 | 61,841.44 | 9.90 | 63,232.88 | 10.49 | 62,209.93 | 10.56 | 63,626.74 | 10.37 | 64,498.55 |
| 2 | Fishery Related | 9.80 | 1,561.61 | 9.77 | 1,653.28 | 9.76 | 1,691.09 | 9.80 | 1,721.89 | 10.03 | 1,736.06 |
| 3 | Mining Related | 8.28 | 3,127.52 | 8.36 | 3,142.52 | 8.70 | 3,084.64 | 9.01 | 2,821.67 | 9.41 | 2,750.59 |
| 4 | Agriculture, Forestry & Beverage Production Related | 8.15 | 88,734.92 | 8.10 | 88,938.21 | 8.45 | 87,504.43 | 8.69 | 89,434.58 | 9.02 | 92,705.62 |
| 5 | Non Food Production Related | 8.08 | 169,478.55 | 7.90 | 173,831.19 | 8.23 | 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) | | Bhadau, 2075 (Mid Sep, 2018) | |
|---|-------------------------------|--------------------------------|--------------|-------------------------------|--------------|----------------------------|--------------|----------------------------|--------------|------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | 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 | 4.06 | 803,408.71 |
| 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 | 9.98 | 1,085,241.74 |
| 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 | 9.53 | 34,008.81 |
| 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 | 9.47 | 91,558.14 |
| 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 | 9.91 | 116,334.22 |
| 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 | 10.01 | 488,374.18 |
| 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 | 10.18 | 241,481.36 |
| 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 | 10.02 | 113,485.04 |
| 3 | Call | 4.65 | 259,062.95 | 4.49 | 268,367.37 | 4.67 | 293,082.26 | 4.22 | 292,097.36 | 3.63 | 307,298.25 |
| 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 | 7.70 | 4,009.35 |
| 6 | Non interest bearing deposits | - | 220,202.93 | - | 224,090.39 | - | 256,392.46 | - | 212,279.06 | - | 217,963.34 |
| 6.1 | Current | - | 197,117.74 | - | 201,260.91 | - | 232,620.40 | - | 188,942.02 | - | 193,345.22 |
| 6.2 | Margin | - | 21,785.65 | - | 21,650.99 | - | 22,181.33 | - | 22,090.57 | - | 23,155.45 |
| 6.3 | Other | - | 1,299.54 | - | 1,178.50 | - | 1,590.73 | - | 1,246.47 | - | 1,462.66 |
| | 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 | 6.30 | 2,417,921.40 |

| 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) | | Bhadau, 2075 (Mid Sep, 2018) | |
|---|---|--------------------------------|--------------|-------------------------------|--------------|----------------------------|--------------|----------------------------|--------------|------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | 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 | 12.46 | 109,057.00 |
| 2 | Fishery Related | 12.17 | 2,232.14 | 12.23 | 2,257.01 | 12.16 | 2,307.10 | 12.15 | 2,480.96 | 12.05 | 2,616.94 |
| 3 | Mining Related | 12.88 | 4,410.11 | 12.85 | 4,025.39 | 12.92 | 3,835.44 | 12.65 | 3,795.07 | 12.54 | 4,301.32 |
| 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 | 12.08 | 121,004.21 |
| 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 | 11.89 | 260,713.42 |
| 6 | Construction | 12.53 | 203,686.64 | 12.67 | 207,614.71 | 12.64 | 212,355.17 | 12.65 | 217,080.00 | 12.29 | 226,767.66 |
| 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 | 11.42 | 84,848.49 |
| 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 | 12.28 | 27,845.52 |
| 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 | 12.73 | 58,894.49 |
| 10 | Wholesaler & Retailer | 12.24 | 467,466.70 | 12.50 | 445,232.59 | 12.38 | 475,857.16 | 12.49 | 449,358.81 | 12.36 | 493,446.11 |
| 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 | 11.70 | 176,984.66 |
| 12 | Hotel or Restaurant | 12.22 | 71,902.74 | 12.26 | 72,919.13 | 12.28 | 77,924.68 | 12.32 | 77,703.83 | 12.24 | 82,417.35 |
| 13 | Other Services | 12.47 | 87,411.52 | 12.54 | 86,917.22 | 12.42 | 92,564.15 | 12.57 | 90,243.74 | 12.44 | 95,950.81 |
| 14 | Consumption Loans | 12.77 | 137,160.43 | 12.92 | 134,124.82 | 12.83 | 141,258.59 | 12.92 | 132,970.54 | 12.83 | 134,334.76 |
| 15 | Local Government | 3.42 | 1,503.25 | 3.37 | 1,497.45 | 3.43 | 1,499.92 | 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 | 13.10 | 251,328.84 |
| | 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 | 12.31 | 2,132,011.50 |

| 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) | | Bhadau, 2075 (Mid Sep, 2018) | |
|--|---|--------------------------------|--------------|-------------------------------|--------------|----------------------------|--------------|----------------------------|--------------|------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | 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 | 11.96 | 378,505.37 |
| 2 | Overdraft | 12.95 | 351,682.85 | 12.95 | 351,682.85 | 12.82 | 348,911.76 | 12.93 | 344,194.13 | 12.76 | 351,228.00 |
| 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 | 10.52 | 81,475.04 |
| 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 | 12.13 | 506,505.27 |
| 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 | 12.05 | 171,269.18 |
| 6 | Real Estate Loan | 12.93 | 113,388.87 | 12.93 | 113,388.87 | 12.83 | 114,735.11 | 13.09 | 115,915.71 | 12.99 | 116,250.69 |
| 7 | Margin Nature Loan | 12.74 | 33,585.55 | 12.74 | 33,585.55 | 12.59 | 33,207.62 | 12.85 | 32,400.66 | 12.72 | 33,172.96 |
| 8 | Hire Purchase Loan | 13.17 | 133,537.06 | 13.17 | 133,537.06 | 13.11 | 137,279.04 | 13.24 | 139,170.99 | 13.22 | 139,944.21 |
| 9 | Deprived Sector Loan | 11.29 | 106,384.75 | 11.29 | 106,384.75 | 11.28 | 114,875.50 | 11.52 | 110,907.42 | 11.22 | 114,856.28 |
| 10 | Bills Purchased | 6.09 | 2,868.24 | 6.09 | 2,868.24 | 7.53 | 1,817.01 | 5.29 | 2,829.25 | 4.70 | 3,335.60 |
| 11 | Other Product | 13.21 | 210,257.81 | 13.21 | 210,257.81 | 12.82 | 230,266.22 | 13.35 | 226,448.31 | 13.23 | 235,468.89 |
| | 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 | 12.32 | 2,132,011.49 |

Weighted Average Interest Rate Structure of Commercial Banks

| Overall Summary of Interest Rate on LCY Deposit | | Ashoj, 2075 (Mid Oct, 2018) | | Kartik, 2075 (Mid Nov, 2018) | | Mangsir, 2075 (Mid Dec, 2018) | | Push, 2075 (Mid Jan, 2019) | | Magh, 2075 (Mid Feb, 2019) | |
|---|-------------------------------|-----------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|----------------------------|--------------|----------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Saving | 4.29 | 830,350.09 | 4.32 | 832,957.61 | 4.41 | 823,350.59 | 4.46 | 830,030.41 | 4.37 | 845,084.60 |
| 2 | Fixed: | 10.25 | 1,109,822.75 | 10.27 | 1,124,046.44 | 10.11 | 1,183,332.87 | 10.28 | 1,206,389.41 | 10.29 | 1,207,979.13 |
| 2.1 | up to 1 month | 9.37 | 43,896.17 | 9.61 | 43,052.02 | 10.31 | 45,029.08 | 9.70 | 46,070.10 | 10.75 | 31,911.69 |
| 2.2 | 1-3 months | 9.90 | 84,687.72 | 9.97 | 88,043.28 | 10.05 | 91,471.21 | 10.08 | 88,503.07 | 10.12 | 91,243.17 |
| 2.3 | 3-6 months | 10.27 | 131,019.89 | 10.07 | 143,593.90 | 9.96 | 131,819.62 | 10.11 | 128,871.86 | 10.30 | 122,145.68 |
| 2.4 | 6-12 months | 10.34 | 483,516.18 | 10.43 | 469,502.65 | 9.93 | 518,048.19 | 10.25 | 490,257.72 | 10.13 | 529,704.96 |
| 2.5 | 1-2 yrs | 10.43 | 249,645.94 | 10.47 | 254,210.20 | 10.48 | 245,925.84 | 10.58 | 295,174.69 | 10.59 | 271,285.12 |
| 2.6 | 2 yrs and above | 10.02 | 117,056.85 | 9.94 | 125,644.39 | 10.25 | 151,038.92 | 10.25 | 157,511.96 | 10.33 | 161,688.50 |
| 3 | Call | 4.01 | 281,677.88 | 3.83 | 292,645.94 | 4.00 | 262,462.30 | 3.98 | 266,236.27 | 3.89 | 260,222.47 |
| 4 | Certificate of Deposits | - | - | - | - | - | - | - | - | - | - |
| 5 | Other | 7.31 | 4,445.56 | 7.73 | 3,882.41 | 7.45 | 5,146.73 | 7.79 | 3,916.09 | 7.95 | 4,151.63 |
| 6 | Non interest bearing deposits | - | 223,341.45 | - | 213,630.70 | - | 247,984.89 | - | 251,329.64 | - | 255,742.18 |
| 6.1 | Current | - | 194,119.76 | - | 188,281.07 | - | 223,728.96 | - | 227,073.21 | - | 231,751.50 |
| 6.2 | Margin | - | 23,965.59 | - | 23,633.45 | - | 23,239.18 | - | 22,581.34 | - | 22,321.23 |
| 6.3 | Other | - | 5,256.11 | - | 1,716.18 | - | 1,016.75 | - | 1,675.09 | - | 1,669.46 |
| | Aggregate | 6.57 | 2,449,637.73 | 6.61 | 2,467,163.09 | 6.62 | 2,522,277.38 | 6.72 | 2,557,901.82 | 6.67 | 2,573,180.01 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | Ashoj, 2075 (Mid Oct, 2018) | | Kartik, 2075 (Mid Nov, 2018) | | Mangsir, 2075 (Mid Dec, 2018) | | Push, 2075 (Mid Jan, 2019) | | Magh, 2075 (Mid Feb, 2019) | |
|---|---|-----------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|----------------------------|--------------|----------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Agricultural and Forest Related | 12.54 | 112,334.29 | 12.48 | 112,675.00 | 12.50 | 115,413.72 | 12.51 | 119,507.04 | 12.09 | 120,321.66 |
| 2 | Fishery Related | 12.07 | 2,701.11 | 11.95 | 2,697.13 | 11.94 | 2,763.30 | 11.83 | 2,698.40 | 11.53 | 2,922.51 |
| 3 | Mining Related | 12.20 | 4,440.02 | 12.20 | 4,435.21 | 12.39 | 4,697.78 | 12.37 | 4,383.38 | 11.98 | 4,850.82 |
| 4 | Agriculture, Forestry & Beverage Production Related | 12.31 | 123,968.83 | 12.20 | 123,942.30 | 12.28 | 127,319.98 | 12.22 | 130,259.08 | 11.92 | 132,429.05 |
| 5 | Non Food Production Related | 11.68 | 274,822.02 | 11.88 | 285,312.47 | 12.00 | 290,640.63 | 11.92 | 297,216.01 | 11.91 | 304,097.14 |
| 6 | Construction | 12.26 | 230,053.41 | 12.25 | 231,115.09 | 12.26 | 232,806.23 | 12.27 | 235,960.13 | 12.39 | 239,038.73 |
| 7 | Electricity, Gas and Water | 11.51 | 89,570.27 | 11.42 | 90,448.76 | 11.42 | 91,675.64 | 11.44 | 94,499.67 | 11.43 | 96,833.09 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 12.35 | 29,189.28 | 12.21 | 31,298.56 | 12.39 | 31,450.84 | 12.28 | 33,449.93 | 12.36 | 33,255.77 |
| 9 | Transport, Communication and Public Utilities | 12.75 | 60,731.05 | 12.65 | 60,715.09 | 12.67 | 60,771.97 | 12.34 | 61,082.50 | 12.36 | 61,475.42 |
| 10 | Wholesaler & Retailer | 12.13 | 514,785.14 | 12.20 | 518,487.26 | 12.32 | 521,293.29 | 12.21 | 532,376.45 | 12.42 | 528,546.50 |
| 11 | Finance, Insurance and Real Estate | 11.74 | 187,273.81 | 11.61 | 184,646.78 | 11.62 | 185,388.39 | 11.94 | 233,815.95 | 12.19 | 226,459.07 |
| 12 | Hotel or Restaurant | 12.29 | 86,291.73 | 12.15 | 85,492.55 | 12.15 | 86,466.28 | 12.20 | 88,192.62 | 12.06 | 91,258.10 |
| 13 | Other Services | 12.34 | 98,307.25 | 12.43 | 99,033.29 | 12.49 | 99,181.36 | 12.52 | 103,918.38 | 12.50 | 105,526.34 |
| 14 | Consumption Loans | 12.75 | 135,685.42 | 12.77 | 135,486.98 | 12.60 | 141,072.45 | 12.67 | 142,641.75 | 12.73 | 140,788.26 |
| 15 | Local Government | 3.43 | 1,499.88 | 3.43 | 1,499.85 | 3.43 | 1,499.85 | 4.01 | 1,500.49 | 4.92 | 1,499.89 |
| 16 | Others | 13.23 | 260,102.90 | 13.18 | 261,694.59 | 13.30 | 263,633.42 | 13.30 | 237,100.01 | 13.43 | 239,832.38 |
| | Aggregate | 12.26 | 2,211,756.41 | 12.26 | 2,228,980.91 | 12.32 | 2,256,075.13 | 12.29 | 2,318,601.78 | 12.34 | 2,329,134.74 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | Ashoj, 2075 (Mid Oct, 2018) | | Kartik, 2075 (Mid Nov, 2018) | | Mangsir, 2075 (Mid Dec, 2018) | | Push, 2075 (Mid Jan, 2019) | | Magh, 2075 (Mid Feb, 2019) | |
|--|---|-----------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|----------------------------|--------------|----------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 11.96 | 389,289.85 | 11.91 | 392,989.58 | 11.89 | 399,715.90 | 11.93 | 409,391.10 | 11.96 | 420,621.83 |
| 2 | Overdraft | 12.81 | 362,044.83 | 12.60 | 361,144.73 | 12.59 | 365,472.99 | 12.60 | 378,395.46 | 12.85 | 379,082.21 |
| 3 | Trust Receipt Loan / Import Loan | 10.45 | 83,045.80 | 10.50 | 87,834.91 | 10.46 | 87,614.42 | 10.12 | 81,631.46 | 10.47 | 84,203.72 |
| 4 | Demand & Other Working Capital Loan | 11.93 | 538,446.71 | 12.09 | 545,895.60 | 12.17 | 550,786.74 | 12.20 | 575,433.44 | 12.13 | 570,359.86 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 12.02 | 174,043.75 | 12.02 | 174,332.63 | 12.03 | 175,927.46 | 12.04 | 177,062.15 | 12.19 | 179,092.06 |
| 6 | Real Estate Loan | 12.95 | 119,107.03 | 12.87 | 120,076.13 | 12.88 | 118,694.36 | 12.91 | 117,566.02 | 12.87 | 116,847.41 |
| 7 | Margin Nature Loan | 12.75 | 33,621.42 | 12.65 | 31,194.41 | 12.58 | 31,941.44 | 12.63 | 33,917.95 | 12.55 | 32,898.18 |
| 8 | Hire Purchase Loan | 12.98 | 140,529.79 | 13.11 | 141,429.63 | 13.08 | 144,053.00 | 13.11 | 145,368.12 | 13.16 | 146,166.02 |
| 9 | Deprived Sector Loan | 11.28 | 126,355.86 | 11.22 | 122,045.53 | 11.26 | 121,917.17 | 11.31 | 132,138.86 | 11.42 | 130,936.53 |
| 10 | Bills Purchased | 4.69 | 3,619.96 | 5.30 | 3,707.10 | 5.75 | 3,137.45 | 5.13 | 3,116.71 | 6.31 | 2,858.07 |
| 11 | Other Product | 13.08 | 241,651.40 | 13.20 | 248,330.67 | 13.23 | 256,814.19 | 13.14 | 264,580.52 | 13.26 | 266,068.84 |
| | Aggregate | 12.24 | 2,211,756.41 | 12.25 | 2,228,980.91 | 12.28 | 2,256,075.12 | 12.28 | 2,318,601.78 | 12.35 | 2,329,134.73 |

Weighted Average Interest Rate Structure of Commercial Banks

| Overall Summary of Interest Rate on LCY Deposit | | Falgun, 2075 (Mid Mar, 2019) | | Chaitra, 2075 (Mid Apr, 2019) | | Baisakh, 2076 (Mid May, 2019) | | Jestha, 2076 (Mid Jun, 2019) | | Asar, 2076 (Mid Jul, 2019) | |
|---|-------------------------------|------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|------------------------------|--------------|----------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Saving | 4.45 | 850,849.41 | 4.53 | 858,028.32 | 4.59 | 845,367.36 | 4.55 | 849,047.17 | 4.96 | 890,065.28 |
| 2 | Fixed: | 10.10 | 1,205,878.50 | 10.18 | 1,207,872.65 | 10.09 | 1,227,572.24 | 10.09 | 1,235,052.57 | 9.95 | 1,248,493.22 |
| 2.1 | up to 1 month | 10.77 | 40,604.85 | 10.38 | 35,313.93 | 10.42 | 33,586.32 | 10.76 | 27,598.17 | 10.19 | 28,224.43 |
| 2.2 | 1-3 months | 9.91 | 99,512.06 | 9.97 | 95,340.83 | 9.90 | 102,620.56 | 9.83 | 94,567.73 | 9.88 | 93,613.04 |
| 2.3 | 3-6 months | 10.04 | 135,668.93 | 10.11 | 114,472.17 | 9.93 | 112,898.62 | 9.75 | 142,599.67 | 9.75 | 154,415.31 |
| 2.4 | 6-12 months | 9.79 | 505,951.40 | 10.04 | 544,362.05 | 9.98 | 532,928.55 | 10.01 | 513,259.27 | 9.83 | 487,870.57 |
| 2.5 | 1-2 yrs | 10.53 | 261,773.10 | 10.44 | 260,607.85 | 10.28 | 283,175.40 | 10.27 | 294,393.97 | 10.06 | 317,520.04 |
| 2.6 | 2 yrs and above | 10.36 | 162,368.16 | 10.34 | 157,775.84 | 10.32 | 162,362.79 | 10.38 | 162,633.76 | 10.31 | 166,849.84 |
| 3 | Call | 4.07 | 268,697.81 | 4.13 | 270,319.10 | 4.12 | 271,514.84 | 4.26 | 278,191.08 | 4.40 | 313,333.10 |
| 4 | Certificate of Deposits | - | - | - | - | - | - | 0.00 | - | 0.00 | - |
| 5 | Other | 7.88 | 3,218.02 | 8.08 | 4,204.61 | 8.07 | 4,044.92 | 8.04 | 3,962.44 | 7.57 | 4,081.60 |
| 6 | Non interest bearing deposits | - | 251,752.36 | - | 256,661.86 | - | 261,577.30 | 0.00 | 277,967.42 | 0.00 | 308,385.52 |
| 6.1 | Current | - | 225,357.33 | - | 232,013.26 | - | 236,797.46 | 0.00 | 252,657.73 | 0.00 | 283,757.48 |
| 6.2 | Margin | - | 24,643.90 | - | 22,814.17 | - | 23,028.76 | 0.00 | 23,926.53 | 0.00 | 23,251.67 |
| 6.3 | Other | - | 1,751.13 | - | 1,834.43 | - | 1,751.09 | 0.00 | 1,383.15 | 0.00 | 1,376.38 |
| | Aggregate | 6.62 | 2,580,396.09 | 6.67 | 2,597,086.55 | 6.67 | 2,610,076.66 | 6.64 | 2,644,220.68 | 6.60 | 2,764,358.71 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | Falgun, 2075 (Mid Mar, 2019) | | Chaitra, 2075 (Mid Apr, 2019) | | Baisakh, 2076 (Mid May, 2019) | | Jestha, 2076 (Mid Jun, 2019) | | Asar, 2076 (Mid Jul, 2019) | |
|---|---|------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|------------------------------|--------------|----------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Agricultural and Forest Related | 12.09 | 122,591.17 | 12.17 | 125,182.68 | 12.10 | 127,785.84 | 12.01 | 125,371.03 | 11.47 | 130,561.65 |
| 2 | Fishery Related | 11.47 | 3,173.91 | 11.53 | 3,269.61 | 11.41 | 3,284.06 | 11.27 | 3,347.02 | 11.03 | 3,426.72 |
| 3 | Mining Related | 11.74 | 5,183.18 | 12.00 | 5,929.62 | 11.69 | 5,688.50 | 11.66 | 5,819.69 | 11.91 | 5,733.83 |
| 4 | Agriculture, Forestry & Beverage Production Related | 12.01 | 130,732.53 | 11.85 | 133,007.09 | 11.89 | 130,238.21 | 11.78 | 128,244.51 | 11.83 | 127,479.59 |
| 5 | Non Food Production Related | 11.84 | 300,630.46 | 11.77 | 306,243.39 | 11.74 | 306,251.33 | 11.72 | 306,666.85 | 11.75 | 304,479.99 |
| 6 | Construction | 12.32 | 242,857.02 | 12.53 | 242,721.21 | 12.47 | 246,645.12 | 12.43 | 249,097.54 | 12.43 | 251,365.48 |
| 7 | Electricity, Gas and Water | 11.26 | 98,737.87 | 11.21 | 102,175.60 | 11.19 | 104,026.13 | 11.31 | 113,348.92 | 11.32 | 117,636.98 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 12.30 | 33,680.73 | 12.21 | 32,939.20 | 12.25 | 32,068.22 | 12.21 | 32,009.23 | 12.16 | 31,525.83 |
| 9 | Transport, Communication and Public Utilities | 12.80 | 61,909.88 | 12.73 | 61,187.42 | 12.62 | 60,235.54 | 12.69 | 61,414.31 | 12.68 | 60,590.41 |
| 10 | Wholesaler & Retailer | 12.45 | 539,600.39 | 12.32 | 551,011.24 | 12.26 | 549,777.14 | 12.24 | 550,203.52 | 12.12 | 547,163.73 |
| 11 | Finance, Insurance and Real Estate | 11.97 | 188,401.46 | 11.98 | 194,653.63 | 11.94 | 191,791.90 | 11.94 | 192,940.35 | 11.92 | 200,565.03 |
| 12 | Hotel or Restaurant | 11.89 | 90,659.96 | 11.82 | 94,671.80 | 11.84 | 96,023.26 | 11.72 | 98,697.14 | 11.64 | 101,091.80 |
| 13 | Other Services | 12.52 | 106,039.26 | 12.43 | 106,841.99 | 12.35 | 108,124.67 | 12.33 | 107,832.71 | 12.25 | 109,117.71 |
| 14 | Consumption Loans | 12.62 | 140,421.78 | 12.53 | 139,632.01 | 12.52 | 137,454.47 | 12.45 | 135,939.80 | 12.42 | 137,348.35 |
| 15 | Local Government | 4.95 | 1,503.69 | 4.92 | 1,513.80 | 4.92 | 1,513.00 | 4.90 | 1,509.63 | 4.92 | 1,512.81 |
| 16 | Others | 13.44 | 271,175.65 | 13.29 | 278,591.56 | 13.21 | 285,619.92 | 13.17 | 291,764.29 | 13.10 | 299,780.92 |
| | Aggregate | 12.33 | 2,337,298.93 | 12.28 | 2,379,571.84 | 12.23 | 2,386,527.31 | 12.20 | 2,404,206.54 | 12.13 | 2,429,380.83 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | Falgun, 2075 (Mid Mar, 2019) | | Chaitra, 2075 (Mid Apr, 2019) | | Baisakh, 2076 (Mid May, 2019) | | Jestha, 2076 (Mid Jun, 2019) | | Asar, 2076 (Mid Jul, 2019) | |
|--|---|------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|------------------------------|--------------|----------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 11.84 | 427,318.03 | 11.86 | 439,349.96 | 11.79 | 445,327.12 | 11.83 | 456,032.88 | 11.78 | 466,573.66 |
| 2 | Overdraft | 12.80 | 376,968.92 | 12.61 | 385,468.18 | 12.54 | 375,228.26 | 12.48 | 374,464.83 | 12.44 | 374,788.38 |
| 3 | Trust Receipt Loan / Import Loan | 10.66 | 82,954.88 | 10.30 | 78,537.98 | 10.70 | 78,548.70 | 10.22 | 75,119.20 | 10.72 | 70,190.95 |
| 4 | Demand & Other Working Capital Loan | 12.15 | 573,602.22 | 12.07 | 583,929.24 | 12.03 | 591,013.50 | 12.01 | 594,058.72 | 11.97 | 597,674.13 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 12.17 | 180,209.98 | 12.39 | 182,065.08 | 12.34 | 182,279.22 | 12.29 | 184,369.21 | 12.27 | 186,650.65 |
| 6 | Real Estate Loan | 12.85 | 116,723.38 | 12.71 | 117,291.93 | 12.63 | 118,075.45 | 12.54 | 119,436.75 | 12.45 | 118,860.34 |
| 7 | Margin Nature Loan | 12.40 | 32,548.71 | 12.39 | 33,297.75 | 12.29 | 33,774.07 | 12.24 | 33,565.13 | 12.21 | 35,571.39 |
| 8 | Hire Purchase Loan | 13.17 | 146,314.07 | 13.12 | 145,291.21 | 13.06 | 145,106.69 | 13.02 | 144,526.72 | 13.02 | 141,825.70 |
| 9 | Deprived Sector Loan | 11.48 | 130,683.27 | 11.61 | 139,084.40 | 11.56 | 138,993.87 | 11.50 | 140,548.01 | 11.57 | 142,087.74 |
| 10 | Bills Purchased | 5.64 | 3,035.34 | 5.56 | 3,015.62 | 5.92 | 3,061.98 | 6.03 | 3,212.39 | 5.15 | 3,147.19 |
| 11 | Other Product | 13.18 | 266,940.13 | 13.08 | 272,240.48 | 13.00 | 275,118.46 | 12.98 | 278,872.69 | 12.85 | 292,010.64 |
| | Aggregate | 12.32 | 2,337,298.94 | 12.27 | 2,379,571.84 | 12.22 | 2,386,527.33 | 12.18 | 2,404,206.53 | 12.16 | 2,429,380.77 |

Weighted Average Interest Rate Structure of Commercial Banks

| Overall Summary of Interest Rate on LCY Deposit | | Shrawan, 2076 (Mid Aug, 2019) | | Bhadra, 2076 (Mid Sep, 2019) | |
|---|-------------------------------|-------------------------------|--------------|------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Saving | 5.02 | 890,431.60 | 4.85 | 891,339.41 |
| 2 | Fixed: | 9.89 | 1,286,924.71 | 9.87 | 1,307,907.90 |
| 2.1 | up to 1 month | 10.23 | 28,877.81 | 10.36 | 26,020.65 |
| 2.2 | 1-3 months | 9.62 | 102,638.13 | 9.64 | 120,033.15 |
| 2.3 | 3-6 months | 9.71 | 170,209.58 | 9.65 | 168,192.64 |
| 2.4 | 6-12 months | 9.78 | 468,485.24 | 9.71 | 511,316.88 |
| 2.5 | 1-2 yrs | 9.98 | 342,296.50 | 10.03 | 317,154.13 |
| 2.6 | 2 yrs and above | 10.29 | 174,417.45 | 10.41 | 165,190.45 |
| 3 | Call | 4.28 | 315,143.35 | 4.23 | 309,368.33 |
| 4 | Certificate of Deposits | 0.00 | - | 0.00 | - |
| 5 | Other | 8.15 | 4,142.57 | 8.23 | 3,846.82 |
| 6 | Non interest bearing deposits | 0.00 | 249,433.30 | 0.00 | 248,713.57 |
| 6.1 | Current | 0.00 | 223,839.57 | 0.00 | 221,698.43 |
| 6.2 | Margin | 0.00 | 24,057.09 | 0.00 | 25,585.95 |
| 6.3 | Other | 0.00 | 1,536.65 | 0.00 | 1,429.19 |
| | Aggregate | 6.77 | 2,746,075.53 | 6.80 | 2,761,176.02 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | Shrawan, 2076 (Mid Aug, 2019) | | Bhadra, 2076 (Mid Sep, 2019) | |
|---|---|-------------------------------|--------------|------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Agricultural and Forest Related | 11.67 | 130,972.12 | 11.55 | 132,056.55 |
| 2 | Fishery Related | 10.77 | 3,538.33 | 10.62 | 3,839.40 |
| 3 | Mining Related | 11.84 | 5,655.64 | 11.81 | 6,169.83 |
| 4 | Agriculture, Forestry & Beverage Production Related | 11.75 | 127,019.25 | 11.58 | 128,841.44 |
| 5 | Non Food Production Related | 11.66 | 308,819.44 | 11.34 | 313,491.34 |
| 6 | Construction | 12.35 | 252,550.38 | 12.27 | 259,061.79 |
| 7 | Electricity, Gas and Water | 11.30 | 120,532.24 | 11.29 | 122,137.75 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 12.09 | 30,465.86 | 11.98 | 30,661.23 |
| 9 | Transport, Communication and Public Utilities | 12.67 | 60,283.65 | 12.51 | 61,576.99 |
| 10 | Wholesaler & Retailer | 12.03 | 545,353.80 | 11.92 | 561,129.65 |
| 11 | Finance, Insurance and Real Estate | 11.89 | 197,897.88 | 11.89 | 200,310.97 |
| 12 | Hotel or Restaurant | 11.74 | 102,543.02 | 11.66 | 105,317.16 |
| 13 | Other Services | 12.17 | 111,574.57 | 11.93 | 113,481.88 |
| 14 | Consumption Loans | 12.42 | 134,827.92 | 12.29 | 133,583.95 |
| 15 | Local Government | 4.92 | 1,512.81 | 4.92 | 1,512.81 |
| 16 | Others | 13.02 | 301,672.18 | 12.92 | 311,254.59 |
| | Aggregate | 12.08 | 2,435,219.08 | 11.97 | 2,484,427.34 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | Shrawan, 2076 (Mid Aug, 2019) | | Bhadra, 2076 (Mid Sep, 2019) | |
|--|---|-------------------------------|--------------|------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 11.69 | 479,430.00 | 11.59 | 489,218.30 |
| 2 | Overdraft | 12.37 | 368,380.55 | 12.25 | 373,059.22 |
| 3 | Trust Receipt Loan / Import Loan | 10.61 | 73,302.39 | 10.01 | 77,981.38 |
| 4 | Demand & Other Working Capital Loan | 11.92 | 595,256.80 | 11.81 | 611,579.10 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 12.24 | 186,507.94 | 12.20 | 190,416.53 |
| 6 | Real Estate Loan | 12.43 | 118,203.13 | 12.39 | 119,631.29 |
| 7 | Margin Nature Loan | 12.18 | 35,221.40 | 12.04 | 34,929.88 |
| 8 | Hire Purchase Loan | 12.95 | 144,132.96 | 12.91 | 143,762.86 |
| 9 | Deprived Sector Loan | 11.56 | 141,944.21 | 11.46 | 145,137.30 |
| 10 | Bills Purchased | 5.18 | 3,168.56 | 5.60 | 3,312.91 |
| 11 | Other Product | 12.76 | 289,671.14 | 12.72 | 295,326.26 |
| | Aggregate | 12.09 | 2,435,219.08 | 11.97 | 2,484,355.03 |

Name list of Bank and Financial Institutions

| SN | Full Name of Bank | Short Name | SN | Full Name of Bank | Short Name |
|-----------------------------|--|-------------|----|--|-------------|
| A. Commercial Banks | | | | | |
| 1 | Nepal Bank Limited | NBL | 2 | Rastriya Baniya Bank | RBB |
| 3 | Nabil Bank Limited | NABIL | 4 | Nepal Investment Bank Limited | NIBL |
| 5 | Standard Chartered Bank Nepal Limited | SCBNL | 6 | Himalayan Bank Limited | HBL |
| 7 | Nepal SBI Bank Limited | NSBI | 8 | Nepal Bangladesh Bank Limited | NBBL |
| 9 | Everest Bank Limited | EBL | 10 | Bank of Kathmandu Limited | BOK |
| 11 | Nepal Credit and Commerce Bank Limited | NCC | 12 | NIC ASIA Bank Limited | NIC |
| 13 | Machhapuchhre Bank Limited | MBL | 14 | Kumari Bank Limited | Kumari |
| 15 | Laxmi Bank Limited | Laxmi | 16 | Siddhartha Bank Limited | SBL |
| 17 | Agriculture Development Bank | ADBNL | 18 | Global IME Bank Limited | Global |
| 19 | Citizens Bank International Limited | Citizen | 20 | Prime Commercial Bank Limited | Prime |
| 21 | Sunrise Bank Limited | Sunrise | 22 | NMB Bank Limited | NMB |
| 23 | Prabhu Bank Limited | Prabhu | 24 | Janata Bank Nepal Limited | Janata |
| 25 | Mega Bank Nepal Limited | Mega | 26 | Civil Bank Limited | CBL |
| 27 | Century Commercial Bank Limited | Century | 28 | Sanima Bank Limited | Sanima |
| B. Development Banks | | | | | |
| 1 | Mahalaxmi Bikas Bank Limited | Mahalaxmi | 2 | Narayani Development Bank Limited | Narayani |
| 3 | Sahayogi Vikas Bank Limited | Sahayogi | 4 | Karnali Bikash Bank Limited | Karnali |
| 5 | Shangrila Development Bank Limited | Shangrila | 6 | Excel Development Bank Limited | Excel |
| 7 | Deva Bikas Bank Limited | Deva | 8 | Miteri Development Bank Limited | Miteri |
| 9 | Tinau Mission Bikas Bank Limited | Tinau | 10 | Muktinath Bikas Bank Limited | Mukti |
| 11 | Bhargab Bikas Bank Limited | Bhargav | 12 | Garima Bikas Bank Limited | Garima |
| 13 | OM Development Bank Limited | OM | 14 | Gandaki Bikas Bank Limited | GandakiDB |
| 15 | Kamana Sewa Bikash Bank Limited | Kamana | 16 | Corporate Development Bank Limited | Corporate |
| 17 | Purnima Bikas Bank Limited | Purnima | 18 | Jyoti Bikas Bank Limited | Jyoti |
| 19 | Shine Resunga Development Bank Limited | Shine | 20 | Kanchan Development Bank Limited | Kanchan |
| 21 | Lumbini Bikas Bank Limited | LumbiniDB | 22 | Sindhu Bikas Bank Limited | Sindhu |
| 23 | Sahara Development Bank Limited | Sahara | 24 | Nepal Community Development Bank Limited | Community |
| 25 | Kailash Bikas Bank Limited | Kailash | 26 | Salapa Bikas Bank Limited | Salapa |
| 27 | Saptakoshi Development Bank Limited | saptakoshi | 28 | Green Development Bank Limited | GreenDB |
| C. Finance Companies | | | | | |
| 1 | Nepal Finance Limited | NFL | 2 | Nepal Share Markets and Finance Limited | NSML |
| 3 | Gurkhas Finance Limited | GURKHAFC | 4 | Goodwill Finance Limited | Goodwill |
| 5 | Shree Investment & Finance Co. Limited | Shree | 6 | Lalitpur Finance Co. Limited | Lalitpur |
| 7 | United Finance Co. Limited | United | 8 | Best Finance Limited | BestFC |
| 9 | Progressive Finance Limited | Progressive | 10 | Janaki Finance Co. Limited | PFCL |
| 11 | Pokhara Finance Limited | Pokhara | 12 | Central Finance Limited | Central |
| 13 | Multipurpose Finance Co. Limited | Multi | 14 | Shrijana Finance Limited | Srijana |
| 15 | World Merchant Banking & Finance Limited | WMerchant | 16 | Capital Merchant Banking & Finance Co. Limited | CMerchant |
| 17 | Crystal Finance Limited | Crystal | 18 | Guheshwori Merchant Banking & Finance Limited | GMBFL |
| 19 | ICFC Finance Limited | ICFC | 20 | City Express Finance Company Limited | CityExpress |
| 21 | Manjushree Financial Institution Limited | Manju | 22 | Reliance Finance Limited | Reliance |

Annex-I

D. Microfinance Financial Institutions

| | | | | | |
|----|--|--------------|----|---|--------------|
| 1 | Grameen Bikas Laghubitta Bittiya Sanstha Limited | NEPALGBB | 2 | Nirdhan Utthan Laghubitta Bittiya Sanstha Limited | Nirdhan |
| 3 | RMDC Laghubitta Bittiya Sanstha Limited | RMDC | 4 | Deprosc Laghubitta Bittiya Sanstha Limited | DIPROSC |
| 5 | Chhimek Laghubitta Bittiya Sanstha Limited | Chhimek | 6 | Swabalamban Laghubitta Bittiya Sanstha Limited | Swalamban |
| 7 | Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited | Sanakisan | 8 | Nerude Laghubitta Bittiya Sanstha Limited | NERUDE |
| 9 | Naya Nepal Laghubitta Bittiya Sanstha Limited | Naya | 10 | Summit Laghubitta Bittiya Sanstha Ltd. | Summit |
| 11 | Sworojagar Laghu Bitta Bika Bank Limited | Sworojagar | 12 | First Microfinance Laghubitta Bittiya Sanstha Limited | First |
| 13 | Nagbeli Laghubitta Bittiya Sanstha Limited | Nagbeli | 14 | Kalika Microcredit Development Bank Limited | Kalika |
| 15 | Mirmire Microfinance Development Bank Limited | Mirmire | 16 | Janautthan Samudayik Microfinance Dev. Bank Limited | Jana |
| 17 | Mithila Laghu Bitta Bikas Bank Limited | Mithila | 18 | Womi Microfinance Bittiya Sanstha Ltd. | Womi |
| 19 | Laxmi Microfinance Bittiya Sanstha Ltd. | LaxmiMF | 20 | Civil laghubitta Bittiya Sanstha | CivilMF |
| 21 | Mahila Sahayatra Microfinance Bittiya Sanstha Ltd. | MahilaMF | 22 | Vijaya Laghubitta Bittiya Sanstha Ltd. | VijayMF |
| 23 | Kisan Microfinance Bittiya Sanstha Ltd. | KisanMF | 24 | NMB Microfinance Bittiya Sanstha Ltd | NMBMF |
| 25 | FORWARD Community Microfinance Bittiya Sanstha Ltd. | ForwardMF | 26 | Global IME Laghubitta Bittiya Sanstha Limited | ReliableMF |
| 27 | Mahuli Samudyik Laghubitta Bittiya Sanstha Ltd. | MahuliMF | 28 | Suryodaya Laghubitta Bittiya Sanstha Ltd. | SuryodayaMF |
| 29 | Mero Microfinance Bittiya Sanstha Ltd. | MeroMF | 30 | Samata Microfinance Bittiya Sanstha Ltd. | SamataMF |
| 31 | RSDC Laghubitta Bittiya Sanstha Ltd. | RSDCMF | 32 | Samudayik Laghubitta Bittiya Sanstha Ltd. | SamudayikMF |
| 33 | National Microfinance Bittiya Sanstha Ltd. | NationalMF | 34 | Nepal Sewa Laghubitta Bittiya Sanstha Ltd. | SewaMF |
| 35 | Unnati Microfinance Bittiya Sanstha Ltd. | UnnatiMF | 36 | Swadeshi Lagubitta Bittiya Sanstha Ltd. | SadeshiMF |
| 37 | NADEP Laghubitta Bittiya Sanstha Limited | NADEP | 38 | Support Microfinance Bittiya Sanstha imited | Support |
| 39 | Arambha Microfinance Bittiya Sanstha Limited | Arambha | 40 | Janasewi Laghubitta Bittiya Sanstha Limited | Janasewi |
| 41 | Chautari Laghubitta Bittiya Sanstha Limited | Chautari | 42 | Ghodighoda Laghubitta Bittiya Sanstha Limited | Ghodighoda |
| 43 | Asha Laghubitta Bittiya Sanstha Ltd | Asha | 44 | Nepal Agro Microfinance Bittiya Sastha Ltd | Agro |
| 45 | Gurans Laghubitta Bittiya Sanstha Ltd | Gurans | 46 | Ganapati Microfinance Bittiya Sastha Ltd | Ganapati |
| 47 | Infinity Microfinance Bittiya Sanstha Ltd | Infinity | 48 | Adhikhola Laghubitta Bittiya Sanstha Ltd. | Adhikhola |
| 49 | Swabhimamicrofinance Bittiya Sanstha Ltd. | Swabhimam | 50 | Sparsha Laghubitta Bittiya Sanstha Ltd. | Sparsha |
| 51 | Sabaiko Laghubitta Bittiya Sanstha Ltd | Sabaiko | 52 | Sadhana Laghubitta Bittiya Sanstha Ltd. | Sadhana |
| 53 | NIC Asia Laghubitta Bittiya Sanstha Ltd. | NICMF | 54 | Sarathi Laghubitta Bittiya Sanstha Ltd. | Sarathi |
| 55 | Nagarik Laghubitta Bittiya Sanstha limited | Nagarik | 56 | Trilok Laghubitta Bittiya Sanstha Ltd. | Trilok |
| 57 | Manakamana Laghubitta Bittiya Sanstha Ltd. | Manakamana | 58 | Sahakarya Laghubitta Bittiya Sanstha Ltd. | Sahakarya |
| 59 | Sajeelo Laghu Bitta Bittiya Sanstha Ltd. | Sajeelo | 60 | Satyawati Laghubitta Bittiya Sanstha Ltd. | Satyawati |
| 61 | Buddha Jyoti Laghubitta Bittiya Sanstha Ltd. | Buddha Jyoti | 62 | Samaj Laghubitta Bittiya Sanstha Ltd. | Samaj |
| 63 | Divya Laghubitta Bittiya Sanstha Limited | Divya | 64 | Cweda Laghubitta Bittiya Sanstha Limited | Cweda |
| 65 | Grameen Swayamsewak Laghubitta Bittiya Sanstha Limited | Grameen | 66 | Mahila Laghubitta Bittiya Sanstha Limited | Mahila |
| 67 | Adarsha Laghubitta Bittiya Sanstha Limited | Adarsha | 68 | Unique Nepal Lagubitta Bittiya Sanstha Ltd. | Unique |
| 69 | Manushi Laghubitta Bittiya Sanstha Limited | Manushi | 70 | Smart Laghubitta Bittiya Sanstha Limited | Smart |
| 71 | Jalpa Laghubitta Bittiya Sanstha Limited | Jalpa | 72 | Mahila Samudayik Laghubitta Bittiya Sanstha Limited | Msamudayik |
| 73 | Rastra Utthan Laghubitta Bittiya Sanstha Limited | Rastra | 74 | Solve Laghubitta Bittiya Sanstha Limited | Solve |
| 75 | WEAN Laghubitta Bittiya Sanstha Limited | WEAN | 76 | Upakar Laghubitta Bittiya Sanstha Limited | Upakar |
| 77 | Dhaulagiri Laghubitta Bittiya Sanstha Limited | Dhaulagiri | 78 | CYC Nepal Laghubitta Bittiya Sanstha Limited | CYC |
| 79 | NESDO Samridha Laghubitta Bittiya Sanstha Limited | NESDO | 80 | Swastik Laghubitta Bittiya Sanstha Limited | Swastik |
| 81 | Garibi Nyunikaran Laghubitta Bittiya Sanstha Limited | Garibi | 82 | Shrijanshil Laghubitta Bittiya Sanstha Limited | Shrijanshil |
| 83 | NRN Laghubitta Bittiya Sanstha Limited | NRN | 84 | Jiban Bikash Laghubitta Bittiya Sanstha Limited | Jiban |
| 85 | Gharelu Laghubitta Bittiya Sanstha Limited | Gharelu | 86 | Janakpur Laghubitta Bittiya Sanstha Limited | Janakpur |
| 87 | BPW Laghubitta Bittiya Sanstha Limited | BPW | 88 | Aatmanirbhar Laghubitta Bittiya Sanstha Limited | Aatmanirbhar |
| 89 | Shaligram Laghubitta Bittiya Sanstha Limited | Shaligram | | | |

E. Infrastructure Development Bank

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