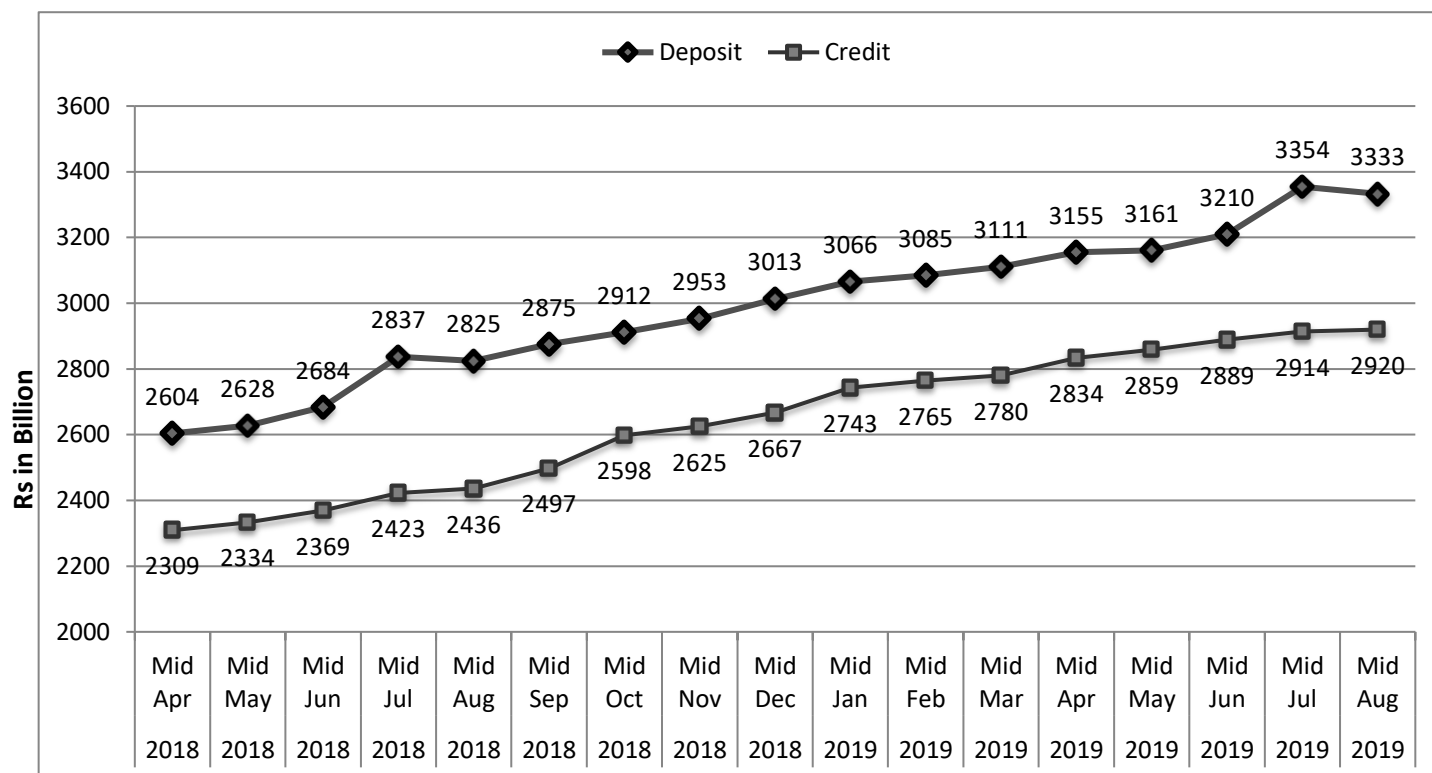


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Policy Research Analysis Division

2076 Saun
Mid-Aug, 2019

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1. List of bank and financial institutions with short name	Annex 1

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	28	29	23	89	169
Total Number of Licensed BFIs*	28	29	23	90	170

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

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

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

Major Financial Indicators

as on Saun End, 2076 (Mid-Aug, 2019)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	82.43	11.55	2.22	96.20
2	Total Credit/GDP	72.41	9.89	1.98	84.28
3	Total Credit/ Total Deposit	87.84	85.62	89.37	87.61
4	CCD Ratio [#]	75.78	75.17	73.07	75.43
5	Fixed Deposit/Total Deposit	46.76	47.39	52.47	46.96
6	Saving Deposit/Total Deposit	31.59	33.41	30.55	31.78
7	Current Deposit/Total Deposit	8.54	1.56	0.45	7.52
8	Call Deposit/Total Deposit	11.94	17.57	6.99	12.50
9	NPL/ Total Loan [@]	1.40	0.92	8.80	1.52
10	Total LLP/Total Loan	2.04	1.60	9.48	2.17
11	Deprived Sector Loan/Total Loan [§]	6.07	10.14	7.81	6.56
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	9.12	13.09	17.25	9.79
2	Investment in Gov. Security/Total Deposit	12.09	3.92	5.04	10.95
3	Total Liquid Assets/Total Deposit	22.83	27.90	36.04	23.75
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	29	23	80
2	No. of Branches	3,643	1,288	207	5,138
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	6.77
	(a) Saving	5.02
	(b) Fixed	9.89
	(c) Call	4.28
2	Wt. Avg Interest on Credit	12.09

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

Shrawan 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-July	Mid-Aug	% Change		
		2016	2017	2018	2019	2019	2/1	3/2	4/3
		1	2	3	4	5			
1	1 CAPITAL FUND	214,892	308,652	370,014	446,402	517,095	43.63	19.88	0.21
2	a. Paid-up Capital	163,371	225,314	282,196	305,885	306,262	37.92	25.25	0.08
3	b. Statutory Reserves	43,681	53,665	63,756	76,174	79,628	22.86	18.80	0.19
4	c. Retained Earning	(11,167)	(3,005)	(1,932)	4,538	68,353	-73.09	-35.71	-3.35
5	d. Others Reserves	19,008	32,678	25,995	59,805	62,852	71.92	-20.45	1.30
6	2 BORROWINGS	42,822	31,800	35,453	90,729	90,667	-25.74	11.49	1.56
7	a. NRB	6,855	7,094	12,122	22,927	21,085	3.49	70.87	0.89
8	b. "A"Class Licensed Institution	20,083	9,094	8,583	34,286	36,214	-54.72	-5.62	2.99
9	c. Foreign Banks and Fin. Ins.	-	-	-	3,299	3,422	0.00	0.00	0.00
10	d. Other Financial Ins.	5,112	5,299	2,436	3,283	3,030	3.67	-54.04	0.35
11	e. Bonds and Securities	10,772	10,312	12,312	26,935	26,917	-4.27	19.39	1.19
12	3 DEPOSITS	2,107,503	2,384,807	2,836,930	3,354,428	3,332,541	13.16	18.96	0.18
13	a. Current	185,135	204,361	256,809	311,505	250,460	10.38	25.66	0.21
14	b. Savings	875,420	816,572	947,024	1,060,516	1,059,144	-6.72	15.98	0.12
15	c. Fixed	617,635	998,259	1,229,731	1,526,497	1,565,098	61.63	23.19	0.24
16	d. Call Deposits	401,829	333,350	367,597	417,390	416,630	-17.04	10.27	0.14
17	e. Others	27,483	32,265	35,770	38,519	41,208	17.40	10.86	0.08
18	4 Bills Payable	3,927	2,219	3,109	2,309	1,969	-43.49	40.09	-0.26
19	5 Other Liabilities	206,694	224,201	263,876	303,249	322,036	8.47	17.70	0.15
20	1. Loan Loss Provision	48,594	52,553	55,009	54,893	64,146	8.15	4.67	0.00
21	2. Interest Suspense a/c	32,001	34,892	37,705	20,271	38,943	9.04	8.06	-0.46
22	3. Others	126,100	136,756	171,163	228,085	218,946	8.45	25.16	0.33
23	6 Reconciliation A/c	13,817	2,359	4,265	15,556	9,510	-82.93	80.84	2.65
24	7 Profit & Loss A/c	49,443	54,882	61,338	73,519	5,230	11.00	11.76	0.20
25	TOTAL	2,639,100	3,008,920	3,574,985	4,286,193	4,279,049	14.01	18.81	0.20
Assets									
26	1 LIQUID FUNDS	385,746	423,242	439,299	466,279	426,553	9.72	3.79	0.06
27	a. Cash Balance	56,937	64,373	74,893	92,563	76,996	13.06	16.34	0.24
28	Nepalese Notes & Coins	55,937	63,283	72,208	84,640	73,330	13.13	14.10	0.17
29	Foreign Currency	1,000	1,090	2,685	7,923	3,667	8.99	146.37	1.95
30	b. Bank Balance	262,420	305,795	298,098	295,862	249,183	16.53	-2.52	-0.01
31	1. In Nepal Rastra Bank	180,498	233,257	218,135	215,138	164,497	29.23	-6.48	-0.01
32	2. "A"Class Licensed Institution	41,730	38,882	41,055	29,036	33,335	-6.83	5.59	-0.29
33	3. Other Financial Ins.	8,437	6,369	7,557	13,010	11,453	-24.51	18.65	0.72
34	4. In Foreign banks	31,754	27,287	31,352	38,678	39,898	-14.07	14.89	0.23
35	c. Money at Call	66,389	53,074	66,307	77,853	100,373	-20.06	24.93	0.17
36	2 INVESTMENTS	238,676	232,707	331,231	375,402	377,754	-2.50	42.34	0.13
37	a. Govt. Securities	196,070	214,381	295,854	374,262	364,824	9.34	38.00	0.27
38	b. Others	42,606	18,326	35,377	1,140	12,930	-56.99	93.05	-0.97
39	3 SHARE & OTHER INVESTMENT	131,778	129,938	109,665	186,189	184,318	-1.40	-15.60	0.70
40	4 LOANS & ADVANCES (Including Bills Purchased)	1,680,805	1,994,078	2,422,798	2,913,970	2,919,706	18.64	21.50	0.20
41	4.1 LOANS & ADVANCES	1,669,203	1,976,880	2,419,842	2,910,511	2,916,218	18.43	22.41	0.20
42	a. Private Sector	1,542,025	1,923,942	2,355,915	2,819,279	2,826,798	24.77	22.45	0.20
43	b. Financial Institutions	121,292	44,543	58,056	86,056	85,319	-63.28	30.34	0.48
44	c. Government Organizations	5,886	8,394	5,871	5,176	4,101	42.60	-30.06	-0.12
45	4.2 BILLS PURCHASED	11,602	17,199	2,956	3,459	3,488	48.25	-82.81	0.17
46	5 LOANS AGT. COLLECTED BILLS	1,075	571	129	-	-	-46.92	-77.46	-1.00
47	6 FIXED ASSETS	35,044	40,634	47,763	71,420	72,857	15.95	17.54	0.50
48	7 OTHER ASSETS	144,135	166,139	206,834	253,949	285,001	15.27	24.49	0.23
49	a. Accrued Interests	34,038	37,666	43,309	46,171	113,560	10.66	14.98	0.07
50	b. Others	110,097	128,473	163,525	207,777	130,053	16.69	27.28	0.27
51	8 Expenses not Written off	319	279	264	26	31	-12.59	-5.36	-0.90
52	9 Non Banking Assets	4,797	4,465	4,614	5,716	5,954	-6.92	3.33	0.24
53	10 Reconciliation Account	16,090	16,631	12,389	13,167	2,786	3.36	-25.51	0.06
54	11 Profit & Loss A/c	634	235	1	75	4,090	-63.01	-99.69	104.17
55	TOTAL	2,639,100	3,008,920	3,574,985	4,286,193	4,279,049	14.01	18.81	0.20

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
		2016	2017	2018	2019	2019	2/1	3/2	4/3
		1	2	3	4	5			
1	CAPITAL FUND	170,148	262,230	314,190	385,245	445,400	54.12	19.81	22.62
	a. Paid-up Capital	121,091	185,011	231,458	252,260	252,260	52.79	25.10	8.99
	b. Statutory Reserves	36,597	46,702	56,203	67,359	70,365	27.61	20.34	19.85
	c. Retained Earning	(4,333)	891	3,053	8,249	62,060	-120.56	242.69	170.19
	d. Others Reserves	16,792	29,627	23,477	57,377	60,714	76.43	-20.76	144.40
2	BORROWINGS	37,270	29,667	33,552	82,024	85,166	-20.40	13.09	144.47
	a. NRB	6,661	6,081	11,690	21,327	20,016	-8.71	92.25	82.43
	b. "A"Class Licensed Institution	14,724	7,974	7,113	27,181	31,781	-45.84	-10.80	282.13
	c. Foreign Banks and Fin. Ins.	-	-	-	3,299	3,422	0.00	0.00	0.00
	d. Other Financial Ins.	5,112	5,299	2,436	3,283	3,030	3.67	-54.04	34.79
	e. Bonds and Securities	10,772	10,312	12,312	26,935	26,917	-4.27	19.39	118.76
3	DEPOSITS	1,764,592	2,093,256	2,471,514	2,880,092	2,855,571	18.63	18.07	16.53
	a. Current	178,264	199,360	249,248	301,550	243,891	11.83	25.02	20.98
	b. Savings	698,691	703,029	811,668	901,359	901,989	0.62	15.45	11.05
	c. Fixed	524,463	879,140	1,070,788	1,308,269	1,335,167	67.63	21.80	22.18
	d. Call Deposits	340,864	285,289	308,550	336,801	340,974	-16.30	8.15	9.16
	e. Others	22,310	26,438	31,261	32,114	33,549	18.50	18.24	2.73
4	Bills Payable	3,872	2,179	3,050	2,239	1,933	-43.73	40.00	-26.59
5	Other Liabilities	166,839	190,587	228,764	264,670	281,642	14.23	20.03	15.70
	1. Loan Loss Provision	34,894	41,453	44,118	42,916	52,190	18.79	6.43	-2.72
	2. Interest Suspense a/c	22,183	26,199	28,593	10,597	27,212	18.10	9.14	-62.94
	3. Others	109,762	122,935	156,052	211,156	202,239	12.00	26.94	35.31
6	Reconciliation A/c	3,962	(2,298)	(432)	8,608	1,257	-157.99	-81.22	-2094.36
7	Profit & Loss A/c	38,129	45,610	53,633	64,456	5,040	19.62	17.59	20.18
	TOTAL	2,184,812	2,621,230	3,104,271	3,687,334	3,676,009	19.98	18.43	18.78
Assets									
1	LIQUID FUNDS	274,495	335,601	328,307	348,011	306,803	22.26	-2.17	6.00
	a. Cash Balance	47,989	56,469	66,242	82,456	67,136	17.67	17.31	24.48
	Nepalese Notes & Coins	47,061	55,472	63,741	74,684	63,735	17.87	14.91	17.17
	Foreign Currency	928	997	2,501	7,772	3,401	7.39	150.87	210.80
	b. Bank Balance	205,858	261,547	244,464	242,924	193,398	27.05	-6.53	-0.63
	1. In Nepal Rastra Bank	161,790	218,402	201,684	196,554	145,832	34.99	-7.65	-2.54
	2. "A"Class Licensed Institution	12,471	15,694	11,245	7,476	7,414	25.85	-28.35	-33.51
	3. Other Financial Ins.	83	227	192	223	262	173.34	-15.65	16.34
	4. In Foreign banks	31,514	27,224	31,344	38,671	39,891	-13.61	15.13	23.38
	c. Money at Call	20,648	17,585	17,601	22,631	46,269	-14.84	0.09	28.58
2	INVESTMENTS	229,828	226,811	321,107	356,216	358,109	-1.31	41.57	10.93
	a. Govt. Securities	187,276	208,700	285,850	355,159	345,253	11.44	36.97	24.25
	b. Others	42,552	18,111	35,257	1,057	12,856	-57.44	94.67	-97.00
3	SHARE & OTHER INVESTMENT	128,321	126,101	103,824	179,087	177,160	-1.73	-17.67	72.49
4	LOANS & ADVANCES (Including Bills Purchased)	1,391,954	1,735,328	2,112,202	2,500,066	2,508,456	24.67	21.72	18.36
	4.1 LOANS & ADVANCES	1,380,359	1,718,132	2,109,246	2,496,607	2,504,968	24.47	22.76	18.36
	a. Private Sector	1,256,143	1,668,294	2,049,940	2,414,260	2,424,887	32.81	22.88	17.77
	b. Financial Institutions	118,383	41,449	53,464	77,175	75,985	-64.99	28.99	44.35
	c. Government Organizations	5,833	8,388	5,842	5,172	4,097	43.81	-30.35	-11.48
	4.2 BILLS PURCHASED	11,595	17,196	2,956	3,459	3,488	48.30	-82.81	17.03
5	LOANS AGT. COLLECTED BILLS	549	571	129	-	-	3.99	-77.46	-100.00
6	FIXED ASSETS	28,611	35,012	41,139	62,650	64,125	22.37	17.50	52.29
7	OTHER ASSETS	122,000	146,337	186,241	230,511	259,078	19.95	27.27	23.77
	a. Accrued Interests	23,986	28,672	33,650	35,840	99,862	19.54	17.36	6.51
	b. Others	98,015	117,665	152,590	194,671	121,705	20.05	29.68	27.58
8	Expenses not Written off	253	260	247	18	18	2.99	-5.00	-92.74
9	Non Banking Assets	2,543	3,133	3,380	4,555	4,844	23.19	7.88	34.77
10	Reconciliation Account	6,258	11,901	7,696	6,219	(5,476)	90.16	-35.33	-19.19
11	Profit & Loss A/c	-	176	-	-	2,891	0.00	-100.00	0.00
	TOTAL	2,184,812	2,621,230	3,104,271	3,687,334	3,676,009	19.98	18.43	18.78

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
		2016	2017	2018	2019	2019	2/1	3/2	4/3
		1	2	3	4	5			
1	CAPITAL FUND	34,482	38,281	44,037	47,933	56,426	11.02	15.03	8.85
	a. Paid-up Capital	29,217	30,210	38,004	40,039	40,416	3.40	25.80	5.36
	b. Statutory Reserves	4,420	4,803	5,021	6,067	6,437	8.67	4.54	20.83
	c. Retained Earning	(248)	1,287	(531)	427	8,468	-618.51	-141.26	-180.42
	d. Others Reserves	1,093	1,981	1,543	1,400	1,104	81.27	-22.15	-9.24
2	BORROWINGS	2,994	876	731	5,173	2,604	-70.73	-16.59	607.67
	a. NRB	5	501	221	1,406	905	9927.42	-55.92	536.37
	b. "A"Class Licensed Institution	2,989	375	510	3,767	1,699	-87.45	36.00	638.56
	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	278,631	239,420	301,858	398,341	400,040	-14.07	26.08	31.96
	a. Current	6,741	4,910	7,280	9,426	6,222	-27.17	48.27	29.48
	b. Savings	143,669	95,029	114,849	135,366	133,650	-33.86	20.86	17.86
	c. Fixed	68,231	94,271	124,858	178,880	189,570	38.17	32.45	43.27
	d. Call Deposits	59,246	44,105	54,586	74,358	70,276	-25.56	23.76	36.22
	e. Others	745	1,105	285	311	323	48.38	-74.22	9.26
4	Bills Payable	54	39	54	59	34	-27.51	37.29	9.25
5	Other Liabilities	18,747	16,330	17,211	20,723	22,048	-12.89	5.40	20.41
	1. Loan Loss Provision	4,937	4,205	4,384	5,639	5,636	-14.82	4.25	28.65
	2. Interest Suspense a/c	2,618	2,087	1,607	2,069	3,724	-20.30	-23.00	28.79
	3. Others	11,191	10,038	11,220	13,014	12,689	-10.31	11.78	15.98
6	Reconciliation A/c	7,783	3,260	4,584	6,828	8,131	-58.12	40.62	48.97
7	Profit & Loss A/c	8,154	6,873	6,227	7,258	43	-15.71	-9.40	16.57
	TOTAL	350,845	305,079	374,701	486,316	489,326	-13.04	22.82	29.79
Assets									
1	LIQUID FUNDS	85,768	71,097	89,988	94,564	95,903	-17.11	26.57	5.08
	a. Cash Balance	7,892	6,813	7,344	8,673	8,584	-13.67	7.80	18.08
	Nepalese Notes & Coins	7,820	6,720	7,160	8,521	8,318	-14.07	6.55	19.01
	Foreign Currency	72	93	184	151	266	29.73	98.24	-18.00
	b. Bank Balance	39,312	34,886	42,555	40,335	43,789	-11.26	21.98	-5.22
	1. In Nepal Rastra Bank	16,081	12,554	14,045	15,331	15,523	-21.94	11.88	9.16
	2. "A"Class Licensed Institution	19,093	17,790	23,101	16,437	21,257	-6.82	29.85	-28.85
	3. Other Financial Ins.	3,898	4,479	5,401	8,560	7,001	14.90	20.60	58.48
	4. In Foreign banks	240	63	7	7	7	-73.77	-88.33	-3.28
	c. Money at Call	38,564	29,398	40,089	45,556	43,531	-23.77	36.37	13.64
2	INVESTMENTS	5,492	4,361	7,774	15,305	15,745	-20.58	78.25	96.87
	a. Govt. Securities	5,479	4,361	7,654	15,245	15,695	-20.40	75.50	99.18
	b. Others	13	-	120	60	50	-100.00	0.00	-50.00
3	SHARE & OTHER INVESTMENT	2,103	2,348	3,668	4,745	4,797	11.65	56.21	29.36
4	LOANS & ADVANCES (Including Bills Purchased)	232,993	209,605	253,251	345,165	342,500	-10.04	20.82	36.29
	4.1 LOANS & ADVANCES	232,993	209,605	253,251	345,165	342,500	-10.04	20.82	36.29
	a. Private Sector	230,577	207,149	249,741	338,885	335,877	-10.16	20.56	35.69
	b. Financial Institutions	2,414	2,450	3,506	6,276	6,619	1.48	43.10	79.00
	c. Government Organizations	2	5	4	4	4	224.21	-25.54	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	4,544	3,953	4,726	6,744	6,680	-13.02	19.56	42.70
7	OTHER ASSETS	10,734	9,634	10,047	12,326	14,145	-10.24	4.28	22.68
	a. Accrued Interests	2,793	2,343	2,047	2,609	6,955	-16.13	-12.64	27.50
	b. Others	7,941	7,291	8,000	9,716	6,081	-8.17	9.72	21.45
8	Expenses not Written off	36	13	10	6	10	-64.48	-24.70	-35.80
9	Non Banking Assets	1,001	714	659	624	554	-28.68	-7.73	-5.29
10	Reconciliation Account	7,750	3,355	4,578	6,827	8,136	-56.72	36.47	49.14
11	Profit & Loss A/c	424	-	0	9	854	-100.00	0.00	6827.21
	TOTAL	350,845	305,079	374,701	486,316	489,326	-13.04	22.82	29.79

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change			
	2016	2017	2018	2019	2019	2/1	3/2	4/3	
	1	2	3	4	5				
1 CAPITAL FUND	10,263	8,140	11,787	13,224	15,269	-20.69	44.80	12.19	
a. Paid-up Capital	13,064	10,093	12,735	13,585	13,585	-22.74	26.17	6.68	
b. Statutory Reserves	2,663	2,160	2,531	2,748	2,825	-18.90	17.18	8.56	
c. Retained Earning	(6,586)	(5,183)	(4,454)	(4,138)	(2,176)	-21.31	-14.06	-7.10	
d. Others Reserves	1,123	1,070	975	1,029	1,034	-4.71	-8.82	5.47	
2 BORROWINGS	2,559	1,257	1,170	3,532	2,898	-50.87	-6.93	201.89	
a. NRB	189	512	210	194	164	171.18	-58.92	-7.71	
b. "A"Class Licensed Institution	2,370	745	960	3,338	2,734	-68.57	28.84	247.86	
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	64,279	52,131	63,558	75,995	76,930	-18.90	21.92	19.57	
a. Current	130	91	281	530	347	-29.73	207.55	88.38	
b. Savings	33,060	18,514	20,508	23,791	23,506	-44.00	10.77	16.01	
c. Fixed	24,941	24,847	34,085	39,349	40,361	-0.38	37.18	15.44	
d. Call Deposits	1,720	3,957	4,460	6,231	5,380	130.08	12.73	39.70	
e. Others	4,428	4,721	4,224	6,094	7,336	6.62	-10.54	44.28	
4 Bills Payable	1	1	5	11	3	21.05	327.14	134.61	
5 Other Liabilities	21,109	17,284	17,902	17,857	18,346	-18.12	3.57	-0.25	
1. Loan Loss Provision	8,762	6,895	6,507	6,338	6,321	-21.31	-5.63	-2.60	
2. Interest Suspense a/c	7,199	6,606	7,505	7,604	8,007	-8.23	13.60	1.33	
3. Others	5,147	3,783	3,890	3,915	4,018	-26.51	2.83	0.64	
6 Reconciliation A/c	2,072	1,397	113	120	122	-32.58	-91.91	6.10	
7 Profit & Loss A/c	3,161	2,400	1,478	1,805	147	-24.08	-38.40	22.08	
TOTAL	103,443	82,610	96,013	112,543	113,714	-20.14	16.22	17.22	
Assets									
1 LIQUID FUNDS	25,483	16,544	21,004	23,704	23,846	-35.08	26.95	12.85	
a. Cash Balance	1,057	1,091	1,307	1,435	1,277	3.22	19.80	9.81	
Nepalese Notes & Coins	1,057	1,091	1,307	1,435	1,277	3.22	19.80	9.80	
Foreign Currency	0	0	0	0	0	-19.25	-18.20	130.29	
b. Bank Balance	17,250	9,362	11,079	12,603	11,996	-45.73	18.34	13.75	
1. In Nepal Rastra Bank	2,627	2,301	2,407	3,253	3,141	-12.39	4.59	35.15	
2. "A"Class Licensed Institution	10,167	5,398	6,709	5,123	4,665	-46.91	24.29	-23.64	
3. Other Financial Ins.	4,456	1,663	1,964	4,227	4,190	-62.68	18.08	115.26	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	7,177	6,092	8,618	9,666	10,573	-15.12	41.47	12.17	
2 INVESTMENTS	3,356	1,534	2,350	3,881	3,899	-54.29	53.15	65.18	
a. Govt. Securities	3,315	1,320	2,350	3,858	3,875	-60.19	78.04	64.18	
b. Others	41	215	-	24	24	420.68	-100.00	0.00	
3 SHARE & OTHER INVESTMENT	1,354	1,489	2,172	2,357	2,361	9.99	45.87	8.51	
4 LOANS & ADVANCES (Including Bills Purchased)	55,858	49,146	57,345	68,738	68,749	-12.02	16.68	19.87	
4.1 LOANS & ADVANCES	55,851	49,143	57,345	68,738	68,749	-12.01	16.69	19.87	
a. Private Sector	55,305	48,499	56,235	66,133	66,034	-12.31	15.95	17.60	
b. Financial Institutions	494	644	1,086	2,605	2,716	30.34	68.56	139.97	
c. Government Organizations	52	-	24	-	-	-100.00	0.00	-100.00	
4.2 BILLS PURCHASED	6	3	-	-	-	-59.38	-100.00	0.00	
5 LOANS AGT. COLLECTED BILLS	526	-	-	-	-	-100.00	0.00	0.00	
6 FIXED ASSETS	1,889	1,669	1,898	2,026	2,052	-11.62	13.68	6.75	
7 OTHER ASSETS	11,401	10,168	10,546	11,111	11,779	-10.82	3.72	5.36	
a. Accrued Interests	7,259	6,651	7,611	7,722	6,742	-8.38	14.44	1.45	
b. Others	4,142	3,517	2,935	3,389	2,267	-15.09	-16.55	15.49	
8 Expenses not Written off	30	6	7	2	2	-80.08	20.65	-69.16	
9 Non Banking Assets	1,253	619	576	537	555	-50.63	-6.92	-6.77	
10 Reconciliation Account	2,082	1,376	115	121	126	-33.91	-91.65	4.95	
11 Profit & Loss A/c	211	59	1	66	344	-72.11	-99.00	11229.31	
TOTAL	103,443	82,610	96,013	112,543	113,714	-20.14	16.22	17.22	

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

	Mid-July			Mid-July	Mid-Aug	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	64,943	97,851	167,967	212,129	20,467	50.67	71.66	26.29
1.1 Deposit Liabilities	63,252	95,609	165,254	208,274	20,127	51.15	72.84	26.03
1.1.1 Saving A/c	21,235	23,526	39,005	48,102	5,043	10.79	65.80	23.32
1.1.2 Fixed A/c	31,711	55,651	112,317	143,530	13,375	75.50	101.82	27.79
1.1.2.1 Upto 3 Months Fixed A/c	1,915	2,496	8,398	8,211	882	30.35	236.48	-2.22
1.1.2.2 3 to 6 Months fixed A/c	1,241	2,673	6,799	10,806	1,067	115.44	154.39	58.93
1.1.2.3 6 Months to 1 Year Fixed A/c	15,369	29,697	57,784	72,244	6,894	93.23	94.58	25.02
1.1.2.4 Above 1 Year	13,186	20,785	39,336	52,269	4,532	57.63	89.25	32.88
1.1.3 Call Deposit	10,301	16,430	13,818	16,374	1,686	59.49	-15.90	18.50
1.1.4 Certificate of Deposits	5	2	114	268	24	-63.14	5683.67	134.99
1.2 Others	1,691	2,242	2,713	3,855	340	32.61	21.00	42.11
2 Commission/Fee Expense	546	601	613	1,668	84	10.02	1.97	172.29
3 Employees Expenses	22,716	26,627	31,472	39,312	3,045	17.22	18.20	24.91
4 Office Operating Expenses	18,124	20,755	25,517	29,456	2,059	14.52	22.95	15.44
5 Exchange Fluctuation Loss	197	109	125	35	8	-44.83	15.31	-71.96
5.1 Due to Change in Exchange Rates	182	88	102	26	8	-51.56	16.08	-74.34
5.2 Due to Foreign Currency Transactions	15	21	23	9	0	36.73	12.00	-61.39
6 Non-Operatiing Expenses	106	34	58	164	6	-68.40	74.28	180.08
7. Provision for Risk	9,650	12,763	15,147	19,852	538	32.26	18.68	31.06
7.1 Loan loss Provision	8,452	11,477	12,875	19,032	496	35.80	12.17	47.83
7.1.1 General Loan loss Provision	5,108	7,036	6,484	8,358	194	37.74	-7.84	28.90
7.1.1.1 Pass Loan Loss Provision	4,530	6,257	5,679	6,457	184	38.11	-9.24	13.71
7.1.1.2 Watch List Provision	578	779	806	1,901	10	34.86	3.44	135.94
7.1.2 Special Loan Loss Provision	3,028	4,375	6,216	9,623	230	44.47	42.07	54.80
7.1.3 Additional Loan Loss Provision	315	66	174	1,051	72	-78.94	162.29	503.65
7.2. Provision for Non-Banking Assets	1,012	1,053	1,255	481	18	4.07	19.15	-61.67
7.3. Provision for Loss on Investment	15	186	716	147	24	1179.20	284.90	-79.49
7.4. Provision for Loss of Other Assets	171	46	302	191	0	0.00	0.00	-36.53
8 Loan Written Off	355	996	971	917	38	180.57	-2.50	-5.53
9 Provision for Staff Bonus	5,852	6,657	7,982	8,857	561	13.76	19.90	10.96
10 Provision for Income Tax	17,592	20,371	24,583	30,505	1,591	15.80	20.68	24.09
11 Others	61	56	29	21	1	-9.06	-48.09	-28.98
12 Net Profit	49,005	54,665	61,337	74,230	4,897	11.55	12.20	21.02
TOTAL EXPENSES	189,146	241,483	335,802	417,146	33,295	27.67	39.06	24.22
Income								
1. Interest Income	146,483	194,358	283,227	359,820	25,418	32.68	45.72	27.04
1.1. On Loans and Advance	138,783	181,923	265,446	335,598	23,343	31.09	45.91	26.43
1.2. On Investment	3,487	5,875	10,903	13,247	1,464	68.49	85.58	21.50
1.2.1 Government Bonds	3,005	4,830	9,360	11,868	1,331	60.74	93.77	26.80
1.2.2 Foreign Bonds	137	153	186	195	27	12.17	21.29	4.66
1.2.3 NRB Bonds	200	777	1,031	620	78	289.04	32.69	-39.84
1.2.4 Deventure & Bonds	146	115	327	565	27	-21.14	184.63	72.80
1.3 Agency Balance	589	1,022	988	1,064	62	73.33	-3.33	7.70
1.4 On Call Deposit	2,513	3,475	3,928	6,394	301	38.26	13.02	62.79
1.5 Others	1,111	2,063	1,963	3,517	249	85.75	-4.83	79.16
2. Comission & Discount	9,829	11,807	13,569	18,694	1,365	20.12	14.93	37.76
2.1 Bills Purchase & Discount	300	240	117	218	26	-20.20	-51.18	86.03
2.2 Comission	8,074	9,865	11,381	15,685	1,137	22.17	15.37	37.82
2.3 Others	1,454	1,702	2,071	2,791	202	17.07	21.69	34.75
3 Income From Exchange Fluctuation	5,709	6,249	7,850	10,506	1,101	9.46	25.62	33.84
3.1 Due to Change in Exchange Rate	1,342	707	1,537	1,182	314	-47.34	117.44	-23.10
3.2 Due to Foreign Currency Trans.	4,367	5,542	6,313	9,324	787	26.92	13.91	47.70
4 Other Operating Income	9,123	10,772	13,392	15,376	1,024	18.08	24.32	14.81
5 Non Operating Income	4,776	3,783	2,491	792	87	-20.79	-34.15	-68.19
6 Provision Written Back	11,551	12,883	14,545	10,302	613	11.54	12.90	-29.17
7 Recovery from Written off Loan	1,276	1,504	673	995	(77)	17.87	-55.26	47.82
8 Income from Extra Ordinary Expenses	231	108	53	635	7	-53.27	-50.71	1090.25
9 Net Loss	168	18	-	26	3,757	-89.14	-100.00	0.00
TOTAL INCOME	189,146	241,483	335,802	417,146	33,295	27.67	39.06	24.22

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-July	Mid-Aug	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	47,855	81,092	141,815	177,011	16,841	69.46	74.88	24.82
1.1 Deposit Liabilities	46,324	79,132	139,186	173,492	16,522	70.82	75.89	24.65
1.1.1 Saving A/c	13,684	17,436	30,569	38,239	4,036	27.42	75.32	25.09
1.1.2 Fixed A/c	24,433	47,955	97,070	122,507	11,198	96.27	102.42	26.21
1.1.2.1 Upto 3 Months Fixed A/c	1,842	2,170	7,668	6,916	650	17.81	253.35	-9.82
1.1.2.2 3 to 6 Months fixed A/c	936	2,298	5,904	9,377	866	145.59	156.88	58.82
1.1.2.3 6 Months to 1 Year Fixed A/c	11,608	25,818	49,040	59,650	5,828	122.42	89.94	21.64
1.1.2.4 Above 1 Year	10,048	17,668	34,458	46,565	3,855	75.84	95.03	35.14
1.1.3 Call Deposit	8,201	13,739	11,433	12,478	1,263	67.53	-16.78	9.13
1.1.4 Certificate of Deposits	5	2	114	268	24	-61.96	5683.67	134.99
1.2 Others	1,531	1,960	2,629	3,519	320	28.04	34.13	33.87
2 Commission/Fee Expense	543	597	608	1,663	84	9.98	1.81	173.43
3 Employees Expenses	19,108	23,306	27,585	33,900	2,626	21.97	18.36	22.89
4 Office Operating Expenses	14,314	17,488	21,746	24,478	1,731	22.18	24.35	12.56
5 Exchange Fluctuation Loss	19	26	108	22	8	34.00	321.27	-79.15
5.1 Due to Change in Exchange Rates	4	5	85	14	8	14.37	1583.93	-83.85
5.2 Due to Foreign Currency Transactions	15	21	23	9	-	39.89	12.00	-61.82
6 Non-Operatiing Expenses	70	18	53	156	6	-74.55	198.03	192.82
7. Provision for Risk	7,062	10,569	11,964	16,833	381	49.67	13.20	40.70
7.1 Loan loss Provision	6,402	9,651	10,356	16,382	357	50.75	7.31	58.18
7.1.1 General Loan loss Provision	4,111	6,272	5,380	6,774	179	52.57	-14.21	25.91
7.1.1.1 Pass Loan Loss Provision	3,626	5,678	4,860	5,223	177	56.61	-14.40	7.46
7.1.1.2 Watch List Provision	485	594	520	1,552	2	22.42	-12.41	198.29
7.1.2 Special Loan Loss Provision	2,197	3,369	4,856	8,592	106	53.30	44.13	76.95
7.1.3 Additional Loan Loss Provision	94	10	121	1,015	72	-89.19	1090.14	741.42
7.2. Provision for Non-Banking Assets	612	839	1,030	263	-	37.26	22.69	-74.49
7.3. Provision for Loss on Investment	5	46	375	4	24	823.46	717.05	-98.87
7.4. Provision for Loss of Other Assets	43	33	203	185	-	0.00	0.00	-8.86
8 Loan Written Off	78	907	885	868	38	1070.33	-2.47	-1.91
9 Provision for Staff Bonus	4,629	5,544	7,011	7,625	555	19.77	26.45	8.77
10 Provision for Income Tax	14,145	17,164	21,670	26,928	1,579	21.34	26.26	24.26
11 Others	56	48	7	15	1	-15.10	-85.02	103.54
12 Net Profit	38,129	45,434	53,633	65,216	4,973	19.16	18.05	21.60
TOTAL EXPENSES	146,006	202,193	287,085	354,715	28,821	38.48	41.99	23.56
Income								
1. Interest Income	113,201	161,584	241,266	304,367	22,343	42.74	49.31	26.15
1.1. On Loans and Advance	108,083	152,697	227,301	285,281	20,440	41.28	48.86	25.51
1.2. On Investment	3,265	5,687	10,487	12,684	1,414	74.18	84.41	20.95
1.2.1 Government Bonds	2,829	4,702	9,096	11,439	1,294	66.22	93.43	25.77
1.2.2 Foreign Bonds	137	153	186	195	27	12.17	21.29	4.66
1.2.3 NRB Bonds	168	747	941	491	67	344.84	26.06	-47.80
1.2.4 Deventure & Bonds	132	84	264	559	26	-35.83	212.71	111.81
1.3 Agency Balance	420	483	638	878	62	14.92	31.95	37.71
1.4 On Call Deposit	627	781	1,093	2,190	186	24.52	39.89	100.40
1.5 Others	804	1,936	1,748	3,334	241	140.70	-9.72	90.74
2. Comission & Discount	9,230	11,328	13,027	18,058	1,334	22.73	15.00	38.62
2.1 Bills Purchase & Discount	300	240	117	218	26	-20.17	-51.17	86.03
2.2 Comission	7,689	9,582	11,052	15,267	1,120	24.62	15.34	38.14
2.3 Others	1,241	1,507	1,858	2,573	188	21.37	23.33	38.48
3 Income From Exchange Fluctuation	5,462	6,128	7,817	10,475	1,088	12.19	27.57	33.99
3.1 Due to Change in Exchange Rate	1,116	629	1,519	1,172	303	-43.60	141.39	-22.89
3.2 Due to Foreign Currency Trans.	4,346	5,498	6,298	9,303	785	26.52	14.54	47.72
4 Other Operating Income	6,555	8,715	10,703	11,744	824	32.95	22.81	9.73
5 Non Operating Income	2,757	2,775	1,960	509	79	0.63	-29.35	-74.01
6 Provision Written Back	7,698	10,242	11,618	8,057	405	33.05	13.43	-30.65
7 Recovery from Written off Loan	1,025	1,369	647	847	(82)	33.59	-52.71	30.82
8 Income from Extra Ordinary Expenses	78	52	45	658	7	-33.61	-12.52	1348.42
9 Net Loss	-	-	-	-	2,825	0.00	0.00	0.00
TOTAL INCOME	146,006	202,193	287,085	354,715	28,821	38.48	41.99	23.56

Profit and Loss Statement of Development Banks

	Mid-July			Mid-July	Mid-Aug	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	13,312	13,201	20,949	28,665	3,002	-0.83	58.69	36.83
1.1 Deposit Liabilities	13,173	13,087	20,905	28,433	2,993	-0.65	59.74	36.01
1.1.1 Saving A/c	5,946	4,677	6,871	8,006	821	-21.34	46.91	16.52
1.1.2 Fixed A/c	5,212	5,950	11,833	16,780	1,774	14.15	98.89	41.81
1.1.2.1 Upto 3 Months Fixed A/c	54	271	602	1,159	210	399.17	122.42	92.32
1.1.2.2 3 to 6 Months fixed A/c	279	299	732	1,210	178	7.38	144.41	65.26
1.1.2.3 6 Months to 1 Year Fixed A/c	2,770	2,933	6,548	9,967	830	5.90	123.26	52.21
1.1.2.4 Above 1 Year	2,109	2,446	3,950	4,445	557	15.98	61.48	12.53
1.1.3 Call Deposit	2,015	2,461	2,201	3,646	397	22.14	-10.55	65.67
1.1.4 Certificate of Deposits	0	-	-	-	-	-100.00	0.00	0.00
1.2 Others	139	114	44	232	10	-18.19	-61.53	428.78
2 Commission/Fee Expense	1	-	-	-	-	-100.00	0.00	0.00
3 Employees Expenses	2,907	2,687	3,148	4,474	352	-7.56	17.13	42.13
4 Office Operating Expenses	3,039	2,614	2,941	4,070	268	-13.98	12.51	38.39
5 Exchange Fluctuation Loss	178	83	18	13	0	-53.27	-78.58	-28.61
5.1 Due to Change in Exchange Rates	178	83	18	13	0	-53.19	-78.61	-29.10
5.2 Due to Foreign Currency Transactions	0	0	0	0	0	-90.15	10.32	188.94
6 Non-Operatiing Expenses	16	14	1	7	0	-11.77	-92.71	586.86
7. Provision for Risk	1,415	1,566	2,225	2,088	17	10.60	42.12	-6.18
7.1 Loan loss Provision	1,271	1,484	1,894	1,906	17	16.72	27.64	0.62
7.1.1 General Loan loss Provision	733	624	950	1,332	10	-14.93	52.38	40.21
7.1.1.1 Pass Loan Loss Provision	652	465	729	1,057	3	-28.67	56.67	44.98
7.1.1.2 Watch List Provision	81	158	222	276	7	95.71	39.79	24.50
7.1.2 Special Loan Loss Provision	503	833	911	565	7	65.68	9.29	-37.97
7.1.3 Additional Loan Loss Provision	35	27	33	9	-	-23.41	22.32	-74.36
7.2. Provision for Non-Banking Assets	109	25	92	120	-	-76.61	259.78	31.00
7.3. Provision for Loss on Investment	(0)	46	148	62	0	-10653.82	224.17	-58.21
7.4. Provision for Loss of Other Assets	36	11	91	0	-	0.00	0.00	-100.00
8 Loan Written Off	156	40	82	4	-	-74.43	105.74	-95.70
9 Provision for Staff Bonus	963	942	846	1,052	5	-2.18	-10.21	24.40
10 Provision for Income Tax	2,793	2,724	2,535	3,075	8	-2.49	-6.92	21.29
11 Others	4	1	21	0	-	-80.66	2493.62	-98.52
12 Net Profit	7,763	6,872	6,227	7,258	(66)	-11.47	-9.40	16.57
TOTAL EXPENSES	32,547	30,743	38,991	50,705	3,587	-5.54	26.83	30.04
Income								
1. Interest Income	26,440	26,568	34,091	45,718	2,555	0.48	28.32	34.10
1.1. On Loans and Advance	24,547	24,001	31,194	41,784	2,429	-2.22	29.97	33.95
1.2. On Investment	123	136	309	434	40	10.04	127.69	40.73
1.2.1 Government Bonds	102	95	186	330	28	-6.43	95.44	77.21
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	11	12	65	105	12	10.56	425.81	62.04
1.2.4 Deventure & Bonds	10	28	58	-	-	171.27	106.58	-100.00
1.3 Agency Balance	103	344	234	35	1	233.84	-31.99	-85.22
1.4 On Call Deposit	1,486	2,056	2,227	3,387	78	38.31	8.33	52.09
1.5 Others	181	31	128	79	8	-82.74	310.96	-38.78
2. Comission & Discount	487	385	456	554	24	-21.05	18.45	21.62
2.1 Bills Purchase & Discount	0	0	-	0	-	-87.15	-100.00	0.00
2.2 Comission	365	263	291	383	14	-27.77	10.43	31.56
2.3 Others	122	121	165	171	10	-1.01	35.88	4.08
3 Income From Exchange Fluctuation	247	121	32	31	13	-50.89	-73.36	-3.07
3.1 Due to Change in Exchange Rate	226	77	17	10	11	-65.80	-77.72	-42.21
3.2 Due to Foreign Currency Trans.	21	44	15	21	2	110.19	-65.69	41.59
4 Other Operating Income	2,088	1,657	2,137	2,995	162	-20.67	29.02	40.14
5 Non Operating Income	1,131	445	356	163	5	-60.67	-19.95	-54.22
6 Provision Written Back	2,018	1,547	1,904	1,242	83	-23.36	23.09	-34.79
7 Recovery from Written off Loan	3	13	10	34	0	379.99	-23.53	253.95
8 Income from Extra Ordinary Expenses	129	9	5	(42)	-	-92.83	-47.64	-968.96
9 Net Loss	4	-	-	9	746	-100.00	0.00	0.00
TOTAL INCOME	32,547	30,743	38,991	50,705	3,587	-5.54	26.83	30.04

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-July	Mid-Aug	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	3,776	3,557	5,203	6,453	624	-5.80	46.27	24.02
1.1 Deposit Liabilities	3,756	3,389	5,163	6,349	613	-9.76	52.34	22.97
1.1.1 Saving A/c	1,604	1,413	1,565	1,856	186	-11.94	10.80	18.59
1.1.2 Fixed A/c	2,065	1,747	3,414	4,243	402	-15.43	95.50	24.25
1.1.2.1 Upto 3 Months Fixed A/c	18	55	127	137	22	198.56	132.03	8.05
1.1.2.2 3 to 6 Months fixed A/c	26	75	163	219	23	189.96	117.83	34.39
1.1.2.3 6 Months to 1 Year Fixed A/c	992	946	2,196	2,627	236	-4.61	132.16	19.62
1.1.2.4 Above 1 Year	1,029	671	928	1,259	120	-34.83	38.32	35.65
1.1.3 Call Deposit	86	230	184	250	26	167.06	-20.25	36.42
1.1.4 Certificate of Deposits	0	-	-	-	-	-100.00	0.00	0.00
1.2 Others	21	168	40	104	10	710.55	-76.17	159.64
2 Commission/Fee Expense	2	4	5	5	0	112.56	28.84	20.25
3 Employees Expenses	701	634	740	938	67	-9.54	16.78	26.76
4 Office Operating Expenses	771	653	830	909	60	-15.38	27.15	9.46
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 Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	20	1	4	1	-	-93.30	223.24	-77.14
7. Provision for Risk	1,173	628	958	931	140	-46.42	52.42	-2.80
7.1 Loan loss Provision	779	343	624	745	122	-55.95	82.01	19.35
7.1.1 General Loan loss Provision	264	140	154	252	4	-46.85	9.54	63.68
7.1.1.1 Pass Loan Loss Provision	253	114	90	178	4	-54.97	-21.10	98.33
7.1.1.2 Watch List Provision	12	27	64	74	-	130.77	140.41	15.10
7.1.2 Special Loan Loss Provision	328	173	450	466	118	-47.17	159.61	3.51
7.1.3 Additional Loan Loss Provision	186	29	20	27	-	-84.34	-30.34	34.46
7.2. Provision for Non-Banking Assets	292	189	134	98	18	-35.39	-29.13	-26.35
7.3. Provision for Loss on Investment	10	94	192	81	0	844.54	103.88	-58.04
7.4. Provision for Loss of Other Assets	93	3	8	7	0	0.00	0.00	-10.13
8 Loan Written Off	122	49	4	46	0	-59.89	-91.21	965.03
9 Provision for Staff Bonus	260	171	126	180	1	-34.17	-26.59	42.93
10 Provision for Income Tax	653	484	377	502	5	-25.96	-22.00	33.07
11 Others	1	7	1	6	0	940.04	-88.62	605.47
12 Net Profit	3,114	2,359	1,478	1,755	(11)	-24.23	-37.37	18.78
TOTAL EXPENSES	10,592	8,547	9,726	11,726	887	-19.31	13.79	20.56
Income								
1. Interest Income	6,842	6,206	7,869	9,734	521	-9.30	26.81	23.70
1.1. On Loans and Advance	6,152	5,225	6,951	8,533	474	-15.07	33.04	22.76
1.2. On Investment	99	53	107	129	10	-46.57	103.54	19.80
1.2.1 Government Bonds	74	33	78	99	9	-55.86	137.67	27.24
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	21	18	25	24	0	-14.67	39.47	-3.02
1.2.4 Deventure & Bonds	4	2	5	5	1	-37.48	106.85	15.65
1.3 Agency Balance	66	194	116	151	-	195.09	-40.30	30.23
1.4 On Call Deposit	400	638	608	817	37	59.64	-4.74	34.35
1.5 Others	126	96	87	105	1	-23.56	-9.07	20.58
2. Comission & Discount	111	94	87	82	7	-15.41	-7.69	-5.64
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00
2.2 Comission	21	20	39	35	2	-6.22	93.85	-7.90
2.3 Others	90	74	49	47	5	-17.57	-34.80	-3.84
3 Income From Exchange Fluctuation	0	-	-	-	-	-100.00	0.00	0.00
3.1 Due to Change in Exchange Rate	0	-	-	-	-	-100.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0	-	-	-	-	-100.00	0.00	0.00
4 Other Operating Income	480	401	552	636	38	-16.51	37.80	15.30
5 Non Operating Income	888	564	175	120	3	-36.49	-68.97	-31.49
6 Provision Written Back	1,834	1,094	1,023	1,003	126	-40.33	-6.50	-1.94
7 Recovery from Written off Loan	249	123	16	114	5	-50.63	-86.88	607.52
8 Income from Extra Ordinary Expenses	25	47	3	19	-	90.41	-93.48	505.32
9 Net Loss	163	18	-	17	187	-88.86	-100.00	0.00
TOTAL INCOME	10,592	8,547	9,726	11,726	887	-19.31	13.79	20.56

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

	Mid-July			Mid-July	Mid-Aug	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	76,816	87,899	115,386	157,905	158,258	14.43	31.27	36.85
Fishery Related	1,980	2,329	2,725	4,216	4,338	17.57	17.03	54.70
Mining Related	3,404	3,950	5,033	7,313	7,078	16.04	27.42	45.30
Agriculture, Forestry & Beverage Production Related	296,097	329,835	415,539	510,038	517,016	11.39	25.98	22.74
Construction	182,852	213,029	253,187	309,417	311,512	16.50	18.85	22.21
Electricity, Gas and Water	46,418	63,521	86,863	126,594	129,580	36.85	36.75	45.74
Metal Products, Machinery & Electronic Equipment & Assemblage	19,473	25,045	33,148	37,076	36,102	28.61	32.36	11.85
Transport, Communication and Public Utilities	67,489	76,264	83,255	93,129	93,589	13.00	9.17	11.86
Wholesaler & Retailer	374,323	436,443	532,011	615,309	613,048	16.60	21.90	15.66
Finance, Insurance and Real Estate	135,000	166,374	203,050	233,847	230,917	23.24	22.04	15.17
Hotel or Restaurant	54,426	66,900	91,146	122,122	123,544	22.92	36.24	33.99
Other Services	72,146	90,251	105,969	122,900	125,081	25.09	17.42	15.98
Consumption Loans	120,843	158,359	166,319	163,819	160,636	31.04	5.03	-1.50
Local Government	1,655	1,569	1,554	1,569	1,569	-5.22	-0.96	1.00
Others	228,956	272,882	327,742	406,642	407,436	19.19	20.10	24.07
TOTAL	1,681,880	1,994,649	2,422,926	2,911,897	2,919,706	18.60	21.47	20.18
Productwise								
Term Loan	272,694	320,735	423,648	562,527	575,581	17.62	32.09	32.78
Overdraft	294,327	361,907	410,911	455,716	447,231	22.96	13.54	10.90
Trust Receipt Loan / Import Loan	72,678	64,530	113,869	127,216	133,746	-11.21	76.46	11.72
Demand & Other Working Capital Loan	365,785	404,195	498,116	615,755	613,809	10.50	23.24	23.62
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	142,815	168,384	201,682	237,959	237,939	17.90	19.77	17.99
Real Estate Loan	108,072	127,319	142,005	146,991	147,203	17.81	11.54	3.51
Margin Nature Loan	37,681	41,170	41,129	45,417	44,908	9.26	-0.10	10.43
Hire Purchase Loan	110,094	150,400	171,054	180,957	183,418	36.61	13.73	5.79
Deprived Sector Loan	81,239	111,985	137,728	177,390	177,131	37.85	22.99	28.80
Bills Purchased	12,531	17,354	2,859	3,342	3,349	38.49	-83.53	16.90
Other Product	183,963	226,670	279,927	358,628	355,393	23.22	23.50	28.11
Total	1,681,880	1,994,649	2,422,926	2,911,897	2,919,706	18.60	21.47	20.18
Collateral wise								
Gold and Silver	30,642	37,467	38,070	38,246	37,851	22.27	1.61	0.46
Government Securities	1,015	998	470	336	334	-1.65	-52.86	-28.53
Non Governmental Securities	29,669	34,635	37,124	35,873	35,555	16.74	7.19	-3.37
Fixed Deposit Receipts	10,553	22,176	18,558	24,099	22,687	110.13	-16.32	29.86
Own	9,577	20,781	17,907	23,569	22,150	116.99	-13.83	31.62
Other Licences Institutions	976	1,395	650	530	536	42.85	-53.38	-18.51
Collateral of Properties	1,463,646	1,734,997	2,136,643	2,600,225	2,600,944	18.54	23.15	21.70
Fixed Assets	1,207,218	1,459,790	1,788,776	2,206,624	2,204,075	20.92	22.54	23.36
Current Assets	256,428	275,207	347,867	393,601	396,868	7.32	26.40	13.15
Against security of Bill	15,710	15,874	18,166	23,281	32,899	1.04	14.44	28.15
Domestic Bills	3,526	798	826	2,382	1,072	-77.36	3.49	188.24
Foreign Bills	12,185	15,075	17,340	20,899	31,827	23.72	15.02	20.52
Against Guarantee	52,993	63,293	78,284	100,601	98,503	19.44	23.69	28.51
Government Guarantee	2,364	2,560	2,348	2,365	2,344	8.28	-8.27	0.72
Institutional Guarantee	33,209	42,759	55,645	77,217	75,002	28.76	30.14	38.77
Personal Guarantee	4,054	5,340	6,081	5,846	6,000	31.73	13.86	-3.86
Collective Guarantee	4,856	5,829	7,086	7,398	7,395	20.05	21.56	4.42
International Rated Foreign Bank's Guarantee	4,227	1,469	1,682	1,662	1,640	-65.24	14.45	-1.16
Other Guarantee	4,283	5,336	5,444	6,112	6,123	24.59	2.02	12.28
Credit Card	416	906	1,257	1,670	1,820	117.72	38.78	32.88
Others	77,235	84,304	94,353	87,565	89,114	9.15	11.92	-7.19
Total	1,681,880	1,994,649	2,422,926	2,911,897	2,919,706	18.60	21.47	20.18

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-July	Mid-Aug	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	59,611	73,353	96,590	131,517	132,206	23.05	31.68	36.16
Fishery Related	1,514	1,997	2,330	3,427	3,538	31.88	16.72	47.04
Mining Related	2,971	3,468	4,420	6,887	6,645	16.73	27.47	55.80
Agriculture, Forestry & Beverage Production Related	278,304	315,942	398,079	483,686	490,926	13.52	26.00	21.50
Construction	142,303	178,777	212,488	251,365	252,578	25.63	18.86	18.30
Electricity, Gas and Water	42,102	59,345	82,192	119,658	122,735	40.96	38.50	45.58
Metal Products, Machinery & Electronic Equipment & Assemblage	16,328	22,633	29,803	32,235	31,323	38.62	31.68	8.16
Transport, Communication and Public Utilities	43,246	52,471	57,257	63,602	63,802	21.33	9.12	11.08
Wholesaler & Retailer	330,887	397,945	483,927	550,845	548,939	20.27	21.61	13.83
Finance, Insurance and Real Estate	114,518	148,589	179,843	200,565	197,898	29.75	21.03	11.52
Hotel or Restaurant	43,362	57,139	79,499	105,954	107,759	31.77	39.13	33.28
Other Services	60,592	80,039	95,129	109,323	111,788	32.09	18.85	14.92
Consumption Loans	99,230	134,353	141,446	137,464	134,944	35.39	5.28	-2.82
Local Government	1,576	1,507	1,500	1,513	1,513	-4.40	-0.46	0.86
Others	155,958	208,341	247,825	299,952	301,862	33.59	18.95	21.03
TOTAL	1,392,503	1,735,899	2,112,330	2,497,993	2,508,456	24.66	21.69	18.26
Productwise								
Term Loan	227,582	280,894	369,100	477,035	490,534	23.43	31.40	29.24
Overdraft	239,961	310,487	349,119	374,792	368,384	29.39	12.44	7.35
Trust Receipt Loan / Import Loan	72,678	64,520	113,869	127,214	133,744	-11.22	76.49	11.72
Demand & Other Working Capital Loan	334,767	386,184	480,565	598,418	596,424	15.36	24.44	24.52
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	109,297	140,053	167,220	186,651	186,508	28.14	19.40	11.62
Real Estate Loan	83,603	104,245	114,770	118,860	118,203	24.69	10.10	3.56
Margin Nature Loan	28,429	34,420	33,208	35,571	35,221	21.07	-3.52	7.12
Hire Purchase Loan	79,566	120,086	137,333	141,826	144,133	50.93	14.36	3.27
Deprived Sector Loan	66,006	93,429	114,232	142,088	141,944	0.00	0.00	24.39
Bills Purchased	12,523	17,352	2,856	3,339	3,346	38.56	-83.54	16.90
Other Product	138,091	184,230	230,060	292,199	290,014	33.41	24.88	27.01
Total	1,392,503	1,735,899	2,112,330	2,497,993	2,508,456	24.66	21.69	18.26
Collateral wise								
Gold and Silver	26,326	32,843	32,616	31,871	31,511	24.75	-0.69	-2.28
Government Securities	992	986	433	298	296	-0.59	-56.10	-31.05
Non Governmental Securities	23,085	29,674	30,512	27,631	27,370	28.54	2.82	-9.44
Fixed Deposit Receipts	7,543	15,282	13,517	18,896	18,090	102.61	-11.55	39.79
Own	6,567	13,888	12,876	18,366	17,554	111.49	-7.28	42.64
Other Licences Institutions	976	1,395	641	530	536	42.85	-54.03	-17.36
Collateral of Properties	1,206,656	1,510,055	1,864,917	2,236,454	2,239,131	25.14	23.50	19.92
Fixed Assets	950,449	1,234,935	1,517,181	1,843,001	1,842,395	29.93	22.86	21.48
Current Assets	256,207	275,119	347,736	393,453	396,736	7.38	26.39	13.15
Against security of Bill	15,133	15,874	18,164	23,279	32,898	4.89	14.43	28.16
Domestic Bills	2,950	798	824	2,380	1,071	-72.94	3.17	189.00
Foreign Bills	12,183	15,075	17,340	20,899	31,827	23.74	15.02	20.52
Against Guarantee	44,016	52,805	64,117	80,168	77,769	19.97	21.42	25.03
Government Guarantee	2,191	2,456	2,250	2,267	2,245	12.09	-8.41	0.75
Institutional Guarantee	28,853	38,747	49,664	65,753	63,286	34.29	28.18	32.40
Personal Guarantee	3,325	4,274	4,505	4,146	4,200	28.54	5.40	-7.98
Collective Guarantee	1,365	641	692	474	519	-53.06	7.95	-31.42
International Rated Foreign Bank's Guarantee	4,227	1,469	1,682	1,662	1,640	-65.24	14.45	-1.16
Other Guarantee	4,054	5,217	5,324	5,865	5,878	28.70	2.04	10.18
Credit Card	416	906	1,257	1,670	1,820	117.72	38.78	32.88
Others	68,335	77,475	86,798	77,725	79,571	13.37	12.03	-10.45
Total	1,392,503	1,735,899	2,112,330	2,497,993	2,508,456	24.66	21.69	18.26

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-July	Mid-Aug	% Change		
	2016	2017	2019	2019	2019			
Sectorwise	1	2	3	4	5	2/1	3/2	4/3
Agricultural and Forest Related	15,170	11,518	15,080	21,662	21,313	-24.07	30.93	43.65
Fishery Related	411	276	341	723	735	-32.84	23.65	112.06
Mining Related	392	451	592	361	368	15.16	31.27	-38.99
Agriculture, Forestry & Beverage Production Related	14,830	11,610	14,743	23,263	22,995	-21.71	26.98	57.80
Construction	32,646	27,622	32,571	48,633	49,489	-15.39	17.92	49.31
Electricity, Gas and Water	4,001	4,008	4,469	6,597	6,507	0.18	11.51	47.60
Metal Products, Machinery & Electronic Equipment & Assemblage	2,395	1,557	2,254	3,610	3,560	-34.98	44.77	60.14
Transport, Communication and Public Utilities	17,831	18,909	20,941	24,873	25,219	6.05	10.75	18.78
Wholesaler & Retailer	35,847	32,766	40,640	55,398	54,924	-8.60	24.03	36.31
Finance, Insurance and Real Estate	16,265	14,170	18,547	25,994	25,537	-12.88	30.89	40.15
Hotel or Restaurant	9,288	8,381	9,948	13,522	13,120	-9.76	18.70	35.92
Other Services	9,369	8,372	8,988	11,457	11,213	-10.64	7.36	27.48
Consumption Loans	17,035	19,361	20,685	21,569	21,012	13.65	6.84	4.27
Local Government	41	25	20	23	23	-40.49	-16.90	13.07
Others	57,474	50,581	63,432	87,479	86,484	-11.99	25.41	37.91
TOTAL	232,993	209,605	253,251	345,165	342,500	-10.04	20.82	36.29
Productwise								
Term Loan	37,260	33,011	45,529	72,328	71,998	-11.40	37.92	58.86
Overdraft	54,365	51,420	61,791	76,191	74,034	-5.42	20.17	23.30
Trust Receipt Loan / Import Loan	0	10	-	-	-	3302.67	-100.00	0.00
Demand & Other Working Capital Loan	20,231	10,587	9,701	11,710	11,643	-47.67	-8.37	20.71
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,788	22,017	26,402	42,448	42,932	-17.81	19.92	60.77
Real Estate Loan	17,273	16,955	19,575	20,965	21,521	-1.84	15.45	7.10
Margin Nature Loan	5,206	3,835	5,692	7,600	7,508	-26.32	48.39	33.52
Hire Purchase Loan	23,686	24,555	27,530	33,002	33,181	3.67	12.11	19.88
Deprived Sector Loan	12,939	16,415	20,705	30,550	30,202	0.00	0.00	47.55
Bills Purchased	1	-	-	3	3	-100.00	0.00	0.00
Other Product	35,244	30,800	36,327	50,368	49,476	-12.61	17.94	38.65
Total	232,993	209,605	253,251	345,165	342,500	-10.04	20.82	36.29
Collateral wise								
Gold and Silver	4,189	4,319	4,851	5,442	5,407	3.08	12.33	12.18
Government Securities	6	0	38	18	18	-97.51	24397.71	-52.02
Non Governmental Securities	4,660	3,801	5,612	7,484	7,412	-18.44	47.65	33.36
Fixed Deposit Receipts	2,156	5,265	4,001	4,083	3,597	144.23	-24.00	2.03
Own	2,156	5,265	3,992	4,083	3,597	144.23	-24.17	2.26
Other Licences Institutions	0	-	9	-	-	-100.00	0.00	-100.00
Collateral of Properties	213,182	186,567	226,108	310,078	308,183	-12.48	21.19	37.14
Fixed Assets	213,171	186,556	226,064	310,036	308,142	-12.49	21.18	37.14
Current Assets	10	11	44	42	41	3.60	313.42	-4.80
Against security of Bill	8	-	-	1	1	-100.00	0.00	0.00
Domestic Bills	8	-	-	1	1	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	7,888	9,201	11,959	16,412	16,456	16.65	29.97	37.23
Government Guarantee	114	63	61	61	61	-44.48	-2.90	0.11
Institutional Guarantee	3,716	3,198	4,659	8,352	8,361	-13.95	45.69	79.26
Personal Guarantee	571	751	845	1,073	1,157	31.52	12.57	27.00
Collective Guarantee	3,482	5,188	6,394	6,924	6,875	48.99	23.24	8.29
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	5	1	-	1	1	-71.48	-100.00	0.00
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	904	453	682	1,648	1,426	-49.91	50.59	141.79
Total	232,993	209,605	253,251	345,165	342,500	-10.04	20.82	36.29

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-July	Mid-Aug	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	2,036	3,028	3,716	4,726	4,739	48.76	22.72	27.18
Fishery Related	56	56	54	66	65	0.48	-4.58	22.47
Mining Related	42	32	21	65	65	-24.62	-32.79	208.41
Agriculture, Forestry & Beverage Production Related	2,963	2,283	2,717	3,088	3,094	-22.96	19.01	13.68
Construction	7,903	6,630	8,128	9,419	9,445	-16.11	22.60	15.88
Electricity, Gas and Water	315	168	202	339	339	-46.73	20.35	67.94
Metal Products, Machinery & Electronic Equipment & Assemblage	751	854	1,091	1,230	1,218	13.75	27.73	12.77
Transport, Communication and Public Utilities	6,412	4,884	5,057	4,654	4,568	-23.83	3.53	-7.96
Wholesaler & Retailer	7,589	5,732	7,444	9,067	9,185	-24.47	29.86	21.81
Finance, Insurance and Real Estate	4,217	3,616	4,661	7,288	7,482	-14.27	28.90	56.38
Hotel or Restaurant	1,777	1,380	1,698	2,647	2,665	-22.32	23.06	55.85
Other Services	2,186	1,841	1,852	2,119	2,079	-15.78	0.63	14.43
Consumption Loans	4,578	4,646	4,187	4,786	4,680	1.49	-9.87	14.29
Local Government	37	37	33	33	33	-0.80	-10.79	0.00
Others	15,524	13,960	16,485	19,210	19,090	-10.07	18.09	16.53
TOTAL	56,384	49,146	57,345	68,738	68,749	-12.84	16.68	19.87
Productwise								
Term Loan	7,853	6,831	9,019	13,163	13,049	-13.02	32.04	45.96
Overdraft	-	-	-	4,733	4,812	0.00	0.00	0.00
Trust Receipt Loan / Import Loan	-	-	-	1	1	0.00	0.00	0.00
Demand & Other Working Capital Loan	10,787	7,425	7,850	5,628	5,741	-31.17	5.73	-28.31
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,731	6,314	8,060	8,861	8,499	-6.19	27.65	9.94
Real Estate Loan	7,195	6,118	7,661	7,165	7,479	-14.97	25.21	-6.47
Margin Nature Loan	4,047	2,915	2,230	2,246	2,178	-27.97	-23.50	0.72
Hire Purchase Loan	6,842	5,759	6,191	6,128	6,104	-15.83	7.50	-1.01
Deprived Sector Loan	2,295	2,141	2,791	4,752	4,984	0.00	0.00	70.24
Bills Purchased	6	3	3	-	-	-59.38	0.00	-100.00
Other Product	10,628	11,640	13,541	16,061	15,903	9.53	16.32	18.61
Total	56,384	49,146	57,345	68,738	68,749	-12.84	16.68	19.87
Collateral wise								
Gold and Silver	126	306	604	934	933	141.77	97.59	54.58
Government Securities	17	12	-	20	20	-29.33	-100.00	0.00
Non Governmental Securities	1,923	1,160	1,000	758	772	-39.69	-13.81	-24.20
Fixed Deposit Receipts	855	1,628	1,039	1,120	999	90.46	-36.21	7.85
Own	855	1,628	1,039	1,120	999	90.46	-36.21	7.85
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	43,808	38,376	45,618	53,693	53,630	-12.40	18.87	17.70
Fixed Assets	43,597	38,299	45,531	53,587	53,539	-12.15	18.88	17.69
Current Assets	211	77	87	106	91	-63.72	13.95	21.50
Against security of Bill	569	-	3	-	-	-100.00	0.00	-100.00
Domestic Bills	567	-	3	-	-	-100.00	0.00	-100.00
Foreign Bills	2	-	-	-	-	-100.00	0.00	0.00
Against Guarantee	1,089	1,287	2,209	4,021	4,279	18.16	71.62	82.09
Government Guarantee	59	40	37	37	37	-31.57	-8.03	0.00
Institutional Guarantee	640	814	1,321	3,112	3,355	27.22	62.21	135.57
Personal Guarantee	158	315	730	627	642	99.55	131.73	-14.18
Collective Guarantee	8	0	0	-	-	-99.57	0.00	-100.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	224	117	120	245	244	-47.77	2.66	104.57
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	7,996	6,377	6,873	8,192	8,117	-20.25	7.78	19.19
Total	56,384	49,146	57,345	68,738	68,749	-12.84	16.68	19.87

Statement of Assets and Liabilities as on Saun end, 2076(Mid-Aug, 2019)

S.N.	BFI Name	WMerchant	CMerchant	Crystal	GMBFL	ICFC	CityExpress	Manju	Reliance
Liabilities									
1	CAPITAL FUND	37.30	(651.10)	62.66	1,054.86	1,309.25	232.70	1,051.73	1,040.05
	a. Paid-up Capital	181.98	935.07	70.00	800.00	882.17	400.00	804.06	832.42
	b. Calls in Advance	83.69	-	24.49	-	-	2.14	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-
	d. General Reserves	81.82	259.56	46.44	112.12	181.75	67.72	55.59	76.61
	e. Share Premium	1.36	2.61	-	3.50	-	4.80	0.66	1.14
	f. Retained Earning	(312.76)	(1,848.34)	(239.57)	127.45	236.95	(242.69)	191.42	110.00
	g. Others Reserves Fund	1.20	(0.00)	161.30	11.79	8.37	0.72	(0.00)	19.88
2	BORROWINGS	-	27.70	-	-	1,352.50	-	500.00	-
	a. NRB	-	-	-	-	2.50	-	-	-
	b. Interbank Borrowing	-	27.70	-	-	1,350.00	-	500.00	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-
3	DEPOSITS	75.25	744.10	126.09	3,642.70	10,736.49	143.83	7,877.10	4,149.05
	a. Current	-	-	-	7.72	53.76	6.42	-	-
	Domestic	-	-	-	7.72	53.76	6.42	-	-
	Foreign	-	-	-	-	-	-	-	-
	b. Savings	75.17	21.24	58.42	886.65	3,015.00	78.76	1,028.78	1,081.50
	Domestic	75.17	21.24	58.42	886.65	3,015.00	78.76	1,028.78	1,081.50
	Foreign	-	-	-	-	-	-	-	-
	c. Fixed	0.08	-	-	2,089.83	6,515.15	40.88	3,136.68	1,933.31
	Domestic	0.08	-	-	2,089.83	6,515.15	40.88	3,136.68	1,933.31
	Foreign	-	-	-	-	-	-	-	-
	d. Call Deposits	-	-	-	-	1,151.03	16.67	-	-
	Domestic	-	-	-	-	1,151.03	16.67	-	-
	Foreign	-	-	-	-	-	-	-	-
	e. Others	-	722.86	67.67	658.51	1.55	1.11	3,711.63	1,134.23
	Domestic	-	722.86	67.67	658.51	1.55	1.11	3,711.63	1,134.23
	Foreign	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	2.20	-	-	-
5	Other Liabilities	542.36	3,729.31	990.19	209.09	359.47	95.20	544.09	329.15
	1. Sundry Creditors	26.91	74.91	7.65	23.70	26.56	0.31	11.88	21.71
	2. Loan Loss Provision	175.78	1,588.48	313.53	36.72	95.64	6.16	200.81	114.17
	3. Interest Suspense a/c	269.61	2,017.70	615.62	38.42	17.12	6.87	125.01	56.57
	4. Others	70.06	48.22	53.38	110.25	220.16	81.86	206.39	136.70
6	Reconciliation A/c	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	-	-	125.07	3.11	-	-	-
	TOTAL Liabilities	654.91	3,850.01	1,178.94	5,031.73	13,763.03	471.73	9,972.92	5,518.26
Assets									
1	LIQUID FUNDS	130.36	99.19	4.66	863.87	3,529.66	138.76	1,402.48	1,156.66
	a. Cash Balance	0.31	0.02	0.07	35.02	192.42	2.56	100.27	31.11
	Nepalese Notes & Coins	0.31	0.02	0.07	34.90	192.42	2.56	100.27	31.11
	Foreign Currency	-	-	-	0.12	-	-	-	-
	b. Bank Balance	130.04	99.18	4.58	150.92	3,337.23	10.36	1,302.21	205.77
	1. In Nepal Rastra Bank	5.58	3.11	1.28	150.53	436.99	9.46	233.16	205.77
	Domestic Currency	5.58	3.11	1.28	150.53	436.99	9.46	233.16	205.77
	Foreign Currency	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	94.30	85.96	2.42	0.39	867.18	0.90	801.25	-
	Domestic Currency	94.30	85.96	2.42	0.39	867.18	0.90	801.25	-
	Foreign Currency	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	30.16	10.11	0.88	0.01	2,033.06	-	267.80	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-
	c. Money at Call	-	-	-	677.93	-	125.84	-	919.78
	Domestic Currency	-	-	-	677.93	-	125.84	-	919.78
	Foreign Currency	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	-	-	-	174.88	812.36	-	1,005.51	74.23
	a. Govt. Securities	-	-	-	174.88	812.36	-	1,005.51	50.73
	b. NRB Bond	-	-	-	-	-	-	-	23.50
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	0.21	0.03	3.23	289.30	279.36	-	96.98	236.73
	a. Interbank Lending	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-
	c. Others	0.21	0.03	3.23	289.30	279.36	-	96.98	236.73
4	LOANS & ADVANCES (Including Bills Purchased)	174.31	1,588.48	320.35	3,176.90	8,563.87	204.19	6,819.92	3,827.58
	4.1 LOANS & ADVANCES	174.31	1,588.48	320.35	3,176.90	8,563.87	204.19	6,819.92	3,827.58
	a. Private Sector	174.31	1,588.48	320.35	2,986.90	7,948.82	188.93	5,754.92	3,476.08
	b. Financial Institutions	-	-	-	190.00	615.04	15.26	1,065.00	351.50
	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	13.23	82.14	194.25	153.73	260.38	32.57	95.97	20.46
7	OTHER ASSETS	276.97	2,059.50	654.82	241.85	303.33	44.50	499.77	176.74
	a. Accrued Interest:	269.61	2,017.70	615.62	40.46	102.13	6.87	125.01	62.89
	Financial Institutions	269.61	2,017.70	-	7.44	92.90	0.09	48.90	6.22
	Government Enterpris	-	-	-	2.04	9.23	-	-	0.57
	Private Sector	-	-	615.62	30.98	-	6.77	76.11	56.09
	b. Staff Loans / Adv.	2.41	0.17	-	58.82	87.09	0.77	111.36	13.66
	c. Sundry Debtors	0.19	5.85	0.18	44.24	24.40	1.41	14.19	0.38
	d. Cash In Transit	-	-	-	-	-	-	-	-
	e. Others	4.76	35.76	39.02	98.33	89.71	35.45	249.21	99.81
8	Expenses not Written off	-	-	-	-	-	-	-	-
9	Non Banking Assets	58.80	20.34	1.31	-	14.08	50.90	36.35	0.71
10	Reconciliation Account	-	-	-	-	-	-	-	2.47
11	Profit & Loss A/c	1.04	0.34	0.33	131.22	-	0.81	15.94	22.68
	TOTAL ASSETS	654.91	3,850.01	1,178.94	5,031.73	13,763.03	471.73	9,972.92	5,518.26

Profit and Loss Statement of upto Saun end, 2076(Mid-Aug, 2019)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL
Expenses									
1. Interest Expense	553.52	560.64	797.98	808.78	296.92	619.49	614.72	400.16	734.63
1.1 On Deposit Liabilities	553.46	559.34	797.78	779.38	296.92	613.47	598.88	400.16	723.31
1.1.1 Saving Account	312.66	338.27	169.04	130.98	98.52	133.25	100.25	102.02	160.65
1.1.2 Fixed Account	214.99	202.01	559.24	596.95	172.49	458.69	494.00	251.43	537.81
1.1.2.1 Up to 3 months Fixed Account	9.52	0.74	83.89	10.22	-	-	19.80	-	122.20
1.1.2.2 3 to 6 months Fixed Account	14.44	5.46	111.85	-	8.61	-	15.78	0.01	115.95
1.1.2.3 6 months to 1 year Fixed Account	142.38	112.47	279.62	-	86.39	458.69	43.30	-	121.28
1.1.2.4 Above 1 year Fixed Account	48.65	83.34	83.89	586.73	77.49	-	415.12	251.42	178.39
1.1.3 Call Deposit	25.81	19.06	69.50	51.44	25.91	21.52	4.63	46.71	24.84
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	0.05	1.30	0.20	29.41	-	6.02	15.84	(0.00)	11.32
2. Commission Expense	18.99	1.08	18.92	22.35	-	-	-	2.21	3.03
3. Staff Expense	163.99	197.56	111.53	78.07	45.69	86.83	111.54	47.08	97.76
4. Office Operating Expenses	87.46	49.12	83.95	75.08	48.25	67.32	80.06	42.63	54.63
5. Foreign Exchange Loss	-	-	-	-	-	-	-	3.81	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-	3.81	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-	-	0.00
7. Provision for Risk	-	0.23	-	-	0.61	71.76	0.01	-	-
7.1 Loan loss Provision	-	0.23	-	-	0.61	71.76	0.01	-	-
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	-	0.23	-	-	0.61	-	0.01	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	71.76	-	-	-
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	-	-	0.03	-	4.14	-	-	-	-
9. Provision for Staff Bonus	-	-	64.54	61.16	36.90	29.43	29.04	-	44.28
10. Provision for Income Tax	-	-	174.27	165.13	99.62	88.29	78.42	-	119.55
11. Others	-	-	-	-	-	-	-	-	-
12. Net Profit	-	912.24	406.63	385.29	232.46	206.02	182.98	-	278.94
Total Expenses	823.95	1,720.87	1,657.85	1,595.86	764.59	1,169.15	1,096.78	495.89	1,332.81
Income									
1. Interest Income	292.09	1,594.79	1,422.49	1,379.33	604.54	1,056.47	963.48	150.83	1,231.83
1.1 On Loans and Advances	287.03	1,439.03	1,275.85	1,286.44	509.88	967.93	908.44	115.08	1,137.51
1.2 On Investment	0.28	147.16	93.71	62.69	48.08	68.83	42.98	24.23	93.65
1.2.1 Government Bonds	0.28	121.23	93.71	62.69	47.87	65.04	42.98	6.87	91.57
1.2.2 Foreign Bonds	-	-	-	-	-	3.80	-	-	2.07
1.2.3 NRB Bonds	-	-	-	-	-	-	-	17.36	-
1.2.4 Debenture & Bonds	-	25.93	-	-	0.21	-	-	-	-
1.3 On Agency Balance	0.41	0.40	2.66	29.45	0.42	-	0.68	0.54	-
1.4 On Call Deposit	-	7.05	37.53	0.47	7.39	-	-	9.39	-
1.5 On Others	4.38	1.15	12.73	0.28	38.76	19.71	11.38	1.59	0.66
2. Commission and Discount	67.28	13.43	76.71	108.25	70.34	48.85	80.47	61.92	77.63
2.1 Bills Purchase and Discount	-	0.11	0.00	0.18	1.34	0.41	0.12	1.82	9.69
2.2 Commission	67.28	11.96	76.25	108.08	56.23	29.08	33.28	59.38	67.94
2.3 Others	-	1.36	0.45	-	12.78	19.36	47.07	0.72	-
3. Exchange Flactuation Income	6.98	15.19	71.91	99.27	69.54	52.51	36.94	6.48	22.76
3.1 Due to Change in Exchange Rate	-	11.06	42.53	11.95	111.64	-	2.70	-	6.30
3.2 Due to Foreign Currency Transaction	6.98	4.13	29.39	87.32	(42.10)	52.51	34.25	6.48	16.46
4. Other Operating Income	21.73	41.85	86.42	9.01	5.82	11.44	-	14.94	-
5. Non Operating Income	-	55.60	0.32	-	0.00	(0.12)	0.08	-	0.60
6. Write Back from Provisions for loss	-	0.01	-	-	14.36	-	15.82	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-
9. Net Loss	435.88	-	-	-	-	-	-	261.72	-
Total Income	823.95	1,720.87	1,657.85	1,595.86	764.59	1,169.15	1,096.78	495.89	1,332.81

BFI Name	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global
Expenses									
1. Interest Expense	534.49	461.80	1,103.78	608.74	587.27	540.92	816.37	754.40	761.47
1.1 On Deposit Liabilities	523.77	461.36	1,026.73	603.88	583.54	534.93	787.02	752.95	742.91
1.1.1 Saving Account	85.18	115.54	282.72	129.30	102.72	112.85	185.93	179.30	215.22
1.1.2 Fixed Account	418.45	272.82	665.81	428.61	401.23	382.74	494.91	573.65	489.26
1.1.2.1 Up to 3 months Fixed Account	-	23.04	-	-	-	6.65	134.15	-	56.40
1.1.2.2 3 to 6 months Fixed Account	-	42.88	-	-	-	15.65	101.50	-	43.36
1.1.2.3 6 months to 1 year Fixed Account	418.45	187.77	567.05	322.49	-	179.93	134.43	418.30	251.68
1.1.2.4 Above 1 year Fixed Account	-	19.13	98.76	106.12	401.23	180.51	124.83	155.34	137.82
1.1.3 Call Deposit	20.14	73.00	78.19	45.97	79.59	39.34	106.18	-	38.43
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	10.72	0.44	77.06	4.86	3.73	5.99	29.35	1.45	18.55
2. Commission Expense	-	1.12	-	1.19	-	-	-	1.39	0.03
3. Staff Expense	77.46	59.59	150.46	99.34	125.47	67.97	113.71	235.05	98.65
4. Office Operating Expenses	81.87	34.78	94.73	53.31	50.67	68.12	97.80	62.76	86.96
5. Foreign Exchange Loss	-	-	-	-	-	-	2.52	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	2.52	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.22	-	-	-	0.15	-
7. Provision for Risk	264.35	-	-	-	-	-	-	-	-
7.1 Loan loss Provision	264.35	-	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	152.87	-	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	152.87	-	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	111.48	-	-	-	-	-	-	-	-
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	21.55	-	-	22.96	-	-	35.83	16.90	44.88
10. Provision for Income Tax	63.44	-	-	62.00	-	-	96.74	89.89	134.65
11. Others	-	-	-	-	-	-	-	-	-
12. Net Profit	146.63	-	(66.50)	144.66	-	-	225.72	231.15	314.17
Total Expenses	1,189.78	557.28	1,282.47	992.43	763.41	677.01	1,388.68	1,391.69	1,440.80
Income									
1. Interest Income	871.78	206.01	994.20	923.83	262.78	335.33	1,270.44	1,178.85	1,262.23
1.1 On Loans and Advances	812.00	165.41	912.79	867.90	212.18	294.19	1,194.27	1,112.53	1,195.10
1.2 On Investment	53.57	31.14	6.12	43.11	31.34	23.25	68.75	65.69	51.06
1.2.1 Government Bonds	53.57	31.14	6.12	43.11	31.34	22.77	68.75	65.69	51.06
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	0.48	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	4.74	4.46	-	-	-	0.35	-	-
1.4 On Call Deposit	1.25	0.00	69.46	-	-	-	4.78	-	15.48
1.5 On Others	4.96	4.72	1.37	12.82	19.26	17.90	2.29	0.64	0.59
2. Commission and Discount	23.26	17.05	25.27	40.64	21.72	29.67	76.48	33.41	95.02
2.1 Bills Purchase and Discount	0.24	0.01	0.66	0.00	-	4.01	0.89	0.00	-
2.2 Commission	22.86	16.90	24.61	26.98	9.84	25.65	8.39	28.21	92.73
2.3 Others	0.16	0.15	-	13.65	11.88	-	67.20	5.19	2.29
3. Exchange Flactuation Income	20.30	12.39	32.24	27.96	39.33	16.40	37.52	63.96	75.23
3.1 Due to Change in Exchange Rate	-	0.27	2.72	2.66	7.87	1.10	(1.63)	-	66.01
3.2 Due to Foreign Currency Transaction	20.30	12.12	29.52	25.30	31.46	15.30	39.15	63.96	9.22
4. Other Operating Income	8.67	20.85	223.30	-	5.54	26.98	4.13	112.41	8.27
5. Non Operating Income	0.22	0.55	-	-	0.18	9.57	-	-	0.04
6. Write Back from Provisions for loss	360.83	-	7.46	-	-	6.04	-	-	-
7. Recovery of written-off Loan	(95.28)	-	-	-	-	-	0.11	3.06	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	0.00	-	-	-
9. Net Loss	-	300.43	-	-	433.86	253.01	-	-	-
Total Income	1,189.78	557.28	1,282.47	992.43	763.41	677.01	1,388.68	1,391.69	1,440.80

BFI Name	Citizen	Prime	Sunrise	NMB	Prabhu	Janata	Mega	CBL	Century
Expenses									
1. Interest Expense	557.45	561.85	493.86	644.73	579.84	486.80	537.12	326.20	469.85
1.1 On Deposit Liabilities	548.91	559.16	482.56	605.74	574.84	475.79	534.20	323.76	466.37
1.1.1 Saving Account	95.49	91.71	92.89	124.80	139.53	94.66	117.54	58.43	91.24
1.1.2 Fixed Account	415.89	362.99	368.35	420.45	388.07	349.32	337.39	224.03	316.48
1.1.2.1 Up to 3 months Fixed Account	35.78	-	-	0.35	31.64	84.74	-	-	13.67
1.1.2.2 3 to 6 months Fixed Account	22.44	37.26	160.16	58.17	45.60	22.73	-	-	1.15
1.1.2.3 6 months to 1 year Fixed Account	328.32	274.84	22.72	204.51	253.86	155.07	337.39	224.03	301.65
1.1.2.4 Above 1 year Fixed Account	29.35	50.90	185.48	157.42	56.97	86.79	-	-	-
1.1.3 Call Deposit	37.53	104.45	21.32	36.44	47.24	31.81	79.27	41.31	58.65
1.1.4 Certificate of Deposit	-	-	-	24.04	-	-	-	-	-
1.2 On Borrowing	8.54	2.69	11.30	38.99	5.00	11.02	2.92	2.45	3.48
2. Commission Expense	4.80	-	0.04	8.65	-	-	-	-	-
3. Staff Expense	52.04	35.51	58.46	98.16	105.73	73.53	62.57	55.01	58.21
4. Office Operating Expenses	51.04	5.28	57.42	76.02	65.14	61.85	55.76	33.08	50.30
5. Foreign Exchange Loss	1.53	-	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	1.53	-	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-	-	1.53
7. Provision for Risk	19.64	0.40	-	-	-	-	23.68	-	-
7.1 Loan loss Provision	19.64	0.40	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	19.64	6.86	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	19.64	4.77	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	2.08	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	(6.46)	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	23.68	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	33.85	-	-	0.03	-	-
9. Provision for Staff Bonus	18.39	-	28.62	35.02	-	-	30.17	-	-
10. Provision for Income Tax	49.64	-	85.87	94.56	-	-	81.45	-	0.00
11. Others	-	-	-	0.52	-	-	-	-	-
12. Net Profit	115.84	-	200.36	220.63	423.62	-	190.05	-	-
Total Expenses	870.36	603.04	924.63	1,212.14	1,174.33	622.18	980.84	414.29	579.90
Income									
1. Interest Income	698.10	219.11	838.73	1,062.12	998.76	307.48	891.97	126.56	204.16
1.1 On Loans and Advances	642.78	172.47	778.42	981.14	907.11	250.33	819.15	92.66	175.92
1.2 On Investment	43.81	37.20	44.34	65.99	55.33	43.57	52.86	29.87	21.66
1.2.1 Government Bonds	43.81	37.20	44.06	44.50	55.33	43.57	4.22	29.87	21.66
1.2.2 Foreign Bonds	-	-	-	21.49	-	-	-	-	-
1.2.3 NRB Bonds	-	-	0.28	-	-	-	48.64	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	0.99	1.14	0.36	-	8.31	1.78	-	0.27	4.99
1.4 On Call Deposit	0.80	-	13.16	0.63	3.43	-	11.49	3.75	-
1.5 On Others	9.71	8.30	2.45	14.36	24.58	11.80	8.47	-	1.60
2. Commission and Discount	55.10	58.74	30.55	45.20	96.76	23.49	19.10	6.33	5.57
2.1 Bills Purchase and Discount	-	-	5.69	-	0.41	-	0.61	-	-
2.2 Commission	54.47	57.93	21.74	45.20	95.57	23.49	18.50	6.33	5.57
2.3 Others	0.63	0.81	3.12	-	0.77	-	-	-	-
3. Exchange Flactuation Income	107.20	25.76	18.30	58.34	40.67	23.17	41.44	23.27	3.03
3.1 Due to Change in Exchange Rate	-	(0.24)	0.70	11.67	2.48	19.52	-	0.54	1.28
3.2 Due to Foreign Currency Transaction	107.20	26.01	17.59	46.67	38.20	3.65	41.44	22.73	1.75
4. Other Operating Income	5.42	13.92	36.17	28.72	37.80	8.75	28.02	11.83	13.59
5. Non Operating Income	4.54	-	0.87	0.79	0.29	1.35	0.30	-	3.58
6. Write Back from Provisions for loss	-	-	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	9.94	0.05	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	7.03	-	-	-	-	0.05
9. Net Loss	-	285.50	-	-	-	257.93	-	246.31	349.90
Total Income	870.36	603.04	924.63	1,212.14	1,174.33	622.18	980.84	414.29	579.90

Profit and Loss Statement of upto Saun end, 2076(Mid-Aug, 2019)

BFI Name	Sanima	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri	Tinau
Expenses										
1. Interest Expense	627.35	243.86	0.04	31.30	28.50	165.66	46.06	174.74	39.42	82.28
1.1 On Deposit Liabilities	610.48	243.86	0.04	31.30	28.50	165.27	46.06	174.17	39.42	82.28
1.1.1 Saving Account	175.56	71.15	0.04	20.22	11.04	51.83	13.07	50.67	9.80	26.28
1.1.2 Fixed Account	400.42	147.90	-	9.73	14.12	92.62	29.22	98.85	26.62	49.81
1.1.2.1 Up to 3 months Fixed Account	17.12	29.60	-	0.58	-	8.01	0.43	-	1.06	1.24
1.1.2.2 3 to 6 months Fixed Account	42.63	9.91	-	0.85	-	44.07	0.60	-	1.33	1.08
1.1.2.3 6 months to 1 year Fixed Account	1.34	97.35	-	5.13	-	27.96	18.41	-	9.32	41.30
1.1.2.4 Above 1 year Fixed Account	339.33	11.04	-	3.18	14.12	12.57	9.78	98.85	14.91	6.20
1.1.3 Call Deposit	34.50	24.81	-	1.34	3.34	20.83	3.77	24.65	3.00	6.19
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	16.86	-	-	-	-	0.38	-	0.57	-	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	58.66	26.48	0.16	3.71	3.32	27.83	5.59	20.26	3.59	0.03
4. Office Operating Expenses	55.70	17.27	0.25	1.97	2.99	14.27	4.96	16.60	3.05	3.57
5. Foreign Exchange Loss	-	-	-	-	-	-	-	0.39	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-	0.39	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	3.65	-	-	-	-	-	-	0.23	-	-
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	35.30	-	-	-	-	-	-	3.10	(0.15)	-
10. Provision for Income Tax	95.32	-	-	-	-	-	-	9.29	(0.44)	-
11. Others	-	-	-	-	-	-	-	-	-	-
12. Net Profit	222.42	-	0.39	-	-	-	-	21.67	(1.02)	-
Total Expenses	1,098.41	287.61	0.83	36.97	34.81	207.76	56.61	246.26	44.45	85.88
Income										
1. Interest Income	994.22	217.62	0.83	33.43	16.16	149.23	42.55	234.94	41.83	51.84
1.1 On Loans and Advances	926.29	186.99	0.83	33.43	15.98	147.70	42.55	204.81	41.83	51.84
1.2 On Investment	63.79	8.81	-	-	-	-	-	2.45	-	-
1.2.1 Government Bonds	63.79	-	-	-	-	-	-	2.45	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	8.81	-	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-	0.53	-	-
1.4 On Call Deposit	-	21.56	-	-	0.18	-	-	23.95	-	0.00
1.5 On Others	4.14	0.26	-	-	-	1.53	-	3.21	-	-
2. Commission and Discount	25.55	1.07	-	0.48	2.17	0.40	1.22	1.62	0.07	0.22
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	25.55	0.19	-	0.48	0.07	0.40	0.92	1.58	0.06	0.22
2.3 Others	-	0.88	-	-	2.10	0.00	0.30	0.04	0.01	-
3. Exchange Flactuation Income	39.92	2.45	-	-	-	-	-	1.32	-	-
3.1 Due to Change in Exchange Rate	2.30	2.51	-	-	-	-	-	1.29	-	-
3.2 Due to Foreign Currency Transaction	37.62	(0.06)	-	-	-	-	-	0.04	-	-
4. Other Operating Income	38.72	10.24	-	0.92	-	7.91	2.14	7.60	2.55	3.21
5. Non Operating Income	-	2.14	-	-	-	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	-	8.70	-	2.14	10.99	50.02	10.70	-	-	30.61
Total Income	1,098.41	287.61	0.83	36.97	34.81	207.76	56.61	246.26	44.45	85.88

Profit and Loss Statement of upto Saun end, 2076(Mid-Aug, 2019)

BFI Name	Mukti	Kankai	Bhargav	Garima	Om	GandakiDB	Kamana	Corporate	Purnima	Jyoti
Expenses										
1. Interest Expense	348.67	14.42	27.77	249.40	196.36	226.49	185.79	1.81	27.68	218.61
1.1 On Deposit Liabilities	348.19	14.42	27.77	249.17	196.36	226.49	185.79	1.81	27.68	214.33
1.1.1 Saving Account	91.22	5.04	9.20	60.94	47.30	67.37	43.65	0.57	11.55	49.01
1.1.2 Fixed Account	211.65	6.88	15.28	148.84	125.44	138.26	117.37	1.11	13.73	121.20
1.1.2.1 Up to 3 months Fixed Account	39.40	0.47	0.01	27.31	23.01	19.38	22.68	-	1.58	25.12
1.1.2.2 3 to 6 months Fixed Account	15.86	0.97	3.16	16.83	14.18	13.45	12.50	-	1.07	10.89
1.1.2.3 6 months to 1 year Fixed Account	132.36	4.42	3.28	97.49	75.61	96.13	55.75	0.84	9.19	65.06
1.1.2.4 Above 1 year Fixed Account	24.02	1.01	8.84	7.21	12.63	9.30	26.45	0.27	1.89	20.13
1.1.3 Call Deposit	45.32	2.50	3.29	39.39	23.62	20.85	24.77	0.13	2.40	44.12
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	0.47	-	-	0.23	-	-	-	-	-	4.28
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	48.64	3.49	3.38	33.84	16.76	22.44	27.26	1.23	3.35	23.47
4. Office Operating Expenses	40.48	3.86	2.74	23.22	20.86	14.33	20.94	1.03	2.83	14.47
5. Foreign Exchange Loss	-	-	-	0.03	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	0.03	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-	-	-	-
7. Provision for Risk	4.52	-	-	-	-	-	-	0.14	-	-
7.1 Loan loss Provision	4.52	-	-	-	-	-	-	0.14	-	-
7.1.1 General Loan loss Provision	2.49	-	-	-	-	-	-	0.14	-	-
7.1.1.1 Pass Loan Loss Provision	2.49	-	-	-	-	-	-	0.14	-	-
7.1.1.2 Watch List Provision	0.00	-	-	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	2.03	-	-	-	-	-	-	-	-	-
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	-	(0.39)	-	-	-	-	-	2.05	-	-
10. Provision for Income Tax	-	(1.17)	-	-	-	-	-	-	-	-
11. Others	-	-	-	-	-	-	-	-	-	-
12. Net Profit	-	(2.74)	-	-	-	-	-	20.49	-	-
Total Expenses	442.30	17.47	33.89	306.48	233.97	263.26	233.99	26.75	33.86	256.54
Income										
1. Interest Income	399.43	16.99	14.75	238.24	170.79	104.11	183.54	5.00	22.53	165.14
1.1 On Loans and Advances	387.47	16.99	14.75	232.29	170.79	104.11	181.67	4.96	22.53	145.37
1.2 On Investment	10.63	-	-	5.37	-	-	-	-	-	5.10
1.2.1 Government Bonds	7.81	-	-	5.37	-	-	-	-	-	5.10
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	2.82	-	-	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-	-	-	-
1.4 On Call Deposit	0.00	-	-	0.01	-	0.00	1.88	-	0.00	14.49
1.5 On Others	1.33	-	-	0.57	-	-	-	0.04	-	0.18
2. Commission and Discount	1.65	0.08	0.28	0.78	2.16	0.20	2.45	0.00	0.09	0.88
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	1.65	0.08	0.28	0.46	2.16	0.20	2.45	-	0.09	0.88
2.3 Others	0.00	-	-	0.32	-	-	-	0.00	-	-
3. Exchange Flactuation Income	2.61	-	-	0.02	0.04	-	0.08	-	-	5.75
3.1 Due to Change in Exchange Rate	2.21	-	-	-	0.04	-	0.08	-	-	4.23
3.2 Due to Foreign Currency Transaction	0.39	-	-	0.02	0.00	-	(0.00)	-	-	1.52
4. Other Operating Income	36.43	0.40	0.61	14.17	4.32	11.47	15.56	0.23	1.10	17.79
5. Non Operating Income	0.00	-	-	-	-	0.11	0.41	-	-	0.00
6. Write Back from Provisions for loss	1.32	-	-	-	-	-	-	21.51	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	-
9. Net Loss	0.85	-	18.24	53.28	56.67	147.38	31.96	-	10.14	66.97
Total Income	442.30	17.47	33.89	306.48	233.97	263.26	233.99	26.75	33.86	256.54

Profit and Loss Statement of upto Saun end, 2076(Mid-Aug, 2019)

BFI Name	Shine	Kanchan	LumbiniDB	Sindhu	Sahara	Community	Kailash	Salapa	saptakoshi	GreenDB
Expenses										
1. Interest Expense	134.79	41.73	189.77	18.08	6.14	29.75	243.46	3.50	18.47	7.81
1.1 On Deposit Liabilities	134.79	41.73	187.34	18.08	6.14	29.75	242.03	3.50	18.47	7.81
1.1.1 Saving Account	48.09	16.98	40.28	6.88	4.13	7.70	48.23	2.29	5.25	1.26
1.1.2 Fixed Account	84.12	16.99	114.87	6.12	1.15	13.69	153.27	1.00	10.41	4.14
1.1.2.1 Up to 3 months Fixed Account	7.02	1.01	0.01	0.33	-	0.31	-	0.03	-	1.02
1.1.2.2 3 to 6 months Fixed Account	1.78	1.27	-	0.46	-	0.35	24.55	0.04	2.30	0.56
1.1.2.3 6 months to 1 year Fixed Account	48.63	5.86	2.17	3.80	-	12.25	10.71	0.79	3.44	2.32
1.1.2.4 Above 1 year Fixed Account	26.69	8.85	112.69	1.53	1.15	0.78	118.01	0.15	4.67	0.24
1.1.3 Call Deposit	2.57	7.76	32.19	5.08	0.85	8.37	40.54	0.21	2.80	2.41
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	2.42	-	-	-	1.42	-	-	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	11.07	5.41	17.68	3.73	1.29	4.17	25.69	1.73	4.77	1.90
4. Office Operating Expenses	13.65	2.93	11.09	2.51	0.71	3.69	19.74	0.45	2.07	1.37
5. Foreign Exchange Loss	-	-	0.00	-	-	-	0.05	-	-	-
5.1 Due to Change in Exchange Rates	-	-	0.00	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.05	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-	-	-	-
7. Provision for Risk	-	-	-	-	-	-	-	-	12.58	0.13
7.1 Loan loss Provision	-	-	-	-	-	-	-	-	12.48	0.13
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-	-	7.45	0.13
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-	-	0.17	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-	-	7.29	0.13
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-	-	5.03	-
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	-	-	(104.71)	-	-	-	-	-	-	-
Total Expenses	159.52	50.07	113.83	24.33	8.14	37.61	288.94	5.68	37.89	11.21
Income										
1. Interest Income	53.56	33.56	105.43	16.06	6.40	28.01	163.79	3.07	26.76	9.58
1.1 On Loans and Advances	53.56	33.20	104.97	16.06	6.40	28.01	140.72	3.07	26.71	9.58
1.2 On Investment	-	-	-	-	-	-	7.37	-	-	-
1.2.1 Government Bonds	-	-	-	-	-	-	7.37	-	-	-
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	-	15.70	0.00	0.05	-
1.5 On Others	-	0.36	0.46	-	-	-	-	-	-	-
2. Commission and Discount	6.88	0.37	0.28	0.04	-	0.03	0.21	0.27	0.26	0.01
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	0.94	0.05	0.28	0.04	-	0.03	0.21	0.27	0.26	0.01
2.3 Others	5.94	0.33	-	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	0.46	-	-	-	0.03	-	-	-
3.1 Due to Change in Exchange Rate	-	-	0.46	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.00	-	-	-	0.03	-	-	-
4. Other Operating Income	-	0.61	5.65	1.82	0.76	0.86	13.59	-	1.38	0.35
5. Non Operating Income	-	-	2.02	-	-	-	-	-	-	-
6. Write Back from Provisions for loss	-	-	-	-	-	-	-	-	8.03	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	-
9. Net Loss	99.08	15.52	-	6.41	0.98	8.71	111.31	2.34	1.45	1.27
Total Income	159.52	50.07	113.83	24.33	8.14	37.61	288.94	5.68	37.89	11.21

BFI Name	NFL	NSML	GURKHAFC	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Expenses										
1. Interest Expense	0.19	0.21	54.88	56.52	38.95	2.46	55.28	20.47	8.96	18.11
1.1 On Deposit Liabilities	0.19	0.21	54.49	54.78	38.51	2.46	55.28	20.47	8.96	18.11
1.1.1 Saving Account	0.19	0.18	26.71	-	11.87	1.04	9.40	6.76	3.77	4.39
1.1.2 Fixed Account	0.00	-	27.79	54.78	26.64	1.31	41.00	12.13	4.32	13.37
1.1.2.1 Up to 3 months Fixed Account	-	-	-	0.33	0.74	0.03	0.07	-	0.66	0.11
1.1.2.2 3 to 6 months Fixed Account	-	-	-	1.23	0.20	0.05	6.61	-	0.19	0.04
1.1.2.3 6 months to 1 year Fixed Account	-	-	-	24.09	16.92	0.60	30.92	12.13	1.82	10.89
1.1.2.4 Above 1 year Fixed Account	0.00	-	27.79	29.13	8.79	0.64	3.40	-	1.66	2.34
1.1.3 Call Deposit	-	0.03	-	-	-	0.12	4.89	1.59	0.87	0.35
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	0.39	1.74	0.44	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	0.34	0.19	6.79	0.27	3.42	1.18	10.18	3.71	1.58	1.99
4. Office Operating Expenses	0.41	1.01	4.69	5.45	3.05	0.60	7.72	2.97	1.86	0.92
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	-	79.80	4.89	-	-	0.06	0.08	12.77	-	-
7.1 Loan loss Provision	-	79.80	-	-	-	-	-	-	-	-
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	-	79.80	-	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	4.89	-	-	-	-	12.77	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	0.06	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	0.08	-	-	-
8. Loan Written Off	-	-	0.07	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	-	0.42	-	-	-	-	-	0.49
10. Provision for Income Tax	-	-	-	1.82	-	-	-	-	-	1.47
11. Others	-	-	0.11	-	-	-	-	-	-	-
12. Net Profit	(0.90)	4.98	(31.89)	1.96	-	5.15	-	-	-	3.43
Total Expenses	0.04	86.18	39.54	66.44	45.42	9.45	73.27	39.92	12.40	26.40
Income										
1. Interest Income	0.04	5.05	33.91	59.79	5.13	4.83	47.13	10.30	8.27	24.66
1.1 On Loans and Advances	0.01	-	22.46	50.57	5.13	4.83	45.56	10.29	4.04	23.63
1.2 On Investment	-	-	0.82	2.74	-	-	1.01	-	0.06	-
1.2.1 Government Bonds	-	-	0.82	2.74	-	-	1.01	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-	-	0.06	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-	-	-	-
1.4 On Call Deposit	0.03	5.05	10.63	6.48	-	-	-	0.01	4.09	1.03
1.5 On Others	-	-	-	-	-	-	0.56	-	0.09	-
2. Commission and Discount	-	-	0.03	0.16	0.08	-	0.03	0.08	0.01	0.04
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	-	-	0.03	0.16	0.08	-	0.00	0.08	0.01	0.01
2.3 Others	-	-	-	-	-	-	0.03	-	-	0.04
3. Exchange Flactuation Income	-	-	-	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
4. Other Operating Income	-	-	5.49	6.49	3.10	0.04	1.72	1.04	0.78	1.09
5. Non Operating Income	-	1.33	0.12	-	-	0.00	-	0.63	0.00	0.01
6. Write Back from Provisions for loss	-	79.80	-	-	-	-	-	4.09	-	-
7. Recovery of written-off Loan	-	-	-	-	-	4.58	-	-	-	0.60
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	37.11	-	24.38	23.78	3.34	-
Total Income	0.04	86.18	39.54	66.44	45.42	9.45	73.27	39.92	12.40	26.40

Profit and Loss Statement of upto Saun end, 2076(Mid-Aug, 2019)

BFI Name	Pokhara	Central	Hathway	Multi	Srijana	WMerchant	CMerchant	Crystal	GMBFL	ICFC
Expenses										
1. Interest Expense	50.12	30.48	2.28	0.15	57.84	0.18	0.38	0.05	31.33	93.62
1.1 On Deposit Liabilities	49.51	30.48	2.28	0.15	57.84	0.18	0.30	0.05	31.33	89.08
1.1.1 Saving Account	12.14	10.52	0.98	-	21.66	0.18	0.02	0.05	10.52	20.00
1.1.2 Fixed Account	32.62	19.97	1.30	0.15	30.89	-	-	-	20.81	61.39
1.1.2.1 Up to 3 months Fixed Account	2.49	0.63	-	-	2.67	-	-	-	1.02	5.16
1.1.2.2 3 to 6 months Fixed Account	2.30	0.28	-	-	2.79	-	-	-	0.72	1.65
1.1.2.3 6 months to 1 year Fixed Account	26.34	13.38	0.02	-	23.18	-	-	-	13.03	38.90
1.1.2.4 Above 1 year Fixed Account	1.50	5.68	1.28	0.15	2.25	-	-	-	6.03	15.68
1.1.3 Call Deposit	4.74	-	-	-	5.29	-	0.28	-	-	7.69
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	0.61	-	-	-	-	-	0.08	-	-	4.54
2. Commission Expense	-	-	-	-	0.01	-	-	-	-	-
3. Staff Expense	6.36	3.49	0.81	-	5.14	0.35	0.39	0.20	0.02	9.56
4. Office Operating Expenses	4.28	1.95	1.32	0.23	3.27	0.51	0.13	0.07	1.01	9.99
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	-	-	40.95	-	-	-	-	-	-	-
7.1 Loan loss Provision	-	-	40.95	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	3.19	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	3.19	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	37.75	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	0.53
10. Provision for Income Tax	-	-	-	-	-	-	-	-	-	1.68
11. Others	-	-	-	-	-	-	-	-	-	-
12. Net Profit	-	-	-	3.35	-	-	-	-	-	3.11
Total Expenses	60.76	35.92	45.36	3.73	66.26	1.04	0.91	0.33	32.37	118.50
Income										
1. Interest Income	40.19	13.62	3.18	3.08	47.08	0.00	-	-	24.72	114.08
1.1 On Loans and Advances	40.19	13.62	3.18	3.08	47.08	0.00	-	-	20.23	110.05
1.2 On Investment	-	-	-	-	-	-	-	-	0.69	4.03
1.2.1 Government Bonds	-	-	-	-	-	-	-	-	-	4.03
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	0.69	-
1.3 On Agency Balance	-	-	-	-	-	-	-	-	-	-
1.4 On Call Deposit	-	-	-	-	-	-	-	-	3.80	-
1.5 On Others	-	-	-	-	-	-	-	-	-	-
2. Commission and Discount	0.04	0.15	0.23	0.65	-	-	-	-	0.15	1.38
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	0.04	0.15	0.02	-	-	-	-	-	0.15	1.38
2.3 Others	-	-	0.21	0.65	-	-	-	-	0.00	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
4. Other Operating Income	2.24	1.67	0.25	-	8.02	0.00	0.00	-	1.35	2.98
5. Non Operating Income	0.06	-	-	-	-	-	0.57	-	-	-
6. Write Back from Provisions for loss	-	-	40.95	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-	-	-	0.07
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	-
9. Net Loss	18.23	20.48	0.74	-	11.15	1.04	0.34	0.33	6.14	-
Total Income	60.76	35.92	45.36	3.73	66.26	1.04	0.91	0.33	32.37	118.50

BFI Name	CityExpress	Manju	Reliance
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Expenses

1. Interest Expense	2.61	63.73	34.85
1.1 On Deposit Liabilities	2.61	61.20	34.85
1.1.1 Saving Account	0.42	29.40	15.53
1.1.2 Fixed Account	2.10	31.80	19.32
1.1.2.1 Up to 3 months Fixed Account	0.10	3.22	5.28
1.1.2.2 3 to 6 months Fixed Account	0.11	4.91	1.78
1.1.2.3 6 months to 1 year Fixed Account	0.15	15.47	8.17
1.1.2.4 Above 1 year Fixed Account	1.75	8.19	4.09
1.1.3 Call Deposit	0.08	-	-
1.1.4 Certificate of Deposit	-	-	-
1.2 On Borrowing	-	2.54	-
2. Commission Expense	-	-	-
3. Staff Expense	1.38	6.27	3.71
4. Office Operating Expenses	0.92	4.69	3.22
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	-	-	-
10. Provision for Income Tax	-	-	-
11. Others	-	-	-
12. Net Profit	-	-	-
Total Expenses	4.91	75.71	41.79

Income

1. Interest Income	2.41	56.07	17.19
1.1 On Loans and Advances	2.41	56.20	11.07
1.2 On Investment	-	-	0.38
1.2.1 Government Bonds	-	-	0.25
1.2.2 Foreign Bonds	-	-	-
1.2.3 NRB Bonds	-	-	-
1.2.4 Debenture & Bonds	-	-	0.13
1.3 On Agency Balance	-	-	-
1.4 On Call Deposit	0.00	-	5.74
1.5 On Others	-	(0.13)	-
2. Commission and Discount	0.00	3.69	0.07
2.1 Bills Purchase and Discount	-	-	-
2.2 Commission	0.00	0.12	0.07
2.3 Others	-	3.57	-
3. Exchange Flactuation Income	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-
4. Other Operating Income	0.05	-	1.84
5. Non Operating Income	0.18	-	-
6. Write Back from Provisions for loss	1.44	-	-
7. Recovery of written-off Loan	-	-	-
8. Income from Extra Ordinary transactions	-	-	-
9. Net Loss	0.81	15.94	22.68
Total Income	4.91	75.71	41.79

Statement of Credit as on Saun end, 2076(Mid-Aug, 2019)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL
Sector Wise									
Agricultural and Forest Related	5,779.75	11,594.04	3,741.89	6,749.67	2,781.85	5,228.95	3,226.86	2,549.96	4,704.52
Fishery Related	298.25	706.62	4.33	68.02	-	1.12	21.40	80.86	12.06
Mining Related	936.14	-	92.03	450.58	-	-	7.71	637.05	28.43
Manufacturing (Producing) Related	17,930.71	15,669.04	40,139.93	41,865.85	11,188.35	35,921.53	26,459.18	7,423.48	15,815.09
Construction	10,681.56	16,575.99	1,101.83	7,024.02	12,798.16	4,218.56	3,370.27	5,430.59	19,372.06
Electricity, Gas and Water	5,904.01	4,208.11	7,974.46	12,203.61	29.63	1,224.44	2,960.17	2,447.21	4,626.61
Metal Products, Mach. & Ele. Eqp.	1,614.22	2,180.90	969.54	785.43	1,111.19	2,198.92	2,574.65	634.82	2,017.40
Tras., Com. and Public Utilities	2,126.86	3,378.46	905.02	4,120.43	181.33	3,386.59	1,165.60	1,301.35	3,820.51
Wholesaler & Retailer	17,423.91	43,529.68	34,645.44	24,515.08	14,877.79	17,601.30	20,041.79	8,741.31	29,550.15
Finance, Insurance and Real Estate	6,862.37	14,022.19	7,588.04	7,176.49	2,555.61	11,308.53	4,840.24	4,532.72	11,191.90
Hotel or Restaurant	2,745.84	8,157.23	3,896.75	10,405.40	941.46	4,914.03	3,238.47	1,909.37	3,869.68
Other Services	2,365.32	3,378.50	3,406.68	9,253.50	304.32	3,961.17	1,425.97	13,195.87	2,243.91
Consumption Loans	11,716.75	18,107.35	4,325.35	3,278.70	5,199.98	3,372.90	1,289.50	1,926.45	3,987.78
Local Government	-	216.60	-	383.43	138.81	255.20	-	-	-
Others	9,121.56	2,393.43	27,044.74	5,575.47	2,226.77	4,126.72	17,878.36	3,928.70	9,883.85
TOTAL sectorwise	95,507.26	144,118.14	135,836.03	133,855.69	54,335.24	97,719.96	88,500.17	54,739.74	111,123.95

Product Wise

Term Loan	18,513.15	18,726.68	23,896.81	42,585.54	4,036.83	17,170.85	14,517.61	9,091.79	20,694.55
Overdraft	12,605.08	22,324.12	14,081.43	15,947.74	4,205.40	8,876.17	830.64	7,720.44	21,755.66
Trust Receipt Loan / Import Loan	1,826.81	1,807.45	12,724.37	18,295.40	6,601.14	13,752.74	9,822.12	2,759.60	6,230.77
Demand & Other Working Capital Loan	12,410.56	48,837.29	42,558.94	35,926.88	11,264.27	32,064.30	33,697.73	10,041.32	15,541.89
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,490.45	12,964.67	10,157.79	2,281.13	8,515.43	4,218.56	2,581.42	4,298.96	18,692.43
Real Estate Loan	3,446.06	8,310.19	5,170.54	3,812.30	3,976.14	3,626.20	4,126.05	2,549.93	3,948.03
Margin Nature Loan	4,733.96	2,329.96	826.59	1,235.64	-	1,420.05	-	431.79	180.31
Hire Purchase Loan	2,786.41	6,628.12	2,623.86	3,401.92	5,218.98	7,427.80	2,013.73	7,391.96	6,867.79
Deprived Sector Loan	8,262.08	7,822.83	7,293.46	6,661.55	2,705.94	5,105.26	4,791.33	2,981.04	7,822.94
Bills Purchased	2.80	57.74	109.10	753.45	26.07	97.37	0.08	388.94	30.37
Other Product	25,429.91	14,309.09	16,393.14	2,954.13	7,785.05	3,960.66	16,119.46	7,083.97	9,359.20
Total Product wise Loan	95,507.26	144,118.14	135,836.03	133,855.69	54,335.24	97,719.96	88,500.17	54,739.74	111,123.95

Collateral Wise

Gold and Silver	9,889.51	12,729.67	350.02	905.22	-	-	-	482.44	-
Government Securities	7.02	229.32	12.44	0.87	-	-	-	-	1.91
Non Governmental Securities	0.09	2,329.96	1,171.52	1,235.64	-	1,214.95	-	581.35	472.32
Fixed Deposit Receipts	351.57	561.64	825.74	608.84	269.37	723.84	858.60	295.84	1,555.90
Own	347.79	561.64	530.65	608.84	77.98	723.84	858.60	294.32	1,555.90
Other Licences Institutions	3.77	-	295.09	-	191.38	-	-	1.52	-
Collateral of Properties	79,731.49	123,443.38	112,969.30	114,094.32	48,971.60	90,743.09	66,086.55	50,741.10	95,399.02
Fixed Assets	77,550.96	123,402.12	61,086.12	93,491.94	35,475.89	90,472.21	56,769.92	49,013.78	57,978.28
Current Assets	2,180.53	41.26	51,883.18	20,602.38	13,495.71	270.88	9,316.63	1,727.32	37,420.74
Against security of Bill	3.26	55.04	8,909.43	35.07	-	97.37	9,922.75	432.08	4,185.76
Domestic Bills	-	20.54	-	7.57	-	76.89	-	280.17	100.55
Foreign Bills	3.26	34.50	8,909.43	27.50	-	20.48	9,922.75	151.91	4,085.20
Against Guarantee	1,286.81	4,479.75	2,269.88	5,677.06	293.81	4,853.57	5,263.49	2,018.11	7,846.81
Government Guarantee	26.67	23.05	0.84	383.43	138.81	-	156.11	91.30	198.74
Institutional Guarantee	1,214.74	4,251.61	1,975.07	4,537.24	155.00	-	4,515.26	1,862.25	7,129.62
Personal Guarantee	3.62	194.74	293.97	756.36	-	-	-	58.61	518.44
Collective Guarantee	0.01	10.34	-	0.04	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	161.96	592.12	-	-
Other Guarantee	-	0.01	-	-	-	4,691.61	-	5.95	-
Credit Card	-	-	275.80	36.25	247.17	87.14	-	30.10	13.55
Others	4,237.51	289.38	9,051.90	11,262.41	4,553.29	-	6,368.78	158.72	1,648.70
Total	95,507.26	144,118.14	135,836.03	133,855.69	54,335.24	97,719.96	88,500.17	54,739.74	111,123.95

Statement of Credit as on Saun end, 2076(Mid-Aug, 2019)

BFI Name	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global
Sector Wise									
Agricultural and Forest Related	3,530.82	3,325.26	11,628.69	3,538.60	1,555.31	2,998.37	5,471.65	18,660.77	4,014.45
Fishery Related	72.32	171.96	254.23	150.29	110.16	130.66	46.08	784.78	27.63
Mining Related	10.82	493.85	-	64.11	434.19	68.82	440.55	186.95	159.18
Manufacturing (Producing) Related	16,154.38	13,945.81	13,192.94	15,799.09	22,406.33	16,145.13	19,217.73	7,134.60	20,647.34
Construction	3,965.92	8,349.79	22,612.50	6,672.65	8,470.02	15,983.26	7,514.86	6,135.93	16,467.91
Electricity, Gas and Water	3,245.14	3,210.92	1,412.80	3,588.84	3,708.99	4,163.52	4,870.41	7,729.74	7,249.68
Metal Products, Mach. & Ele. Eqp.	1,188.24	1,217.40	364.82	546.31	1,802.02	2,406.84	1,332.68	401.05	1,247.16
Tras., Com. and Public Utilities	1,243.61	2,611.88	448.81	2,393.72	3,682.88	4,471.06	7,118.33	1,114.05	1,040.24
Wholesaler & Retailer	19,863.34	10,262.56	37,865.06	18,979.78	11,707.61	14,544.52	22,259.62	28,133.46	28,241.66
Finance, Insurance and Real Estate	7,630.05	3,521.14	14,346.30	8,027.30	5,005.80	5,386.60	7,477.59	1,629.33	6,078.31
Hotel or Restaurant	3,124.85	2,191.31	10,411.64	2,008.97	2,932.74	2,940.93	4,278.65	3,187.00	5,134.05
Other Services	5,493.16	2,652.01	4,530.47	5,736.07	3,273.22	3,727.69	3,413.72	3,134.34	6,126.72
Consumption Loans	7,135.04	1,749.69	11,394.51	3,250.45	3,749.34	3,134.69	4,203.77	1,018.01	6,039.57
Local Government	-	-	-	129.84	1.10	136.67	150.58	3.20	97.39
Others	2,072.50	9,447.14	29,346.30	7,716.32	9,734.28	862.18	21,781.79	30,260.77	14,248.71
TOTAL sectorwise	74,730.19	63,150.73	157,809.06	78,602.35	78,573.99	77,100.92	109,578.02	109,513.97	116,820.01

Product Wise

Term Loan	12,701.72	12,437.65	28,484.21	14,245.14	19,281.24	18,126.34	26,581.71	3,715.43	17,554.14
Overdraft	22,813.32	15,172.11	32,584.41	6,480.80	14,302.18	5,329.75	22,216.02	6,920.32	25,199.11
Trust Receipt Loan / Import Loan	2,938.28	2,755.52	668.39	3,324.48	5,489.65	6,668.89	4,431.48	73.15	6,395.06
Demand & Other Working Capital Loan	11,617.25	9,026.69	27,138.27	9,368.92	17,040.32	17,004.63	21,487.85	85,937.69	28,896.17
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,507.04	4,294.99	18,065.54	5,796.45	4,723.69	3,635.71	5,115.22	4,367.79	11,522.39
Real Estate Loan	3,684.91	1,086.16	10,182.98	3,842.37	2,016.21	3,279.18	7,236.71	181.10	3,954.80
Margin Nature Loan	697.08	769.30	887.06	287.07	2,527.39	1,351.79	2,807.75	9.72	1,898.49
Hire Purchase Loan	7,252.24	5,653.59	10,287.23	6,645.18	3,191.82	3,035.41	9,806.06	904.04	8,099.32
Deprived Sector Loan	3,528.38	2,827.90	14,775.31	4,037.51	3,644.83	4,516.42	6,547.58	6,058.52	5,395.35
Bills Purchased	920.72	19.89	-	-	5.45	-	66.50	-	-
Other Product	5,069.26	9,106.92	14,735.65	24,574.43	6,351.20	14,152.81	3,281.15	1,346.21	7,905.19
Total Product wise Loan	74,730.19	63,150.73	157,809.06	78,602.35	78,573.99	77,100.92	109,578.02	109,513.97	116,820.01

Collateral Wise

Gold and Silver	21.69	61.58	183.94	11.70	2.14	498.26	-	61.95	0.33
Government Securities	-	-	0.60	-	26.56	-	3.38	-	-
Non Governmental Securities	349.83	769.30	887.06	-	2,414.27	-	2,832.03	-	142.84
Fixed Deposit Receipts	429.56	339.61	442.57	308.12	204.96	514.59	1,074.73	614.96	443.87
Own	429.56	339.61	442.57	308.12	183.96	514.59	1,072.93	614.96	443.87
Other Licences Institutions	-	-	-	-	21.00	-	1.80	-	-
Collateral of Properties	68,550.84	57,615.34	147,309.71	74,457.82	70,310.45	72,073.48	98,477.57	108,837.06	99,502.88
Fixed Assets	63,502.09	54,654.69	113,878.06	37,051.36	67,685.01	52,580.41	60,610.32	108,837.06	51,409.71
Current Assets	5,048.75	2,960.65	33,431.65	37,406.46	2,625.44	19,493.07	37,867.26	-	48,093.17
Against security of Bill	470.16	1,033.05	-	-	0.48	-	2,831.39	-	-
Domestic Bills	-	-	-	-	0.48	-	501.10	-	-
Foreign Bills	470.16	1,033.05	-	-	-	-	2,330.29	-	-
Against Guarantee	4,896.49	2,228.25	8,462.84	619.59	2,948.53	136.67	2,717.94	-	392.08
Government Guarantee	2.17	74.74	216.53	130.33	151.18	136.67	145.02	-	0.40
Institutional Guarantee	3,097.63	2,150.96	8,246.31	88.47	2,536.24	-	2,547.33	-	50.00
Personal Guarantee	2.69	2.56	-	366.28	209.55	-	25.59	-	286.35
Collective Guarantee	-	-	-	1.15	-	-	-	-	55.33
Int. Rtd. Foreign Bank's Guarantee	843.78	-	-	-	-	-	-	-	-
Other Guarantee	950.22	-	-	33.35	51.56	-	-	-	-
Credit Card	11.61	0.73	113.46	65.76	44.55	53.99	178.22	-	323.63
Others	-	1,102.88	408.88	3,139.35	2,622.04	3,823.92	1,462.75	-	16,014.38
Total	74,730.19	63,150.73	157,809.06	78,602.35	78,573.99	77,100.92	109,578.02	109,513.97	116,820.01

Statement of Credit as on Saun end, 2076(Mid-Aug, 2019)

BFI Name	Citizen	Prime	Sunrise	NMB	Prabhu	Janata	Mega	CBL	Century
Sector Wise									
Agricultural and Forest Related	2,320.21	3,569.55	5,572.42	2,179.46	5,751.94	3,019.03	2,355.60	2,371.77	2,080.94
Fishery Related	61.86	104.28	141.64	112.88	0.74	83.20	16.97	10.19	32.47
Mining Related	555.74	138.04	35.38	110.89	-	9.28	82.24	18.78	382.05
Manufacturing (Producing) Related	11,718.19	11,594.87	8,910.79	21,511.96	13,682.30	16,896.22	12,673.63	9,883.53	13,874.35
Construction	3,388.32	10,632.36	12,638.27	11,196.29	13,203.13	5,248.87	3,308.05	2,653.33	5,939.55
Electricity, Gas and Water	4,866.66	7,689.65	2,575.42	5,708.56	4,430.08	3,784.94	2,419.20	2,870.13	3,168.85
Metal Products, Mach. & Ele. Eqp.	234.51	539.42	850.19	1,312.77	389.57	251.74	493.49	404.84	1,099.15
Tras., Com. and Public Utilities	1,813.22	1,751.97	271.56	1,475.78	2,903.76	2,405.90	1,013.23	1,042.06	635.12
Wholesaler & Retailer	10,632.04	8,645.83	14,425.81	26,682.77	15,903.93	15,740.82	18,805.23	8,579.64	11,077.60
Finance, Insurance and Real Estate	4,327.01	10,414.22	5,770.06	6,887.38	9,094.44	4,582.18	11,611.17	5,673.66	6,538.76
Hotel or Restaurant	1,143.20	4,109.94	3,590.26	3,265.08	6,175.26	2,440.42	3,551.20	1,829.69	2,367.18
Other Services	3,851.59	3,254.63	3,717.87	2,571.57	8,268.56	2,911.60	2,476.24	1,875.39	2,084.68
Consumption Loans	4,951.64	7,876.18	3,738.87	2,888.98	5,841.21	1,642.29	3,822.50	3,408.84	3,792.05
Local Government	-	-	-	-	-	-	-	-	-
Others	16,838.68	6,486.13	7,671.85	4,289.23	6,611.53	9,701.15	11,501.60	3,299.78	6,874.57
TOTAL sectorwise	66,702.87	76,807.06	69,910.39	90,193.61	92,256.44	68,717.61	74,130.35	43,921.63	59,947.33

Product Wise

Term Loan	15,133.08	15,449.09	11,082.02	22,905.35	29,298.68	14,812.00	13,102.53	10,035.93	18,759.83
Overdraft	10,121.25	14,699.66	12,135.24	5,612.16	11,040.53	14,901.84	12,877.82	6,903.75	12,467.46
Trust Receipt Loan / Import Loan	2,424.72	1,639.16	1,681.95	4,361.91	3,392.62	3,386.47	3,871.50	3,369.92	1,061.63
Demand & Other Working Capital Loan	10,114.41	9,923.55	11,531.91	16,296.26	14,493.86	9,614.17	17,986.13	9,447.98	11,668.25
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,133.44	3,870.12	9,310.34	9,229.59	9,359.34	3,458.94	4,484.66	1,903.84	3,629.56
Real Estate Loan	5,562.25	5,792.91	3,496.24	3,209.92	4,397.56	1,599.70	7,056.89	3,082.86	3,899.71
Margin Nature Loan	2,739.55	1,987.78	1,617.32	322.92	1,971.11	561.83	728.01	1,521.17	1,068.00
Hire Purchase Loan	6,071.13	4,859.54	4,498.72	4,148.70	7,191.09	3,665.21	4,624.17	2,398.68	2,538.88
Deprived Sector Loan	3,256.37	3,758.85	3,547.63	4,437.45	4,710.06	3,199.72	5,073.77	2,669.58	2,259.26
Bills Purchased	114.51	51.98	659.08	-	0.24	-	-	-	3.80
Other Product	6,032.16	14,774.42	10,349.94	19,669.34	6,401.35	13,517.74	4,324.87	2,587.93	2,590.96
Total Product wise Loan	66,702.87	76,807.06	69,910.39	90,193.61	92,256.44	68,717.61	74,130.35	43,921.63	59,947.33

Collateral Wise

Gold and Silver	1,132.12	4,547.42	-	-	60.28	173.30	40.72	225.01	55.56
Government Securities	-	3.32	-	4.49	1.55	0.90	1.97	-	0.52
Non Governmental Securities	2,862.51	2,134.91	1,617.32	327.59	1,984.97	560.93	938.22	1,470.06	1,068.00
Fixed Deposit Receipts	455.78	563.89	510.23	335.54	4,247.68	331.03	311.47	138.64	246.81
Own	439.32	563.89	510.23	335.54	4,247.68	331.03	311.47	138.64	246.81
Other Licences Institutions	16.47	-	-	-	-	-	-	-	-
Collateral of Properties	54,069.73	63,000.89	65,836.49	88,624.75	77,819.78	65,598.66	67,396.05	40,014.63	56,794.53
Fixed Assets	38,874.64	62,294.13	61,471.42	77,159.08	75,235.35	55,795.38	63,711.33	39,728.11	42,141.76
Current Assets	15,195.09	706.76	4,365.07	11,465.67	2,584.42	9,803.27	3,684.72	286.52	14,652.77
Against security of Bill	2,394.07	-	-	-	2,242.65	-	-	-	6.77
Domestic Bills	26.10	-	-	-	50.42	-	-	-	6.77
Foreign Bills	2,367.97	-	-	-	2,192.23	-	-	-	-
Against Guarantee	90.51	5,110.38	1,118.49	629.51	4,717.65	1,998.32	4,239.10	1,869.21	1,554.68
Government Guarantee	1.45	139.38	-	86.00	124.98	15.95	-	1.22	-
Institutional Guarantee	0.50	4,403.99	1,091.25	261.30	4,009.39	1,960.11	3,902.07	1,766.01	1,533.60
Personal Guarantee	85.36	501.11	23.33	169.76	372.26	22.26	273.17	4.03	21.05
Collective Guarantee	0.54	-	-	92.11	211.02	-	63.85	84.98	0.03
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	2.65	65.90	3.91	20.34	-	-	-	12.97	-
Credit Card	45.64	87.41	38.60	15.18	2.83	-	64.94	-	49.01
Others	5,652.50	1,358.83	789.26	256.54	1,179.06	54.48	1,137.89	204.09	171.46
Total	66,702.87	76,807.06	69,910.39	90,193.61	92,256.44	68,717.61	74,130.35	43,921.63	59,947.33

Statement of Credit as on Saun end, 2076(Mid-Aug, 2019)

BFI Name	Sanima	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri	Tinau
Sector Wise										
Agricultural and Forest Related	1,903.43	1,677.74	1.04	461.08	272.92	609.09	280.21	1,221.78	339.99	1,248.32
Fishery Related	33.33	41.14	-	18.20	-	9.70	12.08	55.95	7.08	55.23
Mining Related	1,302.41	79.29	-	-	-	40.19	-	-	1.86	72.00
Manufacturing (Producing) Related	13,123.91	2,117.09	-	283.81	276.54	1,100.35	821.03	1,125.23	366.80	607.70
Construction	7,624.39	3,289.80	-	117.12	79.96	2,644.59	1,111.56	2,797.63	842.06	567.25
Electricity, Gas and Water	4,462.87	551.87	-	5.05	-	302.39	20.23	800.03	-	4.15
Metal Products, Mach. & Ele. Eqp.	1,154.08	177.00	-	-	-	186.44	77.80	174.01	44.86	60.36
Tras., Com. and Public Utilities	5,978.42	2,679.90	3.91	80.96	225.84	1,299.26	114.02	1,432.15	216.08	734.59
Wholesaler & Retailer	15,660.96	3,476.21	-	1,515.08	448.99	2,898.50	1,636.39	2,802.03	412.51	2,242.00
Finance, Insurance and Real Estate	3,818.48	3,544.21	-	23.51	-	1,540.78	703.37	1,376.99	127.28	548.87
Hotel or Restaurant	2,998.29	1,479.01	-	38.53	-	610.93	180.68	454.55	172.72	429.53
Other Services	3,153.69	657.93	-	69.58	734.14	862.70	402.49	561.54	58.99	633.41
Consumption Loans	2,101.60	2,773.50	-	33.10	60.74	943.32	221.82	1,755.41	157.20	298.57
Local Government	-	-	2.72	-	-	3.34	-	10.33	1.50	-
Others	20,937.52	4,893.29	2.72	1,308.92	-	5,957.59	710.87	6,025.99	1,273.97	1,231.05
TOTAL sectorwise	84,253.39	27,437.98	10.39	3,954.95	2,099.13	19,009.18	6,292.53	20,593.63	4,022.89	8,733.02

Product Wise

Term Loan	17,593.89	5,635.48	-	-	725.53	6,700.54	1,790.71	1,532.34	44.43	1,093.88
Overdraft	8,260.07	7,560.21	2.72	-	753.11	5,052.88	918.84	1,084.90	417.19	3,067.37
Trust Receipt Loan / Import Loan	1,989.05	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	15,486.76	31.90	-	1,703.14	-	54.53	1,483.54	215.70	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,898.45	4,233.07	-	45.30	79.96	2,123.25	842.22	2,250.13	699.50	535.79
Real Estate Loan	5,675.25	2,443.04	-	102.02	-	1,257.63	577.62	1,242.41	106.88	426.59
Margin Nature Loan	309.76	1,249.31	-	-	-	364.25	86.62	914.49	-	2.90
Hire Purchase Loan	4,901.39	2,408.51	3.91	49.28	225.84	1,985.71	154.03	1,977.47	293.53	628.93
Deprived Sector Loan	4,253.28	1,876.96	1.04	217.78	113.88	1,231.76	235.10	942.80	198.64	1,038.79
Bills Purchased	37.45	-	-	-	-	-	-	-	-	-
Other Product	19,848.05	1,999.50	2.72	1,837.42	200.81	238.63	203.85	10,433.39	2,262.73	1,938.79
Total Product wise Loan	84,253.39	27,437.98	10.39	3,954.95	2,099.13	19,009.18	6,292.53	20,593.63	4,022.89	8,733.02

Collateral Wise

Gold and Silver	77.63	1,100.02	-	-	-	5.62	93.95	417.70	40.66	118.42
Government Securities	1.10	-	-	-	-	-	-	18.00	-	-
Non Governmental Securities	4.50	1,266.40	-	-	-	364.25	28.29	900.07	-	(0.28)
Fixed Deposit Receipts	524.86	306.82	-	33.10	60.74	134.55	33.23	257.85	51.13	104.64
Own	519.44	306.82	-	33.10	60.74	134.55	33.23	257.85	51.13	104.64
Other Licences Institutions	5.42	-	-	-	-	-	-	-	-	-
Collateral of Properties	80,660.39	23,637.09	7.67	3,919.85	2,038.39	17,819.84	6,137.06	17,943.04	3,929.60	7,632.94
Fixed Assets	70,533.46	23,597.01	7.67	3,919.85	2,038.39	17,819.84	6,137.06	17,943.04	3,929.60	7,632.94
Current Assets	10,126.93	40.08	-	-	-	-	-	-	-	-
Against security of Bill	278.71	1.29	-	-	-	-	-	-	-	-
Domestic Bills	-	1.29	-	-	-	-	-	-	-	-
Foreign Bills	278.71	-	-	-	-	-	-	-	-	-
Against Guarantee	49.38	1,126.36	2.72	-	-	684.92	-	848.84	-	877.30
Government Guarantee	-	-	2.72	-	-	3.34	-	10.33	-	-
Institutional Guarantee	-	1,117.90	-	-	-	484.67	-	595.38	-	75.83
Personal Guarantee	9.37	0.70	-	-	-	94.13	-	79.01	-	-
Collective Guarantee	-	7.76	-	-	-	102.79	-	164.13	-	801.47
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	40.01	-	-	-	-	-	-	-	-	-
Credit Card	34.49	-	-	-	-	-	-	-	-	-
Others	2,622.32	-	-	2.01	-	-	0.01	208.13	1.50	-
Total	84,253.39	27,437.98	10.39	3,954.95	2,099.13	19,009.18	6,292.53	20,593.63	4,022.89	8,733.02

Statement of Credit as on Saun end, 2076(Mid-Aug, 2019)

BFI Name	Mukti	Kankai	Bhargav	Garima	Om	GandakiDB	Kamana	Corporate	Purnima	Jyoti
Sector Wise										
Agricultural and Forest Related	4,569.47	192.47	203.98	1,413.50	788.74	1,020.98	807.47	14.04	305.11	1,539.94
Fishery Related	58.15	0.46	4.73	58.01	15.40	62.09	35.76	10.28	7.22	44.33
Mining Related	-	-	-	25.87	12.78	-	13.20	-	14.94	62.59
Manufacturing (Producing) Related	1,202.33	119.79	226.15	1,454.32	892.51	1,695.41	1,224.79	95.81	189.92	2,754.94
Construction	8,935.27	320.92	372.64	4,414.71	4,767.82	3,722.58	1,896.28	118.22	426.08	3,760.37
Electricity, Gas and Water	179.10	4.79	8.61	89.56	202.60	53.04	93.81	-	16.57	647.27
Metal Products, Mach. & Ele. Eqp.	135.69	8.28	-	324.41	287.31	259.38	504.68	5.93	68.81	536.22
Tras., Com. and Public Utilities	4,441.92	26.37	173.56	2,846.32	1,915.34	1,593.25	1,735.61	14.54	252.77	621.04
Wholesaler & Retailer	6,937.77	430.43	943.35	2,863.82	3,035.05	3,699.31	3,759.99	25.39	665.30	2,975.15
Finance, Insurance and Real Estate	1,467.16	26.99	-	844.21	1,674.74	1,360.50	975.04	5.38	171.97	2,530.67
Hotel or Restaurant	1,436.56	28.26	67.00	1,133.69	1,293.56	1,165.45	753.02	0.71	201.03	605.70
Other Services	451.57	20.24	122.13	493.49	540.35	690.58	547.69	1.71	48.36	550.56
Consumption Loans	1,870.77	89.29	43.59	1,998.95	1,769.63	1,462.11	1,012.74	15.51	177.76	2,639.27
Local Government	-	0.46	-	0.03	-	-	-	-	-	4.60
Others	6,886.88	564.72	768.88	10,698.17	5,196.88	8,786.19	6,882.89	55.57	663.91	6,056.63
TOTAL sectorwise	38,572.63	1,833.47	2,934.61	28,659.06	22,392.71	25,570.85	20,242.95	363.07	3,209.76	25,329.29

Product Wise

Term Loan	7,494.93	658.67	927.15	9,561.53	3,765.69	2,103.15	7,597.40	19.62	701.38	5,740.44
Overdraft	6,138.10	546.57	1,115.29	7,296.69	2,062.36	9,184.88	4,763.11	115.60	277.09	7,758.57
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	-	25.00	391.35	-	189.88	57.89	762.68	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,657.44	248.17	349.17	3,343.46	3,596.46	3,663.81	1,541.62	96.74	387.14	3,112.22
Real Estate Loan	1,358.32	43.59	-	962.70	2,370.03	1,634.97	1,069.37	11.76	120.89	1,309.20
Margin Nature Loan	841.69	-	-	251.77	307.16	88.22	124.06	-	0.25	941.29
Hire Purchase Loan	4,492.79	71.24	172.90	4,033.18	2,427.62	2,160.21	2,224.38	41.54	405.46	2,136.82
Deprived Sector Loan	9,530.23	98.54	277.66	1,695.52	1,133.35	1,437.02	2,266.18	11.79	128.11	1,711.16
Bills Purchased	-	-	-	-	-	-	-	3.04	-	-
Other Product	1,059.12	166.69	92.44	1,489.21	6,338.71	5,298.58	466.95	5.08	426.76	2,619.61
Total Product wise Loan	38,572.63	1,833.47	2,934.61	28,659.06	22,392.71	25,570.85	20,242.95	363.07	3,209.76	25,329.29

Collateral Wise

Gold and Silver	229.96	-	-	854.63	866.63	746.95	309.07	-	33.25	265.18
Government Securities	-	-	-	-	-	-	-	-	-	-
Non Governmental Securities	842.66	-	-	202.63	307.16	-	246.37	-	-	941.29
Fixed Deposit Receipts	310.68	24.33	31.51	308.01	258.32	260.95	130.04	0.83	26.67	275.68
Own	310.68	24.33	31.51	308.01	258.32	260.95	130.04	0.83	26.67	275.68
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	31,879.86	1,808.68	2,891.03	26,519.74	20,302.74	23,887.30	18,180.12	362.16	3,149.85	21,944.93
Fixed Assets	31,879.36	1,808.68	2,891.03	26,519.74	20,302.74	23,887.30	18,180.12	362.16	3,149.85	21,944.93
Current Assets	0.50	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	5,143.83	-	-	765.84	657.86	587.43	650.02	-	-	1,897.92
Government Guarantee	-	-	-	0.24	4.07	2.69	1.73	-	-	4.60
Institutional Guarantee	3.14	-	-	210.00	569.85	380.86	480.52	-	-	1,453.17
Personal Guarantee	418.78	-	-	109.18	26.77	203.89	11.47	-	-	66.37
Collective Guarantee	4,721.92	-	-	445.51	57.17	-	156.30	-	-	373.78
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	0.90	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	165.65	0.46	12.08	8.21	-	88.22	727.34	0.08	-	4.30
Total	38,572.63	1,833.47	2,934.61	28,659.06	22,392.71	25,570.85	20,242.95	363.07	3,209.76	25,329.29

Statement of Credit as on Saun end, 2076(Mid-Aug, 2019)

BFI Name	Shine	Kanchan	LumbiniDB	Sindhu	Sahara	Community	Kailash	Salapa	saptakoshi	GreenDB
Sector Wise										
Agricultural and Forest Related	1,438.16	185.40	844.85	27.71	71.35	415.48	412.72	137.20	724.73	87.96
Fishery Related	90.89	2.66	35.04	-	11.45	17.09	74.19	3.43	-	4.34
Mining Related	-	0.75	39.67	-	-	-	-	-	-	4.57
Manufacturing (Producing) Related	2,523.55	518.95	1,063.00	51.11	74.33	497.66	1,638.08	41.25	-	32.78
Construction	1,576.11	332.67	2,937.47	523.18	14.55	445.92	3,301.78	-	150.93	21.76
Electricity, Gas and Water	-	1.17	2,174.64	-	-	-	1,348.64	-	-	3.18
Metal Products, Mach. & Ele. Eqp.	-	38.33	37.10	2.56	10.75	56.98	410.35	4.70	148.27	-
Tras., Com. and Public Utilities	992.94	268.78	956.53	249.81	0.40	238.20	1,984.26	1.06	9.98	109.71
Wholesaler & Retailer	3,960.08	1,862.97	3,202.66	305.83	156.02	431.07	3,443.44	46.39	652.19	96.45
Finance, Insurance and Real Estate	925.67	288.32	3,057.92	404.82	4.44	338.44	3,358.94	-	105.32	131.11
Hotel or Restaurant	1,105.94	113.31	703.12	122.24	6.40	92.38	838.72	39.77	9.50	37.76
Other Services	1,041.99	313.97	1,497.49	8.52	49.67	198.73	627.57	-	9.01	18.94
Consumption Loans	634.17	66.86	1,508.48	115.95	0.74	72.92	1,035.40	6.76	178.61	69.17
Local Government	-	-	-	-	-	-	-	0.07	-	-
Others	2,068.63	681.50	4,154.76	319.40	245.27	568.99	9,338.76	83.77	562.56	495.16
TOTAL sectorwise	16,358.13	4,675.63	22,212.73	2,131.12	645.35	3,373.87	27,812.83	364.40	2,551.13	1,112.89

Product Wise

Term Loan	3,734.62	488.19	4,571.44	413.19	5.90	1,097.88	3,749.83	145.95	1,341.28	356.97
Overdraft	672.20	2,040.93	4,558.94	251.80	21.70	1,121.14	6,426.05	88.44	409.38	328.41
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	5,135.64	62.14	346.30	169.32	556.91	5.90	303.92	-	147.68	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	1,278.70	339.82	2,263.31	506.68	-	362.40	3,130.49	-	150.93	94.72
Real Estate Loan	1,224.55	29.73	1,836.43	18.08	-	90.58	3,175.26	-	105.32	3.82
Margin Nature Loan	20.20	39.05	923.80	6.50	-	-	1,327.10	-	-	19.73
Hire Purchase Loan	1,415.60	320.57	1,660.46	278.03	-	299.82	3,119.92	2.70	59.57	131.13
Deprived Sector Loan	833.20	350.29	2,177.40	403.29	45.45	333.92	1,509.70	52.00	207.94	142.77
Bills Purchased	-	-	-	-	-	-	-	-	-	-
Other Product	2,043.42	1,004.91	3,874.66	84.23	15.39	62.24	5,070.55	75.31	129.02	35.34
Total Product wise Loan	16,358.13	4,675.63	22,212.73	2,131.12	645.35	3,373.87	27,812.83	364.40	2,551.13	1,112.89

Collateral Wise

Gold and Silver	-	-	17.48	71.22	-	7.55	200.91	-	-	28.03
Government Securities	-	-	-	-	-	-	-	-	-	-
Non Governmental Securities	-	-	923.80	6.50	-	6.20	1,357.18	-	-	19.73
Fixed Deposit Receipts	191.31	54.55	429.17	10.83	0.74	12.94	253.29	4.74	25.69	5.00
Own	191.31	54.55	429.17	10.83	0.74	12.94	253.29	4.74	25.69	5.00
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	15,848.94	4,546.05	19,723.42	1,659.43	644.61	3,109.15	24,856.80	359.66	2,525.44	917.36
Fixed Assets	15,848.94	4,546.05	19,723.42	1,659.43	644.61	3,109.15	24,856.80	359.66	2,525.44	917.36
Current Assets	-	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	297.68	36.47	1,113.63	383.15	-	238.03	1,143.82	-	-	-
Government Guarantee	-	-	17.19	-	-	-	14.45	-	-	-
Institutional Guarantee	296.44	-	1,088.56	383.15	-	238.00	983.53	-	-	-
Personal Guarantee	-	-	1.32	-	-	-	145.84	-	-	-
Collective Guarantee	1.24	36.47	6.55	-	-	0.03	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	20.20	38.56	5.24	-	-	-	0.82	-	-	142.77
Total	16,358.13	4,675.63	22,212.73	2,131.12	645.35	3,373.87	27,812.83	364.40	2,551.13	1,112.89

Statement of Credit as on Saun end, 2076(Mid-Aug, 2019)

BFI Name	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Sector Wise										
Agricultural and Forest Related	-	0.52	223.33	1,079.02	486.84	5.49	97.61	304.88	71.58	87.70
Fishery Related	-	-	-	-	15.20	-	-	3.68	-	-
Mining Related	-	-	-	-	4.72	3.00	-	11.12	-	-
Manufacturing (Producing) Related	-	61.10	214.41	-	157.34	-	251.00	154.47	188.56	91.99
Construction	33.18	20.02	610.02	1,515.32	1,045.13	19.54	807.35	152.91	151.34	126.76
Electricity, Gas and Water	-	-	-	-	-	-	150.00	7.50	-	-
Metal Products, Mach. & Ele. Eqp.	-	3.45	-	20.66	38.29	-	672.97	104.55	-	-
Tras., Com. and Public Utilities	0.36	-	256.84	595.79	131.90	-	1,323.24	140.87	88.87	-
Wholesaler & Retailer	40.87	33.33	536.00	1,892.17	685.08	89.72	348.63	196.17	91.82	908.47
Finance, Insurance and Real Estate	-	40.31	459.74	-	408.96	99.19	199.93	206.38	120.42	237.24
Hotel or Restaurant	-	27.50	222.57	284.11	88.78	-	-	60.20	111.65	45.50
Other Services	-	-	234.88	56.57	648.63	137.59	-	20.90	87.95	31.61
Consumption Loans	0.08	146.49	1,054.83	256.82	251.33	19.18	527.16	162.56	30.19	43.22
Local Government	-	33.18	-	-	-	-	-	-	-	-
Others	28.31	1,886.00	1,615.41	219.71	354.13	67.14	1,683.07	661.29	117.13	561.03
TOTAL sectorwise	102.80	2,251.90	5,428.04	5,920.17	4,316.33	440.85	6,060.95	2,187.48	1,059.50	2,133.54

Product Wise

Term Loan	-	125.37	191.48	2,880.58	772.84	89.72	402.47	128.03	316.31	950.45
Overdraft	-	-	109.39	-	-	-	-	233.89	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	1.39	-	-
Demand & Other Working Capital Loan	40.87	147.82	957.35	-	670.85	-	224.02	84.07	199.67	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	27.56	20.02	610.02	915.30	775.65	19.54	672.38	107.47	43.97	126.76
Real Estate Loan	22.72	1,765.88	178.43	685.13	648.49	99.19	468.69	100.18	59.38	237.24
Margin Nature Loan	0.08	26.19	216.79	219.71	167.97	6.27	330.14	16.72	30.73	-
Hire Purchase Loan	0.36	123.86	321.54	610.40	125.90	11.75	2,118.84	191.30	89.22	7.04
Deprived Sector Loan	-	33.18	297.29	299.31	223.18	1.66	417.63	172.85	101.12	98.77
Bills Purchased	-	-	-	-	-	-	-	-	-	-
Other Product	11.21	9.57	2,545.75	309.75	931.45	212.72	1,426.78	1,151.59	219.11	713.27
Total Product wise Loan	102.80	2,251.90	5,428.04	5,920.17	4,316.33	440.85	6,060.95	2,187.48	1,059.50	2,133.54

Collateral Wise

Gold and Silver	-	-	719.93	160.39	-	-	42.71	4.14	-	-
Government Securities	-	-	-	1.71	-	-	-	-	-	-
Non Governmental Securities	-	26.19	216.79	-	167.97	6.27	-	24.87	19.14	-
Fixed Deposit Receipts	-	0.05	47.39	94.73	64.12	1.16	143.71	42.30	2.78	36.18
Own	-	0.05	47.39	94.73	64.12	1.16	143.71	42.30	2.78	36.18
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	102.72	404.22	4,058.11	5,422.99	3,898.74	230.35	5,338.91	1,968.13	937.27	2,097.36
Fixed Assets	102.72	404.22	4,058.11	5,422.99	3,898.74	138.96	5,338.91	1,968.13	937.27	2,097.36
Current Assets	-	-	-	-	-	91.38	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	-	83.27	385.82	20.66	185.50	-	199.93	134.59	100.31	-
Government Guarantee	-	33.18	-	-	-	-	-	4.02	-	-
Institutional Guarantee	-	-	273.23	-	185.50	-	199.93	117.50	37.89	-
Personal Guarantee	-	50.09	112.60	-	-	-	-	13.08	12.42	-
Collective Guarantee	-	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	20.66	-	-	-	-	50.00	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	0.08	1,738.17	-	219.71	-	203.07	335.70	13.46	-	-
Total	102.80	2,251.90	5,428.04	5,920.17	4,316.33	440.85	6,060.95	2,187.48	1,059.50	2,133.54

Statement of Credit as on Saun end, 2076(Mid-Aug, 2019)

BFI Name	Pokhara	Central	Hathway	Multi	Srijana	WMerchant	CMerchant	Crystal	GMBFL	ICFC
Sector Wise										
Agricultural and Forest Related	196.85	256.66	12.48	140.35	1,025.05	-	287.76	-	45.69	212.21
Fishery Related	4.82	5.45	-	-	-	-	-	-	7.00	10.92
Mining Related	-	45.33	-	-	-	-	-	-	-	-
Manufacturing (Producing) Related	286.12	117.18	-	0.56	-	-	584.16	-	103.39	462.62
Construction	544.29	725.30	114.36	38.38	120.32	39.47	-	-	811.72	203.16
Electricity, Gas and Water	-	-	-	-	-	-	-	-	0.50	10.79
Metal Products, Mach. & Ele. Eqp.	-	106.96	-	-	-	-	-	-	2.80	19.66
Tras., Com. and Public Utilities	582.53	208.50	-	-	-	5.09	2.94	-	88.88	104.54
Wholesaler & Retailer	1,267.27	228.35	19.04	14.80	339.01	30.00	84.26	-	212.77	1,339.56
Finance, Insurance and Real Estate	758.22	195.50	-	-	149.27	26.61	-	-	434.41	2,093.06
Hotel or Restaurant	326.30	47.99	-	-	-	-	74.77	-	277.97	686.59
Other Services	99.69	122.23	-	2.11	4.00	0.13	-	-	40.52	341.84
Consumption Loans	92.62	133.19	27.02	9.99	146.97	4.44	1.76	9.44	401.18	367.13
Local Government	-	-	-	-	-	-	-	-	-	-
Others	1,475.26	989.96	169.55	13.13	3,009.33	68.59	552.83	310.92	750.06	2,711.79
TOTAL sectorwise	5,633.95	3,182.60	342.46	219.31	4,793.94	174.31	1,588.48	320.35	3,176.90	8,563.87

Product Wise

Term Loan	1,868.77	128.45	-	-	95.45	41.19	910.11	218.69	314.01	1,737.49
Overdraft	484.95	-	-	-	607.36	-	-	-	100.01	3,275.08
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	1,053.44	550.41	19.04	165.69	243.57	54.00	149.60	16.79	114.62	526.03
Res. Per. H. Loan (Up to Rs. 15 mil.)	454.80	725.30	-	38.38	120.32	-	-	-	556.99	869.28
Real Estate Loan	516.94	88.20	134.76	-	201.76	10.43	421.86	82.14	431.42	666.37
Margin Nature Loan	40.46	19.42	1.55	-	0.40	34.50	-	0.02	210.65	298.05
Hire Purchase Loan	582.53	268.52	26.22	-	54.81	9.60	2.47	2.72	112.88	404.55
Deprived Sector Loan	347.70	144.27	26.33	13.13	359.26	2.69	-	-	253.11	622.19
Bills Purchased	-	-	-	-	-	-	-	-	-	-
Other Product	284.36	1,258.03	134.56	2.11	3,111.03	21.91	104.44	-	1,083.20	164.83
Total Product wise Loan	5,633.95	3,182.60	342.46	219.31	4,793.94	174.31	1,588.48	320.35	3,176.90	8,563.87

Collateral Wise

Gold and Silver	-	6.02	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-	-	18.00
Non Governmental Securities	-	19.42	-	-	-	14.50	-	-	-	-
Fixed Deposit Receipts	92.62	27.10	0.80	9.88	92.16	-	-	6.70	109.19	146.83
Own	92.62	27.10	0.80	9.88	92.16	-	-	6.70	109.19	146.83
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	5,071.33	3,042.76	172.10	209.43	204.08	131.68	1,588.48	313.63	2,688.04	7,537.25
Fixed Assets	5,071.33	3,042.76	172.10	209.43	204.08	131.68	1,588.48	313.63	2,688.04	7,537.25
Current Assets	-	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	429.54	0.30	-	-	-	28.04	-	-	190.00	556.60
Government Guarantee	-	-	-	-	-	-	-	-	-	-
Institutional Guarantee	330.76	0.30	-	-	-	22.63	-	-	190.00	547.00
Personal Guarantee	98.78	-	-	-	-	5.41	-	-	-	9.60
Collective Guarantee	-	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	40.46	87.00	169.55	-	4,497.71	0.09	-	0.02	189.66	305.19
Total	5,633.95	3,182.60	342.46	219.31	4,793.94	174.31	1,588.48	320.35	3,176.90	8,563.87

BFI Name	CityExpress	Manju	Reliance
Sector Wise			
Agricultural and Forest Related	2.00	155.97	46.86
Fishery Related	1.50	16.65	-
Mining Related	-	-	0.82
Manufacturing (Producing) Related	-	186.21	235.26
Construction	6.48	1,810.52	549.13
Electricity, Gas and Water	-	135.34	35.01
Metal Products, Mach. & Ele. Eqp.	-	159.79	89.13
Tras., Com. and Public Utilities	1.35	358.27	678.48
Wholesaler & Retailer	22.37	631.74	173.88
Finance, Insurance and Real Estate	137.71	1,347.07	568.31
Hotel or Restaurant	-	192.89	218.18
Other Services	9.74	129.06	111.82
Consumption Loans	18.95	663.68	311.71
Local Government	-	-	-
Others	4.10	1,032.73	809.01
TOTAL sectorwise	204.19	6,819.92	3,827.58

Product Wise

Term Loan	18.90	1,858.39	-
Overdraft	1.06	-	-
Trust Receipt Loan / Import Loan	-	-	-
Demand & Other Working Capital Loan	-	506.90	16.65
Res. Per. H. Loan (Up to Rs. 15 mil.)	109.73	1,760.05	545.12
Real Estate Loan	17.95	315.02	326.42
Margin Nature Loan	0.35	277.02	280.73
Hire Purchase Loan	1.35	352.04	686.11
Deprived Sector Loan	15.96	1,178.01	376.83
Bills Purchased	-	-	-
Other Product	38.90	572.48	1,595.73
Total Product wise Loan	204.19	6,819.92	3,827.58

Collateral Wise

Gold and Silver	-	-	-
Government Securities	-	-	-
Non Governmental Securities	-	277.02	-
Fixed Deposit Receipts	9.05	46.96	25.33
Own	9.05	46.96	25.33
Other Licences Institutions	-	-	-
Collateral of Properties	179.53	5,079.69	2,953.23
Fixed Assets	179.53	5,079.69	2,953.23
Current Assets	-	-	-
Against security of Bill	-	-	-
Domestic Bills	-	-	-
Foreign Bills	-	-	-
Against Guarantee	15.26	1,403.90	544.80
Government Guarantee	-	-	-
Institutional Guarantee	15.26	1,065.00	370.00
Personal Guarantee	-	338.90	1.58
Collective Guarantee	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-
Other Guarantee	-	-	173.22
Credit Card	-	-	-
Others	0.35	12.34	304.22
Total	204.19	6,819.92	3,827.58

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-July	Mid-Aug	% change		
	2016	2017	2018	2019	2019	2/1	3/2	4/3
	1	2	3	4	5			
1 CAPITAL FUND	8,685	12,593	17,420	25,503	31,779	45.00	38.33	46.40
a. Paid-up Capital	5,436	7,721	11,159	17,078	16,763	42.03	44.52	53.04
b. Statutory Reserves	1,215	1,748	2,451	3,531	3,763	43.86	40.25	44.08
c. Retained Earning	364	1,179	1,379	1,750	6,741	224.37	16.91	26.91
d. Others Reserves	1,670	1,944	2,431	3,144	4,512	16.44	25.03	29.33
2 BORROWINGS	52,434	66,773	87,707	126,378	124,155	27.35	31.35	44.09
a. NRB	91	555	2,070	1,701	2,735	508.74	273.02	-17.80
f. Others	52,343	66,218	85,637	124,677	121,420	26.51	29.33	45.59
3 DEPOSITS	24,095	34,344	49,549	85,606	85,899	42.53	44.27	72.77
4 BILLS PAYABLE	1	2	1	75	40	163.52	-33.54	5591.09
5 OTHER LIABILITIES	7,205	10,366	13,552	23,664	29,466	43.88	30.73	74.63
a. Loan Loss Provision	1,346	1,716	2,391	4,013	3,979	27.53	39.32	67.86
b. Interest Suspense a/c	653	939	1,121	1,800	1,978	43.79	19.49	60.53
c. Others	5,207	7,712	10,039	17,851	23,509	48.11	30.18	77.81
6 RECONCILIATION A/c	5,032	5,780	3,480	5,192	14,240	14.86	-39.79	49.19
7 PROFIT & LOSS A/c	3,318	3,907	4,039	6,608	716	17.75	3.37	63.62
Total	100,771	133,765	175,748	273,028	286,296	32.74	31.39	55.35
Assets								
1 LIQUID FUNDS	11,096	12,498	16,314	19,246	19,630	12.63	30.54	17.97
a. Cash Balance	75	94	147	214	228	24.35	56.92	45.57
b. Bank Balance	6,327	6,243	9,190	13,398	13,546	-1.32	47.19	45.79
c. Money at Call	4,694	6,161	6,977	5,634	5,857	31.25	13.26	-19.25
2 INVESTMENT IN SECURITIES EXCEPT SHARES	39	43	43	312	310	10.33	0.00	629.98
3 SHARE & OTHER INVESTMENT	2,810	2,658	2,565	2,262	4,876	-5.40	-3.52	-11.81
4 LOANS & ADVANCES	77,233	106,541	145,944	235,101	231,390	37.95	36.98	61.09
Institutional	19,194	24,131	30,597	38,955	37,951	25.72	26.79	27.32
Individual	58,039	82,410	115,347	196,147	193,439	41.99	39.97	70.05
5 FIXED ASSETS	961	1,219	1,472	2,107	2,100	26.85	20.72	43.14
6 OTHER ASSETS	3,598	4,766	5,735	8,552	8,928	32.46	20.34	49.11
7 EXPENSES NOT WRITTEN OFF	4	11	7	11	9	149.58	-36.38	53.11
8 NON BANKING ASSETS	-	-	-	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,017	5,959	3,609	5,391	18,903	18.78	-39.44	49.37
10 PROFIT & LOSS A/c	12	70	57	45	148	484.89	-18.74	-20.95
Total	100,771	133,765	175,745	273,028	286,296	32.74	31.38	55.35
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	3,494	5,938	11,759	17,022	1,740	69.93	98.04	44.75
2 COMMISSION/FEE EXPENSES	0	0	3	7	5	2474.30	1378.80	114.61
3 EMPLOYEE EXPENSES	2,672	3,619	4,735	6,299	629	35.45	30.85	33.03
4 OFFICE OPERATING EXPENSES	1,505	1,232	1,594	2,358	168	-18.15	29.44	47.90
5 NON OPERATING EXPENSES	5	1	9	63	12	-83.33	1056.98	578.43
6 PROVISION FOR RISK	560	641	1,048	1,921	208	14.50	63.43	83.21
7 LOAN WRITTEN OFF	-	3	1	5	-	0.00	-72.34	464.16
8 EXTRAORDINARY EXPENSES	-	0	-	1	0	0.00	-100.00	0.00
9 PROVISION FOR STAFF BONUS	315	519	547	861	79	64.66	5.43	57.54
10 PROVISION FOR INCOME TAX	946	1,561	1,663	2,545	242	64.99	6.56	52.98
11 NET PROFIT	3,374	3,902	4,013	6,249	589	15.62	2.87	55.70
TOTAL EXPENSES	12,872	17,415	25,374	37,331	3,606	35.30	45.70	47.12
Income								
1. INTEREST INCOME	11,629	15,659	22,236	31,647	3,137	34.66	42.00	42.32
2. COMMISSION & DISCOUNT	287	410	546	805	60	42.87	33.36	47.34
3 OTHER OPERATING INCOME	684	1,000	2,049	3,739	336	46.14	104.84	82.48
4 NON OPERATING INCOME	34	51	142	176	11	47.24	180.15	23.91
5 PROVISION FOR WRITTEN BACK	222	241	364	936	92	8.65	50.99	156.84
6 RECOVERY FOR WRITE BACK	5	3	5	2	-	-35.39	73.37	-59.94
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	-	0	0	6	-100.00	0.00	712.18
8 NET LOSS	11	51	31	26	31	370.64	-39.31	-17.32
TOTAL INCOME	12,872	17,415	25,374	37,331	3,673	35.30	45.70	47.12
Miscellaneous Information								
No. of Total Staffs	7,132	8,903	11,552	17,361	17,119	24.83	29.75	50.29
No. of Total Branches	1,378	1,895	2,448	3,629	3,667	37.52	29.18	48.24
No. of Total Centers	100,794	132,355	172,788	274,186	273,292	31.31	30.55	58.68
No. of Total Groups	366,540	455,206	562,425	926,625	924,093	24.19	23.55	64.76
No. of Total Passive Groups	4,601	4,942	5,762	9,565	9,652	7.41	16.59	66.00
No. of Total Members	1,898,891	2,338,046	2,856,380	4,327,991	4,292,782	23.13	22.17	51.52
No. of Total Passive Members	32,378	37,050	51,516	118,044	121,656	14.43	39.04	129.14
No. of Total Borrowers	1,296,303	1,576,155	1,853,417	2,679,016	2,640,687	21.59	17.59	44.54
No. of Total Overdue Borrowers	44,861	44,281	56,824	165,984	97,340	-1.29	28.33	192.10
No. of Total Saving Members	1,873,432	2,368,500	3,010,166	4,323,957	4,315,859	26.43	27.09	43.65
Total Saving Amount (Rs million)	24,111	34,583	49,549	101,910	85,902	43.43	43.27	105.68

Districtwise List of Bank and Financial Institutions Branches (Saun, 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	32	10	2	44	324,381	7,372
4	1	Jhapa	121	58	9	188	908,198	4,831
5	1	Sankhuwasabha	26	-	-	26	177,406	6,823
6	1	Bhojpur	23	-	1	24	203,912	8,496
7	1	Terhathum	15	3	-	18	113,520	6,307
8	1	Dhankuta	22	6	1	29	182,625	6,297
9	1	Morang	120	56	12	188	1,078,874	5,739
10	1	Sunsari	107	34	11	152	853,255	5,614
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	597	186	39	822	5,068,144	6,166
15	2	Saptari	39	7	8	54	714,448	13,231
16	2	Siraha	65	13	2	80	712,263	8,903
17	2	Dhanusa	65	14	2	81	843,521	10,414
18	2	Mahottari	45	16	3	64	701,368	10,959
19	2	Sarlahi	54	13	1	68	860,231	12,650
20	2	Rautahat	44	8	-	52	767,464	14,759
21	2	Bara	63	11	3	77	768,566	9,981
22	2	Parsa	54	14	4	72	671,682	9,329
		Total	429	96	23	548	6,039,543	11,021
23	3	Dolakha	22	3	-	25	208,492	8,340
24	3	Ramechhap	22	1	-	23	226,472	9,847
25	3	Sindhuli	27	3	1	31	331,017	10,678
26	3	Rasuwa	22	1	1	24	48,391	2,016
27	3	Dhading	42	22	-	64	375,580	5,868
28	3	Nuwakot	29	13	1	43	310,095	7,212
29	3	Sindhupalchok	30	11	1	42	321,636	7,658
30	3	Kavrepalanchok	59	18	5	82	426,844	5,205
31	3	Kathmandu	623	137	43	803	1,949,321	2,428
32	3	Lalitpur	139	28	9	176	523,173	2,973
33	3	Bhaktapur	69	16	4	89	340,471	3,826
34	3	Makwanpur	52	17	3	72	469,915	6,527
35	3	Chitawan	119	69	12	200	648,176	3,241
		Total	1,255	339	80	1,674	6,179,583	3,692
36	4	Gorkha	31	11	3	45	302,931	6,732
37	4	Manang	6	3	-	9	7,307	812
38	4	Lamjung	31	10	2	43	187,444	4,359
39	4	Kaski	120	102	15	237	549,957	2,320
40	4	Tanahu	54	34	1	89	361,299	4,060
41	4	Syangja	32	29	2	63	323,145	5,129
42	4	Mustang	10	4	-	14	15,034	1,074
43	4	Baglung	37	11	-	48	300,195	6,254
44	4	Parbat	22	15	-	37	163,825	4,428
45	4	Myagdi	19	10	-	29	127,002	4,379
46	4	Nawalparasi East	44	28	5	77	348,241	4,523
		Total	406	257	28	691	2,686,381	3,888

47	5	Gulmi	30	17	-	47	313,100	6,662
48	5	Palpa	38	12	-	50	291,889	5,838
49	5	Rupandehi	155	118	15	288	983,686	3,416
50	5	Kapilbastu	49	22	4	75	639,182	8,522
51	5	Arghakhanchi	20	6	-	26	220,869	8,495
52	5	Pyuthan	17	12	-	29	254,921	8,790
53	5	Rolpa	15	2	-	17	250,903	14,759
54	5	Rukum East	5	-	-	5	59,437	11,887
55	5	Dang	68	47	4	119	617,554	5,190
56	5	Banke	65	37	5	107	549,080	5,132
57	5	Bardiya	33	22	-	55	476,731	8,668
58	5	Nawalparasi West	38	27	2	67	370,928	5,536
		Total	533	322	30	885	5,028,279	5,682
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	19	1	-	20	292,548	14,627
63	6	Jajarkot	11	1	-	12	191,445	15,954
64	6	Dolpa	8	-	-	8	41,015	5,127
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	161	20	4	185	1,755,062	9,487
69	7	Doti	18	2	-	20	236,642	11,832
70	7	Bajhang	16	1	-	17	218,105	12,830
71	7	Kailali	102	33	3	138	866,914	6,282
72	7	Bajura	9	1	-	10	150,774	15,077
73	7	Achham	17	3	-	20	287,750	14,388
74	7	Kanchanpur	44	21	-	65	504,304	7,759
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	262	68	3	333	2,852,632	8,566
		Grand Total	3,643	1,288	207	5,138	29,609,623	

Bank/BFI Class	A	B	C [#]	D	E ^{\$}	Total
No. of BFIs	28	29	23	90	1	171
No. of Branches [@]	3,643	1,288	207	3,667		8,805
Population per Branch [*] (Served by A, B and C class BFI's)						5,763
Population per Branch [*] (Served by A, B, C and D class BFI's)						3,363

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	597	186	39	634	822	1,456
2	429	96	23	675	548	1,223
3	1,255	339	80	557	1,674	2,231
Gandaki	406	257	28	499	691	1,190
5	533	322	30	819	885	1,704
Karnali	161	20	4	169	185	354
Sudur Paschim	262	68	3	314	333	647
Total	3,643	1,288	207	3,667	5,138	8,805

* Population 29,609,623 for 2019 calculated on yearly basis based on five yearly population projection Source : <http://cbs.gov.np/image/data/Population/Population%20projection%202011-2031/PopulationProjection2011-2031.pdf>

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

\$ 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)		Magh, 2073 (1
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	2.16
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	7.37
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	4.38
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	6.32
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	7.28
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	7.53
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	7.13
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	7.88
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	7.24
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84	5.50	635.39	5.00
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73	3.45	666.27	5.45
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	4.70

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)		Magh, 2073 (1
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	10.31
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	10.38
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	10.02
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	9.59
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	9.49
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	10.42
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	9.75
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	9.76
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	10.45
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	10.13
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	9.08
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	9.68
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	10.24
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	10.91
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	3.04
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	11.21
	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	10.12

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)		Magh, 2073 (1
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	10.02
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	10.55
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	8.07
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	9.81
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	10.15
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	10.59
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	10.43
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	10.52
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	8.07
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	4.20
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	11.18
	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	10.05

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		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	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	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:	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	4,126.74	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	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	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	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	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	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	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	617.56	-	5.03	5.00	2.49	5.00	0.26	-	-
5	Other	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	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		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	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	174,212.61	11.95	185,987.21	11.93	188,855.59	11.64	189,643.65	12.28	191,662.56
	Aggregate	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		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	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	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	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	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	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)	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	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	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	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	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	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	159,830.26	11.65	161,848.09	11.77	168,224.02	12.41	171,619.68	12.23	173,837.58
	Aggregate	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)	
S.N.	Description	Wt. avg. (%)	Amount
1	Saving	5.02	890,431.60
2	Fixed:	9.89	1,286,924.71
2.1	up to 1 month	10.23	28,877.81
2.2	1-3 months	9.62	102,638.13
2.3	3-6 months	9.71	170,209.58
2.4	6-12 months	9.78	468,485.24
2.5	1-2 yrs	9.98	342,296.50
2.6	2 yrs and above	10.29	174,417.45
3	Call	4.28	315,143.35
4	Certificate of Deposits	0.00	-
5	Other	8.15	4,142.57
6	Non interest bearing deposits	0.00	249,433.30
6.1	Current	0.00	223,839.57
6.2	Margin	0.00	24,057.09
6.3	Other	0.00	1,536.65
	Aggregate	6.77	2,746,075.53

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.67	130,972.12
2	Fishery Related	10.77	3,538.33
3	Mining Related	11.84	5,655.64
4	Agriculture, Forestry & Beverage Production Related	11.75	127,019.25
5	Non Food Production Related	11.66	308,819.44
6	Construction	12.35	252,550.38
7	Electricity, Gas and Water	11.30	120,532.24
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.09	30,465.86
9	Transport, Communication and Public Utilities	12.67	60,283.65
10	Wholesaler & Retailer	12.03	545,353.80
11	Finance, Insurance and Real Estate	11.89	197,897.88
12	Hotel or Restaurant	11.74	102,543.02
13	Other Services	12.17	111,574.57
14	Consumption Loans	12.42	134,827.92
15	Local Government	4.92	1,512.81
16	Others	13.02	301,672.18
	Aggregate	12.08	2,435,219.08

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount
1	Term Loan	11.69	479,430.00
2	Overdraft	12.37	368,380.55
3	Trust Receipt Loan / Import Loan	10.61	73,302.39
4	Demand & Other Working Capital Loan	11.92	595,256.80
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.24	186,507.94
6	Real Estate Loan	12.43	118,203.13
7	Margin Nature Loan	12.18	35,221.40
8	Hire Purchase Loan	12.95	144,132.96
9	Deprived Sector Loan	11.56	141,944.21
10	Bills Purchased	5.18	3,168.56
11	Other Product	12.76	289,671.14
	Aggregate	12.09	2,435,219.08

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya 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	Kankai Bikas Bank Limited	Kankai	12	Bhargab Bikas Bank Limited	Bhargav
13	Garima Bikas Bank Limited	Garima	14	Om Development Bank Limited	Om
15	Gandaki Bikas Bank Limited	GandakiDB	16	Kamana Sewa Bikash Bank Limited	Kamana
17	Corporate Development Bank Limited	Corporate	18	Purnima Bikas Bank Limited	Purnima
19	Jyoti Bikas Bank Limited	Jyoti	20	Shine Resunga Development Bank Limited	Shine
21	Kanchan Development Bank Limited	Kanchan	22	Lumbini Bikas Bank Limited	LumbiniDB
23	Sindhu Bikas Bank Limited	Sindhu	24	Sahara Development Bank Limited	Sahara
25	Nepal Community Development Bank Limited	Community	26	Kailash Bikas Bank Limited	Kailash
27	Salapa Bikas Bank Limited	Salapa	28	Saptakoshi Development Bank Limited	saptakoshi
29	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	GURKHAFCL	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	Hathway Finance Company Limited	Hathway	14	Multipurpose Finance Co. Limited	Multi
15	Shrijana Finance Limited	Srijana	16	World Merchant Banking & Finance Limited	WMerchant
17	Capital Merchant Banking & Finance Co. Limited	CMerchant	18	Crystal Finance Limited	Crystal
19	Guheshwori Merchant Banking & Finance Limited	GMBFL	20	ICFC Finance Limited	ICFC
21	City Express Finance Company Limited	CityExpress	22	Manjushree Financial Institution Limited	Manju
23	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	Sworojgar	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 SamudayikMicrofinance 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 Sanatha Ltd.	MeroMF	30	Samata Microfinance Bittiya Sanatha 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	Creative Laghubitta Bittiya Sanstha Ltd	Creative	46	Rama Roshan Microfinance Bittiya Sastha Ltd	RamaRoshan
47	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans	48	Ganapati Microfinance Bittiya Sastha Ltd	Ganapati
49	Infinity Microfinance Bittiya Sanstha Ltd	Infinity	50	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola
51	Swabhimamicrofinance Bittiya Sanstha Ltd.	Swabhimam	52	Sparsha Laghubitta Bittiya Sanstha Ltd.	Sparsha
53	Sabaiko Laghubitta Bittiya Sanstha Ltd	Sabaiko	54	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
55	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	56	Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi
57	Nagarik Laghubitta Bittiya Sanstha limited	Nagarik	58	Trilok Laghubitta Bittiya Sanstha Ltd.	Trilok
59	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana	60	Sahakarya Laghubitta Bittiya Sanstha Ltd.	Sahakarya
61	Sajeelo Laghu Bitta Bittiya Sanstha Ltd.	Sajeelo	62	Satyawati Laghubitta Bittiya Sanstha Ltd.	Satyawati
63	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti	64	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
65	Divya Laghubitta Bittiya Sanstha Limited	Divya	66	Cweda Laghubitta Bittiya Sanstha Limited	Cweda
67	Grameen Swayamsewak Laghubitta Bittiya Sanstha Limited	Grameen	68	Mahila Laghubitta Bittiya Sanstha Limited	Mahila
69	Adarsha Laghubitta Bittiya Sanstha Limited	Adarsha	70	Unique Nepal Lagubitta Bittiya Sanstha Ltd.	Unique
71	Manushi Laghubitta Bittiya Sanstha Limited	Manushi	72	Smart Laghubitta Bittiya Sanstha Limited	Smart
73	Jalpa Laghubitta Bittiya Sanstha Limited	Jalapa	74	Mahila Samudayik Laghubitta Bittiya Sanstha Limited	Msamudayik
75	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra	76	Solve Laghubitta Bittiya Sanstha Limited	Solve
77	WEAN Laghubitta Bittiya Sanstha Limited	WEAN	78	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
79	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	80	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
81	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO	82	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
83	Garibi Nyunikaran Laghubitta Bittiya Sanstha Limited	Garibi	84	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
85	NRN Laghubitta Bittiya Sanstha Limited	NRN	86	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban
87	Gharelu Laghubitta Bittiya Sanstha Limited	Gharelu	88	Janakpur Laghubitta Bittiya Sanstha Limited	Janakpur
89	BPW Laghubitta Bittiya Sanstha Limited	BPW	90	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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