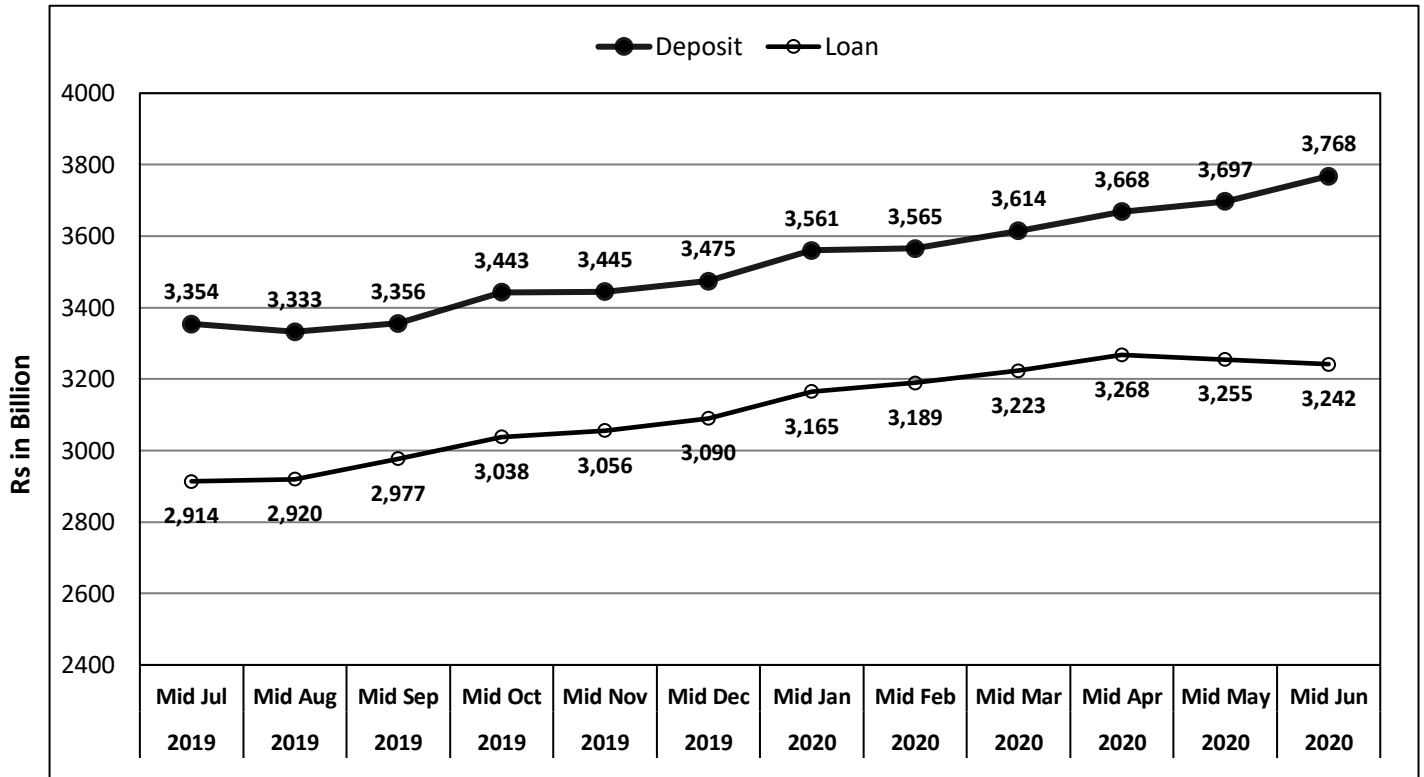


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2077 Jeth  
Mid-June, 2020

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

## Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Credits	Total
Data available , out of total number	27	23	22	89	161
Total Number of Licensed BFIs*	27	23	22	90	162

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

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

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

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

## Major Financial Indicators

as on Jeth End, 2077 (Mid-June, 2020)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	87.09	10.70	2.23	100.03
2	Total Credit/GDP	75.15	8.93	1.97	86.05
3	Total Credit/ Total Deposit	86.29	83.45	88.07	86.03
4	CCD Ratio <sup>#</sup>	71.93	72.79	71.94	72.02
5	Fixed Deposit/Total Deposit	46.72	46.67	55.02	46.90
6	Saving Deposit/Total Deposit	31.33	29.45	27.55	31.05
7	Current Deposit/Total Deposit	9.66	10.40	0.36	9.53
8	Call Deposit/Total Deposit	11.25	13.30	13.22	11.51
9	NPL/ Total Loan <sup>@</sup>	1.72	1.48	6.76	1.81
10	Total LLP <sup>@</sup> /Total Loan	2.15	11.44	8.87	3.27
11	Deprived Sector Loan/Total Loan <sup>§@</sup>	6.47	9.75	8.44	6.85
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	9.28	9.19	13.20	9.36
2	Investment in Gov. Securities/Total Deposit	14.81	7.38	9.08	13.89
3	Total Liquid Assets/Total Deposit	25.05	27.96	32.35	25.53
<b>C. Capital Adequacy Ratios (%)<sup>@</sup></b>					
1	Core Capital/RWA	11.23	13.11	18.62	11.55
2	Total Capital/RWA	13.38	14.22	19.99	13.59
<b>D. Financial Access</b>					
1	No. of institutions	27	23	22	72
2	No. of Branches	4,239	1,216	239	5,694
3	No. of Deposit Accounts <sup>@</sup>	26,568,299	4,668,363	649,117	31,885,779
4	No. of Loan Accounts <sup>@</sup>	1,150,750	329,196	45,489	1,525,435
5	No. of Branchless Banking Centers <sup>@</sup>	1,586	-	-	1,586
6	No. of Branchless Banking Customers <sup>@</sup>	190,250	-	-	190,250
7	No. of Mobile Banking Customers <sup>@</sup>	9,465,648	1,118,251	86,173	10,670,072
8	No. of Internet Banking Customers <sup>@</sup>	959,636	27,334	5,754	992,724
9	No. of ATMs <sup>@</sup>	3,566	328	51	3,945
10	No. of Debit Cards <sup>@</sup>	6,943,150	269,319	30,684	7,243,153
11	No. of Credit Cards <sup>@</sup>	156,749	-	-	156,749
12	No. of Prepaid Cards <sup>@</sup>	65,530	-	-	65,530
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>				<b>6.17</b>
	(a) Saving				4.19
	(b) Fixed				9.26
	(c) Call				2.76
2	<b>Wt. Avg Interest Rate on Credit</b>				<b>10.43</b>

Note:

Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2019/20 Rs. 3,767,043 million(Preliminary)

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

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

# Jetha month end (last day) CCD ratio

@ Data as on 3rd Quarter of FY2076/77 (2019/20)

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

Liabilities	Mid-July			Mid-May	Mid-June	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	308,652	370,014	446,402	484,783	485,375	19.88	20.64	0.12
a. Paid-up Capital	225,314	282,196	305,885	328,811	328,811	25.25	8.39	0.00
b. Statutory Reserves	53,665	63,756	76,174	91,774	91,976	18.80	19.48	0.22
c. Retained Earning	(3,005)	(1,932)	4,538	2,716	2,950	-35.71	-334.90	8.63
d. Others Reserves	32,678	25,995	59,805	61,482	61,638	-20.45	130.07	0.25
<b>2 BORROWINGS</b>	31,800	35,453	90,729	119,201	98,424	11.49	155.92	-17.43
a. NRB	7,094	12,122	22,927	20,318	12,360	70.87	89.14	-39.17
b. "A"Class Licensed Institution	9,094	8,583	34,286	30,531	20,254	-5.62	299.48	-33.66
c. Foreign Banks and Fin. Ins.	-	-	3,299	10,509	12,584	0.00	0.00	19.75
d. Other Financial Ins.	5,299	2,436	3,283	2,778	848	-54.04	34.79	-69.47
e. Bonds and Securities	10,312	12,312	26,935	55,065	52,378	19.39	118.76	-4.88
<b>3 DEPOSITS</b>	2,384,807	2,836,930	3,354,428	3,697,390	3,768,072	18.96	18.24	1.91
a. Current	204,361	256,809	311,505	344,863	359,044	25.66	21.30	4.11
b. Savings	816,572	947,024	1,060,516	1,160,068	1,169,814	15.98	11.98	0.84
c. Fixed	998,259	1,229,731	1,526,497	1,751,030	1,767,227	23.19	24.13	0.92
d. Call Deposits	333,350	367,597	417,390	403,227	433,781	10.27	13.55	7.58
e. Others	32,265	35,770	38,519	38,202	38,206	10.86	7.69	0.01
<b>4 Bills Payable</b>	2,219	3,109	2,309	1,838	4,674	40.09	-25.72	154.34
<b>5 Other Liabilities</b>	224,201	263,876	303,249	433,582	416,836	17.70	14.92	-3.86
1. Loan Loss Provision	52,553	55,009	54,893	69,926	68,317	4.67	-0.21	-2.30
2. Interest Suspense a/c	34,892	37,705	20,271	31,393	37,106	8.06	-46.24	18.20
3. Others	136,756	171,163	228,085	332,264	311,413	25.16	33.26	-6.28
<b>6 Reconciliation A/c</b>	2,359	4,265	15,556	3,348	4,486	80.84	264.72	34.02
<b>7 Profit &amp; Loss A/c</b>	54,882	61,338	73,519	55,158	60,277	11.76	19.86	9.28
<b>TOTAL</b>	<b>3,008,920</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,795,300</b>	<b>4,838,144</b>	<b>18.81</b>	<b>19.89</b>	<b>0.89</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	423,242	439,299	466,279	444,907	438,492	3.79	6.14	-1.44
a. Cash Balance	64,373	74,893	92,563	82,869	91,139	16.34	23.59	9.98
Nepalese Notes & Coins	63,283	72,208	84,640	73,776	79,534	14.10	17.22	7.80
Foreign Currency	1,090	2,685	7,923	9,092	11,606	146.37	195.09	27.64
b. Bank Balance	305,795	298,098	295,862	260,236	261,570	-2.52	-0.75	0.51
1. In Nepal Rastra Bank	233,257	218,135	215,138	190,798	192,959	-6.48	-1.37	1.13
2. "A"Class Licensed Institution	38,882	41,055	29,036	19,592	20,344	5.59	-29.28	3.84
3. Other Financial Ins.	6,369	7,557	13,010	7,714	6,951	18.65	72.16	-9.90
4. In Foreign banks	27,287	31,352	38,678	42,131	41,317	14.89	23.37	-1.93
c. Money at Call	53,074	66,307	77,853	101,803	85,783	24.93	17.41	-15.74
<b>2 INVESTMENTS</b>	232,707	331,231	375,402	474,751	528,584	42.34	13.34	11.34
a. Govt. Securities	214,381	295,854	374,262	472,810	523,366	38.00	26.50	10.69
b. Others	18,326	35,377	1,140	1,941	5,218	93.05	-96.78	168.82
<b>3 SHARE &amp; OTHER INVESTMENT</b>	129,938	109,665	186,189	178,751	176,431	-15.60	69.78	-1.30
<b>4 LOANS &amp; ADVANCES</b>								
<b>(Including Bills Purchased)</b>	1,994,078	2,422,798	2,913,970	3,254,715	3,241,517	21.50	20.27	-0.41
<b>4.1 LOANS &amp; ADVANCES</b>	1,976,880	2,419,842	2,910,511	3,251,196	3,238,390	22.41	20.28	-0.39
a. Private Sector	1,923,942	2,355,915	2,819,279	3,141,502	3,133,380	22.45	19.67	-0.26
b. Financial Institutions	44,543	58,056	86,056	106,394	101,827	30.34	48.23	-4.29
c. Government Organizations	8,394	5,871	5,176	3,300	3,183	-30.06	-11.83	-3.52
<b>4.2 BILLS PURCHASED</b>	17,199	2,956	3,459	3,520	3,127	-82.81	17.03	-11.15
<b>5 LOANS AGT. COLLECTED BILLS</b>	571	129	-	-	-	-77.46	-100.00	0.00
<b>6 FIXED ASSETS</b>	40,634	47,763	71,420	77,888	77,429	17.54	49.53	-0.59
<b>7 OTHER ASSETS</b>	166,139	206,834	253,949	356,763	367,072	24.49	22.78	2.89
a. Accrued Interests	37,666	43,309	46,171	133,889	147,269	14.98	6.61	9.99
b. Others	128,473	163,525	207,777	168,683	165,902	27.28	27.06	-1.65
<b>8 Expenses not Written off</b>	279	264	26	144	146	-5.36	-89.99	1.34
<b>9 Non Banking Assets</b>	4,465	4,614	5,716	6,643	6,624	3.33	23.87	-0.28
<b>10 Reconciliation Account</b>	16,631	12,389	13,167	221	1,132	-25.51	6.28	411.49
<b>11 Profit &amp; Loss A/c</b>	235	1	75	516	716	-99.69	10417.22	38.83
<b>TOTAL</b>	<b>3,008,920</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,795,300</b>	<b>4,838,144</b>	<b>18.81</b>	<b>19.89</b>	<b>0.89</b>

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

	Liabilities	Mid-July			Mid-May	Mid-June	% Change		
		2017	2018	2019	2020	2020	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	262,230	314,190	385,245	422,612	423,443	19.81	22.62	0.20
	a. Paid-up Capital	185,011	231,458	252,260	277,155	277,155	25.10	8.99	0.00
	b. Statutory Reserves	46,702	56,203	67,359	82,588	82,555	20.34	19.85	-0.04
	c. Retained Earning	891	3,053	8,249	5,534	6,497	242.69	170.19	17.40
	d. Others Reserves	29,627	23,477	57,377	57,335	57,236	-20.76	144.40	-0.17
<b>2</b>	<b>BORROWINGS</b>	29,667	33,552	82,024	114,092	95,311	13.09	144.47	-16.46
	a. NRB	6,081	11,690	21,327	18,351	12,173	92.25	82.43	-33.67
	b. "A"Class Licensed Institution	7,974	7,113	27,181	27,840	17,778	-10.80	282.13	-36.14
	c. Foreign Banks and Fin. Ins.	-	-	3,299	10,509	12,584	0.00	0.00	19.75
	d. Other Financial Ins.	5,299	2,436	3,283	2,778	848	-54.04	34.79	-69.47
	e. Bonds and Securities	10,312	12,312	26,935	54,615	51,928	19.39	118.76	-4.92
<b>3</b>	<b>DEPOSITS</b>	2,093,256	2,471,514	2,880,092	3,217,003	3,280,801	18.07	16.53	1.98
	a. Current	199,360	249,248	301,550	303,062	316,814	25.02	20.98	4.54
	b. Savings	703,029	811,668	901,359	1,018,726	1,027,918	15.45	11.05	0.90
	c. Fixed	879,140	1,070,788	1,308,269	1,526,194	1,532,771	21.80	22.18	0.43
	d. Call Deposits	285,289	308,550	336,801	334,853	369,025	8.15	9.16	10.21
	e. Others	26,438	31,261	32,114	34,168	34,273	18.24	2.73	0.31
<b>4</b>	<b>Bills Payable</b>	2,179	3,050	2,239	1,818	4,643	40.00	-26.59	155.38
<b>5</b>	<b>Other Liabilities</b>	190,587	228,764	264,670	393,063	373,050	20.03	15.70	-5.09
	1. Loan Loss Provision	41,453	44,118	42,916	59,211	56,685	6.43	-2.72	-4.27
	2. Interest Suspense a/c	26,199	28,593	10,597	18,518	23,033	9.14	-62.94	24.39
	3. Others	122,935	156,052	211,156	315,334	293,332	26.94	35.31	-6.98
<b>6</b>	<b>Reconciliation A/c</b>	(2,298)	(432)	8,608	3,413	4,340	-81.22	-2094.36	27.19
<b>7</b>	<b>Profit &amp; Loss A/c</b>	45,610	53,633	64,456	49,661	54,465	17.59	20.18	9.67
	<b>TOTAL</b>	<b>2,621,230</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>4,201,661</b>	<b>4,236,054</b>	<b>18.43</b>	<b>18.78</b>	<b>0.82</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	335,601	328,307	348,011	343,441	335,929	-2.17	6.00	-2.19
	a. Cash Balance	56,469	66,242	82,456	73,683	81,160	17.31	24.48	10.15
	Nepalese Notes & Coins	55,472	63,741	74,684	64,647	69,621	14.91	17.17	7.69
	Foreign Currency	997	2,501	7,772	9,036	11,539	150.87	210.80	27.70
	b. Bank Balance	261,547	244,464	242,924	222,949	223,405	-6.53	-0.63	0.20
	1. In Nepal Rastra Bank	218,402	201,684	196,554	173,841	174,020	-7.65	-2.54	0.10
	2. "A"Class Licensed Institution	15,694	11,245	7,476	6,698	7,744	-28.35	-33.51	15.62
	3. Other Financial Ins.	227	192	223	286	329	-15.65	16.34	15.19
	4. In Foreign banks	27,224	31,344	38,671	42,125	41,312	15.13	23.38	-1.93
	c. Money at Call	17,585	17,601	22,631	46,809	31,364	0.09	28.58	-33.00
<b>2</b>	<b>INVESTMENTS</b>	226,811	321,107	356,216	441,733	490,227	41.57	10.93	10.98
	a. Govt. Securities	208,700	285,850	355,159	440,760	485,977	36.97	24.25	10.26
	b. Others	18,111	35,257	1,057	973	4,249	94.67	-97.00	336.94
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	126,101	103,824	179,087	170,947	168,603	-17.67	72.49	-1.37
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	<b>(Including Bills Purchased)</b>	1,735,328	2,112,202	2,500,066	2,843,897	2,830,997	21.72	18.36	-0.45
	<b>4.1 LOANS &amp; ADVANCES</b>	1,718,132	2,109,246	2,496,607	2,840,378	2,827,870	22.76	18.36	-0.44
	a. Private Sector	1,668,294	2,049,940	2,414,260	2,737,838	2,729,757	22.88	17.77	-0.30
	b. Financial Institutions	41,449	53,464	77,175	99,245	94,934	28.99	44.35	-4.34
	c. Government Organizations	8,388	5,842	5,172	3,295	3,179	-30.35	-11.48	-3.50
	<b>4.2 BILLS PURCHASED</b>	17,196	2,956	3,459	3,520	3,127	-82.81	17.03	-11.15
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	571	129	-	-	-	-77.46	-100.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	35,012	41,139	62,650	68,251	67,732	17.50	52.29	-0.76
<b>7</b>	<b>OTHER ASSETS</b>	146,337	186,241	230,511	327,471	335,823	27.27	23.77	2.55
	a. Accrued Interests	28,672	33,650	35,840	116,706	128,359	17.36	6.51	9.99
	b. Others	117,665	152,590	194,671	160,976	158,412	29.68	27.58	-1.59
<b>8</b>	<b>Expenses not Written off</b>	260	247	18	123	121	-5.00	-92.74	-1.29
<b>9</b>	<b>Non Banking Assets</b>	3,133	3,380	4,555	5,513	5,513	7.88	34.77	0.00
<b>10</b>	<b>Reconciliation Account</b>	11,901	7,696	6,219	284	984	-35.33	-19.19	246.30
<b>11</b>	<b>Profit &amp; Loss A/c</b>	176	-	-	-	124	-100.00	0.00	0.00
	<b>TOTAL</b>	<b>2,621,230</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>4,201,661</b>	<b>4,236,054</b>	<b>18.43</b>	<b>18.78</b>	<b>0.82</b>

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

	Liabilities	Mid-July			Mid-May	Mid-June	% Change		
		2017	2018	2019	2020	2020	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	38,281	44,037	47,933	47,191	46,955	15.03	8.85	-0.50
	a. Paid-up Capital	30,210	38,004	40,039	37,665	37,665	25.80	5.36	0.00
	b. Statutory Reserves	4,803	5,021	6,067	6,179	6,402	4.54	20.83	3.61
	c. Retained Earning	1,287	(531)	427	567	(59)	-141.26	-180.42	-110.33
	d. Others Reserves	1,981	1,543	1,400	2,780	2,947	-22.15	-9.24	6.00
<b>2</b>	<b>BORROWINGS</b>	876	731	5,173	1,126	791	-16.59	607.67	-29.72
	a. NRB	501	221	1,406	141	141	-55.92	536.37	0.00
	b. "A"Class Licensed Institution	375	510	3,767	985	650	36.00	638.56	-33.98
	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
<b>3</b>	<b>DEPOSITS</b>	239,420	301,858	398,341	397,278	403,081	26.08	31.96	1.46
	a. Current	4,910	7,280	9,426	41,495	41,923	48.27	29.48	1.03
	b. Savings	95,029	114,849	135,366	117,752	118,700	20.86	17.86	0.81
	c. Fixed	94,271	124,858	178,880	180,085	188,133	32.45	43.27	4.47
	d. Call Deposits	44,105	54,586	74,358	57,296	53,625	23.76	36.22	-6.41
	e. Others	1,105	285	311	650	700	-74.22	9.26	7.70
<b>4</b>	<b>Bills Payable</b>	39	54	59	19	31	37.29	9.25	58.11
<b>5</b>	<b>Other Liabilities</b>	16,330	17,211	20,723	20,734	23,171	5.40	20.41	11.75
	1. Loan Loss Provision	4,205	4,384	5,639	3,982	4,905	4.25	28.65	23.16
	2. Interest Suspense a/c	2,087	1,607	2,069	3,420	3,991	-23.00	28.79	16.69
	3. Others	10,038	11,220	13,014	13,332	14,275	11.78	15.98	7.08
<b>6</b>	<b>Reconciliation A/c</b>	3,260	4,584	6,828	(65)	146	40.62	48.97	-324.34
<b>7</b>	<b>Profit &amp; Loss A/c</b>	6,873	6,227	7,258	4,935	5,423	-9.40	16.57	9.90
	<b>TOTAL</b>	<b>305,079</b>	<b>374,701</b>	<b>486,316</b>	<b>471,218</b>	<b>479,598</b>	<b>22.82</b>	<b>29.79</b>	<b>1.78</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	71,097	89,988	94,564	83,542	82,966	26.57	5.08	-0.69
	a. Cash Balance	6,813	7,344	8,673	7,776	8,448	7.80	18.08	8.65
	Nepalese Notes & Coins	6,720	7,160	8,521	7,719	8,381	6.55	19.01	8.58
	Foreign Currency	93	184	151	56	67	98.24	-18.00	18.34
	b. Bank Balance	34,886	42,555	40,335	28,549	28,587	21.98	-5.22	0.13
	1. In Nepal Rastra Bank	12,554	14,045	15,331	14,105	16,020	11.88	9.16	13.58
	2. "A"Class Licensed Institution	17,790	23,101	16,437	10,406	9,217	29.85	-28.85	-11.42
	3. Other Financial Ins.	4,479	5,401	8,560	4,033	3,345	20.60	58.48	-17.07
	4. In Foreign banks	63	7	7	5	5	-88.33	-3.28	0.00
	c. Money at Call	29,398	40,089	45,556	47,217	45,931	36.37	13.64	-2.72
<b>2</b>	<b>INVESTMENTS</b>	4,361	7,774	15,305	22,840	29,971	78.25	96.87	31.22
	a. Govt. Securities	4,361	7,654	15,245	22,615	29,746	75.50	99.18	31.53
	b. Others	-	120	60	225	225	0.00	-50.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2,348	3,668	4,745	5,123	5,130	56.21	29.36	0.13
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	<b>(Including Bills Purchased)</b>	209,605	253,251	345,165	336,273	336,371	20.82	36.29	0.03
	<b>4.1 LOANS &amp; ADVANCES</b>	209,605	253,251	345,165	336,273	336,371	20.82	36.29	0.03
	a. Private Sector	207,149	249,741	338,885	332,743	333,039	20.56	35.69	0.09
	b. Financial Institutions	2,450	3,506	6,276	3,531	3,332	43.10	79.00	-5.63
	c. Government Organizations	5	4	4	-	-	-25.54	0.00	0.00
	<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	3,953	4,726	6,744	6,992	7,043	19.56	42.70	0.73
<b>7</b>	<b>OTHER ASSETS</b>	9,634	10,047	12,326	15,671	17,215	4.28	22.68	9.85
	a. Accrued Interests	2,343	2,047	2,609	8,674	10,073	-12.64	27.50	16.12
	b. Others	7,291	8,000	9,716	5,436	5,321	9.72	21.45	-2.11
<b>8</b>	<b>Expenses not Written off</b>	13	10	6	18	22	-24.70	-35.80	19.43
<b>9</b>	<b>Non Banking Assets</b>	714	659	624	593	574	-7.73	-5.29	-3.14
<b>10</b>	<b>Reconciliation Account</b>	3,355	4,578	6,827	(68)	141	36.47	49.14	-308.40
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-	0	9	233	165	0.00	6827.21	-29.19
	<b>TOTAL</b>	<b>305,079</b>	<b>374,701</b>	<b>486,316</b>	<b>471,218</b>	<b>479,598</b>	<b>22.82</b>	<b>29.79</b>	<b>1.78</b>

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

	Liabilities	Mid-July			Mid-May	Mid-June	% Change		
		2017	2018	2019	2020	2020	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	8,140	11,787	13,224	14,980	14,977	44.80	12.19	-0.02
	a. Paid-up Capital	10,093	12,735	13,585	13,990	13,990	26.17	6.68	0.00
	b. Statutory Reserves	2,160	2,531	2,748	3,008	3,019	17.18	8.56	0.37
	c. Retained Earning	(5,183)	(4,454)	(4,138)	(3,385)	(3,488)	-14.06	-7.10	3.04
	d. Others Reserves	1,070	975	1,029	1,367	1,455	-8.82	5.47	6.48
<b>2</b>	<b>BORROWINGS</b>	1,257	1,170	3,532	3,983	2,322	-6.93	201.89	-41.71
	a. NRB	512	210	194	1,826	46	-58.92	-7.71	-97.49
	b. "A"Class Licensed Institution	745	960	3,338	1,707	1,826	28.84	247.86	6.96
	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	-	-	-	450	450	0.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	52,131	63,558	75,995	83,109	84,190	21.92	19.57	1.30
	a. Current	91	281	530	307	306	207.55	88.38	-0.16
	b. Savings	18,514	20,508	23,791	23,589	23,195	10.77	16.01	-1.67
	c. Fixed	24,847	34,085	39,349	44,751	46,323	37.18	15.44	3.51
	d. Call Deposits	3,957	4,460	6,231	11,078	11,131	12.73	39.70	0.48
	e. Others	4,721	4,224	6,094	3,384	3,234	-10.54	44.28	-4.44
<b>4</b>	<b>Bills Payable</b>	1	5	11	0	0	327.14	134.61	18.44
<b>5</b>	<b>Other Liabilities</b>	17,284	17,902	17,857	19,786	20,614	3.57	-0.25	4.19
	1. Loan Loss Provision	6,895	6,507	6,338	6,732	6,727	-5.63	-2.60	-0.07
	2. Interest Suspense a/c	6,606	7,505	7,604	9,455	10,081	13.60	1.33	6.63
	3. Others	3,783	3,890	3,915	3,598	3,806	2.83	0.64	5.76
<b>6</b>	<b>Reconciliation A/c</b>	1,397	113	120	0	0	-91.91	6.10	0.00
<b>7</b>	<b>Profit &amp; Loss A/c</b>	2,400	1,478	1,805	563	389	-38.40	22.08	-30.90
	<b>TOTAL</b>	<b>82,610</b>	<b>96,013</b>	<b>112,543</b>	<b>122,421</b>	<b>122,492</b>	<b>16.22</b>	<b>17.22</b>	<b>0.06</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	16,544	21,004	23,704	17,924	19,597	26.95	12.85	9.33
	a. Cash Balance	1,091	1,307	1,435	1,410	1,531	19.80	9.81	8.61
	Nepalese Notes & Coins	1,091	1,307	1,435	1,410	1,531	19.80	9.80	8.61
	Foreign Currency	0	0	0	0	0	-18.20	130.29	1.68
	b. Bank Balance	9,362	11,079	12,603	8,737	9,578	18.34	13.75	9.62
	1. In Nepal Rastra Bank	2,301	2,407	3,253	2,852	2,918	4.59	35.15	2.29
	2. "A"Class Licensed Institution	5,398	6,709	5,123	2,489	3,383	24.29	-23.64	35.91
	3. Other Financial Ins.	1,663	1,964	4,227	3,396	3,277	18.08	115.26	-3.49
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	6,092	8,618	9,666	7,777	8,488	41.47	12.17	9.14
<b>2</b>	<b>INVESTMENTS</b>	1,534	2,350	3,881	10,179	8,386	53.15	65.18	-17.61
	a. Govt. Securities	1,320	2,350	3,858	9,435	7,643	78.04	64.18	-19.00
	b. Others	215	-	24	744	744	-100.00	0.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	1,489	2,172	2,357	2,681	2,698	45.87	8.51	0.66
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	<b>(Including Bills Purchased)</b>	49,146	57,345	68,738	74,545	74,149	16.68	19.87	-0.53
	<b>4.1 LOANS &amp; ADVANCES</b>	49,143	57,345	68,738	74,545	74,149	16.69	19.87	-0.53
	a. Private Sector	48,499	56,235	66,133	70,922	70,584	15.95	17.60	-0.48
	b. Financial Institutions	644	1,086	2,605	3,618	3,561	68.56	139.97	-1.57
	c. Government Organizations	-	24	-	5	4	0.00	-100.00	-20.04
	<b>4.2 BILLS PURCHASED</b>	3	-	-	-	-	-100.00	0.00	0.00
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	1,669	1,898	2,026	2,645	2,653	13.68	6.75	0.34
<b>7</b>	<b>OTHER ASSETS</b>	10,168	10,546	11,111	13,620	14,033	3.72	5.36	3.03
	a. Accrued Interests	6,651	7,611	7,722	8,509	8,837	14.44	1.45	3.86
	b. Others	3,517	2,935	3,389	2,270	2,170	-16.55	15.49	-4.44
<b>8</b>	<b>Expenses not Written off</b>	6	7	2	3	3	20.65	-69.16	0.00
<b>9</b>	<b>Non Banking Assets</b>	619	576	537	537	537	-6.92	-6.77	0.00
<b>10</b>	<b>Reconciliation Account</b>	1,376	115	121	5	7	-91.65	4.95	49.54
<b>11</b>	<b>Profit &amp; Loss A/c</b>	59	1	66	283	427	-99.00	11229.31	50.93
	<b>TOTAL</b>	<b>82,610</b>	<b>96,013</b>	<b>112,543</b>	<b>122,421</b>	<b>122,492</b>	<b>16.22</b>	<b>17.22</b>	<b>0.06</b>



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

	Mid-July			Mid-May	Mid-June	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	97,851	167,967	212,129	196,909	217,767	71.66	26.29	10.59
1.1 Deposit Liabilities	95,609	165,254	208,274	192,280	212,565	72.84	26.03	10.55
1.1.1 Saving A/c	23,526	39,005	48,102	46,171	50,545	65.80	23.32	9.47
1.1.2 Fixed A/c	55,651	112,317	143,530	131,179	146,008	101.82	27.79	11.30
1.1.2.1 Upto 3 Months Fixed A/c	2,496	8,398	8,211	6,767	6,820	236.48	-2.22	0.78
1.1.2.2 3 to 6 Months fixed A/c	2,673	6,799	10,806	14,850	16,353	154.39	58.93	10.12
1.1.2.3 6 Months to 1 Year Fixed A/c	29,697	57,784	72,244	65,720	69,421	94.58	25.02	5.63
1.1.2.4 Above 1 Year	20,785	39,336	52,269	43,842	53,414	89.25	32.88	21.83
1.1.3 Call Deposit	16,430	13,818	16,374	14,712	15,768	-15.90	18.50	7.18
1.1.4 Certificate of Deposits	2	114	268	218	244	5683.67	134.99	11.57
1.2 Others	2,242	2,713	3,855	4,629	5,202	21.00	42.11	12.39
<b>2 Commission/Fee Expense</b>	601	613	1,668	1,333	1,468	1.97	172.29	10.14
<b>3 Employees Expenses</b>	26,627	31,472	39,312	35,779	39,156	18.20	24.91	9.44
<b>4 Office Operating Expenses</b>	20,755	25,517	29,456	25,270	27,665	22.95	15.44	9.48
<b>5 Exchange Fluctuation Loss</b>	109	125	35	29	22	15.31	-71.96	-22.73
5.1 Due to Change in Exchange Rates	88	102	26	24	22	16.08	-74.34	-9.76
5.2 Due to Foreign Currency Transactions	21	23	9	5	1	12.00	-61.39	-82.69
<b>6 Non-Operating Expenses</b>	34	58	164	282	174	74.28	180.08	-38.54
<b>7. Provision for Risk</b>	12,763	15,147	19,852	20,297	19,971	18.68	31.06	-1.61
7.1 Loan loss Provision	11,477	12,875	19,032	20,176	19,821	12.17	47.83	-1.76
7.1.1 General Loan loss Provision	7,036	6,484	8,358	10,339	10,280	-7.84	28.90	-0.57
7.1.1.1 Pass Loan Loss Provision	6,257	5,679	6,457	7,649	7,703	-9.24	13.71	0.72
7.1.1.2 Watch List Provision	779	806	1,901	2,690	2,576	3.44	135.94	-4.23
7.1.2 Special Loan Loss Provision	4,375	6,216	9,623	9,364	9,136	42.07	54.80	-2.43
7.1.3 Additional Loan Loss Provision	66	174	1,051	474	405	162.29	503.65	-14.53
7.2. Provision for Non-Banking Assets	1,053	1,255	481	74	74	19.15	-61.67	0.00
7.3. Provision for Loss on Investment	186	716	147	29	64	284.90	-79.49	120.13
7.4. Provision for Loss of Other Assets	46	302	191	18	12	0.00	0.00	-32.18
<b>8 Loan Written Off</b>	996	971	917	320	(804)	-2.50	-5.53	-350.88
<b>9 Provision for Staff Bonus</b>	6,657	7,982	8,857	7,053	7,686	19.90	10.96	8.98
<b>10 Provision for Income Tax</b>	20,371	24,583	30,505	22,824	23,325	20.68	24.09	2.20
<b>11 Others</b>	56	29	21	30	31	-48.09	-28.98	1.64
<b>12 Net Profit</b>	54,665	61,337	74,230	54,853	60,013	12.20	21.02	9.41
<b>TOTAL EXPENSES</b>	<b>241,483</b>	<b>335,802</b>	<b>417,146</b>	<b>364,979</b>	<b>396,473</b>	<b>39.06</b>	<b>24.22</b>	<b>8.63</b>
<b>Income</b>								
<b>1. Interest Income</b>	194,358	283,227	359,820	319,615	348,987	45.72	27.04	9.19
1.1. On Loans and Advance	181,923	265,446	335,598	297,191	324,175	45.91	26.43	9.08
1.2. On Investment	5,875	10,903	13,247	14,064	16,017	85.58	21.50	13.89
1.2.1 Government Bonds	4,830	9,360	11,868	13,109	14,858	93.77	26.80	13.35
1.2.2 Foreign Bonds	153	186	195	93	101	21.29	4.66	8.29
1.2.3 NRB Bonds	777	1,031	620	737	872	32.69	-39.84	18.44
1.2.4 Deventure & Bonds	115	327	565	125	185	184.63	72.80	48.19
1.3 Agency Balance	1,022	988	1,064	700	594	-3.33	7.70	-15.15
1.4 On Call Deposit	3,475	3,928	6,394	4,856	5,295	13.02	62.79	9.05
1.5 Others	2,063	1,963	3,517	2,804	2,906	-4.83	79.16	3.64
<b>2. Comission &amp; Discount</b>	11,807	13,569	18,694	15,676	16,742	14.93	37.76	6.80
2.1 Bills Purchase & Discount	240	117	218	187	194	-51.18	86.03	4.00
2.2 Comission	9,865	11,381	15,685	12,646	13,625	15.37	37.82	7.74
2.3 Others	1,702	2,071	2,791	2,843	2,923	21.69	34.75	2.83
<b>3 Income From Exchange Fluctuation</b>	6,249	7,850	10,506	9,021	9,784	25.62	33.84	8.46
3.1 Due to Change in Exchange Rate	707	1,537	1,182	1,213	1,414	117.44	-23.10	16.52
3.2 Due to Foreign Currency Trans.	5,542	6,313	9,324	7,808	8,371	13.91	47.70	7.20
<b>4 Other Operating Income</b>	10,772	13,392	15,376	9,452	10,062	24.32	14.81	6.45
<b>5 Non Operating Income</b>	3,783	2,491	792	2,439	2,568	-34.15	-68.19	5.31
<b>6 Provision Written Back</b>	12,883	14,545	10,302	8,455	7,833	12.90	-29.17	-7.36
<b>7 Recovery from Written off Loan</b>	1,504	673	995	281	<b>267</b>	-55.26	47.82	-5.08
<b>8 Income from Extra Ordinary Expenses</b>	108	53	635	(164)	(164)	-50.71	1090.25	-0.03
<b>9 Net Loss</b>	18	-	26	205	394	-100.00	0.00	92.60
<b>TOTAL INCOME</b>	<b>241,483</b>	<b>335,802</b>	<b>417,146</b>	<b>364,979</b>	<b>396,473</b>	<b>39.06</b>	<b>24.22</b>	<b>8.63</b>

**Profit and Loss Statement of Commercial Banks**

	Mid-July			Mid-May	Mid-June	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	81,092	141,815	177,011	165,279	182,846	74.88	24.82	10.63
1.1 Deposit Liabilities	79,132	139,186	173,492	160,822	177,828	75.89	24.65	10.57
1.1.1 Saving A/c	17,436	30,569	38,239	37,947	41,732	75.32	25.09	9.97
1.1.2 Fixed A/c	47,955	97,070	122,507	111,338	123,718	102.42	26.21	11.12
1.1.2.1 Upto 3 Months Fixed A/c	2,170	7,668	6,916	4,769	4,597	253.35	-9.82	-3.60
1.1.2.2 3 to 6 Months fixed A/c	2,298	5,904	9,377	12,193	13,350	156.88	58.82	9.49
1.1.2.3 6 Months to 1 Year Fixed A/c	25,818	49,040	59,650	56,583	60,001	89.94	21.64	6.04
1.1.2.4 Above 1 Year	17,668	34,458	46,565	37,794	45,770	95.03	35.14	21.10
1.1.3 Call Deposit	13,739	11,433	12,478	11,319	12,134	-16.78	9.13	7.21
1.1.4 Certificate of Deposits	2	114	268	218	244	5683.67	134.99	11.57
1.2 Others	1,960	2,629	3,519	4,457	5,018	34.13	33.87	12.59
<b>2 Commission/Fee Expense</b>	597	608	1,663	1,325	1,460	1.81	173.43	10.17
<b>3 Employees Expenses</b>	23,306	27,585	33,900	30,885	33,780	18.36	22.89	9.37
<b>4 Office Operating Expenses</b>	17,488	21,746	24,478	21,304	23,324	24.35	12.56	9.48
<b>5 Exchange Fluctuation Loss</b>	26	108	22	13	8	321.27	-79.15	-35.56
5.1 Due to Change in Exchange Rates	5	85	14	13	8	1583.93	-83.85	-35.56
5.2 Due to Foreign Currency Transactions	21	23	9	-	-	12.00	-61.82	0.00
<b>6 Non-Operating Expenses</b>	18	53	156	253	171	198.03	192.82	-32.49
<b>7. Provision for Risk</b>	10,569	11,964	16,833	17,560	16,998	13.20	40.70	-3.20
7.1 Loan loss Provision	9,651	10,356	16,382	17,533	16,951	7.31	58.18	-3.32
7.1.1 General Loan loss Provision	6,272	5,380	6,774	9,237	9,140	-14.21	25.91	-1.05
7.1.1.1 Pass Loan Loss Provision	5,678	4,860	5,223	7,073	7,081	-14.40	7.46	0.12
7.1.1.2 Watch List Provision	594	520	1,552	2,164	2,059	-12.41	198.29	-4.87
7.1.2 Special Loan Loss Provision	3,369	4,856	8,592	7,914	7,497	44.13	76.95	-5.27
7.1.3 Additional Loan Loss Provision	10	121	1,015	382	313	1090.14	741.42	-18.02
7.2. Provision for Non-Banking Assets	839	1,030	263	-	-	22.69	-74.49	0.00
7.3. Provision for Loss on Investment	46	375	4	18	45	717.05	-98.87	147.71
7.4. Provision for Loss of Other Assets	33	203	185	8	2	0.00	0.00	-70.76
<b>8 Loan Written Off</b>	907	885	868	310	(829)	-2.47	-1.91	-367.30
<b>9 Provision for Staff Bonus</b>	5,544	7,011	7,625	6,335	6,884	26.45	8.77	8.67
<b>10 Provision for Income Tax</b>	17,164	21,670	26,928	20,644	20,886	26.26	24.26	1.18
<b>11 Others</b>	48	7	15	26	26	-85.02	103.54	0.12
<b>12 Net Profit</b>	45,434	53,633	65,216	49,661	54,341	18.05	21.60	9.42
<b>TOTAL EXPENSES</b>	<b>202,193</b>	<b>287,085</b>	<b>354,715</b>	<b>313,594</b>	<b>339,895</b>	<b>41.99</b>	<b>23.56</b>	<b>8.39</b>
<b>Income</b>								
<b>1. Interest Income</b>	161,584	241,266	304,367	273,003	297,641	49.31	26.15	9.02
1.1. On Loans and Advance	152,697	227,301	285,281	254,689	277,148	48.86	25.51	8.82
1.2. On Investment	5,687	10,487	12,684	13,411	15,243	84.41	20.95	13.66
1.2.1 Government Bonds	4,702	9,096	11,439	12,548	14,152	93.43	25.77	12.79
1.2.2 Foreign Bonds	153	186	195	93	101	21.29	4.66	8.29
1.2.3 NRB Bonds	747	941	491	659	827	26.06	-47.80	25.53
1.2.4 Deventure & Bonds	84	264	559	111	163	212.71	111.81	46.98
1.3 Agency Balance	483	638	878	563	583	31.95	37.71	3.47
1.4 On Call Deposit	781	1,093	2,190	1,680	1,912	39.89	100.40	13.81
1.5 Others	1,936	1,748	3,334	2,660	2,754	-9.72	90.74	3.53
<b>2. Comission &amp; Discount</b>	11,328	13,027	18,058	14,946	15,985	15.00	38.62	6.96
2.1 Bills Purchase & Discount	240	117	218	187	194	-51.17	86.03	4.00
2.2 Comission	9,582	11,052	15,267	12,326	13,292	15.34	38.14	7.84
2.3 Others	1,507	1,858	2,573	2,433	2,499	23.33	38.48	2.71
<b>3 Income From Exchange Fluctuation</b>	6,128	7,817	10,475	8,954	9,714	27.57	33.99	8.49
3.1 Due to Change in Exchange Rate	629	1,519	1,172	1,179	1,377	141.39	-22.89	16.80
3.2 Due to Foreign Currency Trans.	5,498	6,298	9,303	7,775	8,338	14.54	47.72	7.23
<b>4 Other Operating Income</b>	8,715	10,703	11,744	7,305	7,843	22.81	9.73	7.36
<b>5 Non Operating Income</b>	2,775	1,960	509	2,130	2,155	-29.35	-74.01	1.15
<b>6 Provision Written Back</b>	10,242	11,618	8,057	7,167	6,469	13.43	-30.65	-9.75
<b>7 Recovery from Written off Loan</b>	1,369	647	847	258	258	-52.71	30.82	-0.01
<b>8 Income from Extra Ordinary Expenses</b>	52	45	658	(169)	(169)	-12.52	1348.42	0.00
<b>9 Net Loss</b>	-	-	-	-	-	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>202,193</b>	<b>287,085</b>	<b>354,715</b>	<b>313,594</b>	<b>339,895</b>	<b>41.99</b>	<b>23.56</b>	<b>8.39</b>

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-May	Mid-June	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	13,201	20,949	28,665	25,516	28,179	58.69	36.83	10.44
1.1 Deposit Liabilities	13,087	20,905	28,433	25,430	28,087	59.74	36.01	10.45
1.1.1 Saving A/c	4,677	6,871	8,006	6,703	7,157	46.91	16.52	6.78
1.1.2 Fixed A/c	5,950	11,833	16,780	15,915	17,921	98.89	41.81	12.61
1.1.2.1 Upto 3 Months Fixed A/c	271	602	1,159	1,744	1,941	122.42	92.32	11.25
1.1.2.2 3 to 6 Months fixed A/c	299	732	1,210	2,328	2,641	144.41	65.26	13.42
1.1.2.3 6 Months to 1 Year Fixed A/c	2,933	6,548	9,967	6,960	7,004	123.26	52.21	0.63
1.1.2.4 Above 1 Year	2,446	3,950	4,445	4,882	6,336	61.48	12.53	29.79
1.1.3 Call Deposit	2,461	2,201	3,646	2,813	3,009	-10.55	65.67	6.97
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	114	44	232	86	92	-61.53	428.78	6.54
<b>2 Commission/Fee Expense</b>	-	-	-	7	8	0.00	0.00	5.89
<b>3 Employees Expenses</b>	2,687	3,148	4,474	4,021	4,414	17.13	42.13	9.80
<b>4 Office Operating Expenses</b>	2,614	2,941	4,070	3,235	3,537	12.51	38.39	9.34
<b>5 Exchange Fluctuation Loss</b>	83	18	13	16	14	-78.58	-28.61	-12.59
5.1 Due to Change in Exchange Rates	83	18	13	11	13	-78.61	-29.10	20.17
5.2 Due to Foreign Currency Transactions	0	0	0	5	1	10.32	188.94	-82.69
<b>6 Non-Operatiing Expenses</b>	14	1	7	1	1	-92.71	586.86	0.04
<b>7. Provision for Risk</b>	1,566	2,225	2,088	1,938	2,133	42.12	-6.18	10.10
7.1 Loan loss Provision	1,484	1,894	1,906	1,913	2,109	27.64	0.62	10.23
7.1.1 General Loan loss Provision	624	950	1,332	899	934	52.38	40.21	3.82
7.1.1.1 Pass Loan Loss Provision	465	729	1,057	503	547	56.67	44.98	8.66
7.1.1.2 Watch List Provision	158	222	276	396	387	39.79	24.50	-2.32
7.1.2 Special Loan Loss Provision	833	911	565	1,010	1,171	9.29	-37.97	15.97
7.1.3 Additional Loan Loss Provision	27	33	9	4	4	22.32	-74.36	0.00
7.2. Provision for Non-Banking Assets	25	92	120	18	18	259.78	31.00	0.00
7.3. Provision for Loss on Investment	46	148	62	2	2	224.17	-58.21	0.00
7.4. Provision for Loss of Other Assets	11	91	0	5	5	0.00	0.00	0.00
<b>8 Loan Written Off</b>	40	82	4	4	4	105.74	-95.70	0.00
<b>9 Provision for Staff Bonus</b>	942	846	1,052	666	763	-10.21	24.40	14.70
<b>10 Provision for Income Tax</b>	2,724	2,535	3,075	2,037	2,336	-6.92	21.29	14.68
<b>11 Others</b>	1	21	0	3	4	2493.62	-98.52	13.91
<b>12 Net Profit</b>	6,872	6,227	7,258	4,801	5,469	-9.40	16.57	13.92
<b>TOTAL EXPENSES</b>	<b>30,743</b>	<b>38,991</b>	<b>50,705</b>	<b>42,245</b>	<b>46,863</b>	<b>26.83</b>	<b>30.04</b>	<b>10.93</b>
<b>Income</b>								
<b>1. Interest Income</b>	26,568	34,091	45,718	38,709	43,128	28.32	34.10	11.42
1.1. On Loans and Advance	24,001	31,194	41,784	35,647	39,937	29.97	33.95	12.04
1.2. On Investment	136	309	434	461	528	127.69	40.73	14.49
1.2.1 Government Bonds	95	186	330	440	496	95.44	77.21	12.60
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	12	65	105	20	31	425.81	62.04	56.89
1.2.4 Deventure & Bonds	28	58	-	1	1	106.58	-100.00	0.00
1.3 Agency Balance	344	234	35	10	11	-31.99	-85.22	13.94
1.4 On Call Deposit	2,056	2,227	3,387	2,515	2,568	8.33	52.09	2.12
1.5 Others	31	128	79	76	83	310.96	-38.78	9.50
<b>2. Comission &amp; Discount</b>	385	456	554	681	705	18.45	21.62	3.61
2.1 Bills Purchase & Discount	0	-	0	-	-	-100.00	0.00	0.00
2.2 Comission	263	291	383	304	315	10.43	31.56	3.73
2.3 Others	121	165	171	377	390	35.88	4.08	3.52
<b>3 Income From Exchange Fluctuation</b>	121	32	31	67	69	-73.36	-3.07	4.00
3.1 Due to Change in Exchange Rate	77	17	10	34	36	-77.72	-42.21	7.09
3.2 Due to Foreign Currency Trans.	44	15	21	33	33	-65.69	41.59	0.82
<b>4 Other Operating Income</b>	1,657	2,137	2,995	1,689	1,749	29.02	40.14	3.58
<b>5 Non Operating Income</b>	445	356	163	143	146	-19.95	-54.22	1.62
<b>6 Provision Written Back</b>	1,547	1,904	1,242	857	906	23.09	-34.79	5.79
<b>7 Recovery from Written off Loan</b>	13	10	34	3	3	-23.53	253.95	0.00
<b>8 Income from Extra Ordinary Expenses</b>	9	5	(42)	3	3	-47.64	-968.96	0.00
<b>9 Net Loss</b>	-	-	9	94	153	0.00	0.00	63.60
<b>TOTAL INCOME</b>	<b>30,743</b>	<b>38,991</b>	<b>50,705</b>	<b>42,245</b>	<b>46,863</b>	<b>26.83</b>	<b>30.04</b>	<b>10.93</b>

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-May	Mid-June	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	3,557	5,203	6,453	6,113	6,742	46.27	24.02	10.28
1.1 Deposit Liabilities	3,389	5,163	6,349	6,028	6,650	52.34	22.97	10.32
1.1.1 Saving A/c	1,413	1,565	1,856	1,521	1,656	10.80	18.59	8.86
1.1.2 Fixed A/c	1,747	3,414	4,243	3,926	4,369	95.50	24.25	11.27
1.1.2.1 Upto 3 Months Fixed A/c	55	127	137	254	282	132.03	8.05	11.08
1.1.2.2 3 to 6 Months fixed A/c	75	163	219	328	362	117.83	34.39	10.36
1.1.2.3 6 Months to 1 Year Fixed A/c	946	2,196	2,627	2,177	2,416	132.16	19.62	10.97
1.1.2.4 Above 1 Year	671	928	1,259	1,167	1,308	38.32	35.65	12.14
1.1.3 Call Deposit	230	184	250	580	625	-20.25	36.42	7.67
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	168	40	104	86	92	-76.17	159.64	7.92
<b>2 Commission/Fee Expense</b>	4	5	5	1	1	28.84	20.25	1.68
<b>3 Employees Expenses</b>	634	740	938	873	962	16.78	26.76	10.11
<b>4 Office Operating Expenses</b>	653	830	909	730	803	27.15	9.46	9.98
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
<b>6 Non-Operatiing Expenses</b>	1	4	1	29	2	223.24	-77.14	-92.66
<b>7. Provision for Risk</b>	628	958	931	800	839	52.42	-2.80	4.93
7.1 Loan loss Provision	343	624	745	730	761	82.01	19.35	4.28
7.1.1 General Loan loss Provision	140	154	252	202	205	9.54	63.68	1.63
7.1.1.1 Pass Loan Loss Provision	114	90	178	73	75	-21.10	98.33	3.46
7.1.1.2 Watch List Provision	27	64	74	129	130	140.41	15.10	0.60
7.1.2 Special Loan Loss Provision	173	450	466	440	468	159.61	3.51	6.35
7.1.3 Additional Loan Loss Provision	29	20	27	88	88	-30.34	34.46	0.00
7.2. Provision for Non-Banking Assets	189	134	98	56	56	-29.13	-26.35	0.00
7.3. Provision for Loss on Investment	94	192	81	9	17	103.88	-58.04	89.05
7.4. Provision for Loss of Other Assets	3	8	7	5	5	0.00	0.00	0.00
<b>8 Loan Written Off</b>	49	4	46	6	21	-91.21	965.03	225.05
<b>9 Provision for Staff Bonus</b>	171	126	180	53	38	-26.59	42.93	-27.08
<b>10 Provision for Income Tax</b>	484	377	502	143	103	-22.00	33.07	-27.89
<b>11 Others</b>	7	1	6	1	1	-88.62	605.47	0.00
<b>12 Net Profit</b>	2,359	1,478	1,755	390	202	-37.37	18.78	-48.21
<b>TOTAL EXPENSES</b>	<b>8,547</b>	<b>9,726</b>	<b>11,726</b>	<b>9,140</b>	<b>9,715</b>	<b>13.79</b>	<b>20.56</b>	<b>6.29</b>
<b>Income</b>								
<b>1. Interest Income</b>	6,206	7,869	9,734	7,903	8,219	26.81	23.70	4.00
1.1. On Loans and Advance	5,225	6,951	8,533	6,855	7,089	33.04	22.76	3.42
1.2. On Investment	53	107	129	192	246	103.54	19.80	28.05
1.2.1 Government Bonds	33	78	99	121	211	137.67	27.24	73.89
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	18	25	24	58	14	39.47	-3.02	-75.60
1.2.4 Deventure & Bonds	2	5	5	13	21	106.85	15.65	62.18
1.3 Agency Balance	194	116	151	127	-	-40.30	30.23	-100.00
1.4 On Call Deposit	638	608	817	661	815	-4.74	34.35	23.28
1.5 Others	96	87	105	68	69	-9.07	20.58	1.14
<b>2. Comission &amp; Discount</b>	94	87	82	49	52	-7.69	-5.64	4.48
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	20	39	35	17	18	93.85	-7.90	6.70
2.3 Others	74	49	47	33	34	-34.80	-3.84	3.37
<b>3 Income From Exchange Fluctuation</b>	-	-	-	0	0	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	0	0	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
<b>4 Other Operating Income</b>	401	552	636	459	470	37.80	15.30	2.56
<b>5 Non Operating Income</b>	564	175	120	165	268	-68.97	-31.49	62.21
<b>6 Provision Written Back</b>	1,094	1,023	1,003	431	458	-6.50	-1.94	6.15
<b>7 Recovery from Written off Loan</b>	123	16	114	20	6	-86.88	607.52	-72.05
<b>8 Income from Extra Ordinary Expenses</b>	47	3	19	2	2	-93.48	505.32	3.16
<b>9 Net Loss</b>	18	-	17	111	241	-100.00	0.00	117.13
<b>TOTAL INCOME</b>	<b>8,547</b>	<b>9,726</b>	<b>11,726</b>	<b>9,140</b>	<b>9,715</b>	<b>13.79</b>	<b>20.56</b>	<b>6.29</b>

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

	Mid-July			Mid-May	Mid-June	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	87,899	115,386	157,905	186,383	185,548	31.27	36.85	-0.45
Fishery Related	2,329	2,725	4,216	5,353	5,410	17.03	54.70	1.07
Mining Related	3,950	5,033	7,313	5,748	5,715	27.42	45.30	-0.57
Agriculture, Forestry & Beverage Production Related	329,835	415,539	510,038	565,101	559,289	25.98	22.74	-1.03
Construction	213,029	253,187	309,417	346,424	345,519	18.85	22.21	-0.26
Electricity, Gas and Water	63,521	86,863	126,594	154,065	156,885	36.75	45.74	1.83
Metal Products, Machinery & Electronic Equipment & Assemblage	25,045	33,148	37,076	45,477	46,133	32.36	11.85	1.44
Transport, Communication and Public Utilities	76,264	83,255	93,129	100,254	99,435	9.17	11.86	-0.82
Wholesaler & Retailer	436,443	532,011	615,309	664,312	661,673	21.90	15.66	-0.40
Finance, Insurance and Real Estate	166,374	203,050	233,847	248,935	240,626	22.04	15.17	-3.34
Hotel or Restaurant	66,900	91,146	122,122	143,394	143,816	36.24	33.99	0.29
Other Services	90,251	105,969	122,900	146,861	147,778	17.42	15.98	0.62
Consumption Loans	158,359	166,319	163,819	156,864	153,651	5.03	-1.50	-2.05
Local Government	1,569	1,554	1,569	1,566	1,582	-0.96	1.00	1.03
Others	272,882	327,742	406,642	467,281	468,812	20.10	24.07	0.33
<b>TOTAL</b>	<b>1,994,649</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,238,019</b>	<b>3,221,874</b>	<b>21.47</b>	<b>20.18</b>	<b>-0.50</b>
<b>Productwise</b>								
Term Loan	320,735	423,648	562,527	703,183	709,573	32.09	32.78	0.91
Overdraft	361,907	410,911	455,716	481,781	477,771	13.54	10.90	-0.83
Trust Receipt Loan / Import Loan	64,530	113,869	127,216	151,679	156,001	76.46	11.72	2.85
Demand & Other Working Capital Loan	404,195	498,116	615,755	686,661	677,874	23.24	23.62	-1.28
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	168,384	201,682	237,959	258,679	257,372	19.77	17.99	-0.51
Real Estate Loan	127,319	142,005	146,991	157,528	156,616	11.54	3.51	-0.58
Margin Nature Loan	41,170	41,129	45,417	47,365	47,662	-0.10	10.43	0.63
Hire Purchase Loan	150,400	171,054	180,957	180,149	178,728	13.73	5.79	-0.79
Deprived Sector Loan	111,985	137,728	177,390	197,004	189,708	22.99	28.80	-3.70
Bills Purchased	17,354	2,859	3,342	4,302	3,739	-83.53	16.90	-13.09
Other Product	226,670	279,927	358,628	369,689	366,830	23.50	28.11	-0.77
<b>Total</b>	<b>1,994,649</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,238,019</b>	<b>3,221,874</b>	<b>21.47</b>	<b>20.18</b>	<b>-0.50</b>
<b>Collateral wise</b>								
Gold and Silver	37,467	38,070	38,246	39,156	38,573	1.61	0.46	-1.49
Government Securities	998	470	336	419	409	-52.86	-28.53	-2.41
Non Governmental Securities	34,635	37,124	35,873	37,642	37,095	7.19	-3.37	-1.45
Fixed Deposit Receipts	22,176	18,558	24,099	18,200	18,645	-16.32	29.86	2.44
Own	20,781	17,907	23,569	17,792	18,294	-13.83	31.62	2.82
Other Licences Institutions	1,395	650	530	408	351	-53.38	-18.51	-14.04
Collateral of Properties	1,734,997	2,136,643	2,600,225	2,890,155	2,881,707	23.15	21.70	-0.29
Fixed Assets	1,459,790	1,788,776	2,206,624	2,463,290	2,453,911	22.54	23.36	-0.38
Current Assets	275,207	347,867	393,601	426,865	427,795	26.40	13.15	0.22
Against security of Bill	15,874	18,166	23,281	35,666	35,426	14.44	28.15	-0.67
Domestic Bills	798	826	2,382	964	847	3.49	188.24	-12.10
Foreign Bills	15,075	17,340	20,899	34,702	34,579	15.02	20.52	-0.36
Against Guarantee	63,293	78,284	100,601	108,258	102,754	23.69	28.51	-5.08
Government Guarantee	2,560	2,348	2,365	2,349	2,348	-8.27	0.72	-0.04
Institutional Guarantee	42,759	55,645	77,217	80,234	75,260	30.14	38.77	-6.20
Personal Guarantee	5,340	6,081	5,846	8,713	8,706	13.86	-3.86	-0.08
Collective Guarantee	5,829	7,086	7,398	8,000	8,087	21.56	4.42	1.09
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,530	1,535	14.45	-1.16	0.31
Other Guarantee	5,336	5,444	6,112	7,431	6,817	2.02	12.28	-8.26
Credit Card	906	1,257	1,670	1,858	3,002	38.78	32.88	61.59
Others	84,304	94,353	87,565	106,664	104,263	11.92	-7.19	-2.25
<b>Total</b>	<b>1,994,649</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,238,019</b>	<b>3,221,874</b>	<b>21.47</b>	<b>20.18</b>	<b>-0.50</b>

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

	Mid-July			Mid-May	Mid-June	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	73,353	96,590	131,517	160,666	159,714	31.68	36.16	-0.59
Fishery Related	1,997	2,330	3,427	4,553	4,559	16.72	47.04	0.14
Mining Related	3,468	4,420	6,887	5,466	5,475	27.47	55.80	0.16
Agriculture, Forestry & Beverage Production Related	315,942	398,079	483,686	539,152	533,581	26.00	21.50	-1.03
Construction	178,777	212,488	251,365	287,263	286,220	18.86	18.30	-0.36
Electricity, Gas and Water	59,345	82,192	119,658	148,043	150,800	38.50	45.58	1.86
Metal Products, Machinery & Electronic Equipment & Assemblage	22,633	29,803	32,235	41,865	42,484	31.68	8.16	1.48
Transport, Communication and Public Utilities	52,471	57,257	63,602	74,418	73,746	9.12	11.08	-0.90
Wholesaler & Retailer	397,945	483,927	550,845	599,303	597,541	21.61	13.83	-0.29
Finance, Insurance and Real Estate	148,589	179,843	200,565	216,349	208,468	21.03	11.52	-3.64
Hotel or Restaurant	57,139	79,499	105,954	127,545	128,044	39.13	33.28	0.39
Other Services	80,039	95,129	109,323	132,692	133,645	18.85	14.92	0.72
Consumption Loans	134,353	141,446	137,464	133,893	131,133	5.28	-2.82	-2.06
Local Government	1,507	1,500	1,513	1,511	1,527	-0.46	0.86	1.08
Others	208,341	247,825	299,952	356,824	358,464	18.95	21.03	0.46
<b>TOTAL</b>	<b>1,735,899</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,829,542</b>	<b>2,815,400</b>	<b>21.69</b>	<b>18.26</b>	<b>-0.50</b>
<b>Productwise</b>								
Term Loan	280,894	369,100	477,035	604,711	612,483	31.40	29.24	1.29
Overdraft	310,487	349,119	374,792	405,766	402,170	12.44	7.35	-0.89
Trust Receipt Loan / Import Loan	64,520	113,869	127,214	151,673	155,995	76.49	11.72	2.85
Demand & Other Working Capital Loan	386,184	480,565	598,418	667,958	660,077	24.44	24.52	-1.18
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	140,053	167,220	186,651	207,666	206,501	19.40	11.62	-0.56
Real Estate Loan	104,245	114,770	118,860	132,737	132,013	10.10	3.56	-0.55
Margin Nature Loan	34,420	33,208	35,571	37,983	38,162	-3.52	7.12	0.47
Hire Purchase Loan	120,086	137,333	141,826	145,902	144,692	14.36	3.27	-0.83
Deprived Sector Loan	93,429	114,232	142,088	162,436	155,803	0.00	0.00	-4.08
Bills Purchased	17,352	2,856	3,339	4,302	3,739	-83.54	16.90	-13.09
Other Product	184,230	230,060	292,199	308,408	303,766	24.88	27.01	-1.51
<b>Total</b>	<b>1,735,899</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,829,542</b>	<b>2,815,400</b>	<b>21.69</b>	<b>18.26</b>	<b>-0.50</b>
<b>Collateral wise</b>								
Gold and Silver	32,843	32,616	31,871	33,716	33,237	-0.69	-2.28	-1.42
Government Securities	986	433	298	382	372	-56.10	-31.05	-2.66
Non Governmental Securities	29,674	30,512	27,631	30,028	28,929	2.82	-9.44	-3.66
Fixed Deposit Receipts	15,282	13,517	18,896	15,255	15,980	-11.55	39.79	4.75
Own	13,888	12,876	18,366	14,847	15,629	-7.28	42.64	5.26
Other Licences Institutions	1,395	641	530	408	351	-54.03	-17.36	-14.04
Collateral of Properties	1,510,055	1,864,917	2,236,454	2,530,382	2,523,214	23.50	19.92	-0.28
Fixed Assets	1,234,935	1,517,181	1,843,001	2,103,598	2,095,500	22.86	21.48	-0.38
Current Assets	275,119	347,736	393,453	426,784	427,714	26.39	13.15	0.22
Against security of Bill	15,874	18,164	23,279	35,666	35,426	14.43	28.16	-0.67
Domestic Bills	798	824	2,380	964	847	3.17	189.00	-12.10
Foreign Bills	15,075	17,340	20,899	34,702	34,579	15.02	20.52	-0.36
Against Guarantee	52,805	64,117	80,168	85,909	80,863	21.42	25.03	-5.87
Government Guarantee	2,456	2,250	2,267	2,266	2,266	-8.41	0.75	-0.03
Institutional Guarantee	38,747	49,664	65,753	68,191	63,791	28.18	32.40	-6.45
Personal Guarantee	4,274	4,505	4,146	6,283	6,257	5.40	-7.98	-0.40
Collective Guarantee	641	692	474	476	464	7.95	-31.42	-2.44
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,530	1,535	14.45	-1.16	0.31
Other Guarantee	5,217	5,324	5,865	7,163	6,550	2.04	10.18	-8.57
Credit Card	906	1,257	1,670	1,858	3,002	38.78	32.88	61.59
Others	77,475	86,798	77,725	96,346	94,378	12.03	-10.45	-2.04
<b>Total</b>	<b>1,735,899</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,829,542</b>	<b>2,815,400</b>	<b>21.69</b>	<b>18.26</b>	<b>-0.50</b>

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

	Mid-July			Mid-May	Mid-June	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	11,518	15,080	21,662	21,393	21,281	30.93	43.65	-0.52
Fishery Related	276	341	723	734	789	23.65	112.06	7.59
Mining Related	451	592	361	228	186	31.27	-38.99	-18.45
Agriculture, Forestry & Beverage Production Related	11,610	14,743	23,263	22,607	22,279	26.98	57.80	-1.45
Construction	27,622	32,571	48,633	49,432	49,627	17.92	49.31	0.39
Electricity, Gas and Water	4,008	4,469	6,597	5,665	5,737	11.51	47.60	1.26
Metal Products, Machinery & Electronic Equipment & Assemblage	1,557	2,254	3,610	2,520	2,578	44.77	60.14	2.32
Transport, Communication and Public Utilities	18,909	20,941	24,873	21,087	20,894	10.75	18.78	-0.91
Wholesaler & Retailer	32,766	40,640	55,398	54,078	53,387	24.03	36.31	-1.28
Finance, Insurance and Real Estate	14,170	18,547	25,994	24,132	23,789	30.89	40.15	-1.42
Hotel or Restaurant	8,381	9,948	13,522	12,898	12,899	18.70	35.92	0.01
Other Services	8,372	8,988	11,457	12,188	12,154	7.36	27.48	-0.28
Consumption Loans	19,361	20,685	21,569	18,224	17,928	6.84	4.27	-1.62
Local Government	25	20	23	22	21	-16.90	13.07	-1.24
Others	50,581	63,432	87,479	88,726	88,774	25.41	37.91	0.05
<b>TOTAL</b>	<b>209,605</b>	<b>253,251</b>	<b>345,165</b>	<b>333,932</b>	<b>332,324</b>	<b>20.82</b>	<b>36.29</b>	<b>-0.48</b>
<b>Productwise</b>								
Term Loan	33,011	45,529	72,328	83,848	82,579	37.92	58.86	-1.51
Overdraft	51,420	61,791	76,191	69,307	68,936	20.17	23.30	-0.54
Trust Receipt Loan / Import Loan	10	-	-	6	6	-100.00	0.00	-0.37
Demand & Other Working Capital Loan	10,587	9,701	11,710	13,246	12,260	-8.37	20.71	-7.44
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22,017	26,402	42,448	42,021	41,924	19.92	60.77	-0.23
Real Estate Loan	16,955	19,575	20,965	17,372	17,154	15.45	7.10	-1.25
Margin Nature Loan	3,835	5,692	7,600	6,992	7,140	48.39	33.52	2.12
Hire Purchase Loan	24,555	27,530	33,002	28,227	28,022	12.11	19.88	-0.73
Deprived Sector Loan	16,415	20,705	30,550	28,802	28,230	0.00	0.00	-1.99
Bills Purchased	-	-	3	-	-	0.00	0.00	0.00
Other Product	30,800	36,327	50,368	44,113	46,074	17.94	38.65	4.45
<b>Total</b>	<b>209,605</b>	<b>253,251</b>	<b>345,165</b>	<b>333,932</b>	<b>332,324</b>	<b>20.82</b>	<b>36.29</b>	<b>-0.48</b>
<b>Collateral wise</b>								
Gold and Silver	4,319	4,851	5,442	4,497	4,395	12.33	12.18	-2.25
Government Securities	0	38	18	18	18	24397.71	-52.02	0.27
Non Governmental Securities	3,801	5,612	7,484	6,754	6,910	47.65	33.36	2.32
Fixed Deposit Receipts	5,265	4,001	4,083	2,253	2,013	-24.00	2.03	-10.63
Own	5,265	3,992	4,083	2,253	2,013	-24.17	2.26	-10.63
Other Licences Institutions	-	9	-	-	-	0.00	-100.00	0.00
Collateral of Properties	186,567	226,108	310,078	302,449	301,372	21.19	37.14	-0.36
Fixed Assets	186,556	226,064	310,036	302,435	301,356	21.18	37.14	-0.36
Current Assets	11	44	42	15	15	313.42	-4.80	3.26
Against security of Bill	-	-	1	-	-	0.00	0.00	0.00
Domestic Bills	-	-	1	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	9,201	11,959	16,412	17,197	16,846	29.97	37.23	-2.04
Government Guarantee	63	61	61	43	43	-2.90	0.11	-0.39
Institutional Guarantee	3,198	4,659	8,352	7,831	7,353	45.69	79.26	-6.10
Personal Guarantee	751	845	1,073	1,795	1,824	12.57	27.00	1.61
Collective Guarantee	5,188	6,394	6,924	7,525	7,623	23.24	8.29	1.31
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	-	1	4	3	-100.00	0.00	-6.72
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	453	682	1,648	765	769	50.59	141.79	0.56
<b>Total</b>	<b>209,605</b>	<b>253,251</b>	<b>345,165</b>	<b>333,932</b>	<b>332,324</b>	<b>20.82</b>	<b>36.29</b>	<b>-0.48</b>

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

	Mid-July			Mid-May	Mid-June	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	3,028	3,716	4,726	4,324	4,552	22.72	27.18	5.28
Fishery Related	56	54	66	67	62	-4.58	22.47	-7.41
Mining Related	32	21	65	55	55	-32.79	208.41	0.07
Agriculture, Forestry & Beverage Production Related	2,283	2,717	3,088	3,342	3,429	19.01	13.68	2.60
Construction	6,630	8,128	9,419	9,729	9,672	22.60	15.88	-0.59
Electricity, Gas and Water	168	202	339	357	349	20.35	67.94	-2.09
Metal Products, Machinery & Electronic Equipment & Assemblage	854	1,091	1,230	1,093	1,071	27.73	12.77	-2.04
Transport, Communication and Public Utilities	4,884	5,057	4,654	4,749	4,795	3.53	-7.96	0.97
Wholesaler & Retailer	5,732	7,444	9,067	10,931	10,745	29.86	21.81	-1.70
Finance, Insurance and Real Estate	3,616	4,661	7,288	8,454	8,369	28.90	56.38	-1.00
Hotel or Restaurant	1,380	1,698	2,647	2,951	2,873	23.06	55.85	-2.64
Other Services	1,841	1,852	2,119	1,981	1,979	0.63	14.43	-0.09
Consumption Loans	4,646	4,187	4,786	4,747	4,590	-9.87	14.29	-3.31
Local Government	37	33	33	33	33	-10.79	0.00	0.00
Others	13,960	16,485	19,210	21,731	21,574	18.09	16.53	-0.72
<b>TOTAL</b>	<b>49,146</b>	<b>57,345</b>	<b>68,738</b>	<b>74,545</b>	<b>74,149</b>	<b>16.68</b>	<b>19.87</b>	<b>-0.53</b>
<b>Productwise</b>								
Term Loan	6,831	9,019	13,163	14,624	14,511	32.04	45.96	-0.77
Overdraft	-	-	4,733	6,707	6,666	0.00	0.00	-0.62
Trust Receipt Loan / Import Loan	-	-	1	-	-	0.00	0.00	0.00
Demand & Other Working Capital Loan	7,425	7,850	5,628	5,457	5,537	5.73	-28.31	1.47
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,314	8,060	8,861	8,992	8,947	27.65	9.94	-0.50
Real Estate Loan	6,118	7,661	7,165	7,419	7,449	25.21	-6.47	0.41
Margin Nature Loan	2,915	2,230	2,246	2,390	2,359	-23.50	0.72	-1.29
Hire Purchase Loan	5,759	6,191	6,128	6,020	6,015	7.50	-1.01	-0.09
Deprived Sector Loan	2,141	2,791	4,752	5,766	5,675	0.00	0.00	-1.57
Bills Purchased	3	3	-	-	-	0.00	-100.00	0.00
Other Product	11,640	13,541	16,061	17,169	16,990	16.32	18.61	-1.04
<b>Total</b>	<b>49,146</b>	<b>57,345</b>	<b>68,738</b>	<b>74,545</b>	<b>74,149</b>	<b>16.68</b>	<b>19.87</b>	<b>-0.53</b>
<b>Collateral wise</b>								
Gold and Silver	306	604	934	944	941	97.59	54.58	-0.26
Government Securities	12	-	20	20	20	-100.00	0.00	0.00
Non Governmental Securities	1,160	1,000	758	861	1,255	-13.81	-24.20	45.75
Fixed Deposit Receipts	1,628	1,039	1,120	692	652	-36.21	7.85	-5.84
Own	1,628	1,039	1,120	692	652	-36.21	7.85	-5.84
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	38,376	45,618	53,693	57,323	57,121	18.87	17.70	-0.35
Fixed Assets	38,299	45,531	53,587	57,257	57,055	18.88	17.69	-0.35
Current Assets	77	87	106	66	66	13.95	21.50	-0.01
Against security of Bill	-	3	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	3	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	1,287	2,209	4,021	5,152	5,045	71.62	82.09	-2.07
Government Guarantee	40	37	37	40	40	-8.03	0.00	0.00
Institutional Guarantee	814	1,321	3,112	4,212	4,116	62.21	135.57	-2.27
Personal Guarantee	315	730	627	635	625	131.73	-14.18	-1.71
Collective Guarantee	0	0	-	-	-	0.00	-100.00	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	117	120	245	264	264	2.66	104.57	-0.05
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,377	6,873	8,192	9,553	9,116	7.78	19.19	-4.58
<b>Total</b>	<b>49,146</b>	<b>57,345</b>	<b>68,738</b>	<b>74,545</b>	<b>74,149</b>	<b>16.68</b>	<b>19.87</b>	<b>-0.53</b>













S.N.	BFI Name	ICFC	City/Express	Manju	Reliance
<b>Liabilities</b>					
<b>1</b>	<b>CAPITAL FUND</b>	<b>1,258.76</b>	<b>227.40</b>	<b>888.57</b>	<b>1,017.00</b>
	a. Paid-up Capital	926.50	400.00	818.13	832.42
	b. Calls in Advance	-	2.14	-	-
	c. Proposed Bonus Share	-	-	-	-
	d. General Reserves	210.47	68.63	70.21	89.44
	e. Share Premium	-	4.80	-	1.14
	f. Retained Earning	10.40	(248.92)	0.23	4.88
	g. Others Reserves Fund	111.39	0.75	(0.00)	89.13
<b>2</b>	<b>BORROWINGS</b>	<b>1,252.37</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. NRB	2.37	-	-	-
	b. Interbank Borrowing	1,050.00	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-
	d. Other Financial Ins.	-	-	-	-
	e. Bonds and Securities	200.00	-	-	-
<b>3</b>	<b>DEPOSITS</b>	<b>12,000.13</b>	<b>129.17</b>	<b>7,485.54</b>	<b>4,986.29</b>
	a. Current	70.80	1.47	-	-
	Domestic	70.80	1.47	-	-
	Foreign	-	-	-	-
	b. Savings	3,129.97	82.50	1,237.54	1,272.44
	Domestic	3,129.97	82.50	1,237.54	1,272.44
	Foreign	-	-	-	-
	c. Fixed	7,598.72	37.32	3,744.45	2,567.88
	Domestic	7,598.72	37.32	3,744.45	2,567.88
	Foreign	-	-	-	-
	d. Call Deposits	1,199.00	6.77	2,503.50	-
	Domestic	1,199.00	6.77	2,503.50	-
	Foreign	-	-	-	-
	e. Others	1.64	1.11	0.05	1,145.97
	Domestic	1.64	1.11	0.05	1,145.97
	Foreign	-	-	-	-
<b>4</b>	<b>Bills Payable</b>	<b>0.05</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>5</b>	<b>Other Liabilities</b>	<b>594.03</b>	<b>83.32</b>	<b>907.60</b>	<b>366.87</b>
	1. Sundry Creditors	23.60	2.15	10.35	3.25
	2. Loan Loss Provision	152.34	1.39	290.88	118.93
	3. Interest Suspense a/c	139.79	3.07	295.00	160.48
	4. Others	278.30	76.71	311.37	84.21
<b>6</b>	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>30.30</b>	<b>-</b>	<b>145.84</b>	<b>5.99</b>
	<b>TOTAL Liabilities</b>	<b>15,135.64</b>	<b>439.89</b>	<b>9,427.56</b>	<b>6,376.16</b>
<b>Assets</b>					
<b>1</b>	<b>LIQUID FUNDS</b>	<b>2,455.70</b>	<b>196.78</b>	<b>1,116.88</b>	<b>958.68</b>
	a. Cash Balance	241.39	4.75	111.80	48.64
	Nepalese Notes & Coins	241.34	4.75	111.80	48.64
	Foreign Currency	0.05	-	-	-
	b. Bank Balance	2,214.31	192.03	1,005.08	163.69
	1. In Nepal Rastra Bank	514.30	8.78	218.48	163.69
	Domestic Currency	514.30	8.78	218.48	163.69
	Foreign Currency	-	-	-	-
	2. "A" Class Licensed Institution	687.16	75.57	539.79	-
	Domestic Currency	687.16	75.57	539.79	-
	Foreign Currency	-	-	-	-
	3. Other Financial Ins.	1,012.85	107.67	246.81	-
	4. In Foreign Banks	-	-	-	-
	c. Money at Call	-	-	-	746.34
	Domestic Currency	-	-	-	746.34
	Foreign Currency	-	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>2,006.04</b>	<b>-</b>	<b>590.82</b>	<b>800.61</b>
	a. Govt. Securities	2,006.04	-	590.82	57.11
	b. NRB Bond	-	-	-	743.50
	c. Govt. Non-Fin. Ins.	-	-	-	-
	d. Other Non-Fin. Ins.	-	-	-	-
	e. Non Residents	-	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>271.94</b>	<b>-</b>	<b>293.58</b>	<b>265.87</b>
	a. Interbank Lending	-	-	-	-
	b. Non Residents	-	-	-	-
	c. Others	271.94	-	293.58	265.87
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>9,463.11</b>	<b>132.22</b>	<b>6,660.83</b>	<b>4,043.20</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>9,463.11</b>	<b>132.22</b>	<b>6,660.83</b>	<b>4,043.20</b>
	a. Private Sector	8,702.79	132.22	5,625.83	3,620.81
	b. Financial Institutions	760.32	-	1,035.00	422.38
	c. Government Organizations	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-
	c. Import Bills & Imports	-	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Against Domestic Bills	-	-	-	-
	b. Against Foreign Bills	-	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>280.14</b>	<b>32.62</b>	<b>109.23</b>	<b>32.28</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>655.50</b>	<b>30.08</b>	<b>619.87</b>	<b>254.83</b>
	a. Accrued Interest:	385.74	3.07	295.00	176.94
	Financial Institutions	363.94	0.81	114.46	14.73
	Government Enterprises	21.80	-	-	7.30
	Private Sector	-	2.26	180.54	154.91
	b. Staff Loans / Adv.	71.15	0.92	143.22	16.33
	c. Sundry Debtors	60.59	0.85	0.54	1.21
	d. Cash In Transit	-	-	-	-
	e. Others	138.02	25.25	181.12	60.34
<b>8</b>	<b>Expenses not Written off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9</b>	<b>Non Banking Assets</b>	<b>3.21</b>	<b>46.23</b>	<b>36.35</b>	<b>1.62</b>
<b>10</b>	<b>Reconciliation Account</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.08</b>
<b>11</b>	<b>Profit &amp; Loss A/c</b>	<b>-</b>	<b>1.96</b>	<b>-</b>	<b>17.00</b>
	<b>TOTAL ASSETS</b>	<b>15,135.64</b>	<b>439.89</b>	<b>9,427.56</b>	<b>6,376.16</b>

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>5,418.66</b>	<b>7,014.00</b>	<b>8,661.96</b>	<b>8,631.25</b>	<b>2,831.47</b>	<b>6,714.38</b>	<b>6,752.78</b>
1.1 On Deposit Liabilities	5,414.74	7,000.03	8,619.44	8,317.97	2,831.09	6,447.01	6,527.29
1.1.1 Saving Account	2,399.33	3,704.99	1,791.50	1,364.64	967.27	1,455.95	1,076.38
1.1.2 Fixed Account	2,788.41	2,866.04	6,156.68	6,517.63	1,683.96	4,730.36	5,386.57
1.1.2.1 Up to 3 months Fixed Account	238.50	96.97	923.50	133.94	-	-	215.87
1.1.2.2 3 to 6 months Fixed Account	190.04	135.13	1,231.34	-	158.64	-	172.03
1.1.2.3 6 months to 1 year Fixed Account	2,071.80	1,691.12	3,078.34	-	589.14	4,730.36	472.17
1.1.2.4 Above 1 year Fixed Account	288.07	942.82	923.50	6,383.69	936.18	-	4,526.50
1.1.3 Call Deposit	227.01	429.00	671.26	435.70	179.86	260.70	64.34
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	3.92	13.97	42.52	313.28	0.38	267.37	225.49
<b>2. Commission Expense</b>	<b>84.23</b>	<b>30.40</b>	<b>252.35</b>	<b>282.96</b>	<b>71.40</b>	<b>-</b>	<b>109.33</b>
<b>3. Staff Expense</b>	<b>1,774.35</b>	<b>2,436.49</b>	<b>1,379.42</b>	<b>1,419.44</b>	<b>710.25</b>	<b>1,178.52</b>	<b>1,146.97</b>
<b>4. Office Operating Expenses</b>	<b>684.55</b>	<b>1,249.82</b>	<b>1,077.75</b>	<b>980.10</b>	<b>524.42</b>	<b>1,008.83</b>	<b>811.14</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.67</b>
<b>7. Provision for Risk</b>	<b>622.60</b>	<b>1,516.53</b>	<b>214.25</b>	<b>1,305.89</b>	<b>90.07</b>	<b>(210.90)</b>	<b>129.30</b>
7.1 Loan loss Provision	622.60	1,516.53	211.91	1,305.89	90.07	(210.90)	128.90
7.1.1 General Loan loss Provision	622.60	236.13	185.18	559.79	61.38	-	58.33
7.1.1.1 Pass Loan Loss Provision	622.60	127.20	185.18	170.64	41.82	-	58.33
7.1.1.2 Watch List Provision	-	108.93	-	389.15	19.56	-	-
7.1.2 Special Loan Loss Provision	-	1,349.40	26.73	746.09	28.69	-	70.57
7.1.3 Additional Loan Loss Provision	-	(69.00)	-	-	-	(210.90)	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.39
7.5. Provision for Loss of Other Assets	-	-	2.35	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>(1,146.20)</b>	<b>3.16</b>	<b>0.72</b>	<b>9.58</b>	<b>-</b>	<b>3.33</b>
<b>9. Provision for Staff Bonus</b>	<b>110.13</b>	<b>333.56</b>	<b>584.11</b>	<b>-</b>	<b>328.51</b>	<b>405.44</b>	<b>259.42</b>
<b>10. Provision for Income Tax</b>	<b>679.75</b>	<b>-</b>	<b>1,551.49</b>	<b>1,327.09</b>	<b>886.98</b>	<b>999.87</b>	<b>706.22</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,522.92</b>	<b>4,832.65</b>	<b>3,705.49</b>	<b>3,096.55</b>	<b>2,069.61</b>	<b>2,649.08</b>	<b>1,628.52</b>
<b>Total Expenses</b>	<b>10,897.19</b>	<b>16,267.25</b>	<b>17,429.99</b>	<b>17,043.99</b>	<b>7,522.29</b>	<b>12,745.22</b>	<b>11,547.66</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>9,266.44</b>	<b>13,926.99</b>	<b>15,126.14</b>	<b>14,241.27</b>	<b>6,072.49</b>	<b>11,221.86</b>	<b>10,401.44</b>
1.1 On Loans and Advances	8,688.77	12,213.68	13,615.87	13,308.21	5,323.02	10,372.73	9,765.37
1.2 On Investment	212.73	1,597.88	967.17	673.91	383.94	668.21	488.49
1.2.1 Government Bonds	212.73	1,597.88	967.17	673.91	383.94	633.72	488.49
1.2.2 Foreign Bonds	-	-	-	-	-	34.48	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	105.80	8.01	20.11	227.78	3.17	-	7.25
1.4 On Call Deposit	-	107.42	381.74	31.05	113.30	-	-
1.5 On Others	259.14	-	141.26	0.31	249.07	180.92	140.32
<b>2. Commission and Discount</b>	<b>637.88</b>	<b>388.41</b>	<b>826.65</b>	<b>1,217.89</b>	<b>677.55</b>	<b>579.53</b>	<b>790.41</b>
2.1 Bills Purchase and Discount	-	1.40	0.06	2.03	15.97	2.77	1.14
2.2 Commission	637.88	370.27	821.71	1,215.86	595.80	347.24	275.85
2.3 Others	-	16.74	4.88	-	65.78	229.52	513.41
<b>3. Exchange Fluctuation Income</b>	<b>354.96</b>	<b>81.74</b>	<b>689.50</b>	<b>842.19</b>	<b>684.29</b>	<b>657.49</b>	<b>260.63</b>
3.1 Due to Change in Exchange Rate	4.34	35.37	424.17	53.96	358.64	-	18.94
3.2 Due to Foreign Currency Transaction	350.61	46.37	265.33	788.23	325.65	657.49	241.70
<b>4. Other Operating Income</b>	<b>196.29</b>	<b>625.03</b>	<b>580.24</b>	<b>204.74</b>	<b>64.37</b>	<b>104.20</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>229.51</b>	<b>133.83</b>	<b>101.61</b>	<b>6.20</b>	<b>16.54</b>	<b>46.73</b>	<b>24.94</b>
<b>6. Write Back from Provisions for loss</b>	<b>212.11</b>	<b>958.37</b>	<b>104.43</b>	<b>531.70</b>	<b>7.05</b>	<b>313.61</b>	<b>70.25</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>153.08</b>	<b>1.41</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(178.20)</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>10,897.19</b>	<b>16,267.25</b>	<b>17,429.99</b>	<b>17,043.99</b>	<b>7,522.29</b>	<b>12,745.22</b>	<b>11,547.66</b>

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>4,234.84</b>	<b>7,896.21</b>	<b>5,871.05</b>	<b>4,844.82</b>	<b>12,114.23</b>	<b>6,877.58</b>	<b>6,371.03</b>
1.1 On Deposit Liabilities	4,231.53	7,802.37	5,781.18	4,808.87	11,160.30	6,529.69	6,293.95
1.1.1 Saving Account	1,039.36	1,684.31	926.50	1,174.01	3,362.70	1,370.67	985.04
1.1.2 Fixed Account	2,676.33	5,814.72	4,662.04	2,950.64	7,156.88	4,774.18	4,592.60
1.1.2.1 Up to 3 months Fixed Account	-	1,321.17	-	287.66	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.55	1,253.64	-	408.58	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	1,311.21	4,662.04	2,046.91	6,148.29	3,872.66	-
1.1.2.4 Above 1 year Fixed Account	2,675.77	1,928.70	-	207.50	1,008.58	901.52	4,592.60
1.1.3 Call Deposit	515.84	303.35	192.65	684.22	640.73	384.85	716.31
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	3.31	93.84	89.87	35.96	953.93	347.89	77.09
<b>2. Commission Expense</b>	<b>20.12</b>	<b>94.43</b>	<b>50.29</b>	<b>18.04</b>	<b>-</b>	<b>50.39</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>739.50</b>	<b>1,139.55</b>	<b>825.46</b>	<b>826.52</b>	<b>2,033.25</b>	<b>1,195.34</b>	<b>1,185.41</b>
<b>4. Office Operating Expenses</b>	<b>491.45</b>	<b>778.35</b>	<b>638.73</b>	<b>594.22</b>	<b>1,878.08</b>	<b>922.79</b>	<b>770.15</b>
<b>5. Foreign Exchange Loss</b>	<b>8.27</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	8.27	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>34.30</b>	<b>0.15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.03</b>	<b>14.86</b>
<b>7. Provision for Risk</b>	<b>1,338.50</b>	<b>107.68</b>	<b>1,092.77</b>	<b>341.52</b>	<b>992.04</b>	<b>267.71</b>	<b>613.72</b>
7.1 Loan loss Provision	1,338.50	107.68	1,092.77	341.51	992.04	267.71	613.72
7.1.1 General Loan loss Provision	460.39	107.68	896.92	219.34	992.04	169.40	454.82
7.1.1.1 Pass Loan Loss Provision	306.13	107.68	539.88	176.54	992.04	155.34	448.37
7.1.1.2 Watch List Provision	154.26	-	357.04	42.80	-	14.05	6.44
7.1.2 Special Loan Loss Provision	878.11	-	195.85	122.18	-	98.32	158.90
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	-	-	-	0.01	-	-	-
<b>8. Loan Written Off</b>	<b>7.03</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>40.62</b>	<b>66.44</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>158.94</b>	<b>420.90</b>	<b>204.76</b>	<b>191.54</b>	<b>491.42</b>	<b>228.44</b>	<b>206.16</b>
<b>10. Provision for Income Tax</b>	<b>425.45</b>	<b>1,136.44</b>	<b>552.85</b>	<b>502.37</b>	<b>1,326.84</b>	<b>660.23</b>	<b>586.64</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>630.16</b>	<b>2,651.69</b>	<b>1,289.98</b>	<b>1,221.50</b>	<b>3,095.97</b>	<b>1,395.77</b>	<b>1,268.83</b>
<b>Total Expenses</b>	<b>8,088.55</b>	<b>14,225.42</b>	<b>10,525.90</b>	<b>8,540.53</b>	<b>21,972.46</b>	<b>11,664.73</b>	<b>11,016.81</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>5,999.71</b>	<b>12,894.41</b>	<b>9,406.80</b>	<b>7,568.48</b>	<b>19,002.19</b>	<b>10,476.79</b>	<b>9,751.48</b>
1.1 On Loans and Advances	5,591.93	11,764.71	8,804.58	7,202.84	18,058.27	9,873.01	9,186.05
1.2 On Investment	267.93	1,095.04	543.06	318.92	37.04	500.05	391.81
1.2.1 Government Bonds	61.62	1,074.71	543.06	318.92	37.04	336.90	391.81
1.2.2 Foreign Bonds	-	20.34	-	-	-	-	-
1.2.3 NRB Bonds	206.31	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	163.14	-
1.3 On Agency Balance	1.50	-	-	46.72	18.33	-	-
1.4 On Call Deposit	103.89	-	17.64	-	809.66	-	-
1.5 On Others	34.46	34.65	41.52	0.00	78.88	103.74	173.62
<b>2. Commission and Discount</b>	<b>739.15</b>	<b>983.66</b>	<b>480.91</b>	<b>453.81</b>	<b>184.79</b>	<b>848.37</b>	<b>371.54</b>
2.1 Bills Purchase and Discount	21.77	-	1.73	0.10	5.16	0.02	-
2.2 Commission	710.51	983.66	479.18	453.70	179.63	560.70	178.63
2.3 Others	6.86	-	-	-	-	287.65	192.91
<b>3. Exchange Fluctuation Income</b>	<b>193.35</b>	<b>262.75</b>	<b>296.79</b>	<b>172.54</b>	<b>318.18</b>	<b>299.54</b>	<b>322.99</b>
3.1 Due to Change in Exchange Rate	-	34.45	-	4.70	5.23	122.43	64.60
3.2 Due to Foreign Currency Transaction	193.35	228.30	296.79	167.84	312.96	177.11	258.39
<b>4. Other Operating Income</b>	<b>215.76</b>	<b>-</b>	<b>42.68</b>	<b>44.77</b>	<b>2,148.14</b>	<b>-</b>	<b>93.13</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>84.60</b>	<b>-</b>	<b>-</b>	<b>309.74</b>	<b>11.82</b>	<b>45.71</b>
<b>6. Write Back from Provisions for loss</b>	<b>929.27</b>	<b>-</b>	<b>286.22</b>	<b>300.94</b>	<b>-</b>	<b>21.36</b>	<b>431.95</b>
<b>7. Recovery of written-off Loan</b>	<b>11.31</b>	<b>-</b>	<b>12.50</b>	<b>-</b>	<b>9.42</b>	<b>6.85</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>8,088.55</b>	<b>14,225.42</b>	<b>10,525.90</b>	<b>8,540.53</b>	<b>21,972.46</b>	<b>11,664.73</b>	<b>11,016.81</b>



BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>6,142.47</b>	<b>9,041.81</b>	<b>8,351.85</b>	<b>11,071.89</b>	<b>6,048.99</b>	<b>6,845.28</b>	<b>5,648.13</b>
1.1 On Deposit Liabilities	5,961.93	8,520.18	8,246.97	10,715.38	5,834.12	6,834.35	5,329.90
1.1.1 Saving Account	1,242.41	1,937.26	1,739.10	2,829.83	967.35	1,120.77	1,027.35
1.1.2 Fixed Account	4,274.43	5,758.42	6,379.57	7,374.40	4,443.38	4,586.01	4,103.18
1.1.2.1 Up to 3 months Fixed Account	135.36	17.80	-	142.75	442.01	-	-
1.1.2.2 3 to 6 months Fixed Account	259.69	1,015.67	-	1,803.41	290.33	477.66	1,808.94
1.1.2.3 6 months to 1 year Fixed Account	1,882.18	2,111.31	5,479.80	3,771.20	3,418.40	3,304.32	185.30
1.1.2.4 Above 1 year Fixed Account	1,997.21	2,613.64	899.77	1,657.03	292.64	804.04	2,108.94
1.1.3 Call Deposit	445.10	824.50	128.30	511.16	423.39	1,127.57	199.38
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	180.54	521.63	104.88	356.50	214.87	10.93	318.23
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>15.92</b>	<b>177.37</b>	<b>49.37</b>	<b>-</b>	<b>1.15</b>
<b>3. Staff Expense</b>	<b>855.13</b>	<b>1,632.88</b>	<b>2,708.26</b>	<b>1,953.29</b>	<b>748.75</b>	<b>591.57</b>	<b>951.07</b>
<b>4. Office Operating Expenses</b>	<b>857.86</b>	<b>1,161.77</b>	<b>888.12</b>	<b>1,301.27</b>	<b>620.36</b>	<b>505.83</b>	<b>868.68</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>11.09</b>	<b>-</b>	<b>22.95</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>537.69</b>	<b>1,023.13</b>	<b>1,637.74</b>	<b>716.30</b>	<b>104.76</b>	<b>178.42</b>	<b>1,350.61</b>
7.1 Loan loss Provision	537.69	1,023.13	1,637.74	716.30	104.76	178.42	1,350.61
7.1.1 General Loan loss Provision	227.71	1,023.13	300.96	716.30	20.94	78.19	742.64
7.1.1.1 Pass Loan Loss Provision	101.53	1,023.13	182.73	716.30	24.68	41.64	730.79
7.1.1.2 Watch List Provision	126.18	-	118.24	-	(3.74)	36.55	11.85
7.1.2 Special Loan Loss Provision	309.98	-	1,336.78	-	83.82	100.24	607.98
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>47.04</b>	<b>37.51</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>204.70</b>	<b>268.02</b>	<b>208.61</b>	<b>528.88</b>	<b>198.08</b>	<b>425.76</b>	<b>193.97</b>
<b>10. Provision for Income Tax</b>	<b>552.68</b>	<b>743.10</b>	<b>1,173.86</b>	<b>1,382.43</b>	<b>540.71</b>	<b>1,146.30</b>	<b>523.72</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.63</b>
<b>12. Net Profit</b>	<b>1,289.60</b>	<b>1,669.05</b>	<b>2,789.67</b>	<b>3,377.47</b>	<b>1,242.03</b>	<b>2,685.50</b>	<b>1,222.02</b>
<b>Total Expenses</b>	<b>10,498.25</b>	<b>15,577.27</b>	<b>17,796.97</b>	<b>20,508.90</b>	<b>9,553.04</b>	<b>12,378.66</b>	<b>10,763.99</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>9,286.77</b>	<b>14,056.05</b>	<b>14,138.21</b>	<b>18,537.09</b>	<b>8,720.63</b>	<b>11,307.45</b>	<b>9,252.83</b>
1.1 On Loans and Advances	8,879.82	13,204.25	13,332.60	17,572.87	8,061.84	10,756.34	8,627.56
1.2 On Investment	276.04	779.31	799.38	831.35	456.02	434.37	481.34
1.2.1 Government Bonds	271.09	779.31	799.38	831.35	456.02	434.37	402.75
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	4.95	-	-	-	-	-	78.59
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	2.63	-	-	24.65	18.67	1.30
1.4 On Call Deposit	-	59.58	-	-	4.86	-	112.43
1.5 On Others	130.91	10.28	6.23	132.88	173.26	98.07	30.21
<b>2. Commission and Discount</b>	<b>339.62</b>	<b>916.53</b>	<b>560.02</b>	<b>1,277.40</b>	<b>491.41</b>	<b>660.44</b>	<b>394.55</b>
2.1 Bills Purchase and Discount	33.35	14.16	0.00	-	-	-	84.80
2.2 Commission	306.26	109.59	522.09	1,277.40	483.86	650.09	276.40
2.3 Others	-	792.78	37.92	-	7.55	10.35	33.35
<b>3. Exchange Fluctuation Income</b>	<b>286.44</b>	<b>426.72</b>	<b>377.13</b>	<b>596.04</b>	<b>282.39</b>	<b>248.05</b>	<b>239.39</b>
3.1 Due to Change in Exchange Rate	6.19	(3.33)	-	96.59	1.60	4.05	21.27
3.2 Due to Foreign Currency Transaction	280.25	430.05	377.13	499.44	280.79	244.00	218.12
<b>4. Other Operating Income</b>	<b>345.70</b>	<b>177.76</b>	<b>961.70</b>	<b>53.49</b>	<b>9.49</b>	<b>142.95</b>	<b>485.69</b>
<b>5. Non Operating Income</b>	<b>102.53</b>	<b>-</b>	<b>216.38</b>	<b>-</b>	<b>28.66</b>	<b>19.78</b>	<b>45.59</b>
<b>6. Write Back from Provisions for loss</b>	<b>132.83</b>	<b>-</b>	<b>1,525.02</b>	<b>44.29</b>	<b>-</b>	<b>-</b>	<b>340.03</b>
<b>7. Recovery of written-off Loan</b>	<b>4.17</b>	<b>0.21</b>	<b>18.51</b>	<b>0.58</b>	<b>20.46</b>	<b>-</b>	<b>3.81</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>0.18</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.12</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>10,498.25</b>	<b>15,577.27</b>	<b>17,796.97</b>	<b>20,508.90</b>	<b>9,553.04</b>	<b>12,378.66</b>	<b>10,763.99</b>

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahaaxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>8,175.45</b>	<b>6,600.65</b>	<b>5,625.73</b>	<b>3,619.06</b>	<b>4,757.64</b>	<b>6,682.41</b>	<b>2,683.33</b>
1.1 On Deposit Liabilities	7,782.96	6,495.66	5,555.63	3,558.74	4,738.69	6,487.62	2,678.12
1.1.1 Saving Account	1,665.38	1,739.27	1,049.38	607.87	943.19	1,559.93	701.81
1.1.2 Fixed Account	5,467.14	4,300.32	3,913.02	2,565.01	3,220.29	4,575.72	1,757.82
1.1.2.1 Up to 3 months Fixed Account	585.70	-	-	-	-	56.05	-
1.1.2.2 3 to 6 months Fixed Account	652.44	-	-	-	2,549.49	942.32	306.36
1.1.2.3 6 months to 1 year Fixed Account	1,607.57	-	3,913.02	2,565.01	454.97	633.55	1,247.98
1.1.2.4 Above 1 year Fixed Account	2,621.43	4,300.32	-	-	215.83	2,943.80	203.48
1.1.3 Call Deposit	406.86	456.07	593.23	385.87	575.21	351.97	218.49
1.1.4 Certificate of Deposit	243.58	-	-	-	-	-	-
1.2 On Borrowing	392.49	104.99	70.10	60.32	18.95	194.79	5.21
<b>2. Commission Expense</b>	<b>99.31</b>	<b>-</b>	<b>39.02</b>	<b>-</b>	<b>13.72</b>	<b>-</b>	<b>3.67</b>
<b>3. Staff Expense</b>	<b>1,264.76</b>	<b>1,417.92</b>	<b>1,136.23</b>	<b>807.45</b>	<b>905.14</b>	<b>816.68</b>	<b>398.55</b>
<b>4. Office Operating Expenses</b>	<b>1,025.56</b>	<b>1,145.01</b>	<b>714.72</b>	<b>557.27</b>	<b>557.26</b>	<b>710.31</b>	<b>286.22</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.10</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.10
<b>6. Non Operating Expense</b>	<b>-</b>	<b>81.30</b>	<b>-</b>	<b>0.92</b>	<b>4.59</b>	<b>-</b>	<b>0.01</b>
<b>7. Provision for Risk</b>	<b>1,531.85</b>	<b>177.12</b>	<b>369.07</b>	<b>394.00</b>	<b>148.42</b>	<b>407.51</b>	<b>323.00</b>
7.1 Loan loss Provision	1,531.85	177.12	324.21	394.00	148.42	407.51	313.39
7.1.1 General Loan loss Provision	410.16	259.38	94.37	128.66	11.96	102.07	89.98
7.1.1.1 Pass Loan Loss Provision	-	74.86	94.37	65.42	(7.88)	102.07	60.31
7.1.1.2 Watch List Provision	410.16	184.52	-	63.24	19.84	-	29.67
7.1.2 Special Loan Loss Provision	753.07	(82.26)	229.84	265.35	136.47	81.05	223.41
7.1.3 Additional Loan Loss Provision	368.63	-	-	-	-	224.39	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	8.25
7.3. Provision for Loss on Investment	-	-	44.86	-	-	-	1.36
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>33.98</b>	<b>31.04</b>	<b>7.77</b>	<b>29.26</b>	<b>-</b>	<b>0.20</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>324.19</b>	<b>228.31</b>	<b>-</b>	<b>83.74</b>	<b>-</b>	<b>296.34</b>	<b>83.14</b>
<b>10. Provision for Income Tax</b>	<b>706.05</b>	<b>590.64</b>	<b>684.76</b>	<b>226.10</b>	<b>483.93</b>	<b>789.70</b>	<b>223.42</b>
<b>11. Others</b>	<b>20.20</b>	<b>-</b>	<b>0.39</b>	<b>0.66</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>2,211.62</b>	<b>1,411.01</b>	<b>1,850.14</b>	<b>527.58</b>	<b>1,129.16</b>	<b>1,877.38</b>	<b>524.80</b>
<b>Total Expenses</b>	<b>15,392.97</b>	<b>11,683.00</b>	<b>10,427.83</b>	<b>6,246.06</b>	<b>7,999.87</b>	<b>11,580.53</b>	<b>4,526.24</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>13,275.31</b>	<b>10,451.92</b>	<b>9,508.38</b>	<b>5,688.94</b>	<b>7,546.79</b>	<b>10,513.66</b>	<b>4,178.96</b>
1.1 On Loans and Advances	12,533.05	9,378.74	8,716.32	5,339.70	7,194.71	9,781.53	3,757.47
1.2 On Investment	521.83	664.62	564.32	320.65	276.66	691.39	100.84
1.2.1 Government Bonds	475.61	664.62	27.09	320.65	276.66	691.39	100.84
1.2.2 Foreign Bonds	46.22	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	537.23	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	57.75	1.26	1.12	36.74	-	-
1.4 On Call Deposit	34.80	13.08	95.11	27.47	-	-	307.80
1.5 On Others	185.63	337.73	131.36	-	38.68	40.73	12.86
<b>2. Commission and Discount</b>	<b>820.55</b>	<b>384.17</b>	<b>451.10</b>	<b>83.90</b>	<b>231.81</b>	<b>193.06</b>	<b>175.27</b>
2.1 Bills Purchase and Discount	-	5.85	3.77	-	-	-	-
2.2 Commission	820.55	362.99	163.17	83.90	231.81	193.06	9.46
2.3 Others	-	15.33	284.17	-	-	-	165.81
<b>3. Exchange Fluctuation Income</b>	<b>460.56</b>	<b>360.74</b>	<b>267.29</b>	<b>202.47</b>	<b>152.34</b>	<b>378.01</b>	<b>4.45</b>
3.1 Due to Change in Exchange Rate	92.11	12.79	-	5.66	2.99	10.05	4.45
3.2 Due to Foreign Currency Transaction	368.44	347.94	267.29	196.80	149.35	367.95	0.00
<b>4. Other Operating Income</b>	<b>119.81</b>	<b>453.86</b>	<b>135.66</b>	<b>181.53</b>	<b>20.69</b>	<b>435.01</b>	<b>26.85</b>
<b>5. Non Operating Income</b>	<b>603.66</b>	<b>27.86</b>	<b>3.03</b>	<b>5.39</b>	<b>48.23</b>	<b>42.51</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>94.58</b>	<b>-</b>	<b>62.37</b>	<b>83.83</b>	<b>-</b>	<b>18.30</b>	<b>138.40</b>
<b>7. Recovery of written-off Loan</b>	<b>11.23</b>	<b>4.45</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.30</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>7.28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>15,392.97</b>	<b>11,683.00</b>	<b>10,427.83</b>	<b>6,246.06</b>	<b>7,999.87</b>	<b>11,580.53</b>	<b>4,526.24</b>

BFI Name	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>0.45</b>	<b>321.12</b>	<b>291.78</b>	<b>1,903.25</b>	<b>547.47</b>	<b>1,858.43</b>	<b>408.23</b>
1.1 On Deposit Liabilities	0.45	321.12	291.78	1,902.17	547.09	1,853.84	407.98
1.1.1 Saving Account	0.45	211.67	115.20	527.32	161.17	509.34	105.25
1.1.2 Fixed Account	-	98.59	143.50	1,170.09	340.85	1,131.39	275.56
1.1.2.1 Up to 3 months Fixed Account	-	-	-	100.76	0.86	-	11.02
1.1.2.2 3 to 6 months Fixed Account	-	5.27	-	648.59	119.36	-	13.78
1.1.2.3 6 months to 1 year Fixed Account	-	8.44	-	287.24	145.05	-	96.45
1.1.2.4 Above 1 year Fixed Account	-	84.88	143.50	133.50	75.58	1,131.39	154.31
1.1.3 Call Deposit	-	10.86	33.08	204.75	45.07	213.10	27.17
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	1.09	0.38	4.59	0.25
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>1.80</b>	<b>49.21</b>	<b>45.90</b>	<b>315.25</b>	<b>112.67</b>	<b>276.41</b>	<b>53.14</b>
<b>4. Office Operating Expenses</b>	<b>3.42</b>	<b>40.17</b>	<b>36.61</b>	<b>271.30</b>	<b>83.42</b>	<b>288.00</b>	<b>36.21</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.00</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	7.00	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.29</b>
<b>7. Provision for Risk</b>	<b>0.03</b>	<b>29.84</b>	<b>36.11</b>	<b>108.82</b>	<b>204.20</b>	<b>221.31</b>	<b>9.52</b>
7.1 Loan loss Provision	0.03	29.84	36.11	108.82	204.20	221.31	9.52
7.1.1 General Loan loss Provision	-	12.83	36.11	78.43	24.65	84.16	6.11
7.1.1.1 Pass Loan Loss Provision	-	4.00	36.11	30.44	15.01	32.55	0.28
7.1.1.2 Watch List Provision	-	8.83	-	47.98	9.64	51.61	5.83
7.1.2 Special Loan Loss Provision	0.03	17.01	-	30.40	179.55	137.15	3.41
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.58</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>17.59</b>	<b>-</b>	<b>44.80</b>	<b>14.79</b>	<b>40.02</b>	<b>19.32</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>47.49</b>	<b>-</b>	<b>120.95</b>	<b>44.36</b>	<b>120.06</b>	<b>57.95</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.34</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>4.57</b>	<b>110.82</b>	<b>-</b>	<b>278.87</b>	<b>103.51</b>	<b>249.69</b>	<b>135.23</b>
<b>Total Expenses</b>	<b>10.28</b>	<b>616.24</b>	<b>410.40</b>	<b>3,049.16</b>	<b>1,110.42</b>	<b>3,060.90</b>	<b>719.87</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1.47</b>	<b>550.85</b>	<b>234.95</b>	<b>2,896.04</b>	<b>944.97</b>	<b>2,845.74</b>	<b>648.14</b>
1.1 On Loans and Advances	1.10	503.37	228.90	2,685.94	900.60	2,564.24	606.69
1.2 On Investment	-	-	-	41.71	-	25.60	-
1.2.1 Government Bonds	-	-	-	41.71	-	25.60	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	0.37	-	-	-	-	10.89	-
1.4 On Call Deposit	-	47.42	6.05	155.14	44.37	228.59	41.45
1.5 On Others	-	0.06	-	13.25	-	16.41	-
<b>2. Commission and Discount</b>	<b>-</b>	<b>5.16</b>	<b>22.41</b>	<b>145.39</b>	<b>15.27</b>	<b>14.51</b>	<b>3.16</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	5.16	2.19	137.07	11.13	14.18	1.88
2.3 Others	-	-	20.22	8.32	4.15	0.33	1.28
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.11</b>	<b>-</b>	<b>9.68</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	1.03	-	9.58	-
3.2 Due to Foreign Currency Transaction	-	-	-	0.09	-	0.10	-
<b>4. Other Operating Income</b>	<b>6.93</b>	<b>38.84</b>	<b>-</b>	<b>6.53</b>	<b>60.59</b>	<b>139.00</b>	<b>42.15</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.08</b>	<b>2.20</b>	<b>0.66</b>	<b>26.43</b>
<b>6. Write Back from Provisions for loss</b>	<b>1.88</b>	<b>21.39</b>	<b>-</b>	<b>-</b>	<b>87.39</b>	<b>51.31</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>153.04</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>10.28</b>	<b>616.24</b>	<b>410.40</b>	<b>3,049.16</b>	<b>1,110.42</b>	<b>3,060.90</b>	<b>719.87</b>

BFI Name	Tinau	Mukti	Garima	GandakiDB	Kamana	Corporate	Jyoti
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,104.95</b>	<b>3,975.75</b>	<b>2,841.97</b>	<b>2,539.71</b>	<b>2,168.59</b>	<b>21.40</b>	<b>2,445.72</b>
1.1 On Deposit Liabilities	1,104.95	3,964.37	2,838.75	2,539.71	2,168.59	21.40	2,388.70
1.1.1 Saving Account	154.36	953.56	634.21	665.39	445.47	6.30	495.92
1.1.2 Fixed Account	859.17	2,591.33	1,824.22	1,687.73	1,482.96	12.47	1,497.22
1.1.2.1 Up to 3 months Fixed Account	-	597.93	497.95	-	341.34	-	379.23
1.1.2.2 3 to 6 months Fixed Account	5.35	334.32	243.85	397.46	208.21	-	150.59
1.1.2.3 6 months to 1 year Fixed Account	9.40	1,351.45	965.45	1,078.35	655.30	9.07	759.07
1.1.2.4 Above 1 year Fixed Account	844.42	307.62	116.98	211.92	278.11	3.40	208.33
1.1.3 Call Deposit	91.42	419.48	380.32	186.60	240.16	2.63	395.56
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	11.38	3.22	-	-	-	57.02
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.66</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>211.57</b>	<b>640.76</b>	<b>387.38</b>	<b>362.75</b>	<b>377.05</b>	<b>12.12</b>	<b>362.66</b>
<b>4. Office Operating Expenses</b>	<b>108.12</b>	<b>543.29</b>	<b>336.87</b>	<b>234.88</b>	<b>314.83</b>	<b>11.26</b>	<b>333.72</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>4.73</b>	<b>0.79</b>	<b>-</b>	<b>1.54</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	4.73	-	-	1.54	-	-
5.2 Due to Foreign Currency Transaction	-	-	0.79	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.28</b>
<b>7. Provision for Risk</b>	<b>196.80</b>	<b>170.14</b>	<b>92.16</b>	<b>67.28</b>	<b>112.66</b>	<b>6.19</b>	<b>80.71</b>
7.1 Loan loss Provision	192.21	170.14	92.16	67.28	103.05	6.19	80.71
7.1.1 General Loan loss Provision	53.66	145.11	67.35	24.02	50.68	3.27	64.34
7.1.1.1 Pass Loan Loss Provision	28.64	110.16	62.34	15.97	40.60	0.62	21.50
7.1.1.2 Watch List Provision	25.01	34.95	5.01	8.05	10.08	2.65	42.85
7.1.2 Special Loan Loss Provision	138.56	25.03	24.81	43.26	52.37	2.92	16.37
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	9.61	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	4.59	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>26.62</b>	<b>135.46</b>	<b>96.32</b>	<b>57.90</b>	<b>41.23</b>	<b>3.62</b>	<b>70.63</b>
<b>10. Provision for Income Tax</b>	<b>71.88</b>	<b>365.73</b>	<b>258.92</b>	<b>156.34</b>	<b>124.93</b>	<b>-</b>	<b>211.90</b>
<b>11. Others</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00</b>
<b>12. Net Profit</b>	<b>167.72</b>	<b>853.37</b>	<b>608.00</b>	<b>364.80</b>	<b>291.50</b>	<b>36.18</b>	<b>494.43</b>
<b>Total Expenses</b>	<b>1,887.66</b>	<b>6,689.23</b>	<b>4,622.41</b>	<b>3,783.65</b>	<b>3,433.99</b>	<b>90.76</b>	<b>4,000.06</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1,704.43</b>	<b>6,132.64</b>	<b>4,353.83</b>	<b>3,549.74</b>	<b>3,217.45</b>	<b>55.10</b>	<b>3,693.13</b>
1.1 On Loans and Advances	1,583.93	5,679.29	4,086.21	3,369.33	3,024.82	44.79	3,371.77
1.2 On Investment	7.77	127.70	46.49	-	14.25	-	56.15
1.2.1 Government Bonds	-	106.31	46.49	-	14.25	-	56.15
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	7.77	21.39	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	112.74	310.97	214.68	180.40	178.38	-	265.03
1.5 On Others	-	14.69	6.45	-	-	10.31	0.18
<b>2. Commission and Discount</b>	<b>8.29</b>	<b>41.53</b>	<b>47.80</b>	<b>8.72</b>	<b>167.30</b>	<b>0.15</b>	<b>10.84</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	8.29	39.56	31.92	8.72	-	0.09	10.84
2.3 Others	-	1.97	15.88	-	167.30	0.06	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>17.80</b>	<b>1.05</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33.79</b>
3.1 Due to Change in Exchange Rate	-	7.33	1.05	-	-	-	11.37
3.2 Due to Foreign Currency Transaction	-	10.47	-	-	-	-	22.42
<b>4. Other Operating Income</b>	<b>79.72</b>	<b>407.68</b>	<b>209.10</b>	<b>180.00</b>	<b>34.70</b>	<b>1.34</b>	<b>238.29</b>
<b>5. Non Operating Income</b>	<b>3.33</b>	<b>16.78</b>	<b>0.10</b>	<b>41.90</b>	<b>1.64</b>	<b>-</b>	<b>23.99</b>
<b>6. Write Back from Provisions for loss</b>	<b>91.88</b>	<b>72.79</b>	<b>10.53</b>	<b>3.30</b>	<b>12.90</b>	<b>34.17</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(0.00)</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>1,887.66</b>	<b>6,689.23</b>	<b>4,622.41</b>	<b>3,783.65</b>	<b>3,433.99</b>	<b>90.76</b>	<b>4,000.06</b>

BFI Name	Shine	Kanchan	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,935.99</b>	<b>434.16</b>	<b>2,098.38</b>	<b>195.71</b>	<b>63.12</b>	<b>36.17</b>	<b>207.20</b>
1.1 On Deposit Liabilities	1,935.99	434.16	2,089.85	195.71	63.12	36.17	207.20
1.1.1 Saving Account	657.35	174.02	416.68	62.99	45.72	36.17	61.28
1.1.2 Fixed Account	1,222.53	202.01	1,344.96	86.17	10.17	-	121.40
1.1.2.1 Up to 3 months Fixed Account	-	11.45	0.05	-	-	-	0.00
1.1.2.2 3 to 6 months Fixed Account	129.56	15.83	-	14.90	2.94	-	32.12
1.1.2.3 6 months to 1 year Fixed Account	190.06	57.82	15.92	43.27	1.15	-	35.47
1.1.2.4 Above 1 year Fixed Account	902.91	116.92	1,328.99	28.01	6.08	-	53.81
1.1.3 Call Deposit	56.11	58.13	328.21	46.55	7.23	-	24.52
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	8.54	-	-	-	-
<b>2. Commission Expense</b>	<b>-</b>	<b>2.29</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>322.75</b>	<b>68.49</b>	<b>224.45</b>	<b>52.85</b>	<b>16.52</b>	<b>20.22</b>	<b>73.64</b>
<b>4. Office Operating Expenses</b>	<b>199.23</b>	<b>53.65</b>	<b>214.82</b>	<b>43.08</b>	<b>9.49</b>	<b>7.88</b>	<b>56.98</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>0.03</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	0.03	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>95.65</b>	<b>34.90</b>	<b>196.92</b>	<b>7.59</b>	<b>1.16</b>	<b>11.89</b>	<b>111.72</b>
7.1 Loan loss Provision	95.65	34.90	196.92	7.59	1.16	11.89	111.26
7.1.1 General Loan loss Provision	31.68	18.90	85.97	5.61	1.16	4.04	42.15
7.1.1.1 Pass Loan Loss Provision	19.91	10.48	37.06	5.61	1.16	0.90	11.15
7.1.1.2 Watch List Provision	11.77	8.42	48.90	(0.00)	-	3.14	31.01
7.1.2 Special Loan Loss Provision	63.97	16.00	109.06	-	-	7.85	69.11
7.1.3 Additional Loan Loss Provision	-	-	1.89	1.98	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.46
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>0.04</b>	<b>-</b>	<b>1.30</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>13.96</b>	<b>82.07</b>	<b>4.14</b>	<b>-</b>	<b>-</b>	<b>9.79</b>
<b>10. Provision for Income Tax</b>	<b>227.28</b>	<b>37.70</b>	<b>221.71</b>	<b>12.42</b>	<b>-</b>	<b>-</b>	<b>26.44</b>
<b>11. Others</b>	<b>-</b>	<b>0.46</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>530.33</b>	<b>87.96</b>	<b>516.89</b>	<b>28.98</b>	<b>5.67</b>	<b>-</b>	<b>61.70</b>
<b>Total Expenses</b>	<b>3,311.27</b>	<b>733.56</b>	<b>3,556.56</b>	<b>344.77</b>	<b>95.96</b>	<b>76.17</b>	<b>547.47</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>3,189.67</b>	<b>681.79</b>	<b>3,190.25</b>	<b>325.71</b>	<b>86.53</b>	<b>63.79</b>	<b>412.16</b>
1.1 On Loans and Advances	2,980.50	619.30	2,969.48	297.73	74.24	59.95	377.75
1.2 On Investment	46.52	-	57.85	1.11	-	-	-
1.2.1 Government Bonds	46.52	-	57.85	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	0.15	-	-	-
1.2.4 Debenture & Bonds	-	-	-	0.96	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	162.65	58.13	157.98	26.87	12.30	3.84	34.40
1.5 On Others	-	4.36	4.94	-	-	-	-
<b>2. Commission and Discount</b>	<b>17.61</b>	<b>9.85</b>	<b>5.77</b>	<b>0.84</b>	<b>-</b>	<b>0.93</b>	<b>3.65</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	17.61	5.00	5.77	0.84	-	0.93	3.65
2.3 Others	-	4.85	-	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>1.53</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	1.49	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.04	-	-	-	-
<b>4. Other Operating Income</b>	<b>96.84</b>	<b>24.63</b>	<b>97.26</b>	<b>18.22</b>	<b>9.43</b>	<b>4.23</b>	<b>20.91</b>
<b>5. Non Operating Income</b>	<b>7.14</b>	<b>-</b>	<b>21.37</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>14.58</b>	<b>239.32</b>	<b>-</b>	<b>-</b>	<b>6.80</b>	<b>110.76</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>1.06</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>2.72</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.41</b>	<b>-</b>
<b>Total Income</b>	<b>3,311.27</b>	<b>733.56</b>	<b>3,556.56</b>	<b>344.77</b>	<b>95.96</b>	<b>76.17</b>	<b>547.47</b>

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>96.13</b>	<b>2.15</b>	<b>2.16</b>	<b>554.52</b>	<b>700.08</b>	<b>432.35</b>	<b>22.48</b>
1.1 On Deposit Liabilities	96.13	2.15	2.16	548.27	687.40	428.69	22.48
1.1.1 Saving Account	15.46	1.77	1.88	121.83	157.74	73.62	9.17
1.1.2 Fixed Account	61.31	0.38	-	305.58	529.66	306.08	12.36
1.1.2.1 Up to 3 months Fixed Account	-	0.00	-	60.20	6.51	9.41	-
1.1.2.2 3 to 6 months Fixed Account	12.32	-	-	46.69	10.29	2.49	0.37
1.1.2.3 6 months to 1 year Fixed Account	47.02	-	-	119.76	247.99	182.60	7.48
1.1.2.4 Above 1 year Fixed Account	1.97	0.38	-	78.93	264.88	111.58	4.51
1.1.3 Call Deposit	19.36	-	0.29	120.86	-	49.00	0.94
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	6.25	12.68	3.66	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>28.34</b>	<b>6.49</b>	<b>2.40</b>	<b>97.93</b>	<b>64.14</b>	<b>41.64</b>	<b>15.04</b>
<b>4. Office Operating Expenses</b>	<b>24.03</b>	<b>6.97</b>	<b>12.48</b>	<b>75.40</b>	<b>81.93</b>	<b>36.49</b>	<b>9.98</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>14.87</b>	<b>0.71</b>	<b>-</b>	<b>63.50</b>	<b>62.90</b>	<b>22.62</b>	<b>17.26</b>
7.1 Loan loss Provision	14.87	0.26	-	32.08	55.38	22.62	12.85
7.1.1 General Loan loss Provision	3.65	0.26	-	(3.42)	-	16.51	-
7.1.1.1 Pass Loan Loss Provision	2.03	0.26	-	7.20	-	4.41	-
7.1.1.2 Watch List Provision	1.62	-	-	(10.63)	-	12.10	-
7.1.2 Special Loan Loss Provision	11.22	-	-	35.51	-	6.11	12.85
7.1.3 Additional Loan Loss Provision	-	-	-	-	55.38	-	-
7.2. Provision for Non-Banking Assets	-	-	-	34.61	-	-	-
7.3. Provision for Loss on Investment	-	0.46	-	(3.19)	7.52	-	4.41
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.07</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>2.07</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8.11</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>6.21</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>21.89</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.23</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>14.44</b>	<b>28.96</b>	<b>17.56</b>	<b>(149.39)</b>	<b>-</b>	<b>51.09</b>	<b>-</b>
<b>Total Expenses</b>	<b>186.08</b>	<b>45.29</b>	<b>34.60</b>	<b>642.28</b>	<b>909.05</b>	<b>614.20</b>	<b>64.75</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>170.62</b>	<b>24.72</b>	<b>14.50</b>	<b>598.86</b>	<b>778.37</b>	<b>576.25</b>	<b>41.43</b>
1.1 On Loans and Advances	149.83	18.54	0.21	514.66	650.10	516.89	31.47
1.2 On Investment	1.88	-	-	10.93	47.06	14.12	-
1.2.1 Government Bonds	-	-	-	10.93	47.06	14.12	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	1.88	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	18.91	-	14.29	73.27	81.21	45.25	9.96
1.5 On Others	-	6.18	-	-	-	-	-
<b>2. Commission and Discount</b>	<b>0.80</b>	<b>-</b>	<b>-</b>	<b>1.20</b>	<b>1.90</b>	<b>0.90</b>	<b>-</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.80	-	-	1.20	1.90	0.90	-
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>5.80</b>	<b>1.21</b>	<b>0.01</b>	<b>33.76</b>	<b>95.36</b>	<b>31.97</b>	<b>0.99</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>0.05</b>	<b>18.50</b>	<b>8.46</b>	<b>-</b>	<b>1.94</b>	<b>0.02</b>
<b>6. Write Back from Provisions for loss</b>	<b>8.86</b>	<b>19.31</b>	<b>1.58</b>	<b>-</b>	<b>-</b>	<b>3.14</b>	<b>11.99</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33.42</b>	<b>-</b>	<b>10.32</b>
<b>Total Income</b>	<b>186.08</b>	<b>45.29</b>	<b>34.60</b>	<b>642.28</b>	<b>909.05</b>	<b>614.20</b>	<b>64.75</b>

BFI Name	United	BestFC	Progressive	Janaki	Pokhara	Central	Multi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>569.22</b>	<b>213.91</b>	<b>116.18</b>	<b>200.65</b>	<b>556.19</b>	<b>331.01</b>	<b>23.02</b>
1.1 On Deposit Liabilities	568.84	213.91	116.18	200.65	553.58	331.01	23.02
1.1.1 Saving Account	103.21	66.03	42.23	48.84	130.54	104.08	4.94
1.1.2 Fixed Account	412.50	126.52	58.16	148.89	378.50	226.93	18.08
1.1.2.1 Up to 3 months Fixed Account	3.29	-	11.72	-	28.78	-	-
1.1.2.2 3 to 6 months Fixed Account	66.77	-	2.04	2.65	29.77	23.05	-
1.1.2.3 6 months to 1 year Fixed Account	305.57	126.52	36.95	1.84	288.93	133.68	-
1.1.2.4 Above 1 year Fixed Account	36.87	-	7.45	144.40	31.03	70.20	18.08
1.1.3 Call Deposit	53.13	21.35	15.80	2.92	44.54	-	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.38	-	-	-	2.61	-	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>98.72</b>	<b>58.62</b>	<b>28.42</b>	<b>18.80</b>	<b>83.43</b>	<b>45.69</b>	<b>3.04</b>
<b>4. Office Operating Expenses</b>	<b>76.58</b>	<b>40.87</b>	<b>35.74</b>	<b>12.38</b>	<b>60.92</b>	<b>30.12</b>	<b>3.83</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>2.11</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>34.47</b>	<b>118.20</b>	<b>75.02</b>	<b>151.45</b>	<b>18.20</b>	<b>26.57</b>	<b>2.40</b>
7.1 Loan loss Provision	31.65	103.58	75.02	151.45	18.20	18.38	2.40
7.1.1 General Loan loss Provision	(1.82)	34.66	20.57	22.62	9.36	3.29	1.17
7.1.1.1 Pass Loan Loss Provision	(2.83)	3.79	8.48	1.82	4.81	2.51	1.17
7.1.1.2 Watch List Provision	1.01	30.87	12.09	20.79	4.54	0.78	-
7.1.2 Special Loan Loss Provision	33.47	68.92	22.01	128.83	8.84	15.09	1.22
7.1.3 Additional Loan Loss Provision	-	-	32.44	-	-	-	-
7.2. Provision for Non-Banking Assets	2.73	14.62	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	8.19	-
7.5. Provision for Loss of Other Assets	0.09	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>2.28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.22</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.99</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.04</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13.97</b>	<b>-</b>	<b>-</b>	<b>10.35</b>
<b>Total Expenses</b>	<b>781.28</b>	<b>433.71</b>	<b>255.37</b>	<b>405.45</b>	<b>718.78</b>	<b>433.40</b>	<b>42.63</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>681.13</b>	<b>257.90</b>	<b>150.63</b>	<b>297.88</b>	<b>653.83</b>	<b>388.76</b>	<b>34.32</b>
1.1 On Loans and Advances	613.50	215.77	110.22	262.95	583.35	333.78	34.32
1.2 On Investment	11.09	6.24	2.54	-	7.79	11.56	-
1.2.1 Government Bonds	11.09	6.24	-	-	7.79	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	2.54	-	-	11.56	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	50.64	35.90	36.84	34.94	61.72	43.42	-
1.5 On Others	5.91	-	1.04	-	0.97	-	-
<b>2. Commission and Discount</b>	<b>1.01</b>	<b>0.94</b>	<b>0.17</b>	<b>0.34</b>	<b>0.82</b>	<b>1.14</b>	<b>5.07</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	0.94	0.17	0.03	0.82	1.14	-
2.3 Others	0.97	-	-	0.31	-	-	5.07
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>31.23</b>	<b>10.39</b>	<b>8.23</b>	<b>13.54</b>	<b>31.48</b>	<b>28.13</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>2.98</b>	<b>1.14</b>	<b>0.01</b>	<b>2.58</b>	<b>0.94</b>	<b>6.62</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>149.42</b>	<b>36.75</b>	<b>88.91</b>	<b>0.28</b>	<b>-</b>	<b>3.23</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.20</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>0.93</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.94</b>	<b>-</b>
<b>9. Net Loss</b>	<b>64.93</b>	<b>13.00</b>	<b>59.58</b>	<b>-</b>	<b>31.42</b>	<b>7.80</b>	<b>-</b>
<b>Total Income</b>	<b>781.28</b>	<b>433.71</b>	<b>255.37</b>	<b>405.45</b>	<b>718.78</b>	<b>433.40</b>	<b>42.63</b>

BFI Name	Srijana	Samriddhi	CMerchant	Crystal	GMBFL	ICFC
<b>Expenses</b>						
<b>1. Interest Expense</b>	<b>578.49</b>	<b>8.54</b>	<b>3.75</b>	<b>0.59</b>	<b>357.95</b>	<b>1,002.13</b>
1.1 On Deposit Liabilities	578.49	8.54	2.96	0.59	357.37	954.40
1.1.1 Saving Account	224.42	5.82	0.19	0.59	106.68	199.81
1.1.2 Fixed Account	308.70	1.34	-	-	236.89	702.82
1.1.2.1 Up to 3 months Fixed Account	-	0.05	-	-	21.51	55.79
1.1.2.2 3 to 6 months Fixed Account	51.00	0.06	-	-	10.75	22.24
1.1.2.3 6 months to 1 year Fixed Account	230.74	1.05	-	-	147.22	424.37
1.1.2.4 Above 1 year Fixed Account	26.97	0.19	-	-	57.42	200.42
1.1.3 Call Deposit	45.37	1.38	2.77	-	13.80	51.77
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	-	-	0.79	-	0.58	47.73
<b>2. Commission Expense</b>	<b>0.79</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>82.43</b>	<b>17.98</b>	<b>4.49</b>	<b>1.36</b>	<b>40.44</b>	<b>110.12</b>
<b>4. Office Operating Expenses</b>	<b>47.94</b>	<b>13.24</b>	<b>3.10</b>	<b>0.73</b>	<b>31.86</b>	<b>98.44</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>125.69</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>15.49</b>	<b>64.53</b>
7.1 Loan loss Provision	125.69	0.01	-	-	15.49	56.70
7.1.1 General Loan loss Provision	33.41	0.01	-	-	15.49	27.99
7.1.1.1 Pass Loan Loss Provision	15.67	0.01	-	-	15.49	2.18
7.1.1.2 Watch List Provision	17.74	-	-	-	-	25.81
7.1.2 Special Loan Loss Provision	92.28	-	-	-	-	28.71
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	2.86
7.3. Provision for Loss on Investment	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	4.97
<b>8. Loan Written Off</b>	<b>-</b>	<b>14.53</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.81</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12.99</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>34.18</b>	<b>13.35</b>	<b>-</b>	<b>-</b>	<b>5.96</b>	<b>30.30</b>
<b>Total Expenses</b>	<b>869.53</b>	<b>67.65</b>	<b>11.35</b>	<b>2.67</b>	<b>451.69</b>	<b>1,323.33</b>
<b>Income</b>						
<b>1. Interest Income</b>	<b>734.40</b>	<b>30.64</b>	<b>2.11</b>	<b>0.04</b>	<b>413.12</b>	<b>1,247.70</b>
1.1 On Loans and Advances	656.71	23.13	-	-	352.93	1,063.28
1.2 On Investment	-	0.44	-	-	12.90	57.45
1.2.1 Government Bonds	-	0.44	-	-	-	57.45
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	12.90	-
1.3 On Agency Balance	-	-	-	-	-	-
1.4 On Call Deposit	77.68	7.06	2.11	-	45.11	126.98
1.5 On Others	-	-	-	0.04	2.18	-
<b>2. Commission and Discount</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.44</b>	<b>8.07</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	-	-	-	-	1.30	8.07
2.3 Others	-	-	-	-	0.15	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.48</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	0.48	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>75.15</b>	<b>0.02</b>	<b>0.00</b>	<b>-</b>	<b>23.99</b>	<b>58.04</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>0.28</b>	<b>2.38</b>	<b>0.28</b>	<b>6.04</b>	<b>9.17</b>
<b>6. Write Back from Provisions for loss</b>	<b>59.98</b>	<b>36.72</b>	<b>1.90</b>	<b>-</b>	<b>6.61</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.35</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>4.96</b>	<b>2.35</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>869.53</b>	<b>67.65</b>	<b>11.35</b>	<b>2.67</b>	<b>451.69</b>	<b>1,323.33</b>



BFI Name	CityExpress	Manju	Reliance
<b>Expenses</b>			
<b>1. Interest Expense</b>	<b>9.33</b>	<b>669.65</b>	<b>387.61</b>
1.1 On Deposit Liabilities	9.33	653.06	386.46
1.1.1 Saving Account	4.34	84.61	163.34
1.1.2 Fixed Account	4.45	367.89	223.12
1.1.2.1 Up to 3 months Fixed Account	0.28	84.67	-
1.1.2.2 3 to 6 months Fixed Account	1.42	60.79	31.90
1.1.2.3 6 months to 1 year Fixed Account	0.76	137.10	23.69
1.1.2.4 Above 1 year Fixed Account	1.99	85.33	167.53
1.1.3 Call Deposit	0.54	200.56	-
1.1.4 Certificate of Deposit	-	-	-
1.2 On Borrowing	-	16.59	1.15
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>14.28</b>	<b>71.44</b>	<b>54.64</b>
<b>4. Office Operating Expenses</b>	<b>15.66</b>	<b>60.36</b>	<b>48.35</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>0.08</b>	<b>10.07</b>	<b>29.79</b>
7.1 Loan loss Provision	0.08	10.07	28.88
7.1.1 General Loan loss Provision	0.08	10.07	15.08
7.1.1.1 Pass Loan Loss Provision	0.08	10.07	-
7.1.1.2 Watch List Provision	-	-	15.08
7.1.2 Special Loan Loss Provision	-	-	13.80
7.1.3 Additional Loan Loss Provision	-	-	-
7.2. Provision for Non-Banking Assets	-	-	0.91
7.3. Provision for Loss on Investment	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-
<b>8. Loan Written Off</b>	<b>4.10</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>23.15</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>62.50</b>	<b>-</b>
<b>11. Others</b>	<b>0.93</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>145.84</b>	<b>-</b>
<b>Total Expenses</b>	<b>44.39</b>	<b>1,043.02</b>	<b>520.39</b>
<b>Income</b>			
<b>1. Interest Income</b>	<b>26.24</b>	<b>813.90</b>	<b>451.88</b>
1.1 On Loans and Advances	20.44	708.89	377.94
1.2 On Investment	-	52.64	10.84
1.2.1 Government Bonds	-	52.64	2.82
1.2.2 Foreign Bonds	-	-	-
1.2.3 NRB Bonds	-	-	-
1.2.4 Debenture & Bonds	-	-	8.02
1.3 On Agency Balance	-	-	-
1.4 On Call Deposit	5.80	-	63.10
1.5 On Others	-	52.37	-
<b>2. Commission and Discount</b>	<b>0.09</b>	<b>27.80</b>	<b>0.82</b>
2.1 Bills Purchase and Discount	-	-	-
2.2 Commission	0.09	0.26	0.82
2.3 Others	-	27.54	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-
<b>4. Other Operating Income</b>	<b>1.03</b>	<b>-</b>	<b>25.77</b>
<b>5. Non Operating Income</b>	<b>1.11</b>	<b>201.32</b>	<b>3.93</b>
<b>6. Write Back from Provisions for loss</b>	<b>10.96</b>	<b>-</b>	<b>26.99</b>
<b>7. Recovery of written-off Loan</b>	<b>2.99</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>1.96</b>	<b>-</b>	<b>11.00</b>
<b>Total Income</b>	<b>44.39</b>	<b>1,043.02</b>	<b>520.39</b>

## Statement of Credit as on Jeth end, 2077(Mid-June, 2020)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Sector Wise</b>							
Agricultural and Forest Related	5,576.06	12,822.52	5,085.03	6,563.19	2,990.29	6,332.67	3,113.01
Fishery Related	321.82	805.25	4.45	76.69	-	1.12	32.93
Mining Related	532.47	-	125.69	331.46	-	-	11.14
Manufacturing (Producing) Related	19,886.60	14,754.77	36,334.34	43,163.30	12,945.41	39,949.14	27,957.16
Construction	12,603.07	17,276.14	1,041.65	7,458.89	12,875.18	4,705.01	3,747.19
Electricity, Gas and Water	7,108.93	5,507.68	8,421.80	14,889.89	162.42	1,588.62	3,921.78
Metal Products, Mach. & Ele. Eqp.	1,586.33	2,373.54	974.01	1,094.15	2,281.87	4,707.09	2,772.67
Tras., Com. and Public Utilities	3,452.93	2,876.13	1,211.96	1,576.24	159.91	2,695.07	1,613.46
Wholesaler & Retailer	15,372.87	45,719.83	43,345.40	25,039.68	15,420.79	21,334.65	21,663.53
Finance, Insurance and Real Estate	3,956.92	14,301.28	7,170.46	8,819.01	2,983.56	9,844.69	3,750.01
Hotel or Restaurant	6,166.52	7,718.72	4,655.18	9,715.71	1,497.90	5,898.87	4,914.43
Other Services	2,646.18	3,950.81	7,133.32	17,004.21	891.76	3,816.44	1,661.17
Consumption Loans	12,407.57	19,056.47	3,946.53	3,061.48	5,451.23	3,192.81	1,427.07
Local Government	-	216.60	-	383.43	138.81	255.72	-
Others	12,099.69	2,106.22	31,829.04	5,270.17	2,364.90	5,282.42	18,145.10
<b>TOTAL sectorwise</b>	<b>103,717.93</b>	<b>149,485.96</b>	<b>151,278.85</b>	<b>144,447.50</b>	<b>60,164.02</b>	<b>109,604.32</b>	<b>94,730.66</b>

**Product Wise**

Term Loan	18,823.40	19,757.22	30,354.84	50,996.85	6,414.45	21,776.42	18,565.19
Overdraft	12,638.07	22,582.13	13,660.58	15,745.52	4,608.49	9,264.81	849.72
Trust Receipt Loan / Import Loan	1,971.94	2,281.59	13,090.56	18,527.90	6,396.35	16,506.79	9,694.17
Demand & Other Working Capital Loan	13,549.94	50,257.81	48,640.38	38,063.80	13,373.00	36,308.50	35,779.26
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,661.81	13,599.84	10,987.70	2,157.99	8,835.08	4,239.63	2,806.44
Real Estate Loan	5,002.81	8,939.24	6,384.93	4,508.60	4,789.40	3,797.32	4,135.46
Margin Nature Loan	4,805.85	2,461.69	1,283.15	1,281.08	-	1,248.60	-
Hire Purchase Loan	3,001.53	6,623.33	2,646.57	2,969.03	4,721.66	7,553.71	2,484.82
Deprived Sector Loan	9,284.17	7,612.99	7,126.52	7,050.24	2,749.20	5,345.83	3,954.80
Bills Purchased	2.80	57.78	30.53	437.13	380.79	6.37	0.08
Other Product	28,975.61	15,312.34	17,073.09	2,709.38	7,895.61	3,556.36	16,460.72
<b>Total Product wise Loan</b>	<b>103,717.93</b>	<b>149,485.96</b>	<b>151,278.85</b>	<b>144,447.50</b>	<b>60,164.02</b>	<b>109,604.32</b>	<b>94,730.66</b>

**Collateral Wise**

Gold and Silver	10,451.09	13,726.45	396.99	904.84	-	-	-
Government Securities	6.06	224.51	7.99	0.91	-	-	-
Non Governmental Securities	0.09	2,462.59	1,339.43	1,281.08	-	1,248.60	-
Fixed Deposit Receipts	248.53	432.27	709.88	433.04	1,778.79	387.32	837.70
Own	248.18	432.27	477.25	433.04	1,700.86	387.32	837.70
Other Licences Institutions	0.35	-	232.62	-	77.93	-	-
Collateral of Properties	91,140.78	127,977.24	127,760.31	121,090.42	52,384.19	103,504.67	72,679.45
Fixed Assets	89,282.80	127,933.55	71,268.02	100,574.61	39,996.91	103,342.62	52,137.42
Current Assets	1,857.98	43.69	56,492.29	20,515.81	12,387.28	162.06	20,542.03
Against security of Bill	1.30	53.12	7,456.02	0.00	-	6.37	9,674.20
Domestic Bills	-	19.24	-	0.00	-	5.85	-
Foreign Bills	1.30	33.88	7,456.02	-	-	0.52	9,674.20
Against Guarantee	1,491.47	4,301.08	2,587.26	5,826.56	926.11	4,385.99	4,175.48
Government Guarantee	26.61	8.62	0.84	383.71	138.81	-	156.10
Institutional Guarantee	1,393.20	3,672.21	2,074.69	4,923.41	787.31	-	3,403.01
Personal Guarantee	28.07	554.08	511.73	519.44	-	-	-
Collective Guarantee	1.01	66.17	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	33.02	616.37
Other Guarantee	0.81	-	-	-	-	4,352.97	-
Credit Card	-	-	1,418.30	26.52	275.27	71.37	-
Others	378.61	308.70	9,602.66	14,884.14	4,799.66	-	7,363.83
<b>Total</b>	<b>103,717.93</b>	<b>149,485.96</b>	<b>151,278.85</b>	<b>144,447.50</b>	<b>60,164.02</b>	<b>109,604.32</b>	<b>94,730.66</b>

## Statement of Credit as on Jeth end, 2077(Mid-June, 2020)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Sector Wise</b>							
Agricultural and Forest Related	4,346.16	4,476.80	3,488.73	2,694.74	11,953.25	4,707.64	2,318.94
Fishery Related	145.61	14.86	67.69	246.07	381.85	197.90	141.58
Mining Related	953.74	18.00	8.45	769.24	2.96	143.18	777.34
Manufacturing (Producing) Related	7,953.36	16,014.74	17,536.89	14,508.97	12,392.50	21,253.27	25,676.27
Construction	5,636.36	22,446.56	4,174.81	9,336.06	20,892.88	7,057.13	10,030.06
Electricity,Gas and Water	3,337.01	4,878.58	3,669.70	4,470.78	1,577.04	4,491.05	4,935.47
Metal Products, Mach. & Ele. Eqp.	916.27	1,910.32	1,881.77	1,316.39	351.01	426.72	2,590.84
Tras., Com. and Public Utilities	2,343.99	3,052.30	1,456.36	2,245.70	421.83	2,565.51	5,204.63
Wholesaler & Retailer	9,276.51	30,565.23	21,082.34	10,358.86	39,051.28	22,476.56	10,383.38
Finance, Insurance and Real Estate	4,553.18	9,707.23	7,931.53	3,346.48	18,997.76	8,073.89	4,803.61
Hotel or Restaurant	2,322.73	3,961.02	4,137.12	2,427.55	12,776.17	2,310.00	4,496.07
Other Services	13,659.49	2,292.45	6,064.79	2,749.55	4,105.99	5,879.46	3,686.83
Consumption Loans	1,281.56	4,047.80	7,337.51	1,770.03	9,583.94	2,749.62	3,807.04
Local Government	-	-	-	-	-	129.84	-
Others	4,350.33	12,052.97	2,647.28	10,645.27	41,702.42	10,964.28	10,775.72
<b>TOTAL sectorwise</b>	<b>61,076.08</b>	<b>115,438.86</b>	<b>81,484.98</b>	<b>66,885.68</b>	<b>174,190.87</b>	<b>93,426.05</b>	<b>89,627.78</b>

**Product Wise**

Term Loan	11,696.83	23,969.33	15,616.55	17,528.06	29,146.40	18,819.45	29,288.81
Overdraft	7,361.44	23,046.77	22,287.11	14,913.33	40,298.93	6,834.01	15,862.10
Trust Receipt Loan / Import Loan	2,511.94	6,830.92	3,497.29	2,415.48	319.98	6,349.76	5,888.55
Demand & Other Working Capital Loan	11,499.45	15,544.94	13,957.97	9,592.35	32,913.40	11,028.37	21,827.23
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,248.23	21,043.50	3,560.83	4,336.02	16,989.55	5,871.78	5,224.03
Real Estate Loan	3,133.82	3,864.01	3,977.87	1,095.66	14,016.89	4,281.24	1,403.73
Margin Nature Loan	303.12	90.68	1,379.79	836.29	454.56	309.23	2,190.56
Hire Purchase Loan	7,358.22	6,395.74	7,198.72	5,256.95	9,074.63	6,730.93	3,360.81
Deprived Sector Loan	3,639.83	5,732.11	3,557.62	2,384.73	19,334.82	4,224.40	2,785.85
Bills Purchased	260.28	-	916.07	16.80	-	-	29.38
Other Product	9,062.92	8,920.87	5,535.17	8,510.02	11,641.72	28,976.87	1,766.72
<b>Total Product wise Loan</b>	<b>61,076.08</b>	<b>115,438.86</b>	<b>81,484.98</b>	<b>66,885.68</b>	<b>174,190.87</b>	<b>93,426.05</b>	<b>89,627.78</b>

**Collateral Wise**

Gold and Silver	483.74	-	23.03	55.54	70.97	20.32	2.07
Government Securities	-	0.98	-	-	6.30	-	113.73
Non Governmental Securities	258.71	393.44	-	836.29	448.86	-	2,267.66
Fixed Deposit Receipts	129.12	1,753.22	285.30	352.42	442.67	171.83	262.65
Own	127.60	1,753.22	285.30	352.42	442.67	171.83	243.77
Other Licences Institutions	1.52	-	-	-	-	-	18.88
Collateral of Properties	57,605.52	101,464.40	75,017.23	62,171.44	158,370.77	89,423.95	82,429.96
Fixed Assets	56,458.33	61,001.38	69,185.33	60,139.97	139,071.81	45,799.44	79,407.33
Current Assets	1,147.19	40,463.03	5,831.90	2,031.47	19,298.97	43,624.51	3,022.63
Against security of Bill	304.65	4,586.15	532.88	651.97	-	-	25.14
Domestic Bills	192.77	95.86	-	-	-	-	0.38
Foreign Bills	111.88	4,490.29	532.88	651.97	-	-	24.76
Against Guarantee	2,117.30	5,359.61	5,617.15	1,856.94	14,276.30	1,098.63	2,801.16
Government Guarantee	91.30	198.74	2.17	74.74	216.53	129.84	151.78
Institutional Guarantee	1,826.33	4,696.27	3,128.00	1,781.40	13,780.13	380.29	1,775.48
Personal Guarantee	48.49	464.60	11.11	0.80	-	549.25	830.17
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	151.18	-	1,632.09	-	279.64	39.25	43.73
Credit Card	30.18	13.55	9.39	6.45	113.25	107.53	35.88
Others	146.86	1,867.50	-	954.63	461.75	2,603.80	1,689.51
<b>Total</b>	<b>61,076.08</b>	<b>115,438.86</b>	<b>81,484.98</b>	<b>66,885.68</b>	<b>174,190.87</b>	<b>93,426.05</b>	<b>89,627.78</b>

## Statement of Credit as on Jeth end, 2077(Mid-June, 2020)

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
<b>Sector Wise</b>							
Agricultural and Forest Related	3,622.65	7,145.57	25,823.23	7,016.13	2,934.78	7,424.82	6,425.07
Fishery Related	160.19	72.71	707.54	150.20	73.64	402.45	237.34
Mining Related	25.95	375.51	199.79	171.12	560.87	121.16	18.08
Manufacturing (Producing) Related	18,965.71	20,043.95	7,358.15	41,692.51	14,388.64	13,015.02	10,899.77
Construction	20,176.27	7,975.54	9,235.38	23,920.65	4,040.71	14,226.30	14,241.17
Electricity, Gas and Water	5,904.81	5,260.83	8,829.16	13,347.87	5,502.47	10,811.15	3,727.12
Metal Products, Mach. & Ele. Eqp.	4,178.99	2,480.03	465.66	1,305.63	213.93	859.71	1,066.19
Tras., Com. and Public Utilities	4,918.11	7,019.07	1,217.68	7,572.85	2,073.03	3,095.29	278.80
Wholesaler & Retailer	16,659.56	27,202.62	29,190.14	45,106.06	11,356.85	10,700.15	18,078.79
Finance, Insurance and Real Estate	5,651.32	8,798.38	1,467.50	11,805.55	4,217.32	13,405.83	6,966.97
Hotel or Restaurant	3,899.13	4,822.93	3,350.73	8,351.68	1,374.98	5,983.71	4,120.62
Other Services	3,798.78	4,227.63	3,334.27	9,096.26	4,364.64	7,039.64	3,680.71
Consumption Loans	2,874.45	4,691.62	932.34	7,048.55	4,597.74	8,048.46	3,558.85
Local Government	136.67	150.58	-	115.70	-	-	-
Others	1,275.37	25,338.67	28,851.32	25,206.18	19,773.98	17,678.87	8,933.65
<b>TOTAL sectorwise</b>	<b>92,247.96</b>	<b>125,605.64</b>	<b>120,962.88</b>	<b>201,906.94</b>	<b>75,473.59</b>	<b>112,812.58</b>	<b>82,233.12</b>

**Product Wise**

Term Loan	21,413.81	33,656.84	4,062.60	42,273.09	20,543.35	21,546.02	12,286.28
Overdraft	5,651.26	23,606.13	7,098.70	42,771.37	11,965.41	28,369.45	13,787.64
Trust Receipt Loan / Import Loan	9,614.28	6,480.36	61.58	13,621.47	2,769.81	1,748.96	2,188.99
Demand & Other Working Capital Loan	21,234.14	24,709.35	93,376.87	39,613.29	11,557.05	11,932.26	15,241.96
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,771.76	5,842.29	5,364.95	17,197.73	5,938.12	7,107.57	10,657.68
Real Estate Loan	3,964.97	7,013.77	237.12	4,797.67	5,078.96	9,037.63	3,903.61
Margin Nature Loan	1,301.92	3,526.57	56.93	1,961.73	2,949.43	2,820.54	1,690.39
Hire Purchase Loan	2,831.86	10,294.26	962.74	11,706.67	5,886.02	7,500.02	4,401.50
Deprived Sector Loan	4,701.35	7,273.75	8,494.39	10,075.43	3,760.79	5,746.14	5,044.26
Bills Purchased	-	-	-	-	26.10	1,023.31	260.72
Other Product	16,762.61	3,202.31	1,247.00	17,888.49	4,998.56	15,980.67	12,770.08
<b>Total Product wise Loan</b>	<b>92,247.96</b>	<b>125,605.64</b>	<b>120,962.88</b>	<b>201,906.94</b>	<b>75,473.59</b>	<b>112,812.58</b>	<b>82,233.12</b>

**Collateral Wise**

Gold and Silver	521.61	-	57.38	63.40	915.76	4,795.64	-
Government Securities	-	3.09	-	-	0.62	4.58	-
Non Governmental Securities	-	3,561.43	-	128.27	3,056.40	2,967.89	1,690.39
Fixed Deposit Receipts	459.16	897.80	422.30	556.65	308.99	409.44	470.84
Own	459.16	895.34	422.30	556.65	291.71	409.44	470.84
Other Licences Institutions	-	2.46	-	-	17.29	-	-
Collateral of Properties	87,100.91	112,440.23	120,443.46	173,600.62	60,886.72	97,343.80	77,404.63
Fixed Assets	63,727.50	68,570.77	120,443.46	109,718.60	44,740.45	96,531.82	73,653.01
Current Assets	23,373.41	43,869.46	-	63,882.02	16,146.27	811.97	3,751.63
Against security of Bill	-	4,090.56	-	-	2,645.65	-	-
Domestic Bills	-	450.96	-	-	26.10	-	-
Foreign Bills	-	3,639.60	-	-	2,619.55	-	-
Against Guarantee	136.67	2,652.00	-	826.83	220.60	5,352.12	2,162.50
Government Guarantee	136.67	145.02	-	22.33	3.04	153.15	-
Institutional Guarantee	-	2,456.71	-	264.99	3.61	4,453.16	2,119.37
Personal Guarantee	-	48.95	-	472.54	208.18	744.23	39.22
Collective Guarantee	-	-	-	66.97	2.80	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	1.32	-	-	2.97	1.57	3.91
Credit Card	57.02	230.81	-	248.44	45.21	71.68	58.49
Others	3,972.59	1,729.72	39.74	26,482.72	7,393.62	1,867.44	446.26
<b>Total</b>	<b>92,247.96</b>	<b>125,605.64</b>	<b>120,962.88</b>	<b>201,906.94</b>	<b>75,473.59</b>	<b>112,812.58</b>	<b>82,233.12</b>

## Statement of Credit as on Jeth end, 2077(Mid-June, 2020)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
<b>Sector Wise</b>							
Agricultural and Forest Related	3,258.44	5,985.71	3,786.13	2,829.94	2,368.83	4,623.94	1,699.60
Fishery Related	140.92	15.77	15.90	16.47	34.25	93.81	43.90
Mining Related	120.03	-	0.95	11.93	175.64	20.03	40.00
Manufacturing (Producing) Related	24,345.20	15,839.19	16,162.23	10,969.88	12,824.49	16,749.34	1,907.79
Construction	16,722.67	14,646.80	4,302.12	2,784.36	6,153.22	8,514.14	3,836.18
Electricity, Gas and Water	6,964.00	5,946.73	3,645.38	3,876.76	4,573.86	3,448.90	669.83
Metal Products, Mach. & Ele. Eqp.	1,676.88	1,223.81	720.20	531.95	1,112.75	1,465.14	157.84
Tras., Com. and Public Utilities	3,533.73	3,210.78	980.81	1,637.19	1,061.73	6,270.52	2,136.97
Wholesaler & Retailer	36,802.34	16,500.20	18,827.77	9,988.73	9,966.64	16,069.80	4,912.85
Finance, Insurance and Real Estate	7,261.35	8,664.03	14,488.01	6,659.15	6,164.22	4,678.38	3,747.69
Hotel or Restaurant	5,437.45	6,418.23	3,872.18	1,950.02	2,027.76	3,437.09	1,365.93
Other Services	2,765.57	8,955.29	3,680.33	1,892.08	2,286.37	2,981.07	904.83
Consumption Loans	3,227.07	4,868.00	3,675.87	3,931.96	2,859.37	1,698.31	2,726.65
Local Government	-	-	-	-	-	-	-
Others	8,754.97	8,225.26	8,966.14	4,978.64	7,542.96	22,701.80	6,456.87
<b>TOTAL sectorwise</b>	<b>121,010.62</b>	<b>100,499.79</b>	<b>83,124.02</b>	<b>52,059.07</b>	<b>59,152.10</b>	<b>92,752.26</b>	<b>30,606.92</b>

**Product Wise**

Term Loan	31,892.81	43,146.09	15,208.31	12,050.98	20,162.62	21,486.17	8,369.21
Overdraft	8,518.30	12,634.01	9,973.31	7,902.15	11,100.66	8,838.43	8,009.09
Trust Receipt Loan / Import Loan	5,369.40	5,872.42	1,888.45	6,094.87	1,203.11	2,797.97	-
Demand & Other Working Capital Loan	20,916.98	6,543.73	25,513.97	9,553.46	11,701.85	15,845.73	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,129.81	10,205.13	4,930.49	1,826.77	3,653.43	6,312.92	3,139.27
Real Estate Loan	4,073.62	3,471.54	8,315.22	3,981.74	3,336.38	5,469.57	2,629.17
Margin Nature Loan	498.07	1,862.47	1,628.24	1,979.32	742.64	499.54	1,436.50
Hire Purchase Loan	5,531.64	6,944.23	4,145.00	2,331.56	2,217.27	4,562.17	2,103.38
Deprived Sector Loan	6,195.37	3,969.88	5,658.19	2,782.76	2,292.55	5,025.23	1,971.61
Bills Purchased	-	-	-	11.08	3.80	275.63	-
Other Product	24,884.62	5,850.28	5,862.83	3,544.39	2,737.77	21,638.92	2,948.68
<b>Total Product wise Loan</b>	<b>121,010.62</b>	<b>100,499.79</b>	<b>83,124.02</b>	<b>52,059.07</b>	<b>59,152.10</b>	<b>92,752.26</b>	<b>30,606.92</b>

**Collateral Wise**

Gold and Silver	392.40	48.31	0.00	197.43	46.76	62.92	858.40
Government Securities	2.80	-	-	-	-	-	-
Non Governmental Securities	429.19	1,908.25	1,875.48	2,028.06	742.64	4.50	1,436.50
Fixed Deposit Receipts	292.29	3,162.68	161.29	128.38	127.77	357.40	266.22
Own	292.29	3,162.68	161.29	128.38	127.77	357.40	266.22
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	118,922.84	84,139.99	75,020.42	47,618.51	56,418.97	88,852.40	26,745.62
Fixed Assets	102,546.90	81,728.25	71,363.20	47,323.56	43,533.16	76,019.68	26,745.45
Current Assets	16,375.95	2,411.74	3,657.22	294.95	12,885.81	12,832.72	0.18
Against security of Bill	-	5,261.80	3.80	-	3.80	128.89	-
Domestic Bills	-	48.66	3.80	-	3.80	-	-
Foreign Bills	-	5,213.14	-	-	-	128.89	-
Against Guarantee	534.26	4,087.33	4,672.32	1,824.27	1,571.22	1.91	1,298.58
Government Guarantee	84.33	124.84	-	16.47	-	-	-
Institutional Guarantee	156.74	3,207.23	4,221.38	1,735.79	1,550.40	-	1,292.38
Personal Guarantee	182.68	615.11	402.35	3.68	20.79	1.91	0.66
Collective Guarantee	79.72	140.14	48.31	58.92	0.03	-	5.54
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	30.78	-	0.29	9.41	-	-	-
Credit Card	25.30	2.78	77.95	-	46.20	30.23	-
Others	411.53	1,888.66	1,312.76	262.43	194.73	3,314.00	1.60
<b>Total</b>	<b>121,010.62</b>	<b>100,499.79</b>	<b>83,124.02</b>	<b>52,059.07</b>	<b>59,152.10</b>	<b>92,752.26</b>	<b>30,606.92</b>

## Statement of Credit as on Jeth end, 2077(Mid-June, 2020)

BFI Name	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri	Tinau
<b>Sector Wise</b>								
Agricultural and Forest Related	0.80	516.82	269.21	721.22	394.96	1,121.91	348.96	1,655.65
Fishery Related	-	25.31	-	11.34	14.39	59.42	5.60	93.34
Mining Related	-	-	-	20.86	-	-	-	-
Manufacturing (Producing) Related	-	298.75	336.39	1,383.54	1,008.40	1,055.56	330.56	1,174.90
Construction	-	111.25	107.83	3,540.57	1,429.22	2,849.08	1,109.88	1,043.60
Electricity, Gas and Water	-	11.14	-	365.72	25.74	869.53	-	-
Metal Products, Mach. & Ele. Eqp.	-	-	-	175.26	103.98	151.31	38.85	98.82
Tras., Com. and Public Utilities	3.94	70.45	243.24	1,352.14	157.41	1,468.09	187.08	1,060.48
Wholesaler & Retailer	-	1,430.11	704.32	3,363.15	1,995.03	2,718.54	493.10	2,593.70
Finance, Insurance and Real Estate	-	133.97	-	1,948.35	842.30	1,419.02	162.29	803.45
Hotel or Restaurant	-	44.20	-	1,169.08	201.48	405.74	68.44	662.24
Other Services	-	62.78	685.83	1,193.90	473.78	525.14	56.05	898.54
Consumption Loans	-	16.69	54.40	940.74	172.13	1,853.48	97.53	323.66
Local Government	2.72	-	-	3.34	-	10.22	1.50	-
Others	2.72	1,348.35	-	7,127.13	1,067.88	6,907.63	1,225.01	1,969.46
<b>TOTAL sectorwise</b>	<b>10.18</b>	<b>4,069.82</b>	<b>2,401.22</b>	<b>23,316.34</b>	<b>7,886.70</b>	<b>21,414.67</b>	<b>4,124.86</b>	<b>12,377.84</b>

**Product Wise**

Term Loan	-	-	491.77	8,938.45	2,242.46	1,545.54	46.91	1,602.99
Overdraft	2.72	-	953.99	5,526.47	1,008.94	1,059.84	424.81	4,328.09
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	1,737.82	-	149.43	1,847.22	148.81	-	3.54
Res. Per. H. Loan (Up to Rs. 15 mil.)	-	44.86	107.83	3,168.40	1,201.31	2,215.73	801.46	852.66
Real Estate Loan	-	121.02	-	1,077.10	671.66	1,275.84	116.76	513.32
Margin Nature Loan	-	-	-	375.76	88.61	1,142.61	-	10.10
Hire Purchase Loan	3.94	46.88	243.24	2,229.73	204.27	2,065.68	297.97	837.19
Deprived Sector Loan	0.80	223.63	137.71	1,453.45	405.37	942.08	217.19	1,212.95
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2.72	1,895.59	466.70	397.56	216.86	11,018.54	2,219.76	3,016.99
<b>Total Product wise Loan</b>	<b>10.18</b>	<b>4,069.82</b>	<b>2,401.22</b>	<b>23,316.34</b>	<b>7,886.70</b>	<b>21,414.67</b>	<b>4,124.86</b>	<b>12,377.84</b>

**Collateral Wise**

Gold and Silver	-	-	-	1.02	55.24	375.93	-	142.61
Government Securities	-	-	-	-	-	18.00	-	-
Non Governmental Securities	-	-	-	380.71	88.61	1,126.07	-	10.10
Fixed Deposit Receipts	-	16.69	54.40	91.56	11.74	100.96	28.97	90.90
Own	-	16.69	54.40	91.56	11.74	100.96	28.97	90.90
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7.46	4,051.12	2,346.82	21,789.29	7,726.15	18,697.87	4,094.39	11,131.26
Fixed Assets	7.46	4,051.12	2,346.82	21,789.29	7,726.15	18,697.87	4,094.39	11,131.26
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2.72	-	-	1,053.75	-	871.67	-	1,002.97
Government Guarantee	2.72	-	-	3.34	-	10.22	-	-
Institutional Guarantee	-	-	-	872.51	-	621.18	-	219.16
Personal Guarantee	-	-	-	95.78	-	63.15	-	0.90
Collective Guarantee	-	-	-	82.12	-	177.12	-	782.91
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	2.01	-	-	4.95	224.17	1.50	-
<b>Total</b>	<b>10.18</b>	<b>4,069.82</b>	<b>2,401.22</b>	<b>23,316.34</b>	<b>7,886.70</b>	<b>21,414.67</b>	<b>4,124.86</b>	<b>12,377.84</b>

## Statement of Credit as on Jeth end, 2077(Mid-June, 2020)

BFI Name	Mukti	Garima	GandakiDB	Kamana	Corporate	Jyoti	Shine
<b>Sector Wise</b>							
Agricultural and Forest Related	4,262.67	1,723.28	1,292.57	930.99	5.65	1,868.54	2,105.59
Fishery Related	57.57	67.99	54.39	69.67	6.74	36.44	144.24
Mining Related	-	48.03	-	44.80	-	15.93	-
Manufacturing (Producing) Related	1,363.27	1,797.10	1,898.27	1,382.51	95.73	2,004.57	3,750.82
Construction	11,596.28	5,354.81	4,179.79	2,242.69	116.99	5,065.98	2,130.40
Electricity,Gas and Water	224.01	129.61	41.82	90.00	-	749.86	0.00
Metal Products, Mach. & Ele. Eqp.	148.98	321.36	203.24	415.73	6.00	555.95	99.77
Tras., Com. and Public Utilities	4,234.80	3,116.50	1,392.67	1,962.35	32.73	510.27	1,346.73
Wholesaler & Retailer	7,825.23	3,522.53	4,081.25	4,796.21	31.29	3,201.15	5,429.68
Finance, Insurance and Real Estate	2,062.73	857.12	1,153.67	2,235.61	2.48	2,870.17	1,267.17
Hotel or Restaurant	1,528.94	1,253.96	1,173.38	842.28	1.55	840.41	2,259.59
Other Services	588.19	615.65	829.41	685.76	2.68	698.12	1,546.79
Consumption Loans	2,203.48	2,026.99	1,469.31	1,239.97	21.13	2,601.80	655.91
Local Government	-	0.03	-	-	-	3.41	-
Others	10,349.30	13,716.21	9,747.84	8,863.12	42.59	7,794.21	3,990.48
<b>TOTAL sectorwise</b>	<b>46,445.44</b>	<b>34,551.20</b>	<b>27,517.61</b>	<b>25,801.71</b>	<b>365.58</b>	<b>28,816.82</b>	<b>24,727.18</b>

**Product Wise**

Term Loan	11,415.92	12,032.01	2,323.74	11,968.96	30.85	7,782.39	5,283.04
Overdraft	7,014.41	8,562.12	8,841.47	5,472.06	114.60	7,914.07	1,484.04
Trust Receipt Loan / Import Loan	-	5.65	-	-	-	-	-
Demand & Other Working Capital Loan	11.08	53.55	-	545.79	56.72	1.62	6,169.97
Res. Per. H. Loan (Up to Rs. 15 mil.)	10,190.63	4,080.22	4,482.63	1,933.50	83.93	3,697.93	2,090.87
Real Estate Loan	1,784.16	1,133.46	1,479.04	637.00	13.17	1,959.03	1,306.70
Margin Nature Loan	1,289.90	266.15	114.79	153.75	-	1,042.53	29.78
Hire Purchase Loan	4,619.29	4,479.40	2,101.84	2,547.92	46.40	2,039.12	1,826.67
Deprived Sector Loan	9,030.97	1,925.68	1,515.69	1,960.69	13.39	1,979.92	1,639.55
Bills Purchased	-	-	-	-	-	-	-
Other Product	1,089.09	2,012.96	6,658.40	582.03	6.52	2,400.22	4,896.55
<b>Total Product wise Loan</b>	<b>46,445.44</b>	<b>34,551.20</b>	<b>27,517.61</b>	<b>25,801.71</b>	<b>365.58</b>	<b>28,816.82</b>	<b>24,727.18</b>

**Collateral Wise**

Gold and Silver	258.70	912.26	818.97	454.06	-	274.11	13.23
Government Securities	-	-	-	-	-	0.05	-
Non Governmental Securities	1,289.90	226.60	-	153.75	-	1,040.94	-
Fixed Deposit Receipts	172.47	180.86	131.33	110.09	4.19	138.82	132.96
Own	172.47	180.86	131.33	110.09	4.19	138.82	132.96
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	38,130.30	32,280.16	25,817.44	24,430.40	361.31	25,262.83	24,547.76
Fixed Assets	38,115.32	32,280.16	25,817.44	24,430.40	361.31	25,262.83	24,547.76
Current Assets	14.98	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	6,414.64	941.08	635.01	609.74	-	2,064.26	3.45
Government Guarantee	-	1.35	2.69	1.73	-	3.41	-
Institutional Guarantee	111.53	255.00	413.06	260.59	-	1,649.55	-
Personal Guarantee	836.63	209.37	219.27	272.71	-	112.25	-
Collective Guarantee	5,466.48	473.04	-	74.71	-	298.08	3.45
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	2.32	-	-	-	0.96	-
Credit Card	-	-	-	-	-	-	-
Others	179.44	10.24	114.85	43.66	0.08	35.80	29.78
<b>Total</b>	<b>46,445.44</b>	<b>34,551.20</b>	<b>27,517.61</b>	<b>25,801.71</b>	<b>365.58</b>	<b>28,816.82</b>	<b>24,727.18</b>

## Statement of Credit as on Jeth end, 2077(Mid-June, 2020)

BFI Name	Kanchan	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB
<b>Sector Wise</b>							
Agricultural and Forest Related	228.96	929.61	27.02	129.16	191.88	730.06	126.07
Fishery Related	12.94	52.81	-	18.75	3.89	6.21	4.25
Mining Related	2.39	9.12	0.11	-	-	-	4.50
Manufacturing (Producing) Related	662.47	1,478.83	75.87	71.45	28.39	106.71	67.42
Construction	383.07	3,580.68	613.42	11.42	5.98	267.26	50.46
Electricity, Gas and Water	3.59	2,548.36	-	-	-	2.21	5.13
Metal Products, Mach. & Ele. Eqp.	45.78	36.45	2.46	10.17	2.76	-	3.46
Tras., Com. and Public Utilities	287.71	935.86	222.93	0.90	0.67	54.76	115.73
Wholesaler & Retailer	2,015.14	3,032.46	213.58	148.05	49.20	720.13	110.07
Finance, Insurance and Real Estate	258.65	3,361.78	455.25	4.38	-	119.10	84.30
Hotel or Restaurant	121.53	672.95	124.91	17.10	53.60	74.29	17.34
Other Services	314.26	1,943.46	15.12	61.73	-	39.89	12.00
Consumption Loans	58.17	1,107.08	134.68	3.80	10.90	127.24	82.53
Local Government	-	-	-	-	0.06	-	-
Others	802.19	5,285.74	586.26	250.59	99.82	618.64	522.08
<b>TOTAL sectorwise</b>	<b>5,196.85</b>	<b>24,975.17</b>	<b>2,471.63</b>	<b>727.49</b>	<b>447.14</b>	<b>2,866.50</b>	<b>1,205.33</b>

**Product Wise**

Term Loan	656.30	5,073.46	691.77	9.40	196.93	1,411.32	465.09
Overdraft	2,272.33	4,646.99	337.62	21.00	88.66	547.35	305.17
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	33.72	650.23	102.16	608.49	-	139.64	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	397.36	2,668.61	508.54	-	-	143.06	115.04
Real Estate Loan	47.86	2,191.40	59.94	-	-	126.89	10.87
Margin Nature Loan	32.23	1,137.34	6.10	-	-	-	13.82
Hire Purchase Loan	341.58	1,524.28	248.59	-	7.36	51.36	155.75
Deprived Sector Loan	307.56	2,426.99	411.84	37.96	83.77	243.06	88.13
Bills Purchased	-	-	-	-	-	-	-
Other Product	1,107.90	4,655.86	105.07	50.64	70.42	203.80	51.46
<b>Total Product wise Loan</b>	<b>5,196.85</b>	<b>24,975.17</b>	<b>2,471.63</b>	<b>727.49</b>	<b>447.14</b>	<b>2,866.50</b>	<b>1,205.33</b>

**Collateral Wise**

Gold and Silver	-	24.66	86.08	-	-	87.49	32.71
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	-	1,137.34	6.10	-	-	-	13.82
Fixed Deposit Receipts	40.47	376.64	18.04	10.17	5.37	16.15	14.28
Own	40.47	376.64	18.04	10.17	5.37	16.15	14.28
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	4,629.24	22,398.73	1,971.54	717.33	441.77	2,733.35	1,059.50
Fixed Assets	4,629.24	22,398.73	1,971.54	717.33	441.77	2,733.35	1,059.50
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	494.91	1,034.17	389.88	-	-	29.50	-
Government Guarantee	-	17.19	-	-	-	-	-
Institutional Guarantee	240.00	1,011.06	389.88	-	-	17.07	-
Personal Guarantee	-	1.18	-	-	-	12.43	-
Collective Guarantee	254.91	4.75	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	32.23	3.61	-	-	-	-	85.03
<b>Total</b>	<b>5,196.85</b>	<b>24,975.17</b>	<b>2,471.63</b>	<b>727.49</b>	<b>447.14</b>	<b>2,866.50</b>	<b>1,205.33</b>



## Statement of Credit as on Jeth end, 2077(Mid-June, 2020)

BFI Name	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC
<b>Sector Wise</b>								
Agricultural and Forest Related	-	0.52	186.30	304.65	522.81	-	174.62	319.04
Fishery Related	-	-	2.03	-	15.20	-	-	4.24
Mining Related	-	-	-	-	0.06	2.13	-	7.08
Manufacturing (Producing) Related	-	61.10	347.37	72.00	148.66	-	299.87	184.79
Construction	20.59	20.02	580.05	1,637.35	1,106.79	13.28	803.93	183.34
Electricity,Gas and Water	-	-	-	-	-	-	149.63	7.50
Metal Products, Mach. & Ele. Eqp.	-	3.45	-	13.11	37.99	-	579.15	99.41
Tras., Com. and Public Utilities	5.86	-	225.62	731.39	123.11	-	1,199.52	133.78
Wholesaler & Retailer	40.87	33.33	641.05	2,910.48	789.90	63.86	287.93	160.52
Finance, Insurance and Real Estate	5.00	40.31	591.41	-	443.23	69.34	124.43	308.80
Hotel or Restaurant	-	27.50	217.13	336.47	121.63	-	-	71.68
Other Services	-	-	210.16	58.17	630.69	137.59	-	24.35
Consumption Loans	1.98	144.91	1,004.84	273.99	270.87	14.68	349.77	173.65
Local Government	-	33.18	-	-	-	-	-	-
Others	34.84	1,886.00	1,853.66	359.72	394.67	45.69	1,785.58	712.46
<b>TOTAL sectorwise</b>	<b>109.14</b>	<b>2,250.32</b>	<b>5,859.61</b>	<b>6,697.33</b>	<b>4,605.59</b>	<b>346.57</b>	<b>5,754.42</b>	<b>2,390.65</b>

**Product Wise**

Term Loan	-	125.37	298.53	3,224.85	749.65	63.86	392.81	139.04
Overdraft	9.64	-	309.96	-	8.00	-	-	276.28
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	40.87	147.82	966.33	72.00	742.16	-	190.66	77.63
Res. Per. H. Loan (Up to Rs. 15 mil.)	14.97	20.02	580.05	1,201.71	851.45	13.28	618.70	113.67
Real Estate Loan	22.72	1,765.88	206.73	489.96	680.61	69.34	528.40	136.44
Margin Nature Loan	1.98	26.19	208.36	359.72	221.86	5.03	232.08	17.38
Hire Purchase Loan	5.86	122.28	277.42	737.71	117.32	9.25	1,925.16	247.85
Deprived Sector Loan	5.00	33.18	412.04	282.85	257.33	1.63	343.84	242.87
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8.10	9.57	2,600.19	328.52	977.22	184.17	1,522.76	1,139.49
<b>Total Product wise Loan</b>	<b>109.14</b>	<b>2,250.32</b>	<b>5,859.61</b>	<b>6,697.33</b>	<b>4,605.59</b>	<b>346.57</b>	<b>5,754.42</b>	<b>2,390.65</b>

**Collateral Wise**

Gold and Silver	-	-	679.26	166.00	-	-	88.26	2.72
Government Securities	-	-	-	1.71	-	-	-	-
Non Governmental Securities	-	26.19	208.36	-	221.86	5.03	-	24.76
Fixed Deposit Receipts	-	0.05	61.04	106.28	33.76	0.40	22.58	13.11
Own	-	0.05	61.04	106.28	33.76	0.40	22.58	13.11
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	92.52	402.63	4,421.55	6,050.51	4,134.46	159.49	5,271.90	2,116.72
Fixed Assets	92.52	402.63	4,421.55	6,050.51	4,134.46	94.00	5,271.46	2,116.72
Current Assets	-	-	-	-	-	65.49	0.44	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	5.00	83.27	489.40	13.11	215.50	-	124.43	222.56
Government Guarantee	-	33.18	-	-	-	-	-	4.02
Institutional Guarantee	5.00	-	389.95	-	215.50	-	124.43	203.37
Personal Guarantee	-	50.09	99.45	-	-	-	-	15.18
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	13.11	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	11.62	1,738.17	-	359.72	-	181.64	247.25	10.79
<b>Total</b>	<b>109.14</b>	<b>2,250.32</b>	<b>5,859.61</b>	<b>6,697.33</b>	<b>4,605.59</b>	<b>346.57</b>	<b>5,754.42</b>	<b>2,390.65</b>

## Statement of Credit as on Jeth end, 2077(Mid-June, 2020)

BFI Name	Progressive	Janaki	Pokhara	Central	Multi	Srijana
<b>Sector Wise</b>						
Agricultural and Forest Related	96.78	136.10	350.07	267.14	221.54	1,297.61
Fishery Related	-	-	4.73	2.50	-	-
Mining Related	-	-	-	45.12	-	-
Manufacturing (Producing) Related	223.09	102.45	382.41	97.65	1.46	-
Construction	118.44	69.21	578.16	669.80	41.24	143.99
Electricity,Gas and Water	-	-	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	-	-	-	108.55	-	-
Tras., Com. and Public Utilities	90.81	-	565.98	236.97	-	-
Wholesaler & Retailer	120.42	923.93	1,453.05	217.44	17.19	404.25
Finance, Insurance and Real Estate	491.45	262.46	864.40	245.99	-	99.50
Hotel or Restaurant	110.78	52.30	384.22	50.97	-	-
Other Services	94.71	27.34	70.91	105.28	2.02	1.21
Consumption Loans	44.28	45.23	21.74	161.77	14.46	142.46
Local Government	-	-	-	-	-	-
Others	265.25	683.90	1,654.43	1,272.97	17.48	4,086.46
<b>TOTAL sectorwise</b>	<b>1,656.02</b>	<b>2,302.92</b>	<b>6,330.10</b>	<b>3,482.15</b>	<b>315.38</b>	<b>6,175.48</b>

**Product Wise**

Term Loan	345.10	994.03	2,319.36	158.11	-	202.69
Overdraft	-	-	823.55	-	-	1,364.39
Trust Receipt Loan / Import Loan	-	-	-	-	-	-
Demand & Other Working Capital Loan	253.54	-	932.77	577.01	254.64	201.55
Res. Per. H. Loan (Up to Rs. 15 mil.)	52.56	69.21	507.31	669.80	41.24	143.99
Real Estate Loan	86.04	262.46	577.88	132.49	-	196.22
Margin Nature Loan	62.35	-	44.65	18.66	-	0.37
Hire Purchase Loan	86.84	8.12	565.98	315.20	-	64.59
Deprived Sector Loan	481.24	78.66	369.55	157.49	17.48	381.09
Bills Purchased	-	-	-	-	-	-
Other Product	288.35	890.43	189.04	1,453.38	2.02	3,620.59
<b>Total Product wise Loan</b>	<b>1,656.02</b>	<b>2,302.92</b>	<b>6,330.10</b>	<b>3,482.15</b>	<b>315.38</b>	<b>6,175.48</b>

**Collateral Wise**

Gold and Silver	-	-	-	4.94	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	53.27	-	-	18.66	-	-
Fixed Deposit Receipts	0.50	37.11	21.74	16.27	14.34	77.87
Own	0.50	37.11	21.74	16.27	14.34	77.87
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,121.05	2,265.81	5,805.14	3,350.19	301.04	164.08
Fixed Assets	1,121.05	2,265.81	5,805.14	3,350.19	301.04	164.08
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	479.80	-	458.58	0.10	-	-
Government Guarantee	-	-	-	-	-	-
Institutional Guarantee	421.80	-	357.37	0.10	-	-
Personal Guarantee	10.66	-	101.21	-	-	-
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	47.34	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	1.40	-	44.65	92.00	-	5,933.52
<b>Total</b>	<b>1,656.02</b>	<b>2,302.92</b>	<b>6,330.10</b>	<b>3,482.15</b>	<b>315.38</b>	<b>6,175.48</b>

## Statement of Credit as on Jeth end, 2077(Mid-June, 2020)

BFI Name	Samriddhi	CMerchant	Crystal	GMBFL	ICFC	CityExpress	Manju	Reliance
<b>Sector Wise</b>								
Agricultural and Forest Related	-	287.76	-	77.34	95.29	1.01	178.14	35.74
Fishery Related	-	-	-	2.00	10.26	1.50	19.14	-
Mining Related	-	-	-	-	-	-	-	0.62
Manufacturing (Producing) Related	-	584.16	-	95.05	464.75	0.97	167.62	195.47
Construction	66.46	-	-	852.89	192.58	6.42	1,855.62	711.60
Electricity,Gas and Water	-	-	-	-	4.19	-	152.82	35.01
Metal Products, Mach. & Ele. Eqp.	0.02	-	-	5.95	25.22	-	132.39	65.59
Tras., Com. and Public Utilities	4.47	2.94	-	117.20	415.63	1.24	352.60	587.95
Wholesaler & Retailer	28.26	84.26	-	327.88	1,402.48	16.87	624.22	197.13
Finance, Insurance and Real Estate	5.48	-	-	492.56	2,375.08	82.40	1,292.21	575.30
Hotel or Restaurant	-	74.77	-	274.18	685.33	1.50	169.25	295.33
Other Services	-	-	-	53.05	343.95	1.50	131.71	86.82
Consumption Loans	19.87	1.76	9.44	305.79	670.40	18.81	626.78	272.38
Local Government	-	-	-	-	-	-	-	-
Others	15.79	550.93	310.92	923.05	2,777.96	-	958.33	984.26
<b>TOTAL sectorwise</b>	<b>140.34</b>	<b>1,586.58</b>	<b>320.35</b>	<b>3,526.94</b>	<b>9,463.11</b>	<b>132.22</b>	<b>6,660.83</b>	<b>4,043.20</b>

**Product Wise**

Term Loan	94.72	910.11	218.69	270.79	2,043.54	8.85	1,951.13	-
Overdraft	-	-	-	205.45	3,666.37	2.00	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	149.60	16.79	215.09	267.36	-	423.70	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	-	-	-	627.14	946.15	86.58	1,760.05	628.88
Real Estate Loan	-	419.96	82.14	397.62	737.73	0.99	294.69	360.90
Margin Nature Loan	15.30	-	0.02	208.95	398.02	0.35	283.41	254.75
Hire Purchase Loan	23.71	2.47	2.72	95.44	476.77	1.24	339.01	590.10
Deprived Sector Loan	2.63	-	-	326.64	767.46	-	1,089.48	424.81
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	3.99	104.44	-	1,179.83	159.71	32.21	519.35	1,776.26
<b>Total Product wise Loan</b>	<b>140.34</b>	<b>1,586.58</b>	<b>320.35</b>	<b>3,526.94</b>	<b>9,463.11</b>	<b>132.22</b>	<b>6,660.83</b>	<b>4,043.20</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	18.00	-	-	-
Non Governmental Securities	15.30	-	-	-	398.02	-	283.41	-
Fixed Deposit Receipts	-	-	6.70	66.68	141.71	2.01	16.49	13.15
Own	-	-	6.70	66.68	141.71	2.01	16.49	13.15
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	118.11	1,586.58	313.63	3,011.32	8,198.36	129.86	4,988.26	3,117.85
Fixed Assets	118.11	1,586.58	313.63	3,011.32	8,198.36	129.86	4,988.26	3,117.85
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	6.93	-	-	260.00	699.87	-	1,361.31	625.10
Government Guarantee	2.63	-	-	-	-	-	-	-
Institutional Guarantee	-	-	-	260.00	684.11	-	1,035.00	419.68
Personal Guarantee	4.31	-	-	-	15.76	-	326.31	1.58
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	203.84
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	0.02	188.95	7.14	0.35	11.36	287.10
<b>Total</b>	<b>140.34</b>	<b>1,586.58</b>	<b>320.35</b>	<b>3,526.94</b>	<b>9,463.11</b>	<b>132.22</b>	<b>6,660.83</b>	<b>4,043.20</b>

## Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July					Mid-May 2019	Mid-June 2020	% change		
	2017	2018	2019							
	1	2	3	4	5			2/1	3/2	5/4
<b>1 CAPITAL FUND</b>	12,593	17,420	25,503	32,676	32,672			38.33	46.40	-0.01
a. Paid-up Capital	7,721	11,159	17,078	20,761	20,774			44.52	53.04	0.06
b. Statutory Reserves	1,748	2,451	3,531	4,820	4,815			40.25	44.08	-0.09
c. Retained Earning	1,179	1,379	1,750	2,759	2,735			16.91	26.91	-0.87
d. Others Reserves	1,944	2,431	3,144	4,336	4,347			25.03	29.33	0.26
<b>2 BORROWINGS</b>	66,773	87,707	126,378	139,326	132,706			31.35	44.09	-4.75
a. NRB	555	2,070	1,701	1,937	13			273.02	-17.80	-99.34
f. Others	66,218	85,637	124,677	137,389	132,693			29.33	45.59	-3.42
<b>3 DEPOSITS</b>	34,344	49,549	85,606	103,786	104,034			44.27	72.77	0.24
<b>4 BILLS PAYABLE</b>	2	1	75	35	41			-33.54	5591.09	19.21
<b>5 OTHER LIABILITIES</b>	10,366	13,552	23,664	32,960	36,746			30.73	74.63	11.49
a. Loan Loss Provision	1,716	2,391	4,013	5,658	5,764			39.32	67.86	1.87
b. Interest Suspense a/c	939	1,121	1,800	6,717	8,552			19.49	60.53	27.32
c. Others	7,712	10,039	17,851	20,585	22,430			30.18	77.81	8.96
<b>6 RECONCILIATION A/c</b>	5,780	3,480	5,192	8,746	8,381			-39.79	49.19	-4.18
<b>7 PROFIT &amp; LOSS A/c</b>	3,907	4,039	6,608	3,874	3,574			3.37	63.62	-7.76
<b>Total</b>	<b>133,765</b>	<b>175,748</b>	<b>273,028</b>	<b>321,404</b>	<b>318,154</b>			<b>31.39</b>	<b>55.35</b>	<b>-1.01</b>
<b>Assets</b>										
<b>1 LIQUID FUNDS</b>	12,498	16,314	19,246	20,302	18,936			30.54	17.97	-6.73
a. Cash Balance	94	147	214	345	412			56.92	45.57	19.24
b. Bank Balance	6,243	9,190	13,398	11,947	11,585			47.19	45.79	-3.03
c. Money at Call	6,161	6,977	5,634	8,010	6,939			13.26	-19.25	-13.37
<b>2 INVESTMENT IN SECURITIES EXCEPT SHAR</b>	43	43	312	428	389			0.00	629.98	-9.15
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,658	2,565	2,262	10,111	9,228			-3.52	-11.81	-8.73
<b>4 LOANS &amp; ADVANCES</b>	106,541	145,944	235,101	265,409	262,337			36.98	61.09	-1.16
Institutional	24,131	30,597	38,955	38,516	40,158			26.79	27.32	4.26
Individual	82,410	115,347	196,147	226,893	222,179			39.97	70.05	-2.08
<b>5 FIXED ASSETS</b>	1,219	1,472	2,107	2,397	2,409			20.72	43.14	0.50
<b>6 OTHER ASSETS</b>	4,766	5,735	8,552	13,458	15,776			20.34	49.11	17.23
<b>7 EXPENSES NOT WRITTEN OFF</b>	11	7	11	15	14			-36.38	53.11	-4.24
<b>8 NON BANKING ASSETS</b>	-	-	1	1	1			0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	5,959	3,609	5,391	8,861	8,685			-39.44	49.37	-1.98
<b>10 PROFIT &amp; LOSS A/c</b>	70	57	45	423	378			-18.74	-20.95	-10.70
<b>Total</b>	<b>133,765</b>	<b>175,745</b>	<b>273,028</b>	<b>321,404</b>	<b>318,154</b>			<b>31.38</b>	<b>55.35</b>	<b>-1.01</b>
<b>Profit &amp; Loss A/c</b>										
<b>Expenses</b>										
<b>1 INTEREST EXPENSES</b>	5,938	11,759	17,022	18,167	20,161			98.04	44.75	10.98
<b>2 COMMISSION/FEE EXPENSES</b>	0	3	7	20	24			1378.80	114.61	19.13
<b>3 EMPLOYEE EXPENSES</b>	3,619	4,735	6,299	6,996	7,626			30.85	33.03	9.00
<b>4 OFFICE OPERATING EXPENSES</b>	1,232	1,594	2,358	2,113	2,318			29.44	47.90	9.72
<b>5 NON OPERATING EXPENSES</b>	1	9	63	111	121			1056.98	578.43	9.53
<b>6 PROVISION FOR RISK</b>	641	1,048	1,921	3,305	3,498			63.43	83.21	5.82
<b>7 LOAN WRITTEN OFF</b>	3	1	5	5	5			-72.34	464.16	-0.15
<b>8 EXTRAORDINARY EXPENSES</b>	0	-	1	1	5			-100.00	0.00	685.57
<b>9 PROVISION FOR STAFF BONUS</b>	519	547	861	567	550			5.43	57.54	-2.89
<b>10 PROVISION FOR INCOME TAX</b>	1,561	1,663	2,545	1,583	1,534			6.56	52.98	-3.09
<b>11 NET PROFIT</b>	3,902	4,013	6,249	3,658	3,463			2.87	55.70	-5.34
<b>TOTAL EXPENSES</b>	<b>17,415</b>	<b>25,374</b>	<b>37,331</b>	<b>36,525</b>	<b>39,305</b>			<b>45.70</b>	<b>47.12</b>	<b>7.61</b>
<b>Income</b>										
<b>1. INTEREST INCOME</b>	15,659	22,236	31,647	30,492	32,993			42.00	42.32	8.20
<b>2. COMMISSION &amp; DISCOUNT</b>	410	546	805	655	667			33.36	47.34	1.76
<b>3 OTHER OPERATING INCOME</b>	1,000	2,049	3,739	3,317	3,367			104.84	82.48	1.49
<b>4 NON OPERATING INCOME</b>	51	142	176	113	123			180.15	23.91	8.73
<b>5 PROVISION FOR WRITTEN BACK</b>	241	364	936	1,753	1,871			50.99	156.84	6.76
<b>6 RECOVERY FOR WRITE BACK</b>	3	5	2	0	0			73.37	-59.94	-0.05
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	-	0	0	17	17			0.00	712.18	2.50
<b>8 NET LOSS</b>	51	31	26	177	267			-39.31	-17.32	50.50
<b>TOTAL INCOME</b>	<b>17,415</b>	<b>25,374</b>	<b>37,331</b>	<b>36,525</b>	<b>39,305</b>			<b>45.70</b>	<b>47.12</b>	<b>7.61</b>
<b>Miscellaneous Information</b>										
<b>No. of Total Staffs</b>	8,903	11,552	17,361	19,529	19,245			29.75	50.29	-1.45
<b>No. of Total Branches</b>	1,895	2,448	3,629	4,022	4,022			29.18	48.24	0.00
<b>No. of Total Centers</b>	132,355	172,788	274,186	309,443	309,390			30.55	58.68	-0.02
<b>No. of Total Groups</b>	455,206	562,425	926,625	1,038,221	1,039,619			23.55	64.76	0.13
<b>No. of Total Passive Groups</b>	4,942	5,762	9,565	10,360	11,145			16.59	66.00	7.57
<b>No. of Total Members</b>	2,338,046	2,856,380	4,327,991	4,779,890	4,683,740			22.17	51.52	-2.01
<b>No. of Total Passive Members</b>	37,050	51,516	118,044	190,662	196,567			39.04	129.14	3.10
<b>No. of Total Borrowers</b>	1,576,155	1,853,417	2,679,016	2,841,777	2,818,553			17.59	44.54	-0.82
<b>No. of Total Overdue Borrowers</b>	44,281	56,824	165,984	784,306	760,490			28.33	192.10	-3.04
<b>No. of Total Saving Members</b>	2,368,500	3,010,166	4,323,957	4,747,980	4,652,611			27.09	43.65	-2.01
<b>Total Saving Amount (Rs million)</b>	34,583	49,549	101,910	103,786	104,039			43.27	105.68	0.24

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	19	1	-	20	143,731	7,187
2	1	Panchthar	24	4	2	30	216,302	7,210
3	1	Ilam	37	7	2	46	327,305	7,115
4	1	Jhapa	139	49	11	199	916,385	4,605
5	1	Sankhuwasabha	27	-	-	27	179,005	6,630
6	1	Bhojpur	25	-	1	26	205,750	7,913
7	1	Terhathum	16	3	-	19	114,543	6,029
8	1	Dhankuta	24	7	1	32	184,272	5,758
9	1	Morang	146	51	13	210	1,088,600	5,184
10	1	Sunsari	122	37	12	171	860,946	5,035
11	1	Solukhumbu	26	-	-	26	119,402	4,592
12	1	Khotang	16	6	-	22	232,648	10,575
13	1	Okhaldhunga	20	4	-	24	166,874	6,953
14	1	Udayapur	36	3	1	40	358,065	8,952
		<b>Total</b>	<b>677</b>	<b>172</b>	<b>43</b>	<b>892</b>	<b>5,113,829</b>	<b>5,733</b>
15	2	Saptari	42	6	8	56	720,889	12,873
16	2	Siraha	74	11	2	87	718,683	8,261
17	2	Dhanusa	73	13	5	91	851,124	9,353
18	2	Mahottari	51	15	4	70	707,691	10,110
19	2	Sarlahi	65	12	2	79	867,985	10,987
20	2	Rautahat	53	7	1	61	774,382	12,695
21	2	Bara	72	10	5	87	775,494	8,914
22	2	Parsa	63	12	4	79	677,737	8,579
		<b>Total</b>	<b>493</b>	<b>86</b>	<b>31</b>	<b>610</b>	<b>6,093,985</b>	<b>9,990</b>
23	3	Dolakha	24	3	-	27	210,371	7,792
24	3	Ramechhap	24	1	-	25	228,514	9,141
25	3	Sindhuli	29	3	1	33	334,001	10,121
26	3	Rasuwa	25	1	1	27	48,827	1,808
27	3	Dhading	47	25	-	72	378,966	5,263
28	3	Nuwakot	35	14	1	50	312,890	6,258
29	3	Sindhupalchok	36	11	-	47	324,535	6,905
30	3	Kavrepalanchok	68	18	5	91	430,691	4,733
31	3	Kathmandu	735	138	48	921	1,966,892	2,136
32	3	Lalitpur	173	26	14	213	527,889	2,478
33	3	Bhaktapur	90	17	6	113	343,540	3,040
34	3	Makwanpur	57	16	4	77	474,151	6,158
35	3	Chitawan	138	65	12	215	654,019	3,042
		<b>Total</b>	<b>1,481</b>	<b>338</b>	<b>92</b>	<b>1,911</b>	<b>6,235,287</b>	<b>3,263</b>
36	4	Gorkha	40	6	3	49	305,662	6,238
37	4	Manang	8	1	-	9	7,373	819
38	4	Lamjung	38	7	2	47	189,134	4,024
39	4	Kaski	166	87	16	269	554,914	2,063
40	4	Tanahu	72	26	1	99	364,556	3,682
41	4	Syangja	38	26	2	66	326,058	4,940
42	4	Mustang	11	3	-	14	15,169	1,084
43	4	Baglung	42	11	-	53	302,901	5,715
44	4	Parbat	23	14	-	37	165,302	4,468
45	4	Myagdi	21	10	-	31	128,147	4,134
46	4	Nawalparasi East	54	29	5	88	351,380	3,993
		<b>Total</b>	<b>513</b>	<b>220</b>	<b>29</b>	<b>762</b>	<b>2,710,597</b>	<b>3,557</b>

47	5	Gulmi	34	15	-	49	315,922	6,447
48	5	Palpa	43	14	-	57	294,520	5,167
49	5	Rupandehi	184	107	18	309	992,553	3,212
50	5	Kapilbastu	64	22	4	90	644,944	7,166
51	5	Arghakhanchi	21	5	-	26	222,860	8,572
52	5	Pyuthan	18	12	-	30	257,219	8,574
53	5	Rolpa	19	2	-	21	253,164	12,055
54	5	Rukum East	6	-	-	6	59,973	9,995
55	5	Dang	76	46	4	126	623,120	4,945
56	5	Banke	70	36	6	112	554,029	4,947
57	5	Bardiya	35	23	-	58	481,028	8,294
58	5	Nawalparasi West	46	26	2	74	374,272	5,058
<b>Total</b>			<b>616</b>	<b>308</b>	<b>34</b>	<b>958</b>	<b>5,073,605</b>	<b>5,296</b>
59	6	Rukum West	16	1	1	18	175,218	9,734
60	6	Salyan	21	4	1	26	273,392	10,515
61	6	Surkhet	49	10	2	61	395,584	6,485
62	6	Dailekh	21	1	-	22	295,185	13,417
63	6	Jajarkot	11	1	-	12	193,171	16,098
64	6	Dolpa	12	-	-	12	41,385	3,449
65	6	Jumla	17	2	-	19	122,825	6,464
66	6	Kalikot	13	-	-	13	154,429	11,879
67	6	Mugu	6	-	-	6	62,343	10,391
68	6	Humla	9	1	-	10	57,350	5,735
<b>Total</b>			<b>175</b>	<b>20</b>	<b>4</b>	<b>199</b>	<b>1,770,882</b>	<b>8,899</b>
69	7	Doti	19	3	-	22	238,775	10,853
70	7	Bajhang	16	1	-	17	220,071	12,945
71	7	Kailali	115	36	5	156	874,728	5,607
72	7	Bajura	12	1	-	13	152,134	11,703
73	7	Achham	17	3	-	20	290,344	14,517
74	7	Kanchanpur	48	21	1	70	508,850	7,269
75	7	Darchula	17	2	-	19	150,286	7,910
76	7	Baitadi	16	3	-	19	282,925	14,891
77	7	Dadeldhura	24	2	-	26	160,232	6,163
<b>Total</b>			<b>284</b>	<b>72</b>	<b>6</b>	<b>362</b>	<b>2,878,346</b>	<b>7,951</b>
<b>Grand Total</b>			<b>4,239</b>	<b>1,216</b>	<b>239</b>	<b>5,694</b>	<b>29,876,531</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>\$</sup>	Total
No. of BFIs	27	23	22	90	1	163
No. of Branches <sup>@</sup>	4,239	1,216	239	4,022		9,716
Population per Branch <sup>*</sup>	(Served by A, B and C class BFI's)					5,247
Population per Branch <sup>*</sup>	(Served by A, B, C and D class BFI's)					3,075

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	677	172	43	681	892	1,573
2	493	86	31	777	610	1,387
Bagmati	1,481	338	92	600	1,911	2,511
Gandaki	513	220	29	520	762	1,282
5	616	308	34	913	958	1,871
Karnali	175	20	4	186	199	385
Sudur Paschim	284	72	6	345	362	707
<b>Total</b>	<b>4,239</b>	<b>1,216</b>	<b>239</b>	<b>4,022</b>	<b>5,694</b>	<b>9,716</b>

\* Population 29,876,531 for 2020 calculated on yearly basis based on yearly population projection 2011-2031 Source : <https://cbs.gov.np/population-projection-2011-2031/> (Medium Variant)

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

\$ E Refers to Infrastructure Development Bank

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

Out of 90 D class institutions, 1 is yet to start its operation.

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

Overall Summary of Interest Rate on LCY Deposit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.78	925,536.22	4.78	941,325.69	4.72	977,540.63	4.27	1,005,289.92	4.19	1,014,852.74
2	Fixed:	9.69	1,434,481.39	9.74	1,473,964.91	9.73	1,480,060.41	9.45	1,480,155.55	9.26	1,487,316.21
2.1	up to 1 month	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
2.2	1-3 months	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
2.3	3-6 months	9.56	260,695.46	9.55	276,589.08	9.53	272,465.11	9.24	246,209.17	8.64	264,878.21
2.4	6-12 months	9.59	345,237.43	9.64	363,677.98	9.63	379,535.65	9.44	412,162.86	9.26	385,888.91
2.5	1-2 yrs	9.59	591,160.83	9.67	594,532.03	9.66	591,345.48	9.30	559,552.84	9.22	577,426.07
2.6	2 yrs and above	10.20	237,387.68	10.30	239,165.82	10.31	236,714.18	9.96	262,230.68	9.99	259,123.03
3	Call	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39	2.83	291,222.21	2.76	324,611.99
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.06	4,051.62	8.31	3,661.52	8.23	4,218.04	8.30	4,251.09	8.29	4,160.00
6	Non interest bearing deposits	0.00	272,686.18	0.00	285,238.70	0.00	293,698.61	0.00	301,738.10	0.00	314,390.78
6.1	Current	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26	0.00	276,093.76	0.00	288,769.24
6.2	Margin	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85	0.00	24,229.82	0.00	23,598.29
6.3	Other	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50	0.00	1,414.52	0.00	2,023.25
	Aggregate	6.78	2,934,410.56	6.77	3,007,136.34	6.74	3,051,866.09	6.44	3,082,656.87	6.17	3,145,331.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.23	152,056.13	11.26	156,286.39	11.29	157,719.10	10.95	156,832.56	10.72	155,869.48
2	Fishery Related	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61	10.35	4,552.63	10.28	4,559.01
3	Mining Related	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16	11.77	4,474.36	11.23	4,413.39
4	Agriculture, Forestry & Beverage Production Related	11.26	136,268.01	11.39	136,575.97	11.27	136,137.20	11.26	135,768.71	11.07	135,873.85
5	Non Food Production Related	11.41	340,538.56	11.38	344,786.48	11.31	349,982.31	11.25	347,544.28	10.71	340,411.32
6	Construction	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59	12.03	287,005.02	11.38	285,240.61
7	Electricity, Gas and Water	11.28	135,058.30	11.34	139,523.07	11.23	143,440.41	11.10	144,390.54	10.87	146,971.57
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.86	34,456.70	11.92	35,209.90	11.92	36,772.00	11.74	39,262.22	11.20	39,909.64
9	Transport, Communication and Public Utilities	12.46	66,127.07	12.50	64,400.60	12.32	69,535.97	12.10	69,528.61	11.66	68,585.80
10	Wholesaler & Retailer	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08	11.85	594,736.59	11.36	593,035.52
11	Finance, Insurance and Real Estate	11.81	213,132.51	11.82	218,379.64	11.71	222,004.74	11.63	216,349.18	11.21	208,467.61
12	Hotel or Restaurant	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17	11.35	121,346.03	11.03	122,031.59
13	Other Services	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61	11.66	132,474.43	11.33	133,324.18
14	Consumption Loans	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12	12.22	133,881.41	11.84	131,117.71
15	Local Government	4.88	1,508.41	4.88	1,508.41	4.88	1,510.99	4.31	1,510.99	4.31	1,527.36
16	Others	12.83	344,209.46	12.87	359,704.42	12.79	360,562.51	12.68	356,671.11	12.15	358,374.08
	Aggregate	11.94	2,675,824.80	11.80	2,723,458.78	11.77	2,761,344.57	10.99	2,746,328.68	10.43	2,729,712.72

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.57	552,770.76	11.59	569,825.14	11.55	587,558.33	11.32	589,816.01	11.03	597,357.48
2	Overdraft	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74	12.05	405,601.73	11.61	401,971.76
3	Trust Receipt Loan / Import Loan	9.49	76,535.04	9.32	78,893.52	9.30	80,193.72	9.23	84,425.63	8.78	86,531.83
4	Demand & Other Working Capital Loan	11.74	660,793.09	11.73	660,390.46	11.71	665,405.42	11.53	667,192.34	11.23	659,378.54
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.21	202,505.42	12.20	208,375.93	12.18	208,520.18	11.92	207,666.19	11.21	206,501.06
6	Real Estate Loan	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92	12.05	132,736.80	11.56	132,012.80
7	Margin Nature Loan	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10	11.79	37,982.82	11.45	38,162.39
8	Hire Purchase Loan	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58	12.53	145,901.92	12.07	144,691.57
9	Deprived Sector Loan	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95	11.23	162,435.81	10.96	155,803.19
10	Bills Purchased	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07	8.68	4,252.49	9.43	3,689.82
11	Other Product	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53	12.56	308,316.95	12.07	303,605.09
	Aggregate	11.94	2,675,843.71	11.80	2,723,458.78	11.77	2,761,324.55	10.99	2,746,328.68	10.43	2,729,712.72

**Name list of Bank and Financial Institutions  
Mid-June, 2020**

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

## Annex-I

## D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Ltd.	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd.	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Ltd.	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Ltd.	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Ltd.	Chhimek	6	Shawalamban Laghubitta Bittiya Sanstha Ltd.	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd.	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Ltd.	NERUDE
9	Naya Nepal Laghubitta Bittiya Sanstha Ltd.	Naya	10	Summit Laghubitta Bittiya Sanstha Ltd.	Summit
11	Sworojagar Laghubitta Bittiya Sanstha Ltd.	Sworojgar	12	First Microfinance Laghubitta Bittiya Sanstha Ltd.	First
13	Nagbeli Laghubitta Bittiya Sanstha Ltd.	Nagbeli	14	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika
15	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire	16	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana
17	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila	18	Womi Laghubitta Bittiya Sanstha Ltd.	Womi
19	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF	20	Civil Laghubitta Bittiya Sanstha Ltd.	CivilMF
21	Mahila Sahayatra Laghubitta Bittiya Sanstha Ltd.	MahilaMF	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
23	Kisan Microfinance Bittiya Sanstha Ltd.	KisanMF	24	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF
25	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF	26	Global IME Laghubitta Bittiya Sanstha Ltd.	GIMEMF
27	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF
29	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	30	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
33	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	SewaMF
35	Unnati Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	36	Swadeshi Laghubitta Bittiya Sanstha Ltd.	SadeshiMF
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinance Bittiya Sanstha Ltd.	Support
39	Aarambha Laghubitta Bittiya Sanstha Ltd.	Arambha	40	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari
41	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda	42	Asha Laghubitta Bittiya Sanstha Ltd.	Asha
43	Nepal Agro Microfinance Bittiya Sanstha Ltd.	Agro	44	Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans
45	Ganapati Microfinance Bittiya Sanstha Ltd.	Ganapati	46	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity
47	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola	48	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman
49	Sparsha Laghubitta Bittiya Sanstha Ltd.	Sparsha	50	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko
51	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	52	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
53	Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi	54	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana
55	Sahakarya Laghubitta Bittiya Sanstha Ltd.	Sahakarya	56	Sajeelo Laghubitta Bittiya Sanstha Ltd.	Sajeelo
57	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti	58	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
59	Dibya Laghubitta Bittiya Sanstha Ltd.	Divya	60	Cweda Laghubitta Bittiya Sanstha Ltd.	Cweda
61	Grameen Swayamsewak Laghubitta Bittiya Sanstha Ltd.	Grameen	62	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila
63	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha	64	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
65	Mahila Samudayik Laghubitta Bittiya Sanstha Limited	Msamudayik	66	Smart Laghubitta Bittiya Sanstha Ltd.	Smart
67	Jalpa Laghubitta Bittiya Sanstha Limited	Jalapa	68	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi
69	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra	70	Solve Laghubitta Bittiya Sanstha Limited	Solve
71	WEAN Laghubitta Bittiya Sanstha Limited	WEAN	72	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
73	BPW Laghubitta Bittiya Sanstha Limited	BPW	74	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
75	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	76	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO
77	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	78	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
79	Garibi Nyunikaran Laghubitta Bittiya Sanstha Limited	Garibi	80	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
81	NRN Laghubitta Bittiya Sanstha Limited	NRN	82	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban
83	Gharelu Laghubitta Bittiya Sanstha Limited	Gharelu	84	Janakpur Laghubitta Bittiya Sanstha Limited	Janakpur
85	Super Laghubitta Bittiya Sanstha Limited	Super	86	Shaligram Laghubitta Bittiya Sanstha Limited	Shaligram
87	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan	88	Deurali Laghubitta Bittiya Sanstha Limited	Deurali
89	Nawa Kiran Laghubitta Bittiya Sanstha Limited	Nawa Kiran	90	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad

## E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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