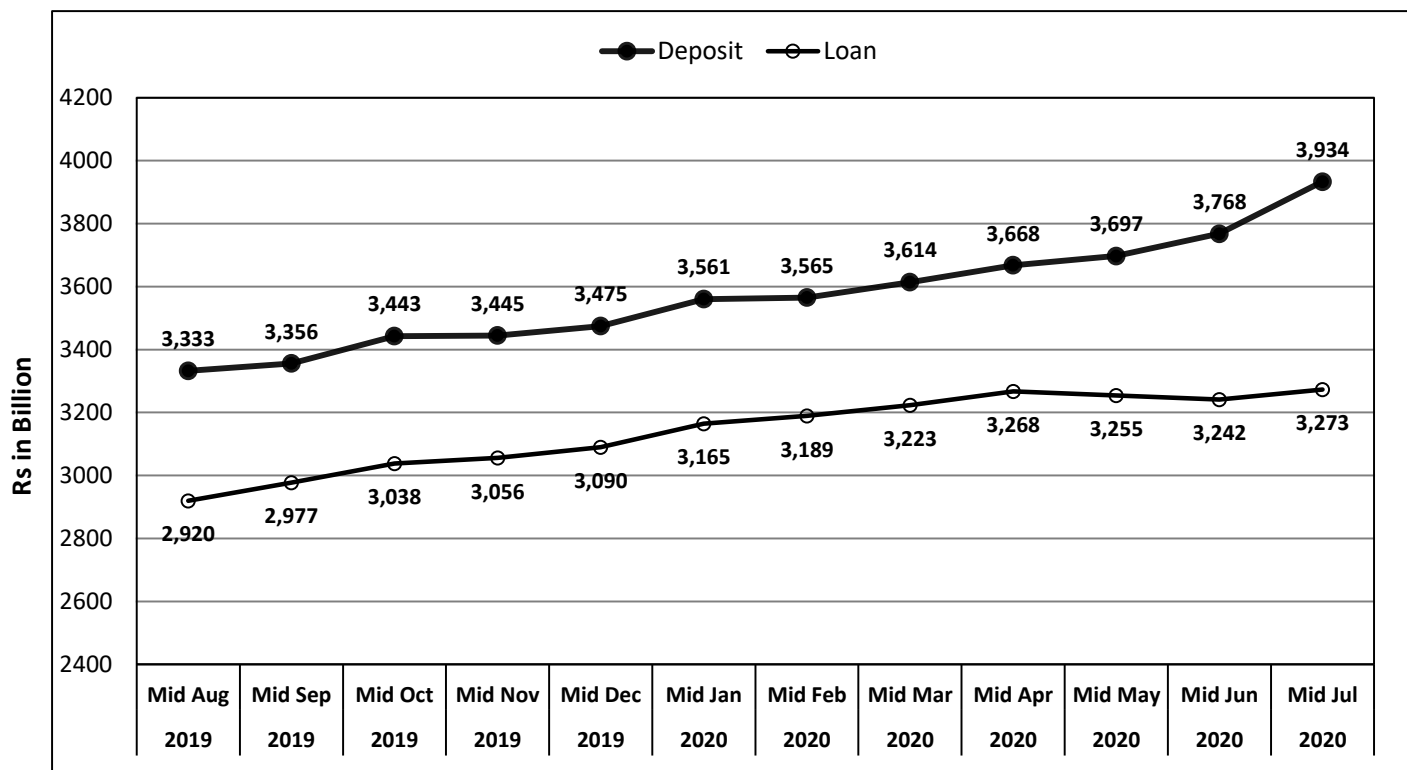


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2077 Asar
Mid-July, 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	20	22	84	153
Total Number of Licensed BFIs*	27	20	22	85	154

* 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 Asar End, 2077 (Mid-July, 2020)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	92.65	9.42	2.36	104.43
2	Total Credit/GDP	77.26	7.63	2.00	86.89
3	Total Credit/ Total Deposit	83.39	81.06	84.72	83.21
4	CCD Ratio [#]	69.93	71.84	68.46	69.58
5	Fixed Deposit/Total Deposit	47.18	52.99	56.01	47.90
6	Saving Deposit/Total Deposit	31.16	31.80	26.85	31.12
7	Current Deposit/Total Deposit	11.17	2.61	2.44	10.20
8	Call Deposit/Total Deposit	9.53	12.42	12.03	9.85
9	NPL/ Total Loan	1.81	1.52	6.18	1.89
10	Total LLP /Total Loan	2.44	13.71	9.00	3.58
11	Deprived Sector Loan/Total Loan [§]	6.25	9.95	7.86	6.61
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	12.29	10.40	16.46	12.21
2	Investment in Gov. Securities/Total Deposit	14.26	7.92	9.08	13.57
3	Total Liquid Assets/Total Deposit	27.52	29.49	36.40	27.90
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	11.78	13.21	18.01	12.01
2	Total Capital/RWA	14.01	14.42	19.59	14.16
D. Financial Access					
1	No. of institutions	27	20	22	69
2	No. of Branches	4,436	1,029	243	5,708
3	No. of Deposit Accounts	27,724,764	4,075,310	654,130	32,454,204
4	No. of Loan Accounts	1,196,289	302,441	45,329	1,544,059
5	No. of Branchless Banking Centers	1,574	-	-	1,574
6	No. of Branchless Banking Customers	193,607	-	-	193,607
7	No. of Mobile Banking Customers	10,115,313	1,100,743	90,741	11,306,797
8	No. of Internet Banking Customers	1,001,866	23,332	6,029	1,031,227
9	No. of ATMs	3,759	296	51	4,106
10	No. of Debit Cards	7,062,472	231,287	35,443	7,329,202
11	No. of Credit Cards	160,297	-	-	160,297
12	No. of Prepaid Cards	63,775	-	-	63,775
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	6.01			
	(a) Saving	4.16			
	(b) Fixed	9.02			
	(c) Call	2.37			
2	Wt. Avg Interest Rate on Credit	10.11			

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

Asar month end (last day) CCD ratio

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

Liabilities	Mid-July			Mid-June	Mid-July	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	308,652	370,014	446,402	485,375	488,277	19.88	20.64	0.60
a. Paid-up Capital	225,314	282,196	305,885	328,811	330,876	25.25	8.39	0.63
b. Statutory Reserves	53,665	63,756	76,174	91,976	94,150	18.80	19.48	2.36
c. Retained Earning	(3,005)	(1,932)	4,538	2,950	4,312	-35.71	-334.90	46.18
d. Others Reserves	32,678	25,995	59,805	61,638	58,939	-20.45	130.07	-4.38
2 BORROWINGS	31,800	35,453	90,729	98,424	81,610	11.49	155.92	-17.08
a. NRB	7,094	12,122	22,927	12,360	7,992	70.87	89.14	-35.34
b. "A"Class Licensed Institution	9,094	8,583	34,286	20,254	5,392	-5.62	299.48	-73.38
c. Foreign Banks and Fin. Ins.	-	-	3,299	12,584	14,810	0.00	0.00	17.68
d. Other Financial Ins.	5,299	2,436	3,283	848	1,737	-54.04	34.79	104.81
e. Bonds and Securities	10,312	12,312	26,935	52,378	51,679	19.39	118.76	-1.34
3 DEPOSITS	2,384,807	2,836,930	3,354,428	3,768,072	3,933,738	18.96	18.24	4.40
a. Current	204,361	256,809	311,505	359,044	401,130	25.66	21.30	11.72
b. Savings	816,572	947,024	1,060,516	1,169,814	1,224,189	15.98	11.98	4.65
c. Fixed	998,259	1,229,731	1,526,497	1,767,227	1,884,402	23.19	24.13	6.63
d. Call Deposits	333,350	367,597	417,390	433,781	387,287	10.27	13.55	-10.72
e. Others	32,265	35,770	38,519	38,206	36,729	10.86	7.69	-3.87
4 Bills Payable	2,219	3,109	2,309	4,674	2,053	40.09	-25.72	-56.08
5 Other Liabilities	224,201	263,876	303,249	416,836	385,596	17.70	14.92	-7.49
1. Loan Loss Provision	52,553	55,009	54,893	68,317	78,604	4.67	-0.21	15.06
2. Interest Suspense a/c	34,892	37,705	20,271	37,106	27,582	8.06	-46.24	-25.67
3. Others	136,756	171,163	228,085	311,413	279,410	25.16	33.26	-10.28
6 Reconciliation A/c	2,359	4,265	15,556	4,486	3,427	80.84	264.72	-23.61
7 Profit & Loss A/c	54,882	61,338	73,519	60,277	59,045	11.76	19.86	-2.04
TOTAL	3,008,920	3,574,985	4,286,193	4,838,144	4,953,745	18.81	19.89	2.39
Assets								
1 LIQUID FUNDS	423,242	439,299	466,279	438,492	563,630	3.79	6.14	28.54
a. Cash Balance	64,373	74,893	92,563	91,139	110,726	16.34	23.59	21.49
Nepalese Notes & Coins	63,283	72,208	84,640	79,534	98,161	14.10	17.22	23.42
Foreign Currency	1,090	2,685	7,923	11,606	12,565	146.37	195.09	8.27
b. Bank Balance	305,795	298,098	295,862	261,570	369,615	-2.52	-0.75	41.31
1. In Nepal Rastra Bank	233,257	218,135	215,138	192,959	294,780	-6.48	-1.37	52.77
2. "A"Class Licensed Institution	38,882	41,055	29,036	20,344	27,141	5.59	-29.28	33.41
3. Other Financial Ins.	6,369	7,557	13,010	6,951	3,372	18.65	72.16	-51.49
4. In Foreign banks	27,287	31,352	38,678	41,317	44,322	14.89	23.37	7.27
c. Money at Call	53,074	66,307	77,853	85,783	83,288	24.93	17.41	-2.91
2 INVESTMENTS	232,707	331,231	375,402	528,584	534,611	42.34	13.34	1.14
a. Govt. Securities	214,381	295,854	374,262	523,366	533,827	38.00	26.50	2.00
b. Others	18,326	35,377	1,140	5,218	784	93.05	-96.78	-84.98
3 SHARE & OTHER INVESTMENT	129,938	109,665	186,189	176,431	171,683	-15.60	69.78	-2.69
4 LOANS & ADVANCES (Including Bills Purchased)	1,994,078	2,422,798	2,913,970	3,241,517	3,273,096	21.50	20.27	0.97
4.1 LOANS & ADVANCES	1,976,880	2,419,842	2,910,511	3,238,390	3,270,133	22.41	20.28	0.98
a. Private Sector	1,923,942	2,355,915	2,819,279	3,133,380	3,156,509	22.45	19.67	0.74
b. Financial Institutions	44,543	58,056	86,056	101,827	110,945	30.34	48.23	8.95
c. Government Organizations	8,394	5,871	5,176	3,183	2,679	-30.06	-11.83	-15.85
4.2 BILLS PURCHASED	17,199	2,956	3,459	3,127	2,963	-82.81	17.03	-5.26
5 LOANS AGT. COLLECTED BILLS	571	129	-	-	-	-77.46	-100.00	0.00
6 FIXED ASSETS	40,634	47,763	71,420	77,429	78,568	17.54	49.53	1.47
7 OTHER ASSETS	166,139	206,834	253,949	367,072	312,752	24.49	22.78	-14.80
a. Accrued Interests	37,666	43,309	46,171	147,269	117,719	14.98	6.61	-20.07
b. Others	128,473	163,525	207,777	165,902	159,955	27.28	27.06	-3.58
8 Expenses not Written off	279	264	26	146	189	-5.36	-89.99	29.18
9 Non Banking Assets	4,465	4,614	5,716	6,624	7,076	3.33	23.87	6.82
10 Reconciliation Account	16,631	12,389	13,167	1,132	11,715	-25.51	6.28	935.01
11 Profit & Loss A/c	235	1	75	716	426	-99.69	10417.22	-40.55
TOTAL	3,008,920	3,574,985	4,286,193	4,838,144	4,953,745	18.81	19.89	2.39

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-June	Mid-July	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	262,230	314,190	385,245	423,443	433,941	19.81	22.62	2.48
a. Paid-up Capital	185,011	231,458	252,260	277,155	284,811	25.10	8.99	2.76
b. Statutory Reserves	46,702	56,203	67,359	82,555	86,033	20.34	19.85	4.21
c. Retained Earning	891	3,053	8,249	6,497	8,248	242.69	170.19	26.96
d. Others Reserves	29,627	23,477	57,377	57,236	54,850	-20.76	144.40	-4.17
2 BORROWINGS	29,667	33,552	82,024	95,311	78,942	13.09	144.47	-17.17
a. NRB	6,081	11,690	21,327	12,173	7,810	92.25	82.43	-35.84
b. "A"Class Licensed Institution	7,974	7,113	27,181	17,778	3,356	-10.80	282.13	-81.12
c. Foreign Banks and Fin. Ins.	-	-	3,299	12,584	14,810	0.00	0.00	17.68
d. Other Financial Ins.	5,299	2,436	3,283	848	1,737	-54.04	34.79	104.81
e. Bonds and Securities	10,312	12,312	26,935	51,928	51,229	19.39	118.76	-1.35
3 DEPOSITS	2,093,256	2,471,514	2,880,092	3,280,801	3,490,101	18.07	16.53	6.38
a. Current	199,360	249,248	301,550	316,814	389,700	25.02	20.98	23.01
b. Savings	703,029	811,668	901,359	1,027,918	1,087,517	15.45	11.05	5.80
c. Fixed	879,140	1,070,788	1,308,269	1,532,771	1,646,630	21.80	22.18	7.43
d. Call Deposits	285,289	308,550	336,801	369,025	332,548	8.15	9.16	-9.88
e. Others	26,438	31,261	32,114	34,273	33,706	18.24	2.73	-1.65
4 Bills Payable	2,179	3,050	2,239	4,643	2,036	40.00	-26.59	-56.14
5 Other Liabilities	190,587	228,764	264,670	373,050	350,780	20.03	15.70	-5.97
1. Loan Loss Provision	41,453	44,118	42,916	56,685	67,444	6.43	-2.72	18.98
2. Interest Suspense a/c	26,199	28,593	10,597	23,033	16,882	9.14	-62.94	-26.71
3. Others	122,935	156,052	211,156	293,332	266,454	26.94	35.31	-9.16
6 Reconciliation A/c	(2,298)	(432)	8,608	4,340	3,286	-81.22	-2094.36	-24.29
7 Profit & Loss A/c	45,610	53,633	64,456	54,465	54,484	17.59	20.18	0.03
TOTAL	2,621,230	3,104,271	3,687,334	4,236,054	4,413,571	18.43	18.78	4.19
Assets								
1 LIQUID FUNDS	335,601	328,307	348,011	335,929	462,843	-2.17	6.00	37.78
a. Cash Balance	56,469	66,242	82,456	81,160	100,912	17.31	24.48	24.34
Nepalese Notes & Coins	55,472	63,741	74,684	69,621	88,499	14.91	17.17	27.11
Foreign Currency	997	2,501	7,772	11,539	12,412	150.87	210.80	7.57
b. Bank Balance	261,547	244,464	242,924	223,405	327,901	-6.53	-0.63	46.77
1. In Nepal Rastra Bank	218,402	201,684	196,554	174,020	275,162	-7.65	-2.54	58.12
2. "A"Class Licensed Institution	15,694	11,245	7,476	7,744	8,186	-28.35	-33.51	5.71
3. Other Financial Ins.	227	192	223	329	233	-15.65	16.34	-29.31
4. In Foreign banks	27,224	31,344	38,671	41,312	44,320	15.13	23.38	7.28
c. Money at Call	17,585	17,601	22,631	31,364	34,031	0.09	28.58	8.50
2 INVESTMENTS	226,811	321,107	356,216	490,227	498,252	41.57	10.93	1.64
a. Govt. Securities	208,700	285,850	355,159	485,977	497,643	36.97	24.25	2.40
b. Others	18,111	35,257	1,057	4,249	609	94.67	-97.00	-85.67
3 SHARE & OTHER INVESTMENT	126,101	103,824	179,087	168,603	164,516	-17.67	72.49	-2.42
4 LOANS & ADVANCES (Including Bills Purchased)	1,735,328	2,112,202	2,500,066	2,830,997	2,910,231	21.72	18.36	2.80
4.1 LOANS & ADVANCES	1,718,132	2,109,246	2,496,607	2,827,870	2,907,269	22.76	18.36	2.81
a. Private Sector	1,668,294	2,049,940	2,414,260	2,729,757	2,801,001	22.88	17.77	2.61
b. Financial Institutions	41,449	53,464	77,175	94,934	103,588	28.99	44.35	9.12
c. Government Organizations	8,388	5,842	5,172	3,179	2,679	-30.35	-11.48	-15.74
4.2 BILLS PURCHASED	17,196	2,956	3,459	3,127	2,963	-82.81	17.03	-5.26
5 LOANS AGT. COLLECTED BILLS	571	129	-	-	-	-77.46	-100.00	0.00
6 FIXED ASSETS	35,012	41,139	62,650	67,732	69,840	17.50	52.29	3.11
7 OTHER ASSETS	146,337	186,241	230,511	335,823	290,073	27.27	23.77	-13.62
a. Accrued Interests	28,672	33,650	35,840	128,359	105,141	17.36	6.51	-18.09
b. Others	117,665	152,590	194,671	158,412	153,770	29.68	27.58	-2.93
8 Expenses not Written off	260	247	18	121	169	-5.00	-92.74	39.25
9 Non Banking Assets	3,133	3,380	4,555	5,513	5,945	7.88	34.77	7.83
10 Reconciliation Account	11,901	7,696	6,219	984	11,569	-35.33	-19.19	1076.11
11 Profit & Loss A/c	176	-	-	124	133	-100.00	0.00	6.96
TOTAL	2,621,230	3,104,271	3,687,334	4,236,054	4,413,571	18.43	18.78	4.19

Statement of Assets and Liabilities of Development Banks

Liabilities	Mid-July			Mid-June	Mid-July	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	38,281	44,037	47,933	46,955	39,284	15.03	8.85	-16.34
a. Paid-up Capital	30,210	38,004	40,039	37,665	31,964	25.80	5.36	-15.14
b. Statutory Reserves	4,803	5,021	6,067	6,402	5,096	4.54	20.83	-20.40
c. Retained Earning	1,287	(531)	427	(59)	(186)	-141.26	-180.42	217.63
d. Others Reserves	1,981	1,543	1,400	2,947	2,410	-22.15	-9.24	-18.22
2 BORROWINGS	876	731	5,173	791	136	-16.59	607.67	-82.82
a. NRB	501	221	1,406	141	136	-55.92	536.37	-3.71
b. "A"Class Licensed Institution	375	510	3,767	650	-	36.00	638.56	-100.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00
3 DEPOSITS	239,420	301,858	398,341	403,081	354,778	26.08	31.96	-11.98
a. Current	4,910	7,280	9,426	41,923	9,263	48.27	29.48	-77.91
b. Savings	95,029	114,849	135,366	118,700	112,816	20.86	17.86	-4.96
c. Fixed	94,271	124,858	178,880	188,133	188,006	32.45	43.27	-0.07
d. Call Deposits	44,105	54,586	74,358	53,625	44,048	23.76	36.22	-17.86
e. Others	1,105	285	311	700	646	-74.22	9.26	-7.74
4 Bills Payable	39	54	59	31	15	37.29	9.25	-51.70
5 Other Liabilities	16,330	17,211	20,723	23,171	15,497	5.40	20.41	-33.12
1. Loan Loss Provision	4,205	4,384	5,639	4,905	4,242	4.25	28.65	-13.52
2. Interest Suspense a/c	2,087	1,607	2,069	3,991	1,470	-23.00	28.79	-63.16
3. Others	10,038	11,220	13,014	14,275	9,785	11.78	15.98	-31.46
6 Reconciliation A/c	3,260	4,584	6,828	146	141	40.62	48.97	-3.34
7 Profit & Loss A/c	6,873	6,227	7,258	5,423	3,577	-9.40	16.57	-34.04
TOTAL	305,079	374,701	486,316	479,598	413,428	22.82	29.79	-13.80
Assets								
1 LIQUID FUNDS	71,097	89,988	94,564	82,966	76,518	26.57	5.08	-7.77
a. Cash Balance	6,813	7,344	8,673	8,448	7,918	7.80	18.08	-6.28
Nepalese Notes & Coins	6,720	7,160	8,521	8,381	7,765	6.55	19.01	-7.35
Foreign Currency	93	184	151	67	153	98.24	-18.00	128.66
b. Bank Balance	34,886	42,555	40,335	28,587	28,987	21.98	-5.22	1.40
1. In Nepal Rastra Bank	12,554	14,045	15,331	16,020	15,492	11.88	9.16	-3.30
2. "A"Class Licensed Institution	17,790	23,101	16,437	9,217	12,441	29.85	-28.85	34.97
3. Other Financial Ins.	4,479	5,401	8,560	3,345	1,052	20.60	58.48	-68.53
4. In Foreign banks	63	7	7	5	3	-88.33	-3.28	-52.25
c. Money at Call	29,398	40,089	45,556	45,931	39,613	36.37	13.64	-13.75
2 INVESTMENTS	4,361	7,774	15,305	29,971	28,288	78.25	96.87	-5.62
a. Govt. Securities	4,361	7,654	15,245	29,746	28,113	75.50	99.18	-5.49
b. Others	-	120	60	225	175	0.00	-50.00	-22.22
3 SHARE & OTHER INVESTMENT	2,348	3,668	4,745	5,130	4,484	56.21	29.36	-12.59
4 LOANS & ADVANCES (Including Bills Purchased)	209,605	253,251	345,165	336,371	287,580	20.82	36.29	-14.51
4.1 LOANS & ADVANCES	209,605	253,251	345,165	336,371	287,580	20.82	36.29	-14.51
a. Private Sector	207,149	249,741	338,885	333,039	284,009	20.56	35.69	-14.72
b. Financial Institutions	2,450	3,506	6,276	3,332	3,571	43.10	79.00	7.19
c. Government Organizations	5	4	4	-	-	-25.54	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	3,953	4,726	6,744	7,043	6,094	19.56	42.70	-13.48
7 OTHER ASSETS	9,634	10,047	12,326	17,215	9,692	4.28	22.68	-43.70
a. Accrued Interests	2,343	2,047	2,609	10,073	4,810	-12.64	27.50	-52.24
b. Others	7,291	8,000	9,716	5,321	4,137	9.72	21.45	-22.25
8 Expenses not Written off	13	10	6	22	17	-24.70	-35.80	-22.02
9 Non Banking Assets	714	659	624	574	599	-7.73	-5.29	4.27
10 Reconciliation Account	3,355	4,578	6,827	141	141	36.47	49.14	0.28
11 Profit & Loss A/c	-	0	9	165	15	0.00	6827.21	-91.15
TOTAL	305,079	374,701	486,316	479,598	413,428	22.82	29.79	-13.80

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July			Mid-June	Mid-July	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	8,140	11,787	13,224	14,977	15,051	44.80	12.19	0.50
a. Paid-up Capital	10,093	12,735	13,585	13,990	14,101	26.17	6.68	0.79
b. Statutory Reserves	2,160	2,531	2,748	3,019	3,021	17.18	8.56	0.07
c. Retained Earning	(5,183)	(4,454)	(4,138)	(3,488)	(3,750)	-14.06	-7.10	7.51
d. Others Reserves	1,070	975	1,029	1,455	1,680	-8.82	5.47	15.41
2 BORROWINGS	1,257	1,170	3,532	2,322	2,531	-6.93	201.89	9.04
a. NRB	512	210	194	46	46	-58.92	-7.71	0.00
b. "A"Class Licensed Institution	745	960	3,338	1,826	2,036	28.84	247.86	11.49
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
3 DEPOSITS	52,131	63,558	75,995	84,190	88,858	21.92	19.57	5.54
a. Current	91	281	530	306	2,167	207.55	88.38	607.68
b. Savings	18,514	20,508	23,791	23,195	23,856	10.77	16.01	2.85
c. Fixed	24,847	34,085	39,349	46,323	49,766	37.18	15.44	7.43
d. Call Deposits	3,957	4,460	6,231	11,131	10,691	12.73	39.70	-3.96
e. Others	4,721	4,224	6,094	3,234	2,377	-10.54	44.28	-26.48
4 Bills Payable	1	5	11	0	2	327.14	134.61	385.13
5 Other Liabilities	17,284	17,902	17,857	20,614	19,319	3.57	-0.25	-6.28
1. Loan Loss Provision	6,895	6,507	6,338	6,727	6,918	-5.63	-2.60	2.83
2. Interest Suspense a/c	6,606	7,505	7,604	10,081	9,230	13.60	1.33	-8.45
3. Others	3,783	3,890	3,915	3,806	3,171	2.83	0.64	-16.67
6 Reconciliation A/c	1,397	113	120	0	0	-91.91	6.10	-0.01
7 Profit & Loss A/c	2,400	1,478	1,805	389	984	-38.40	22.08	153.20
TOTAL	82,610	96,013	112,543	122,492	126,746	16.22	17.22	3.47
Assets								
1 LIQUID FUNDS	16,544	21,004	23,704	19,597	24,269	26.95	12.85	23.84
a. Cash Balance	1,091	1,307	1,435	1,531	1,897	19.80	9.81	23.90
Nepalese Notes & Coins	1,091	1,307	1,435	1,531	1,897	19.80	9.80	23.90
Foreign Currency	0	0	0	0	0	-18.20	130.29	5.77
b. Bank Balance	9,362	11,079	12,603	9,578	12,727	18.34	13.75	32.88
1. In Nepal Rastra Bank	2,301	2,407	3,253	2,918	4,126	4.59	35.15	41.41
2. "A"Class Licensed Institution	5,398	6,709	5,123	3,383	6,514	24.29	-23.64	92.57
3. Other Financial Ins.	1,663	1,964	4,227	3,277	2,087	18.08	115.26	-36.31
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	6,092	8,618	9,666	8,488	9,644	41.47	12.17	13.62
2 INVESTMENTS	1,534	2,350	3,881	8,386	8,072	53.15	65.18	-3.75
a. Govt. Securities	1,320	2,350	3,858	7,643	8,072	78.04	64.18	5.61
b. Others	215	-	24	744	-	-100.00	0.00	-100.00
3 SHARE & OTHER INVESTMENT	1,489	2,172	2,357	2,698	2,683	45.87	8.51	-0.55
4 LOANS & ADVANCES	49,146	57,345	68,738	74,149	75,284	16.68	19.87	1.53
(Including Bills Purchased)								
4.1 LOANS & ADVANCES	49,143	57,345	68,738	74,149	75,284	16.69	19.87	1.53
a. Private Sector	48,499	56,235	66,133	70,584	71,499	15.95	17.60	1.30
b. Financial Institutions	644	1,086	2,605	3,561	3,785	68.56	139.97	6.29
c. Government Organizations	-	24	-	4	-	0.00	-100.00	-100.00
4.2 BILLS PURCHASED	3	-	-	-	-	-100.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	1,669	1,898	2,026	2,653	2,634	13.68	6.75	-0.73
7 OTHER ASSETS	10,168	10,546	11,111	14,033	12,986	3.72	5.36	-7.46
a. Accrued Interests	6,651	7,611	7,722	8,837	7,767	14.44	1.45	-12.10
b. Others	3,517	2,935	3,389	2,170	2,048	-16.55	15.49	-5.59
8 Expenses not Written off	6	7	2	3	3	20.65	-69.16	-11.49
9 Non Banking Assets	619	576	537	537	533	-6.92	-6.77	-0.83
10 Reconciliation Account	1,376	115	121	7	4	-91.65	4.95	-40.85
11 Profit & Loss A/c	59	1	66	427	279	-99.00	11229.31	-34.82
TOTAL	82,610	96,013	112,543	122,492	126,746	16.22	17.22	3.47

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

	Mid-July			Mid-June	Mid-July	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	97,851	167,967	212,129	217,767	232,951	71.66	26.29	6.97
1.1 Deposit Liabilities	95,609	165,254	208,274	212,565	227,205	72.84	26.03	6.89
1.1.1 Saving A/c	23,526	39,005	48,102	50,545	53,627	65.80	23.32	6.10
1.1.2 Fixed A/c	55,651	112,317	143,530	146,008	157,021	101.82	27.79	7.54
1.1.2.1 Upto 3 Months Fixed A/c	2,496	8,398	8,211	6,820	7,335	236.48	-2.22	7.54
1.1.2.2 3 to 6 Months fixed A/c	2,673	6,799	10,806	16,353	18,168	154.39	58.93	11.10
1.1.2.3 6 Months to 1 Year Fixed A/c	29,697	57,784	72,244	69,421	74,620	94.58	25.02	7.49
1.1.2.4 Above 1 Year	20,785	39,336	52,269	53,414	56,898	89.25	32.88	6.52
1.1.3 Call Deposit	16,430	13,818	16,374	15,768	16,291	-15.90	18.50	3.32
1.1.4 Certificate of Deposits	2	114	268	244	266	5683.67	134.99	9.09
1.2 Others	2,242	2,713	3,855	5,202	5,746	21.00	42.11	10.45
2 Commission/Fee Expense	601	613	1,668	1,468	1,695	1.97	172.29	15.45
3 Employees Expenses	26,627	31,472	39,312	39,156	42,145	18.20	24.91	7.64
4 Office Operating Expenses	20,755	25,517	29,456	27,665	32,395	22.95	15.44	17.10
5 Exchange Fluctuation Loss	109	125	35	22	6	15.31	-71.96	-74.79
5.1 Due to Change in Exchange Rates	88	102	26	22	5	16.08	-74.34	-77.89
5.2 Due to Foreign Currency Transactions	21	23	9	1	1	12.00	-61.39	0.02
6 Non-Operatiing Expenses	34	58	164	174	463	74.28	180.08	166.55
7. Provision for Risk	12,763	15,147	19,852	19,971	33,869	18.68	31.06	69.59
7.1 Loan loss Provision	11,477	12,875	19,032	19,821	33,522	12.17	47.83	69.13
7.1.1 General Loan loss Provision	7,036	6,484	8,358	10,280	17,257	-7.84	28.90	67.88
7.1.1.1 Pass Loan Loss Provision	6,257	5,679	6,457	7,703	10,921	-9.24	13.71	41.77
7.1.1.2 Watch List Provision	779	806	1,901	2,576	6,336	3.44	135.94	145.94
7.1.2 Special Loan Loss Provision	4,375	6,216	9,623	9,136	15,094	42.07	54.80	65.21
7.1.3 Additional Loan Loss Provision	66	174	1,051	405	1,171	162.29	503.65	189.30
7.2. Provision for Non-Banking Assets	1,053	1,255	481	74	124	19.15	-61.67	68.48
7.3. Provision for Loss on Investment	186	716	147	64	92	284.90	-79.49	42.69
7.4. Provision for Loss of Other Assets	46	302	191	12	131	0.00	0.00	994.49
8 Loan Written Off	996	971	917	(804)	411	-2.50	-5.53	-151.16
9 Provision for Staff Bonus	6,657	7,982	8,857	7,686	7,499	19.90	10.96	-2.43
10 Provision for Income Tax	20,371	24,583	30,505	23,325	24,783	20.68	24.09	6.25
11 Others	56	29	21	31	36	-48.09	-28.98	15.92
12 Net Profit	54,665	61,337	74,230	60,013	58,924	12.20	21.02	-1.81
TOTAL EXPENSES	241,483	335,802	417,146	396,473	435,177	39.06	24.22	9.76
Income								
1. Interest Income	194,358	283,227	359,820	348,987	378,136	45.72	27.04	8.35
1.1. On Loans and Advance	181,923	265,446	335,598	324,175	350,654	45.91	26.43	8.17
1.2. On Investment	5,875	10,903	13,247	16,017	19,023	85.58	21.50	18.77
1.2.1 Government Bonds	4,830	9,360	11,868	14,858	17,635	93.77	26.80	18.68
1.2.2 Foreign Bonds	153	186	195	101	109	21.29	4.66	7.42
1.2.3 NRB Bonds	777	1,031	620	872	1,038	32.69	-39.84	19.03
1.2.4 Deventure & Bonds	115	327	565	185	242	184.63	72.80	30.72
1.3 Agency Balance	1,022	988	1,064	594	640	-3.33	7.70	7.71
1.4 On Call Deposit	3,475	3,928	6,394	5,295	4,459	13.02	62.79	-15.80
1.5 Others	2,063	1,963	3,517	2,906	3,360	-4.83	79.16	15.63
2. Comission & Discount	11,807	13,569	18,694	16,742	19,439	14.93	37.76	16.11
2.1 Bills Purchase & Discount	240	117	218	194	194	-51.18	86.03	-0.17
2.2 Comission	9,865	11,381	15,685	13,625	15,925	15.37	37.82	16.88
2.3 Others	1,702	2,071	2,791	2,923	3,321	21.69	34.75	13.60
3 Income From Exchange Fluctuation	6,249	7,850	10,506	9,784	10,780	25.62	33.84	10.18
3.1 Due to Change in Exchange Rate	707	1,537	1,182	1,414	1,320	117.44	-23.10	-6.63
3.2 Due to Foreign Currency Trans.	5,542	6,313	9,324	8,371	9,461	13.91	47.70	13.02
4 Other Operating Income	10,772	13,392	15,376	10,062	11,434	24.32	14.81	13.63
5 Non Operating Income	3,783	2,491	792	2,568	2,353	-34.15	-68.19	-8.39
6 Provision Written Back	12,883	14,545	10,302	7,833	12,606	12.90	-29.17	60.94
7 Recovery from Written off Loan	1,504	673	995	267	449	-55.26	47.82	68.20
8 Income from Extra Ordinary Expenses	108	53	635	(164)	(98)	-50.71	1090.25	-40.06
9 Net Loss	18	-	26	394	79	-100.00	0.00	-80.08
TOTAL INCOME	241,483	335,802	417,146	396,473	435,177	39.06	24.22	9.76

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	81,092	141,815	177,011	182,846	199,997	74.88	24.82	9.38
1.1 Deposit Liabilities	79,132	139,186	173,492	177,828	194,436	75.89	24.65	9.34
1.1.1 Saving A/c	17,436	30,569	38,239	41,732	45,353	75.32	25.09	8.68
1.1.2 Fixed A/c	47,955	97,070	122,507	123,718	135,903	102.42	26.21	9.85
1.1.2.1 Upto 3 Months Fixed A/c	2,170	7,668	6,916	4,597	4,900	253.35	-9.82	6.59
1.1.2.2 3 to 6 Months fixed A/c	2,298	5,904	9,377	13,350	15,244	156.88	58.82	14.19
1.1.2.3 6 Months to 1 Year Fixed A/c	25,818	49,040	59,650	60,001	65,454	89.94	21.64	9.09
1.1.2.4 Above 1 Year	17,668	34,458	46,565	45,770	50,304	95.03	35.14	9.91
1.1.3 Call Deposit	13,739	11,433	12,478	12,134	12,915	-16.78	9.13	6.43
1.1.4 Certificate of Deposits	2	114	268	244	266	5683.67	134.99	9.09
1.2 Others	1,960	2,629	3,519	5,018	5,561	34.13	33.87	10.82
2 Commission/Fee Expense	597	608	1,663	1,460	1,678	1.81	173.43	14.97
3 Employees Expenses	23,306	27,585	33,900	33,780	36,655	18.36	22.89	8.51
4 Office Operating Expenses	17,488	21,746	24,478	23,324	27,815	24.35	12.56	19.25
5 Exchange Fluctuation Loss	26	108	22	8	-	321.27	-79.15	-100.00
5.1 Due to Change in Exchange Rates	5	85	14	8	-	1583.93	-83.85	-100.00
5.2 Due to Foreign Currency Transactions	21	23	9	-	-	12.00	-61.82	0.00
6 Non-Operating Expenses	18	53	156	171	458	198.03	192.82	167.90
7. Provision for Risk	10,569	11,964	16,833	16,998	28,699	13.20	40.70	68.83
7.1 Loan loss Provision	9,651	10,356	16,382	16,951	28,485	7.31	58.18	68.05
7.1.1 General Loan loss Provision	6,272	5,380	6,774	9,140	14,922	-14.21	25.91	63.25
7.1.1.1 Pass Loan Loss Provision	5,678	4,860	5,223	7,081	10,150	-14.40	7.46	43.33
7.1.1.2 Watch List Provision	594	520	1,552	2,059	4,772	-12.41	198.29	131.77
7.1.2 Special Loan Loss Provision	3,369	4,856	8,592	7,497	12,531	44.13	76.95	67.14
7.1.3 Additional Loan Loss Provision	10	121	1,015	313	1,032	1090.14	741.42	229.66
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	45	91	717.05	-98.87	101.82
7.4. Provision for Loss of Other Assets	33	203	185	2	122	0.00	0.00	5073.82
8 Loan Written Off	907	885	868	(829)	385	-2.47	-1.91	-146.45
9 Provision for Staff Bonus	5,544	7,011	7,625	6,884	6,917	26.45	8.77	0.48
10 Provision for Income Tax	17,164	21,670	26,928	20,886	22,858	26.26	24.26	9.44
11 Others	48	7	15	26	33	-85.02	103.54	28.09
12 Net Profit	45,434	53,633	65,216	54,341	54,351	18.05	21.60	0.02
TOTAL EXPENSES	202,193	287,085	354,715	339,895	379,846	41.99	23.56	11.75
Income								
1. Interest Income	161,584	241,266	304,367	297,641	328,666	49.31	26.15	10.42
1.1. On Loans and Advance	152,697	227,301	285,281	277,148	305,723	48.86	25.51	10.31
1.2. On Investment	5,687	10,487	12,684	15,243	17,963	84.41	20.95	17.84
1.2.1 Government Bonds	4,702	9,096	11,439	14,152	16,712	93.43	25.77	18.09
1.2.2 Foreign Bonds	153	186	195	101	109	21.29	4.66	7.42
1.2.3 NRB Bonds	747	941	491	827	930	26.06	-47.80	12.50
1.2.4 Deventure & Bonds	84	264	559	163	213	212.71	111.81	30.38
1.3 Agency Balance	483	638	878	583	639	31.95	37.71	9.58
1.4 On Call Deposit	781	1,093	2,190	1,912	1,127	39.89	100.40	-41.04
1.5 Others	1,936	1,748	3,334	2,754	3,214	-9.72	90.74	16.72
2. Comission & Discount	11,328	13,027	18,058	15,985	18,463	15.00	38.62	15.50
2.1 Bills Purchase & Discount	240	117	218	194	194	-51.17	86.03	-0.17
2.2 Comission	9,582	11,052	15,267	13,292	15,407	15.34	38.14	15.91
2.3 Others	1,507	1,858	2,573	2,499	2,862	23.33	38.48	14.52
3 Income From Exchange Fluctuation	6,128	7,817	10,475	9,714	10,720	27.57	33.99	10.35
3.1 Due to Change in Exchange Rate	629	1,519	1,172	1,377	1,293	141.39	-22.89	-6.08
3.2 Due to Foreign Currency Trans.	5,498	6,298	9,303	8,338	9,427	14.54	47.72	13.06
4 Other Operating Income	8,715	10,703	11,744	7,843	9,346	22.81	9.73	19.17
5 Non Operating Income	2,775	1,960	509	2,155	1,859	-29.35	-74.01	-13.72
6 Provision Written Back	10,242	11,618	8,057	6,469	10,461	13.43	-30.65	61.73
7 Recovery from Written off Loan	1,369	647	847	258	431	-52.71	30.82	66.90
8 Income from Extra Ordinary Expenses	52	45	658	(169)	(100)	-12.52	1348.42	-40.49
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	202,193	287,085	354,715	339,895	379,846	41.99	23.56	11.75

Profit and Loss Statement of Development Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13,201	20,949	28,665	28,179	25,608	58.69	36.83	-9.12
1.1 Deposit Liabilities	13,087	20,905	28,433	28,087	25,519	59.74	36.01	-9.14
1.1.1 Saving A/c	4,677	6,871	8,006	7,157	6,462	46.91	16.52	-9.71
1.1.2 Fixed A/c	5,950	11,833	16,780	17,921	16,342	98.89	41.81	-8.81
1.1.2.1 Upto 3 Months Fixed A/c	271	602	1,159	1,941	2,121	122.42	92.32	9.28
1.1.2.2 3 to 6 Months fixed A/c	299	732	1,210	2,641	2,524	144.41	65.26	-4.41
1.1.2.3 6 Months to 1 Year Fixed A/c	2,933	6,548	9,967	7,004	6,517	123.26	52.21	-6.95
1.1.2.4 Above 1 Year	2,446	3,950	4,445	6,336	5,180	61.48	12.53	-18.25
1.1.3 Call Deposit	2,461	2,201	3,646	3,009	2,715	-10.55	65.67	-9.76
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	114	44	232	92	89	-61.53	428.78	-2.77
2 Commission/Fee Expense	-	-	-	8	16	0.00	0.00	108.40
3 Employees Expenses	2,687	3,148	4,474	4,414	4,354	17.13	42.13	-1.36
4 Office Operating Expenses	2,614	2,941	4,070	3,537	3,590	12.51	38.39	1.47
5 Exchange Fluctuation Loss	83	18	13	14	6	-78.58	-28.61	-60.09
5.1 Due to Change in Exchange Rates	83	18	13	13	5	-78.61	-29.10	-64.14
5.2 Due to Foreign Currency Transactions	0	0	0	1	1	10.32	188.94	0.02
6 Non-Operatiing Expenses	14	1	7	1	3	-92.71	586.86	447.69
7. Provision for Risk	1,566	2,225	2,088	2,133	3,878	42.12	-6.18	81.77
7.1 Loan loss Provision	1,484	1,894	1,906	2,109	3,807	27.64	0.62	80.51
7.1.1 General Loan loss Provision	624	950	1,332	934	1,863	52.38	40.21	99.55
7.1.1.1 Pass Loan Loss Provision	465	729	1,057	547	716	56.67	44.98	30.96
7.1.1.2 Watch List Provision	158	222	276	387	1,147	39.79	24.50	196.46
7.1.2 Special Loan Loss Provision	833	911	565	1,171	1,868	9.29	-37.97	59.50
7.1.3 Additional Loan Loss Provision	27	33	9	4	75	22.32	-74.36	1843.50
7.2. Provision for Non-Banking Assets	25	92	120	18	66	259.78	31.00	267.99
7.3. Provision for Loss on Investment	46	148	62	2	0	224.17	-58.21	-74.84
7.4. Provision for Loss of Other Assets	11	91	0	5	5	0.00	0.00	0.00
8 Loan Written Off	40	82	4	4	4	105.74	-95.70	-0.72
9 Provision for Staff Bonus	942	846	1,052	763	473	-10.21	24.40	-38.06
10 Provision for Income Tax	2,724	2,535	3,075	2,336	1,627	-6.92	21.29	-30.35
11 Others	1	21	0	4	0	2493.62	-98.52	-99.88
12 Net Profit	6,872	6,227	7,258	5,469	3,804	-9.40	16.57	-30.45
TOTAL EXPENSES	30,743	38,991	50,705	46,863	43,362	26.83	30.04	-7.47
Income								
1. Interest Income	26,568	34,091	45,718	43,128	39,332	28.32	34.10	-8.80
1.1. On Loans and Advance	24,001	31,194	41,784	39,937	36,071	29.97	33.95	-9.68
1.2. On Investment	136	309	434	528	781	127.69	40.73	48.01
1.2.1 Government Bonds	95	186	330	496	739	95.44	77.21	49.06
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	12	65	105	31	41	425.81	62.04	32.71
1.2.4 Deventure & Bonds	28	58	-	1	1	106.58	-100.00	0.00
1.3 Agency Balance	344	234	35	11	1	-31.99	-85.22	-88.91
1.4 On Call Deposit	2,056	2,227	3,387	2,568	2,413	8.33	52.09	-6.05
1.5 Others	31	128	79	83	67	310.96	-38.78	-20.12
2. Comission & Discount	385	456	554	705	915	18.45	21.62	29.80
2.1 Bills Purchase & Discount	0	-	0	-	-	-100.00	0.00	0.00
2.2 Comission	263	291	383	315	496	10.43	31.56	57.55
2.3 Others	121	165	171	390	419	35.88	4.08	7.38
3 Income From Exchange Fluctuation	121	32	31	69	60	-73.36	-3.07	-13.59
3.1 Due to Change in Exchange Rate	77	17	10	36	26	-77.72	-42.21	-27.41
3.2 Due to Foreign Currency Trans.	44	15	21	33	34	-65.69	41.59	1.55
4 Other Operating Income	1,657	2,137	2,995	1,749	1,504	29.02	40.14	-14.03
5 Non Operating Income	445	356	163	146	180	-19.95	-54.22	23.67
6 Provision Written Back	1,547	1,904	1,242	906	1,353	23.09	-34.79	49.27
7 Recovery from Written off Loan	13	10	34	3	3	-23.53	253.95	0.00
8 Income from Extra Ordinary Expenses	9	5	(42)	3	-	-47.64	-968.96	-100.00
9 Net Loss	-	-	9	153	15	0.00	0.00	-90.49
TOTAL INCOME	30,743	38,991	50,705	46,863	43,362	26.83	30.04	-7.47

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-June	Mid-July	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	3,557	5,203	6,453	6,742	7,345	46.27	24.02	8.95
1.1 Deposit Liabilities	3,389	5,163	6,349	6,650	7,250	52.34	22.97	9.02
1.1.1 Saving A/c	1,413	1,565	1,856	1,656	1,811	10.80	18.59	9.40
1.1.2 Fixed A/c	1,747	3,414	4,243	4,369	4,777	95.50	24.25	9.33
1.1.2.1 Upto 3 Months Fixed A/c	55	127	137	282	314	132.03	8.05	11.11
1.1.2.2 3 to 6 Months fixed A/c	75	163	219	362	400	117.83	34.39	10.39
1.1.2.3 6 Months to 1 Year Fixed A/c	946	2,196	2,627	2,416	2,650	132.16	19.62	9.65
1.1.2.4 Above 1 Year	671	928	1,259	1,308	1,414	38.32	35.65	8.06
1.1.3 Call Deposit	230	184	250	625	662	-20.25	36.42	5.85
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	168	40	104	92	96	-76.17	159.64	3.73
2 Commission/Fee Expense	4	5	5	1	1	28.84	20.25	4.52
3 Employees Expenses	634	740	938	962	1,136	16.78	26.76	18.16
4 Office Operating Expenses	653	830	909	803	990	27.15	9.46	23.23
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	1	4	1	2	2	223.24	-77.14	-20.31
7. Provision for Risk	628	958	931	839	1,293	52.42	-2.80	54.09
7.1 Loan loss Provision	343	624	745	761	1,229	82.01	19.35	61.58
7.1.1 General Loan loss Provision	140	154	252	205	471	9.54	63.68	129.53
7.1.1.1 Pass Loan Loss Provision	114	90	178	75	55	-21.10	98.33	-27.02
7.1.1.2 Watch List Provision	27	64	74	130	416	140.41	15.10	219.87
7.1.2 Special Loan Loss Provision	173	450	466	468	694	159.61	3.51	48.51
7.1.3 Additional Loan Loss Provision	29	20	27	88	64	-30.34	34.46	-27.63
7.2. Provision for Non-Banking Assets	189	134	98	56	58	-29.13	-26.35	4.55
7.3. Provision for Loss on Investment	94	192	81	17	0	103.88	-58.04	-98.88
7.4. Provision for Loss of Other Assets	3	8	7	5	5	0.00	0.00	-0.75
8 Loan Written Off	49	4	46	21	22	-91.21	965.03	6.69
9 Provision for Staff Bonus	171	126	180	38	109	-26.59	42.93	184.65
10 Provision for Income Tax	484	377	502	103	298	-22.00	33.07	188.49
11 Others	7	1	6	1	3	-88.62	605.47	120.75
12 Net Profit	2,359	1,478	1,755	202	770	-37.37	18.78	280.75
TOTAL EXPENSES	8,547	9,726	11,726	9,715	11,969	13.79	20.56	23.20
Income								
1. Interest Income	6,206	7,869	9,734	8,219	10,138	26.81	23.70	23.35
1.1. On Loans and Advance	5,225	6,951	8,533	7,089	8,861	33.04	22.76	24.99
1.2. On Investment	53	107	129	246	279	103.54	19.80	13.52
1.2.1 Government Bonds	33	78	99	211	184	137.67	27.24	-12.59
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	18	25	24	14	67	39.47	-3.02	371.93
1.2.4 Deventure & Bonds	2	5	5	21	28	106.85	15.65	34.73
1.3 Agency Balance	194	116	151	-	-	-40.30	30.23	0.00
1.4 On Call Deposit	638	608	817	815	919	-4.74	34.35	12.70
1.5 Others	96	87	105	69	79	-9.07	20.58	15.32
2. Comission & Discount	94	87	82	52	61	-7.69	-5.64	18.05
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	20	39	35	18	21	93.85	-7.90	20.39
2.3 Others	74	49	47	34	40	-34.80	-3.84	16.84
3 Income From Exchange Fluctuation	-	-	-	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
4 Other Operating Income	401	552	636	470	584	37.80	15.30	24.13
5 Non Operating Income	564	175	120	268	314	-68.97	-31.49	17.14
6 Provision Written Back	1,094	1,023	1,003	458	792	-6.50	-1.94	72.91
7 Recovery from Written off Loan	123	16	114	6	15	-86.88	607.52	169.64
8 Income from Extra Ordinary Expenses	47	3	19	2	2	-93.48	505.32	7.79
9 Net Loss	18	-	17	241	64	-100.00	0.00	-73.45
TOTAL INCOME	8,547	9,726	11,726	9,715	11,969	13.79	20.56	23.20

NAS BASED REPORTING

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

	Mid-July			Mid-June	Mid-July	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	87,899	115,386	157,905	185,548	189,981	31.27	36.85	2.39
Fishery Related	2,329	2,725	4,216	5,410	5,490	17.03	54.70	1.49
Mining Related	3,950	5,033	7,313	5,715	6,454	27.42	45.30	12.92
Agriculture, Forestry & Beverage Production Related	329,835	415,539	510,038	559,289	563,969	25.98	22.74	0.84
Construction	213,029	253,187	309,417	345,519	347,420	18.85	22.21	0.55
Electricity, Gas and Water	63,521	86,863	126,594	156,885	161,972	36.75	45.74	3.24
Metal Products, Machinery & Electronic Equipment & Assemblage	25,045	33,148	37,076	46,133	46,073	32.36	11.85	-0.13
Transport, Communication and Public Utilities	76,264	83,255	93,129	99,435	97,603	9.17	11.86	-1.84
Wholesaler & Retailer	436,443	532,011	615,309	661,673	662,828	21.90	15.66	0.17
Finance, Insurance and Real Estate	166,374	203,050	233,847	240,626	252,638	22.04	15.17	4.99
Hotel or Restaurant	66,900	91,146	122,122	143,816	148,657	36.24	33.99	3.37
Other Services	90,251	105,969	122,900	147,778	150,620	17.42	15.98	1.92
Consumption Loans	158,359	166,319	163,819	153,651	158,624	5.03	-1.50	3.24
Local Government	1,569	1,554	1,569	1,582	1,583	-0.96	1.00	0.08
Others	272,882	327,742	406,642	468,812	472,099	20.10	24.07	0.70
TOTAL	1,994,649	2,422,926	2,911,897	3,221,874	3,266,012	21.47	20.18	1.37
Productwise								
Term Loan	320,735	423,648	562,527	709,573	718,480	32.09	32.78	1.26
Overdraft	361,907	410,911	455,716	477,771	488,596	13.54	10.90	2.27
Trust Receipt Loan / Import Loan	64,530	113,869	127,216	156,001	138,316	76.46	11.72	-11.34
Demand & Other Working Capital Loan	404,195	498,116	615,755	677,874	702,115	23.24	23.62	3.58
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	168,384	201,682	237,959	257,372	252,542	19.77	17.99	-1.88
Real Estate Loan	127,319	142,005	146,991	156,616	163,480	11.54	3.51	4.38
Margin Nature Loan	41,170	41,129	45,417	47,662	50,410	-0.10	10.43	5.77
Hire Purchase Loan	150,400	171,054	180,957	178,728	174,058	13.73	5.79	-2.61
Deprived Sector Loan	111,985	137,728	177,390	189,708	201,610	22.99	28.80	6.27
Bills Purchased	17,354	2,859	3,342	3,739	3,304	-83.53	16.90	-11.63
Other Product	226,670	279,927	358,628	366,830	373,101	23.50	28.11	1.71
Total	1,994,649	2,422,926	2,911,897	3,221,874	3,266,012	21.47	20.18	1.37
Collateral wise								
Gold and Silver	37,467	38,070	38,246	38,573	38,427	1.61	0.46	-0.38
Government Securities	998	470	336	409	465	-52.86	-28.53	13.56
Non Governmental Securities	34,635	37,124	35,873	37,095	39,776	7.19	-3.37	7.23
Fixed Deposit Receipts	22,176	18,558	24,099	18,645	20,041	-16.32	29.86	7.49
Own	20,781	17,907	23,569	18,294	19,704	-13.83	31.62	7.71
Other Licences Institutions	1,395	650	530	351	336	-53.38	-18.51	-4.15
Collateral of Properties	1,734,997	2,136,643	2,600,225	2,881,707	2,913,947	23.15	21.70	1.12
Fixed Assets	1,459,790	1,788,776	2,206,624	2,453,911	2,489,020	22.54	23.36	1.43
Current Assets	275,207	347,867	393,601	427,795	424,927	26.40	13.15	-0.67
Against security of Bill	15,874	18,166	23,281	35,426	33,694	14.44	28.15	-4.89
Domestic Bills	798	826	2,382	847	720	3.49	188.24	-15.08
Foreign Bills	15,075	17,340	20,899	34,579	32,974	15.02	20.52	-4.64
Against Guarantee	63,293	78,284	100,601	102,754	110,038	23.69	28.51	7.09
Government Guarantee	2,560	2,348	2,365	2,348	2,666	-8.27	0.72	13.55
Institutional Guarantee	42,759	55,645	77,217	75,260	80,995	30.14	38.77	7.62
Personal Guarantee	5,340	6,081	5,846	8,706	9,330	13.86	-3.86	7.16
Collective Guarantee	5,829	7,086	7,398	8,087	8,340	21.56	4.42	3.12
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,535	1,901	14.45	-1.16	23.88
Other Guarantee	5,336	5,444	6,112	6,817	6,806	2.02	12.28	-0.17
Credit Card	906	1,257	1,670	3,002	1,748	38.78	32.88	-41.78
Others	84,304	94,353	87,565	104,263	107,877	11.92	-7.19	3.47
Total	1,994,649	2,422,926	2,911,897	3,221,874	3,266,012	21.47	20.18	1.37

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	73,353	96,590	131,517	159,714	166,856	31.68	36.16	4.47
Fishery Related	1,997	2,330	3,427	4,559	4,751	16.72	47.04	4.22
Mining Related	3,468	4,420	6,887	5,475	6,218	27.47	55.80	13.58
Agriculture, Forestry & Beverage Production Related	315,942	398,079	483,686	533,581	540,111	26.00	21.50	1.22
Construction	178,777	212,488	251,365	286,220	295,117	18.86	18.30	3.11
Electricity, Gas and Water	59,345	82,192	119,658	150,800	156,730	38.50	45.58	3.93
Metal Products, Machinery & Electronic Equipment & Assemblage	22,633	29,803	32,235	42,484	42,906	31.68	8.16	0.99
Transport, Communication and Public Utilities	52,471	57,257	63,602	73,746	75,379	9.12	11.08	2.21
Wholesaler & Retailer	397,945	483,927	550,845	597,541	605,155	21.61	13.83	1.27
Finance, Insurance and Real Estate	148,589	179,843	200,565	208,468	222,515	21.03	11.52	6.74
Hotel or Restaurant	57,139	79,499	105,954	128,044	133,795	39.13	33.28	4.49
Other Services	80,039	95,129	109,323	133,645	137,370	18.85	14.92	2.79
Consumption Loans	134,353	141,446	137,464	131,133	137,969	5.28	-2.82	5.21
Local Government	1,507	1,500	1,513	1,527	1,539	-0.46	0.86	0.75
Others	208,341	247,825	299,952	358,464	377,177	18.95	21.03	5.22
TOTAL	1,735,899	2,112,330	2,497,993	2,815,400	2,903,588	21.69	18.26	3.13
Productwise								
Term Loan	280,894	369,100	477,035	612,483	623,349	31.40	29.24	1.77
Overdraft	310,487	349,119	374,792	402,170	421,257	12.44	7.35	4.75
Trust Receipt Loan / Import Loan	64,520	113,869	127,214	155,995	138,308	76.49	11.72	-11.34
Demand & Other Working Capital Loan	386,184	480,565	598,418	660,077	684,538	24.44	24.52	3.71
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	140,053	167,220	186,651	206,501	208,419	19.40	11.62	0.93
Real Estate Loan	104,245	114,770	118,860	132,013	141,435	10.10	3.56	7.14
Margin Nature Loan	34,420	33,208	35,571	38,162	41,345	-3.52	7.12	8.34
Hire Purchase Loan	120,086	137,333	141,826	144,692	144,991	14.36	3.27	0.21
Deprived Sector Loan	93,429	114,232	142,088	155,803	169,090	0.00	0.00	8.53
Bills Purchased	17,352	2,856	3,339	3,739	3,304	-83.54	16.90	-11.63
Other Product	184,230	230,060	292,199	303,766	327,553	24.88	27.01	7.83
Total	1,735,899	2,112,330	2,497,993	2,815,400	2,903,588	21.69	18.26	3.13
Collateral wise								
Gold and Silver	32,843	32,616	31,871	33,237	34,208	-0.69	-2.28	2.92
Government Securities	986	433	298	372	445	-56.10	-31.05	19.80
Non Governmental Securities	29,674	30,512	27,631	28,929	31,998	2.82	-9.44	10.61
Fixed Deposit Receipts	15,282	13,517	18,896	15,980	16,803	-11.55	39.79	5.16
Own	13,888	12,876	18,366	15,629	16,467	-7.28	42.64	5.36
Other Licences Institutions	1,395	641	530	351	336	-54.03	-17.36	-4.15
Collateral of Properties	1,510,055	1,864,917	2,236,454	2,523,214	2,598,788	23.50	19.92	3.00
Fixed Assets	1,234,935	1,517,181	1,843,001	2,095,500	2,174,097	22.86	21.48	3.75
Current Assets	275,119	347,736	393,453	427,714	424,691	26.39	13.15	-0.71
Against security of Bill	15,874	18,164	23,279	35,426	33,694	14.43	28.16	-4.89
Domestic Bills	798	824	2,380	847	720	3.17	189.00	-15.08
Foreign Bills	15,075	17,340	20,899	34,579	32,974	15.02	20.52	-4.64
Against Guarantee	52,805	64,117	80,168	80,863	87,681	21.42	25.03	8.43
Government Guarantee	2,456	2,250	2,267	2,266	2,196	-8.41	0.75	-3.09
Institutional Guarantee	38,747	49,664	65,753	63,791	69,941	28.18	32.40	9.64
Personal Guarantee	4,274	4,505	4,146	6,257	6,704	5.40	-7.98	7.14
Collective Guarantee	641	692	474	464	398	7.95	-31.42	-14.33
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,535	1,698	14.45	-1.16	10.61
Other Guarantee	5,217	5,324	5,865	6,550	6,744	2.04	10.18	2.97
Credit Card	906	1,257	1,670	3,002	1,748	38.78	32.88	-41.78
Others	77,475	86,798	77,725	94,378	98,224	12.03	-10.45	4.08
Total	1,735,899	2,112,330	2,497,993	2,815,400	2,903,588	21.69	18.26	3.13

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	11,518	15,080	21,662	21,281	18,518	30.93	43.65	-12.99
Fishery Related	276	341	723	789	677	23.65	112.06	-14.21
Mining Related	451	592	361	186	178	31.27	-38.99	-4.03
Agriculture, Forestry & Beverage Production Related	11,610	14,743	23,263	22,279	20,325	26.98	57.80	-8.77
Construction	27,622	32,571	48,633	49,627	42,472	17.92	49.31	-14.42
Electricity, Gas and Water	4,008	4,469	6,597	5,737	4,891	11.51	47.60	-14.74
Metal Products, Machinery & Electronic Equipment & Assemblage	1,557	2,254	3,610	2,578	2,150	44.77	60.14	-16.59
Transport, Communication and Public Utilities	18,909	20,941	24,873	20,894	17,516	10.75	18.78	-16.17
Wholesaler & Retailer	32,766	40,640	55,398	53,387	46,826	24.03	36.31	-12.29
Finance, Insurance and Real Estate	14,170	18,547	25,994	23,789	21,802	30.89	40.15	-8.36
Hotel or Restaurant	8,381	9,948	13,522	12,899	11,734	18.70	35.92	-9.03
Other Services	8,372	8,988	11,457	12,154	11,219	7.36	27.48	-7.69
Consumption Loans	19,361	20,685	21,569	17,928	15,664	6.84	4.27	-12.63
Local Government	25	20	23	21	11	-16.90	13.07	-48.35
Others	50,581	63,432	87,479	88,774	73,157	25.41	37.91	-17.59
TOTAL	209,605	253,251	345,165	332,324	287,140	20.82	36.29	-13.60
Productwise								
Term Loan	33,011	45,529	72,328	82,579	80,772	37.92	58.86	-2.19
Overdraft	51,420	61,791	76,191	68,936	60,457	20.17	23.30	-12.30
Trust Receipt Loan / Import Loan	10	-	-	6	8	-100.00	0.00	49.76
Demand & Other Working Capital Loan	10,587	9,701	11,710	12,260	11,989	-8.37	20.71	-2.21
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22,017	26,402	42,448	41,924	35,073	19.92	60.77	-16.34
Real Estate Loan	16,955	19,575	20,965	17,154	14,628	15.45	7.10	-14.73
Margin Nature Loan	3,835	5,692	7,600	7,140	6,446	48.39	33.52	-9.73
Hire Purchase Loan	24,555	27,530	33,002	28,022	23,215	12.11	19.88	-17.15
Deprived Sector Loan	16,415	20,705	30,550	28,230	26,851	0.00	0.00	-4.88
Bills Purchased	-	-	3	-	-	0.00	0.00	0.00
Other Product	30,800	36,327	50,368	46,074	27,699	17.94	38.65	-39.88
Total	209,605	253,251	345,165	332,324	287,140	20.82	36.29	-13.60
Collateral wise								
Gold and Silver	4,319	4,851	5,442	4,395	3,254	12.33	12.18	-25.96
Government Securities	0	38	18	18	-	24397.71	-52.02	-100.00
Non Governmental Securities	3,801	5,612	7,484	6,910	6,341	47.65	33.36	-8.24
Fixed Deposit Receipts	5,265	4,001	4,083	2,013	2,395	-24.00	2.03	18.97
Own	5,265	3,992	4,083	2,013	2,395	-24.17	2.26	18.97
Other Licences Institutions	-	9	-	-	-	0.00	-100.00	0.00
Collateral of Properties	186,567	226,108	310,078	301,372	257,303	21.19	37.14	-14.62
Fixed Assets	186,556	226,064	310,036	301,356	257,300	21.18	37.14	-14.62
Current Assets	11	44	42	15	3	313.42	-4.80	-79.24
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	16,846	17,425	29.97	37.23	3.43
Government Guarantee	63	61	61	43	31	-2.90	0.11	-27.07
Institutional Guarantee	3,198	4,659	8,352	7,353	7,455	45.69	79.26	1.38
Personal Guarantee	751	845	1,073	1,824	1,995	12.57	27.00	9.33
Collective Guarantee	5,188	6,394	6,924	7,623	7,942	23.24	8.29	4.19
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	-	1	3	2	-100.00	0.00	-31.19
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	453	682	1,648	769	421	50.59	141.79	-45.27
Total	209,605	253,251	345,165	332,324	287,140	20.82	36.29	-13.60

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-June	Mid-July	% Change		
	2017	2018	2019	2020	2020			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	3,028	3,716	4,726	4,552	4,608	22.72	27.18	1.21
Fishery Related	56	54	66	62	62	-4.58	22.47	0.22
Mining Related	32	21	65	55	58	-32.79	208.41	4.68
Agriculture, Forestry & Beverage Production Related	2,283	2,717	3,088	3,429	3,533	19.01	13.68	3.05
Construction	6,630	8,128	9,419	9,672	9,830	22.60	15.88	1.64
Electricity, Gas and Water	168	202	339	349	352	20.35	67.94	0.78
Metal Products, Machinery & Electronic Equipment & Assemblage	854	1,091	1,230	1,071	1,016	27.73	12.77	-5.08
Transport, Communication and Public Utilities	4,884	5,057	4,654	4,795	4,708	3.53	-7.96	-1.81
Wholesaler & Retailer	5,732	7,444	9,067	10,745	10,847	29.86	21.81	0.94
Finance, Insurance and Real Estate	3,616	4,661	7,288	8,369	8,322	28.90	56.38	-0.57
Hotel or Restaurant	1,380	1,698	2,647	2,873	3,128	23.06	55.85	8.88
Other Services	1,841	1,852	2,119	1,979	2,032	0.63	14.43	2.64
Consumption Loans	4,646	4,187	4,786	4,590	4,991	-9.87	14.29	8.74
Local Government	37	33	33	33	33	-10.79	0.00	0.00
Others	13,960	16,485	19,210	21,574	21,765	18.09	16.53	0.88
TOTAL	49,146	57,345	68,738	74,149	75,284	16.68	19.87	1.53
Productwise								
Term Loan	6,831	9,019	13,163	14,511	14,359	32.04	45.96	-1.05
Overdraft	-	-	4,733	6,666	6,881	0.00	0.00	3.24
Trust Receipt Loan / Import Loan	-	-	1	-	-	0.00	0.00	0.00
Demand & Other Working Capital Loan	7,425	7,850	5,628	5,537	5,588	5.73	-28.31	0.92
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,314	8,060	8,861	8,947	9,051	27.65	9.94	1.16
Real Estate Loan	6,118	7,661	7,165	7,449	7,418	25.21	-6.47	-0.42
Margin Nature Loan	2,915	2,230	2,246	2,359	2,619	-23.50	0.72	11.01
Hire Purchase Loan	5,759	6,191	6,128	6,015	5,851	7.50	-1.01	-2.72
Deprived Sector Loan	2,141	2,791	4,752	5,675	5,669	0.00	0.00	-0.12
Bills Purchased	3	3	-	-	-	0.00	-100.00	0.00
Other Product	11,640	13,541	16,061	16,990	17,849	16.32	18.61	5.06
Total	49,146	57,345	68,738	74,149	75,284	16.68	19.87	1.53
Collateral wise								
Gold and Silver	306	604	934	941	965	97.59	54.58	2.54
Government Securities	12	-	20	20	20	-100.00	0.00	0.00
Non Governmental Securities	1,160	1,000	758	1,255	1,437	-13.81	-24.20	14.51
Fixed Deposit Receipts	1,628	1,039	1,120	652	842	-36.21	7.85	29.15
Own	1,628	1,039	1,120	652	842	-36.21	7.85	29.15
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	38,376	45,618	53,693	57,121	57,856	18.87	17.70	1.29
Fixed Assets	38,299	45,531	53,587	57,055	57,624	18.88	17.69	1.00
Current Assets	77	87	106	66	233	13.95	21.50	252.79
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	5,045	4,933	71.62	82.09	-2.23
Government Guarantee	40	37	37	40	440	-8.03	0.00	1004.00
Institutional Guarantee	814	1,321	3,112	4,116	3,599	62.21	135.57	-12.57
Personal Guarantee	315	730	627	625	631	131.73	-14.18	0.97
Collective Guarantee	0	0	-	-	-	0.00	-100.00	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	204	0.00	0.00	0.00
Other Guarantee	117	120	245	264	60	2.66	104.57	-77.47
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,377	6,873	8,192	9,116	9,232	7.78	19.19	1.28
Total	49,146	57,345	68,738	74,149	75,284	16.68	19.87	1.53

S.N.	BFI Name	Reliance
Liabilities		
1	CAPITAL FUND	1,017.00
	a. Paid-up Capital	832.42
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	89.44
	e. Share Premium	1.14
	f. Retained Earning	11.06
	g. Others Reserves Fund	82.95
2	BORROWINGS	-
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Other Financial Ins.	-
	e. Bonds and Securities	-
3	DEPOSITS	5,207.49
	a. Current	50.00
	Domestic	50.00
	Foreign	-
	b. Savings	1,271.11
	Domestic	1,271.11
	Foreign	-
	c. Fixed	3,217.65
	Domestic	3,217.65
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	668.73
	Domestic	668.73
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	259.97
	1. Sundry Creditors	8.09
	2. Loan Loss Provision	103.34
	3. Interest Suspense a/c	72.82
	4. Others	75.73
6	Reconciliation A/c	-
7	Profit & Loss A/c	67.51
	TOTAL Liabilities	6,551.97
Assets		
1	LIQUID FUNDS	1,120.33
	a. Cash Balance	54.83
	Nepalese Notes & Coins	54.83
	Foreign Currency	-
	b. Bank Balance	294.31
	1. In Nepal Rastra Bank	294.31
	Domestic Currency	294.31
	Foreign Currency	-
	2. "A" Class Licensed Institution	-
	Domestic Currency	-
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	771.18
	Domestic Currency	771.18
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	800.61
	a. Govt. Securities	800.61
	b. NRB Bond	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	241.87
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	241.87
4	LOANS & ADVANCES (Including Bills Purchased)	4,149.10
	4.1 LOANS & ADVANCES	4,149.10
	a. Private Sector	3,746.55
	b. Financial Institutions	402.55
	c. Government Organizations	-
	4.2 BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	LOANS AGAINST COLLECTED BILLS	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	FIXED ASSETS	45.50
7	OTHER ASSETS	181.02
	a. Accrued Interest:	84.57
	Financial Institutions	5.64
	Government Enterprises	11.75
	Private Sector	67.17
	b. Staff Loans / Adv.	14.84
	c. Sundry Debtors	32.63
	d. Cash In Transit	-
	e. Others	48.98
8	Expenses not Written off	-
9	Non Banking Assets	1.62
10	Reconciliation Account	0.92
11	Profit & Loss A/c	11.00
	TOTAL ASSETS	6,551.97

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	5,908.02	7,711.77	9,479.25	9,423.66	3,113.44	7,356.99	7,395.11
1.1 On Deposit Liabilities	5,904.07	7,693.90	9,415.37	9,083.06	3,113.06	7,063.16	7,143.28
1.1.1 Saving Account	2,569.95	4,056.27	1,944.98	1,483.63	1,060.33	1,608.25	1,182.61
1.1.2 Fixed Account	3,090.44	3,181.96	6,748.00	7,130.70	1,864.26	5,174.89	5,889.21
1.1.2.1 Up to 3 months Fixed Account	261.90	99.74	1,012.20	146.96	-	-	236.01
1.1.2.2 3 to 6 months Fixed Account	210.97	154.07	1,349.60	-	191.99	-	188.09
1.1.2.3 6 months to 1 year Fixed Account	2,296.77	1,896.16	3,374.00	-	683.49	5,174.89	516.23
1.1.2.4 Above 1 year Fixed Account	320.81	1,031.99	1,012.20	6,983.74	988.78	-	4,948.88
1.1.3 Call Deposit	243.68	455.67	722.39	468.72	188.46	280.01	71.46
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	3.95	17.87	63.88	340.60	0.38	293.83	251.83
2. Commission Expense	43.96	-	267.62	311.10	82.59	-	148.46
3. Staff Expense	2,007.53	2,625.04	1,508.66	1,427.41	790.78	1,267.37	1,291.33
4. Office Operating Expenses	834.81	1,616.80	1,063.97	1,120.57	581.32	1,164.18	934.24
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	386.29	-	-	-	-	0.80
7. Provision for Risk	821.03	1,349.16	754.77	2,566.64	439.07	484.65	335.77
7.1 Loan loss Provision	821.03	1,201.99	730.48	2,566.64	439.07	484.65	335.77
7.1.1 General Loan loss Provision	821.03	338.79	478.98	671.17	349.48	-	235.71
7.1.1.1 Pass Loan Loss Provision	821.03	199.33	478.98	156.24	302.56	-	231.12
7.1.1.2 Watch List Provision	-	139.46	-	514.93	46.92	-	4.59
7.1.2 Special Loan Loss Provision	-	1,517.56	251.49	1,422.44	89.58	-	100.06
7.1.3 Additional Loan Loss Provision	-	(654.36)	-	473.03	-	484.65	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	64.35	22.93	-	-	-	-
7.5. Provision for Loss of Other Assets	-	82.82	1.37	-	-	-	-
8. Loan Written Off	-	-	3.42	6.29	9.63	-	3.33
9. Provision for Staff Bonus	192.11	333.21	566.17	-	314.73	388.37	246.71
10. Provision for Income Tax	1,285.80	1,878.43	1,528.90	1,061.52	849.77	952.75	689.63
11. Others	-	-	-	-	-	-	-
12. Net Profit	2,556.44	4,452.53	3,566.67	2,571.65	1,982.80	2,542.59	1,530.78
Total Expenses	13,649.70	20,353.23	18,739.45	18,488.83	8,164.11	14,156.88	12,576.16
Income							
1. Interest Income	11,526.97	17,544.97	16,499.52	15,183.85	6,627.86	12,113.63	11,299.29
1.1 On Loans and Advances	10,698.77	15,721.78	14,834.53	14,156.83	5,825.63	11,189.17	10,585.77
1.2 On Investment	270.75	1,814.88	1,081.68	760.53	429.35	733.05	557.89
1.2.1 Government Bonds	270.75	1,814.88	1,081.68	760.53	429.35	696.69	557.89
1.2.2 Foreign Bonds	-	-	-	-	-	36.36	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	123.73	8.31	20.66	235.14	3.19	21.18	7.69
1.4 On Call Deposit	-	-	407.49	31.05	115.64	11.96	-
1.5 On Others	433.73	-	155.17	0.31	254.05	158.27	147.94
2. Commission and Discount	788.51	467.61	666.84	1,461.14	706.51	694.11	884.59
2.1 Bills Purchase and Discount	-	1.40	0.07	2.04	16.99	3.24	1.20
2.2 Commission	788.51	466.21	661.21	1,459.09	618.48	409.66	306.40
2.3 Others	-	-	5.57	-	71.04	281.20	576.99
3. Exchange Fluctuation Income	412.56	61.79	766.63	928.27	744.75	750.99	287.81
3.1 Due to Change in Exchange Rate	4.34	7.06	468.20	56.39	334.07	-	18.63
3.2 Due to Foreign Currency Transaction	408.22	54.73	298.43	871.87	410.68	750.99	269.19
4. Other Operating Income	369.98	1,006.07	689.20	219.50	68.45	157.26	-
5. Non Operating Income	275.81	(387.10)	102.60	6.25	16.54	56.62	40.35
6. Write Back from Provisions for loss	275.86	1,364.79	10.21	687.46	-	495.16	64.11
7. Recovery of written-off Loan	-	295.10	4.45	2.35	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	(110.89)	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	13,649.70	20,353.03	18,739.45	18,488.83	8,164.11	14,156.88	12,576.16

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	4,601.65	8,645.78	6,405.72	5,247.39	13,118.48	7,490.99	6,958.73
1.1 On Deposit Liabilities	4,596.59	8,544.01	6,311.44	5,210.43	12,082.10	7,111.38	6,881.17
1.1.1 Saving Account	1,122.60	1,852.72	1,018.23	1,273.31	3,571.89	1,493.98	1,056.13
1.1.2 Fixed Account	2,918.54	6,359.90	5,086.28	3,232.65	7,842.80	5,214.19	5,050.38
1.1.2.1 Up to 3 months Fixed Account	-	1,445.04	-	322.57	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.66	1,371.18	-	435.85	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	1,434.14	5,086.28	2,246.96	6,742.65	4,246.88	-
1.1.2.4 Above 1 year Fixed Account	2,917.88	2,109.54	-	227.26	1,100.15	967.31	5,050.38
1.1.3 Call Deposit	555.45	331.39	206.94	704.47	667.41	403.21	774.66
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	5.06	101.77	94.27	36.96	1,036.39	379.61	77.56
2. Commission Expense	22.26	101.00	54.35	26.46	-	101.24	33.93
3. Staff Expense	837.10	1,207.32	877.83	1,067.50	2,243.28	1,296.13	1,245.36
4. Office Operating Expenses	584.01	969.65	669.53	697.50	2,558.43	1,049.87	885.20
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	16.93	0.61	-	-	2.60	1.04	0.03
7. Provision for Risk	1,921.66	548.47	1,215.85	682.69	1,112.35	622.07	948.72
7.1 Loan loss Provision	1,921.66	548.47	1,211.80	682.67	1,112.35	622.07	948.72
7.1.1 General Loan loss Provision	637.03	548.47	901.49	424.79	621.53	386.59	592.89
7.1.1.1 Pass Loan Loss Provision	390.25	548.47	539.88	205.52	125.59	111.12	499.90
7.1.1.2 Watch List Provision	246.78	-	361.61	219.27	495.94	275.47	92.99
7.1.2 Special Loan Loss Provision	1,284.63	-	310.31	257.88	490.82	235.48	355.83
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	4.05	0.01	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	0.01	-	-	-
8. Loan Written Off	7.03	-	-	-	40.62	67.49	-
9. Provision for Staff Bonus	195.64	396.87	241.62	193.76	495.47	205.11	197.34
10. Provision for Income Tax	516.20	1,071.82	663.20	602.63	1,337.78	593.94	549.47
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,244.58	2,499.99	1,511.41	1,130.98	3,121.48	1,252.04	1,226.56
Total Expenses	9,947.07	15,441.51	11,639.51	9,648.92	24,030.50	12,679.91	12,045.34
Income							
1. Interest Income	7,406.40	13,924.10	9,988.56	8,466.67	20,723.32	11,352.89	10,588.88
1.1 On Loans and Advances	6,953.05	12,669.58	9,335.26	8,054.13	19,640.75	10,691.92	9,959.41
1.2 On Investment	298.45	1,219.81	592.91	348.97	912.93	553.17	443.85
1.2.1 Government Bonds	64.04	1,198.40	592.91	348.97	912.93	340.47	443.85
1.2.2 Foreign Bonds	-	21.41	-	-	-	-	-
1.2.3 NRB Bonds	234.41	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	212.71	-
1.3 On Agency Balance	1.51	-	-	49.00	18.51	-	-
1.4 On Call Deposit	111.24	-	17.65	-	65.67	-	-
1.5 On Others	42.15	34.71	42.73	14.57	85.46	107.79	185.61
2. Commission and Discount	914.03	1,144.44	543.67	590.93	228.30	947.59	529.32
2.1 Bills Purchase and Discount	23.32	0.12	2.00	0.10	5.44	0.02	-
2.2 Commission	882.93	1,144.31	541.67	590.83	222.86	623.96	315.07
2.3 Others	7.78	-	-	-	-	323.61	214.25
3. Exchange Fluctuation Income	223.46	283.19	322.27	188.53	341.91	338.23	355.32
3.1 Due to Change in Exchange Rate	0.90	19.62	-	3.77	2.29	56.06	71.71
3.2 Due to Foreign Currency Transaction	222.56	263.57	322.27	184.76	339.61	282.16	283.61
4. Other Operating Income	266.44	-	52.22	46.84	2,411.38	-	22.02
5. Non Operating Income	-	89.79	-	-	313.05	15.07	23.34
6. Write Back from Provisions for loss	1,125.44	-	720.28	354.45	-	18.07	526.47
7. Recovery of written-off Loan	11.31	-	12.50	-	12.55	8.07	-
8. Income from Extra Ordinary transactions	-	-	-	1.50	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	9,947.07	15,441.51	11,639.51	9,648.92	24,030.50	12,679.91	12,045.34

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	6,720.07	9,858.02	9,113.28	12,267.39	6,604.55	7,592.61	6,160.01
1.1 On Deposit Liabilities	6,509.41	9,289.32	8,976.45	11,887.82	6,361.89	7,581.68	5,818.15
1.1.1 Saving Account	1,357.59	2,089.17	1,861.98	3,096.44	1,048.98	1,245.77	1,117.29
1.1.2 Fixed Account	4,678.61	6,336.14	6,971.92	8,223.30	4,861.10	5,133.97	4,488.89
1.1.2.1 Up to 3 months Fixed Account	143.26	19.59	-	79.09	485.00	-	-
1.1.2.2 3 to 6 months Fixed Account	285.53	1,117.57	-	2,355.60	318.84	565.42	1,985.36
1.1.2.3 6 months to 1 year Fixed Account	2,054.96	2,323.12	6,044.40	3,845.56	3,727.90	3,654.00	201.21
1.1.2.4 Above 1 year Fixed Account	2,194.87	2,875.86	927.52	1,943.05	329.36	914.55	2,302.31
1.1.3 Call Deposit	473.21	864.02	142.55	568.07	451.81	1,201.94	211.98
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	210.67	568.69	136.83	379.57	242.66	10.93	341.85
2. Commission Expense	-	-	16.35	242.01	65.88	-	3.34
3. Staff Expense	957.84	1,900.66	2,352.16	2,003.07	757.79	717.16	1,144.11
4. Office Operating Expenses	971.16	1,304.64	1,131.19	1,576.39	708.15	716.03	992.20
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	11.09	-	31.17	-	-	-	-
7. Provision for Risk	823.82	727.82	3,013.49	1,784.91	677.30	782.96	1,832.89
7.1 Loan loss Provision	823.82	727.82	3,013.49	1,784.91	677.30	782.96	1,832.89
7.1.1 General Loan loss Provision	380.78	727.82	1,048.54	1,784.91	589.44	329.37	944.45
7.1.1.1 Pass Loan Loss Provision	254.60	727.82	491.51	1,784.91	593.18	3.88	730.79
7.1.1.2 Watch List Provision	126.18	-	557.03	-	(3.74)	325.49	213.66
7.1.2 Special Loan Loss Provision	443.04	-	1,964.96	-	87.86	453.59	888.44
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	47.04	39.22	-	58.52	-	-	-
9. Provision for Staff Bonus	234.99	336.29	238.98	483.04	170.59	363.36	219.17
10. Provision for Income Tax	630.09	933.86	1,072.61	1,259.33	461.27	977.43	579.63
11. Others	-	-	-	-	-	-	4.87
12. Net Profit	1,484.79	2,092.77	3,468.03	3,088.04	1,116.04	2,292.80	1,392.88
Total Expenses	11,880.89	17,193.28	20,437.26	22,762.69	10,561.56	13,442.35	12,329.10
Income							
1. Interest Income	10,132.08	15,445.93	15,398.95	20,459.46	9,486.24	12,210.42	10,038.11
1.1 On Loans and Advances	9,651.84	14,495.86	14,499.19	19,372.08	8,643.05	11,598.26	9,359.03
1.2 On Investment	308.48	873.81	893.44	952.35	493.44	486.43	525.30
1.2.1 Government Bonds	303.43	873.81	893.44	952.35	493.44	486.43	437.12
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	5.06	-	-	-	-	-	88.18
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	2.64	-	-	24.76	18.84	1.30
1.4 On Call Deposit	-	62.82	-	-	4.73	-	119.26
1.5 On Others	171.76	10.80	6.32	135.04	320.26	106.89	33.21
2. Commission and Discount	391.87	1,073.82	705.48	1,472.14	582.24	766.76	445.29
2.1 Bills Purchase and Discount	35.96	15.62	0.00	-	-	-	75.49
2.2 Commission	355.91	132.18	663.99	1,472.14	573.39	752.63	329.37
2.3 Others	-	926.02	41.48	-	8.85	14.13	40.43
3. Exchange Fluctuation Income	346.59	460.04	398.59	675.86	339.41	271.04	244.21
3.1 Due to Change in Exchange Rate	7.52	(11.43)	-	96.35	6.28	3.52	21.44
3.2 Due to Foreign Currency Transaction	339.07	471.47	398.59	579.52	333.12	267.53	222.77
4. Other Operating Income	411.19	213.28	1,033.33	110.30	31.10	169.85	544.81
5. Non Operating Income	116.53	-	215.03	-	79.20	24.29	55.62
6. Write Back from Provisions for loss	478.28	-	2,668.84	44.93	-	-	995.68
7. Recovery of written-off Loan	4.17	0.21	17.04	-	43.37	-	3.81
8. Income from Extra Ordinary transactions	0.18	-	-	-	-	-	1.58
9. Net Loss	-	-	-	-	-	-	-
Total Income	11,880.89	17,193.28	20,437.26	22,762.69	10,561.56	13,442.35	12,329.10

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	8,946.75	7,275.04	6,212.02	3,959.67	5,150.65	7,280.03	2,918.65
1.1 On Deposit Liabilities	8,521.51	7,106.62	6,131.08	3,897.06	5,130.71	7,071.46	2,913.47
1.1.1 Saving Account	1,826.84	1,905.12	1,141.63	665.72	1,022.67	1,679.35	757.04
1.1.2 Fixed Account	6,000.55	4,717.02	4,368.00	2,819.14	3,499.28	5,020.39	1,930.38
1.1.2.1 Up to 3 months Fixed Account	587.50	-	-	-	-	61.50	-
1.1.2.2 3 to 6 months Fixed Account	714.99	-	-	-	2,964.54	1,033.90	335.04
1.1.2.3 6 months to 1 year Fixed Account	1,727.08	-	4,368.00	2,819.14	294.98	695.12	1,375.08
1.1.2.4 Above 1 year Fixed Account	2,970.99	4,717.02	-	-	239.75	3,229.88	220.26
1.1.3 Call Deposit	428.40	484.48	621.45	412.20	608.76	371.72	226.05
1.1.4 Certificate of Deposit	265.72	-	-	-	-	-	-
1.2 On Borrowing	425.25	168.41	80.94	62.61	19.94	208.57	5.18
2. Commission Expense	106.92	-	50.85	-	-	-	4.80
3. Staff Expense	1,372.96	1,702.57	1,250.83	990.05	916.07	896.98	481.41
4. Office Operating Expenses	1,174.28	1,602.14	816.75	638.90	647.99	805.56	337.36
5. Foreign Exchange Loss	-	-	-	-	-	-	0.10
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.10
6. Non Operating Expense	-	-	-	1.57	5.57	-	0.01
7. Provision for Risk	1,954.89	252.94	912.40	638.71	534.60	958.94	664.50
7.1 Loan loss Provision	1,954.89	252.94	912.40	638.71	496.97	958.94	647.42
7.1.1 General Loan loss Provision	105.94	385.07	428.29	269.87	212.99	706.81	194.19
7.1.1.1 Pass Loan Loss Provision	105.94	70.57	52.27	65.42	(47.87)	706.81	51.23
7.1.1.2 Watch List Provision	-	314.50	376.01	204.45	260.86	-	142.96
7.1.2 Special Loan Loss Provision	1,120.05	(132.13)	484.11	368.84	283.98	252.13	453.24
7.1.3 Additional Loan Loss Provision	728.91	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	17.08
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	37.63	-	-
8. Loan Written Off	33.98	31.07	7.77	29.26	-	0.20	-
9. Provision for Staff Bonus	333.55	229.69	-	71.62	-	268.72	68.03
10. Provision for Income Tax	731.24	700.22	635.70	187.54	392.27	715.13	183.67
11. Others	25.92	-	0.39	1.98	-	-	-
12. Net Profit	2,270.67	1,366.97	1,520.59	457.00	906.32	1,703.37	428.56
Total Expenses	16,951.16	13,160.63	11,407.29	6,976.31	8,553.46	12,628.94	5,087.10
Income							
1. Interest Income	14,472.37	11,775.91	10,383.07	6,198.10	8,010.17	11,408.65	4,462.82
1.1 On Loans and Advances	13,650.56	10,572.79	9,523.36	5,812.13	7,627.54	10,600.47	4,023.80
1.2 On Investment	593.10	760.81	631.43	356.25	303.44	766.86	111.67
1.2.1 Government Bonds	542.33	760.81	28.58	356.25	303.44	766.86	111.67
1.2.2 Foreign Bonds	50.77	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	602.85	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	61.03	1.28	1.13	38.72	-	-
1.4 On Call Deposit	32.83	13.49	104.93	28.60	-	-	323.84
1.5 On Others	195.88	367.80	122.07	-	40.46	41.32	3.51
2. Commission and Discount	914.17	431.00	522.19	103.25	267.07	219.94	199.86
2.1 Bills Purchase and Discount	-	6.65	4.09	-	-	-	-
2.2 Commission	914.17	404.74	186.91	103.25	267.07	219.94	11.39
2.3 Others	-	19.61	331.19	-	-	-	188.47
3. Exchange Fluctuation Income	480.20	360.74	328.09	234.68	174.50	400.37	4.21
3.1 Due to Change in Exchange Rate	96.04	12.79	-	4.82	2.99	9.68	4.20
3.2 Due to Foreign Currency Transaction	384.16	347.95	328.09	229.85	171.51	390.69	0.00
4. Other Operating Income	122.00	523.75	140.14	235.60	26.43	475.03	29.79
5. Non Operating Income	608.63	64.79	9.95	8.01	75.29	49.47	-
6. Write Back from Provisions for loss	335.29	-	23.86	196.67	-	75.48	388.12
7. Recovery of written-off Loan	11.23	4.45	-	-	-	-	2.30
8. Income from Extra Ordinary transactions	7.28	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	16,951.16	13,160.63	11,407.29	6,976.31	8,553.46	12,628.94	5,087.10

BFI Name	Narayani	Karnali	Shangrha	Excel	Miteri	Tinau	Mukti
Expenses							
1. Interest Expense	0.50	317.96	2,081.11	594.86	444.58	1,215.61	4,333.12
1.1 On Deposit Liabilities	0.50	317.96	2,080.02	594.48	444.33	1,215.61	4,321.42
1.1.1 Saving Account	0.50	89.45	569.96	173.63	114.45	356.10	1,106.53
1.1.2 Fixed Account	-	192.38	1,296.45	372.89	301.15	762.72	2,777.22
1.1.2.1 Up to 3 months Fixed Account	-	-	111.46	0.86	12.05	-	652.46
1.1.2.2 3 to 6 months Fixed Account	-	-	723.54	136.85	15.06	5.61	379.52
1.1.2.3 6 months to 1 year Fixed Account	-	-	315.04	154.53	105.40	9.81	1,480.45
1.1.2.4 Above 1 year Fixed Account	-	192.38	146.42	80.65	168.65	747.31	264.79
1.1.3 Call Deposit	-	36.13	213.60	47.96	28.72	96.79	437.67
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	1.09	0.38	0.25	-	11.69
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	2.29	50.92	345.51	167.62	58.93	275.70	743.52
4. Office Operating Expenses	4.37	47.16	330.33	94.90	42.83	189.57	590.56
5. Foreign Exchange Loss	-	-	-	-	-	-	4.74
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	4.74
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.29	-	0.15
7. Provision for Risk	0.03	-	254.67	207.12	22.34	204.18	486.42
7.1 Loan loss Provision	0.03	-	254.67	207.12	22.34	199.59	486.42
7.1.1 General Loan loss Provision	-	-	197.78	27.27	15.40	62.54	365.63
7.1.1.1 Pass Loan Loss Provision	-	-	4.92	17.64	(4.54)	37.53	345.57
7.1.1.2 Watch List Provision	-	-	192.86	9.64	19.94	25.01	20.06
7.1.2 Special Loan Loss Provision	0.03	-	56.89	179.84	6.94	137.05	120.79
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	-	-	-	-	-	4.59	-
8. Loan Written Off	-	-	2.59	-	-	-	-
9. Provision for Staff Bonus	-	-	29.25	23.84	23.91	-	102.43
10. Provision for Income Tax	-	-	79.28	71.53	71.74	84.35	271.84
11. Others	-	-	-	-	-	-	-
12. Net Profit	4.01	0.91	183.95	166.90	167.39	196.81	650.04
Total Expenses	11.19	416.95	3,306.67	1,326.77	832.00	2,166.22	7,182.81
Income							
1. Interest Income	2.38	386.04	3,132.41	1,095.60	706.10	1,868.64	6,554.22
1.1 On Loans and Advances	1.13	379.05	2,863.66	1,039.46	618.82	1,720.22	6,013.40
1.2 On Investment	-	-	68.64	-	38.77	9.08	159.39
1.2.1 Government Bonds	-	-	68.64	-	38.77	-	129.27
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	9.08	30.12
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	1.25	-	-	-	-	-	-
1.4 On Call Deposit	-	6.99	184.81	56.14	48.51	139.34	364.83
1.5 On Others	-	-	15.31	-	-	-	16.60
2. Commission and Discount	-	29.09	164.84	18.66	4.44	108.71	47.40
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	29.09	154.38	13.33	2.90	108.71	45.41
2.3 Others	-	-	10.46	5.32	1.53	-	1.99
3. Exchange Fluctuation Income	-	-	1.04	-	-	-	18.51
3.1 Due to Change in Exchange Rate	-	-	0.97	-	-	-	7.51
3.2 Due to Foreign Currency Transaction	-	-	0.07	-	-	-	11.00
4. Other Operating Income	6.93	-	6.49	67.80	44.18	9.48	472.21
5. Non Operating Income	-	-	1.89	5.16	77.28	1.15	17.68
6. Write Back from Provisions for loss	1.88	1.82	-	139.56	-	178.24	72.79
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	11.19	416.95	3,306.67	1,326.77	832.00	2,166.22	7,182.81

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	Kanchan	LumbiniDB
Expenses							
1. Interest Expense	3,105.78	2,376.28	23.39	2,674.20	2,108.95	471.97	2,291.76
1.1 On Deposit Liabilities	3,100.68	2,376.28	23.39	2,617.28	2,108.95	471.97	2,283.22
1.1.1 Saving Account	687.11	483.06	6.82	539.41	713.24	188.50	450.90
1.1.2 Fixed Account	2,015.32	1,641.56	13.79	1,667.34	1,335.57	224.72	1,490.28
1.1.2.1 Up to 3 months Fixed Account	538.84	369.98	-	421.84	-	12.84	0.05
1.1.2.2 3 to 6 months Fixed Account	275.11	246.06	-	173.64	147.30	17.30	-
1.1.2.3 6 months to 1 year Fixed Account	1,070.24	720.15	9.99	840.32	207.71	62.22	16.62
1.1.2.4 Above 1 year Fixed Account	131.13	305.37	3.80	231.55	980.55	132.36	1,473.61
1.1.3 Call Deposit	398.26	251.66	2.78	410.53	60.14	58.76	342.04
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	5.10	-	-	56.92	-	-	8.54
2. Commission Expense	8.66	1.92	-	-	-	0.50	-
3. Staff Expense	424.00	445.69	13.28	398.67	368.58	99.37	256.54
4. Office Operating Expenses	376.81	402.95	13.24	393.74	255.18	66.41	270.07
5. Foreign Exchange Loss	0.79	-	-	-	-	-	0.03
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	0.03
5.2 Due to Foreign Currency Transaction	0.79	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	1.85	0.88	-	0.00
7. Provision for Risk	286.77	434.80	45.83	299.30	173.73	48.43	543.73
7.1 Loan loss Provision	286.77	425.19	6.79	299.30	173.73	48.43	543.73
7.1.1 General Loan loss Provision	173.55	273.12	3.87	249.47	109.97	-	100.85
7.1.1.1 Pass Loan Loss Provision	173.55	9.74	1.22	(2.84)	1.50	-	47.00
7.1.1.2 Watch List Provision	-	263.38	2.65	252.31	108.47	-	53.86
7.1.2 Special Loan Loss Provision	113.22	152.06	2.92	49.83	63.76	-	415.96
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	48.43	26.91
7.2. Provision for Non-Banking Assets	-	9.61	39.03	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	1.30
9. Provision for Staff Bonus	85.60	8.70	6.90	58.40	-	-	53.35
10. Provision for Income Tax	231.13	23.50	20.71	175.20	202.43	33.02	144.17
11. Others	-	-	-	0.00	-	-	-
12. Net Profit	539.31	54.84	48.33	408.81	474.52	59.98	335.93
Total Expenses	5,058.84	3,748.67	171.69	4,410.18	3,584.25	779.68	3,896.88
Income							
1. Interest Income	4,729.12	3,519.19	67.22	4,056.67	3,439.76	736.17	3,397.11
1.1 On Loans and Advances	4,364.23	3,243.40	54.04	3,719.43	3,176.86	661.08	3,126.67
1.2 On Investment	107.88	77.89	-	66.56	66.69	-	71.55
1.2.1 Government Bonds	107.88	77.89	-	66.56	66.69	-	71.55
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	249.93	197.90	-	270.51	196.21	70.21	193.45
1.5 On Others	7.08	-	13.18	0.18	-	4.89	5.43
2. Commission and Discount	55.11	192.41	0.16	16.31	21.10	41.78	7.26
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	36.40	-	0.10	16.31	21.10	41.78	7.26
2.3 Others	18.72	192.41	0.06	-	-	-	-
3. Exchange Fluctuation Income	1.05	0.05	-	33.70	-	-	1.42
3.1 Due to Change in Exchange Rate	1.05	0.05	-	11.17	-	-	1.38
3.2 Due to Foreign Currency Transaction	-	-	-	22.53	-	-	0.04
4. Other Operating Income	248.22	35.03	1.63	280.85	117.17	1.73	116.68
5. Non Operating Income	8.11	1.98	-	22.64	6.22	-	37.97
6. Write Back from Provisions for loss	17.22	-	102.68	-	-	-	335.38
7. Recovery of written-off Loan	-	-	-	(0.00)	-	-	1.06
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	5,058.84	3,748.67	171.69	4,410.18	3,584.25	779.68	3,896.88

BFI Name	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML
Expenses							
1. Interest Expense	211.76	67.96	39.28	225.55	105.12	2.68	2.36
1.1 On Deposit Liabilities	211.76	67.96	39.28	225.55	105.12	2.68	2.36
1.1.1 Saving Account	67.88	49.40	24.70	66.25	17.08	1.96	2.05
1.1.2 Fixed Account	95.06	11.04	12.85	133.32	67.98	0.51	-
1.1.2.1 Up to 3 months Fixed Account	-	-	0.29	0.00	-	0.01	-
1.1.2.2 3 to 6 months Fixed Account	16.92	3.01	0.24	35.35	13.79	-	-
1.1.2.3 6 months to 1 year Fixed Account	47.14	1.24	10.33	38.65	52.12	-	-
1.1.2.4 Above 1 year Fixed Account	31.00	6.79	1.99	59.32	2.07	0.50	-
1.1.3 Call Deposit	48.82	7.53	1.72	25.98	20.05	0.22	0.31
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	61.56	18.57	24.55	86.53	31.00	7.46	2.98
4. Office Operating Expenses	54.70	14.41	11.91	63.36	29.74	10.54	20.79
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	23.84	10.07	30.24	123.48	18.54	0.36	-
7.1 Loan loss Provision	23.84	10.07	30.24	123.02	18.54	0.36	-
7.1.1 General Loan loss Provision	16.45	10.07	4.36	53.68	5.26	0.36	-
7.1.1.1 Pass Loan Loss Provision	8.00	10.07	1.23	11.51	2.78	0.36	-
7.1.1.2 Watch List Provision	8.45	-	3.14	42.16	2.48	-	-
7.1.2 Special Loan Loss Provision	7.40	-	25.87	69.35	13.29	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	0.46	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	2.38	1.82	-	5.23	3.04	-	-
10. Provision for Income Tax	7.14	3.78	-	14.12	9.14	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	16.67	12.59	-	32.94	21.29	30.62	35.24
Total Expenses	378.07	129.19	105.97	551.21	217.87	51.66	61.37
Income							
1. Interest Income	355.79	116.24	73.17	445.17	188.60	29.38	14.50
1.1 On Loans and Advances	320.82	102.17	68.31	410.77	163.30	21.31	0.21
1.2 On Investment	1.28	-	-	-	1.88	-	-
1.2.1 Government Bonds	-	-	-	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.33	-	-	-	1.88	-	-
1.2.4 Debenture & Bonds	0.96	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	33.17	14.07	4.86	34.40	23.41	-	14.29
1.5 On Others	0.52	-	-	-	-	8.07	-
2. Commission and Discount	2.17	-	1.52	3.65	0.92	-	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.17	-	1.52	3.65	0.92	-	-
2.3 Others	-	-	-	-	-	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	20.11	12.95	4.45	20.91	6.96	1.31	0.01
5. Non Operating Income	-	-	-	-	-	0.16	45.27
6. Write Back from Provisions for loss	-	-	12.23	81.49	21.39	20.80	1.58
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	14.59	-	-	-	-
Total Income	378.07	129.19	105.97	551.21	217.87	51.66	61.37

BFI Name	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC	Progressive
Expenses							
1. Interest Expense	602.92	769.70	472.00	24.10	618.26	232.24	128.07
1.1 On Deposit Liabilities	596.65	756.33	468.34	24.10	617.88	232.24	128.07
1.1.1 Saving Account	132.68	202.52	76.95	9.91	110.61	70.83	45.35
1.1.2 Fixed Account	336.87	553.81	337.51	13.19	450.88	138.27	65.61
1.1.2.1 Up to 3 months Fixed Account	67.61	7.63	10.21	-	5.52	-	13.21
1.1.2.2 3 to 6 months Fixed Account	52.25	11.45	2.71	0.37	69.90	-	2.48
1.1.2.3 6 months to 1 year Fixed Account	131.22	275.55	198.31	8.30	334.20	138.27	41.75
1.1.2.4 Above 1 year Fixed Account	85.79	259.19	126.28	4.53	41.26	-	8.16
1.1.3 Call Deposit	127.09	-	53.88	0.99	56.39	23.14	17.11
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	6.28	13.37	3.66	-	0.38	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	113.04	81.80	53.47	17.45	114.61	66.24	32.63
4. Office Operating Expenses	93.73	93.09	43.24	12.79	94.65	48.61	43.77
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	0.11	-
7. Provision for Risk	172.26	36.34	33.70	15.45	21.37	145.22	92.06
7.1 Loan loss Provision	136.47	36.34	33.70	13.53	23.13	130.60	92.06
7.1.1 General Loan loss Provision	71.29	-	24.47	-	(2.79)	55.09	36.30
7.1.1.1 Pass Loan Loss Provision	(12.86)	-	12.38	-	(3.41)	5.75	2.73
7.1.1.2 Watch List Provision	84.15	-	12.10	-	0.62	49.34	33.57
7.1.2 Special Loan Loss Provision	65.18	-	9.22	13.53	25.91	75.51	28.55
7.1.3 Additional Loan Loss Provision	-	36.34	-	-	-	-	27.21
7.2. Provision for Non-Banking Assets	35.79	-	-	-	4.99	14.62	-
7.3. Provision for Loss on Investment	-	-	-	1.92	(6.74)	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	0.07	-	-	-	2.28	0.54	-
9. Provision for Staff Bonus	-	6.91	16.07	-	3.12	2.06	-
10. Provision for Income Tax	0.15	17.62	43.39	-	9.35	5.57	-
11. Others	1.69	-	-	-	-	-	-
12. Net Profit	(190.63)	44.57	101.25	-	21.83	13.00	-
Total Expenses	793.23	1,050.02	763.12	69.78	885.49	513.59	296.51
Income							
1. Interest Income	735.97	930.71	712.69	46.30	841.42	329.99	194.64
1.1 On Loans and Advances	646.13	804.86	640.37	33.64	762.66	279.42	148.13
1.2 On Investment	13.25	49.60	17.62	-	12.14	6.81	3.78
1.2.1 Government Bonds	13.25	49.60	17.62	-	12.14	6.81	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	3.78
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	76.58	76.25	54.70	12.66	60.16	43.76	41.57
1.5 On Others	-	-	-	-	6.45	-	1.15
2. Commission and Discount	1.40	2.54	1.04	-	2.40	0.98	0.20
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.40	2.54	1.04	-	0.07	0.98	0.20
2.3 Others	-	-	-	-	2.33	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	37.65	116.77	43.52	1.14	38.52	12.51	21.14
5. Non Operating Income	18.21	-	2.01	0.02	3.15	1.14	0.01
6. Write Back from Provisions for loss	-	-	3.86	15.59	-	168.05	38.43
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	0.93	-
9. Net Loss	-	-	-	6.73	-	-	42.10
Total Income	793.23	1,050.02	763.12	69.78	885.49	513.59	296.51

BFI Name	Janaki	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant
Expenses							
1. Interest Expense	219.56	608.08	362.20	28.01	627.93	8.62	4.08
1.1 On Deposit Liabilities	219.56	605.34	362.20	28.01	627.93	8.62	3.22
1.1.1 Saving Account	53.32	140.70	111.49	6.63	241.87	5.11	0.21
1.1.2 Fixed Account	163.18	418.80	250.71	21.39	337.80	1.84	-
1.1.2.1 Up to 3 months Fixed Account	-	32.38	-	-	-	0.10	-
1.1.2.2 3 to 6 months Fixed Account	3.05	32.72	26.27	-	57.56	0.08	-
1.1.2.3 6 months to 1 year Fixed Account	2.06	318.62	147.36	-	249.36	1.33	-
1.1.2.4 Above 1 year Fixed Account	158.07	35.07	77.09	21.39	30.88	0.33	-
1.1.3 Call Deposit	3.06	45.84	-	-	48.25	1.67	3.02
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	2.74	-	-	-	-	0.85
2. Commission Expense	0.01	-	-	-	0.81	-	-
3. Staff Expense	21.54	101.35	49.69	3.53	89.17	22.28	4.92
4. Office Operating Expenses	16.67	70.94	34.40	4.57	74.11	16.36	3.91
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.57	-	-	-	-
7. Provision for Risk	208.19	106.83	28.48	2.01	132.73	0.21	-
7.1 Loan loss Provision	208.19	106.83	28.48	2.01	132.73	0.16	-
7.1.1 General Loan loss Provision	29.81	94.74	9.32	1.16	36.79	0.16	-
7.1.1.1 Pass Loan Loss Provision	3.88	-	1.72	1.16	16.00	0.16	-
7.1.1.2 Watch List Provision	25.94	94.74	7.60	-	20.79	-	-
7.1.2 Special Loan Loss Provision	178.38	12.09	19.16	0.85	95.94	-	-
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	-	-	-	-	-	0.05	-
8. Loan Written Off	-	-	-	-	-	15.39	-
9. Provision for Staff Bonus	10.98	1.22	9.64	2.10	-	-	-
10. Provision for Income Tax	32.93	3.31	26.04	6.30	-	-	-
11. Others	-	0.04	-	-	-	-	-
12. Net Profit	76.83	7.72	60.76	14.69	161.32	34.28	-
Total Expenses	586.71	899.49	572.78	61.21	1,086.07	97.14	12.91
Income							
1. Interest Income	392.91	841.39	529.44	49.09	904.04	38.78	3.67
1.1 On Loans and Advances	346.43	753.36	464.63	49.09	812.00	29.79	-
1.2 On Investment	-	12.21	14.60	-	-	0.70	-
1.2.1 Government Bonds	-	12.21	-	-	-	0.70	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	14.60	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	46.48	74.73	50.21	-	92.04	8.29	3.67
1.5 On Others	-	1.09	-	-	-	-	-
2. Commission and Discount	0.58	1.11	1.30	3.81	-	-	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.13	1.11	1.30	-	-	-	-
2.3 Others	0.45	-	-	3.81	-	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	18.04	36.61	34.48	4.02	81.89	0.20	0.00
5. Non Operating Income	3.06	1.17	7.56	-	-	0.34	3.60
6. Write Back from Provisions for loss	169.91	19.21	-	4.29	100.13	56.73	1.90
7. Recovery of written-off Loan	2.20	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	1.09	-
9. Net Loss	-	-	-	-	-	-	3.75
Total Income	586.71	899.49	572.78	61.21	1,086.07	97.14	12.91

BFI Name	Crystal	GMBFL	ICFC	CityExpress	Manju	Reliance
Expenses						
1. Interest Expense	0.64	390.17	1,091.24	10.06	719.76	422.72
1.1 On Deposit Liabilities	0.64	389.59	1,040.68	10.06	703.17	421.85
1.1.1 Saving Account	0.64	113.50	214.72	4.72	91.68	173.96
1.1.2 Fixed Account	-	259.96	771.12	4.76	402.42	247.89
1.1.2.1 Up to 3 months Fixed Account	-	23.75	60.54	0.29	92.26	-
1.1.2.2 3 to 6 months Fixed Account	-	11.87	24.23	1.51	66.95	36.52
1.1.2.3 6 months to 1 year Fixed Account	-	161.25	465.21	0.95	149.03	26.74
1.1.2.4 Above 1 year Fixed Account	-	63.09	221.13	2.02	94.19	184.62
1.1.3 Call Deposit	-	16.13	54.84	0.58	209.07	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	-	0.58	50.56	-	16.59	0.86
2. Commission Expense	-	-	-	-	-	-
3. Staff Expense	1.48	58.46	121.11	17.44	88.53	66.99
4. Office Operating Expenses	2.77	40.56	111.77	18.66	73.49	60.59
5. Foreign Exchange Loss	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-
7. Provision for Risk	6.82	20.52	114.94	0.08	10.26	144.96
7.1 Loan loss Provision	6.82	15.49	107.10	0.08	10.26	144.96
7.1.1 General Loan loss Provision	-	15.49	77.55	0.08	10.26	11.16
7.1.1.1 Pass Loan Loss Provision	-	15.49	-	0.08	10.26	1.14
7.1.1.2 Watch List Provision	-	-	77.55	-	-	10.02
7.1.2 Special Loan Loss Provision	6.82	-	29.55	-	-	133.80
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	2.86	-	-	-
7.3. Provision for Loss on Investment	-	5.02	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	4.97	-	-	-
8. Loan Written Off	-	-	-	4.10	-	-
9. Provision for Staff Bonus	-	8.02	9.71	0.91	29.27	8.97
10. Provision for Income Tax	-	21.65	26.21	2.46	79.03	24.22
11. Others	-	-	-	0.93	-	-
12. Net Profit	-	50.52	61.15	5.73	184.39	56.50
Total Expenses	11.72	589.89	1,536.12	60.37	1,184.73	784.93
Income						
1. Interest Income	0.10	535.56	1,438.98	30.64	947.20	590.12
1.1 On Loans and Advances	-	470.00	1,225.99	23.28	839.76	509.64
1.2 On Investment	-	15.92	68.69	-	48.16	15.29
1.2.1 Government Bonds	-	-	68.69	-	-	3.02
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	48.16	-
1.2.4 Debenture & Bonds	-	15.92	-	-	-	12.27
1.3 On Agency Balance	-	-	-	-	-	-
1.4 On Call Deposit	-	46.58	144.31	7.36	-	65.19
1.5 On Others	0.10	3.07	-	-	59.27	-
2. Commission and Discount	-	1.61	9.83	0.10	33.26	0.89
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	-	1.41	9.83	0.10	0.28	0.89
2.3 Others	-	0.20	-	-	32.97	-
3. Exchange Fluctuation Income	-	0.48	-	-	-	-
3.1 Due to Change in Exchange Rate	-	0.48	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
4. Other Operating Income	0.01	29.88	69.36	5.05	-	31.67
5. Non Operating Income	0.28	6.63	9.17	1.11	204.27	6.47
6. Write Back from Provisions for loss	-	15.73	8.43	11.08	-	155.79
7. Recovery of written-off Loan	-	-	0.35	12.39	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-
9. Net Loss	11.33	-	-	-	-	-
Total Income	11.72	589.89	1,536.12	60.37	1,184.73	784.93

Statement of Credit as on Asar end, 2077(Mid-July, 2020)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL
Sector Wise						
Agricultural and Forest Related	6,118.25	13,121.97	5,041.41	6,745.58	2,905.34	6,447.84
Fishery Related	333.62	812.08	4.50	77.77	-	1.12
Mining Related	995.69	-	134.67	318.81	-	-
Manufacturing (Producing) Related	20,226.82	16,059.52	40,021.33	42,848.94	11,721.31	38,422.82
Construction	14,824.88	17,265.16	1,015.27	7,595.61	13,110.08	4,869.02
Electricity, Gas and Water	7,330.63	6,033.90	8,625.33	15,054.14	162.68	1,496.29
Metal Products, Mach. & Ele. Eqp.	1,392.83	2,467.97	743.80	824.00	2,019.30	5,949.71
Tras., Com. and Public Utilities	2,898.26	3,587.59	1,213.80	1,767.62	156.52	2,372.50
Wholesaler & Retailer	15,181.49	48,086.42	41,940.76	24,381.04	14,084.18	18,859.07
Finance, Insurance and Real Estate	3,590.20	15,323.63	7,150.30	9,263.21	3,032.25	10,676.91
Hotel or Restaurant	6,383.68	8,367.58	4,873.88	10,037.72	1,490.28	5,927.98
Other Services	2,495.49	4,224.07	7,498.40	16,816.37	909.28	3,870.01
Consumption Loans	14,864.75	18,930.87	3,759.12	3,004.96	5,122.45	3,250.67
Local Government	-	216.60	-	383.43	138.81	255.20
Others	12,578.97	2,021.97	30,988.92	5,216.05	2,175.90	4,895.71
TOTAL sectorwise	109,215.56	156,519.33	153,011.49	144,335.26	57,028.36	107,294.84

Product Wise

Term Loan	19,747.67	20,289.86	30,300.45	50,671.33	6,089.78	21,847.11
Overdraft	13,603.62	25,108.85	14,389.48	15,905.60	4,959.02	8,776.84
Trust Receipt Loan / Import Loan	1,921.31	1,387.25	12,195.90	14,712.61	4,830.96	13,923.83
Demand & Other Working Capital Loan	14,936.89	52,916.21	50,035.61	41,053.74	11,881.98	36,382.83
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,768.89	14,441.62	10,963.12	2,142.12	8,715.50	4,161.57
Real Estate Loan	5,055.23	9,247.66	6,708.42	5,265.49	4,773.30	3,905.05
Margin Nature Loan	4,794.71	2,761.51	1,359.23	1,195.24	-	1,589.55
Hire Purchase Loan	2,975.23	6,519.44	2,589.38	2,969.72	4,557.08	7,394.72
Deprived Sector Loan	8,619.49	8,171.22	7,072.37	7,212.02	3,174.55	5,361.70
Bills Purchased	2.80	33.73	64.11	446.81	377.96	30.11
Other Product	31,789.72	15,641.98	17,333.41	2,760.57	7,668.21	3,921.52
Total Product wise Loan	109,215.56	156,519.33	153,011.49	144,335.26	57,028.36	107,294.84

Collateral Wise

Gold and Silver	10,375.19	13,429.22	415.89	894.03	-	-
Government Securities	0.90	222.09	12.19	0.89	-	-
Non Governmental Securities	0.09	2,762.52	1,463.51	1,195.24	-	1,589.55
Fixed Deposit Receipts	261.17	371.54	720.23	481.89	1,734.38	677.27
Own	260.82	371.54	458.78	481.89	1,699.53	677.27
Other Licences Institutions	0.35	-	261.45	-	34.85	-
Collateral of Properties	96,735.68	134,464.56	128,018.00	121,475.97	49,234.77	100,560.27
Fixed Assets	94,875.83	134,414.07	71,795.32	102,763.80	38,731.23	100,347.74
Current Assets	1,859.84	50.49	56,222.68	18,712.17	10,503.54	212.53
Against security of Bill	1.30	26.19	7,505.93	-	-	30.11
Domestic Bills	-	13.45	-	-	-	18.97
Foreign Bills	1.30	12.74	7,505.93	-	-	11.14
Against Guarantee	1,536.93	4,936.46	2,503.76	5,908.84	968.51	4,374.41
Government Guarantee	26.07	9.17	0.84	383.69	138.81	-
Institutional Guarantee	1,433.13	4,081.04	1,982.44	5,047.68	829.71	-
Personal Guarantee	34.15	729.93	520.48	477.47	-	-
Collective Guarantee	1.01	116.32	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	30.58
Other Guarantee	0.79	-	-	-	-	4,343.83
Credit Card	-	-	244.52	21.37	267.25	63.23
Others	304.31	306.75	12,127.47	14,357.03	4,823.44	-
Total	109,215.56	156,519.33	153,011.49	144,335.26	57,028.36	107,294.84

Statement of Credit as on Asar end, 2077(Mid-July, 2020)

BFI Name	NSBI	NBBL	EBL	BOK	NCC	NIC	IMBL
Sector Wise							
Agricultural and Forest Related	3,386.97	4,380.54	4,564.87	3,639.14	2,812.84	12,033.79	4,864.89
Fishery Related	32.58	150.23	14.65	65.19	238.60	412.19	206.90
Mining Related	23.06	914.00	15.60	23.51	804.68	2.96	142.12
Manufacturing (Producing) Related	27,084.31	7,668.27	17,597.30	17,648.61	14,228.50	12,081.57	21,562.22
Construction	3,717.16	6,173.33	22,331.97	4,269.01	9,233.94	20,750.38	6,913.52
Electricity, Gas and Water	4,089.29	3,453.21	4,841.43	3,694.29	4,678.92	1,675.85	4,687.13
Metal Products, Mach. & Ele. Eqp.	2,677.80	904.71	1,704.67	1,775.86	1,345.37	293.22	424.66
Tras., Com. and Public Utilities	568.83	2,341.67	3,029.95	1,517.80	2,139.69	358.14	2,521.29
Wholesaler & Retailer	21,516.50	9,125.66	31,758.97	20,107.66	11,278.25	39,245.44	23,073.45
Finance, Insurance and Real Estate	5,283.47	4,515.82	10,266.85	8,303.09	4,355.39	17,730.59	8,330.73
Hotel or Restaurant	4,879.40	2,349.60	3,993.34	4,274.10	2,466.16	13,143.11	2,319.22
Other Services	1,572.53	12,953.45	4,274.87	6,178.60	2,657.01	4,072.71	6,019.28
Consumption Loans	1,383.51	1,326.47	3,873.51	7,022.72	1,912.69	9,322.11	2,684.01
Local Government	-	-	-	-	-	-	129.84
Others	18,097.98	4,513.44	10,443.93	2,868.68	11,247.17	42,619.50	10,657.40
TOTAL sectorwise	94,313.37	60,770.38	118,711.91	81,388.26	69,399.22	173,741.56	94,536.68

Product Wise

Term Loan	18,886.32	12,000.83	25,729.19	15,631.24	18,343.47	28,544.96	18,520.07
Overdraft	854.01	7,531.85	24,098.39	22,142.09	15,742.64	40,548.67	7,286.70
Trust Receipt Loan / Import Loan	8,240.67	1,820.17	5,690.96	4,096.51	2,342.72	247.24	5,882.01
Demand & Other Working Capital Loan	34,825.59	12,067.01	16,581.38	12,986.34	9,529.34	34,281.33	11,867.51
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,804.34	4,210.18	20,920.29	3,548.82	4,228.55	16,839.60	5,825.70
Real Estate Loan	4,177.16	3,164.10	3,799.54	3,849.34	1,138.89	13,831.63	4,332.98
Margin Nature Loan	-	311.99	103.48	1,468.75	932.03	448.08	324.10
Hire Purchase Loan	2,426.06	7,030.14	6,025.77	7,110.94	5,068.54	8,827.75	6,648.22
Deprived Sector Loan	5,675.68	3,241.79	7,410.50	4,142.54	3,474.73	18,186.13	4,531.23
Bills Purchased	0.08	230.13	-	881.26	22.50	-	-
Other Product	16,423.47	9,162.18	8,352.42	5,530.43	8,575.80	11,986.16	29,318.16
Total Product wise Loan	94,313.37	60,770.38	118,711.91	81,388.26	69,399.22	173,741.56	94,536.68

Collateral Wise

Gold and Silver	-	477.14	-	21.03	55.02	63.71	20.13
Government Securities	-	-	0.98	-	-	6.30	-
Non Governmental Securities	-	223.33	405.95	-	932.03	442.38	-
Fixed Deposit Receipts	830.50	196.76	1,457.20	325.16	430.02	395.35	182.56
Own	830.50	195.24	1,457.20	325.16	430.02	395.35	182.56
Other Licences Institutions	-	1.52	-	-	-	-	-
Collateral of Properties	72,176.35	57,476.38	104,634.23	74,183.19	63,801.23	159,061.97	90,235.65
Fixed Assets	52,050.60	56,381.87	61,753.71	69,882.79	62,235.58	140,283.85	45,676.63
Current Assets	20,125.76	1,094.51	42,880.51	4,300.39	1,565.65	18,778.12	44,559.01
Against security of Bill	8,240.67	269.34	4,652.90	664.19	656.14	-	-
Domestic Bills	-	147.97	90.75	-	-	-	-
Foreign Bills	8,240.67	121.37	4,562.15	664.19	656.14	-	-
Against Guarantee	5,667.62	1,947.42	5,477.01	6,185.96	2,684.00	13,213.06	1,063.91
Government Guarantee	156.10	91.30	198.74	2.17	74.74	216.53	129.84
Institutional Guarantee	4,895.15	1,658.31	4,794.25	3,618.28	2,608.46	12,710.08	341.90
Personal Guarantee	-	46.64	484.03	13.48	0.80	-	554.19
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	616.37	-	-	843.78	-	-	-
Other Guarantee	-	151.18	-	1,708.25	-	286.45	37.97
Credit Card	-	28.18	13.55	8.74	6.43	100.16	103.68
Others	7,398.23	151.83	2,070.09	-	834.36	458.63	2,930.74
Total	94,313.37	60,770.38	118,711.91	81,388.26	69,399.22	173,741.56	94,536.68

Statement of Credit as on Asar end, 2077(Mid-July, 2020)

BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizen	Prime
Sector Wise							
Agricultural and Forest Related	3,371.92	3,549.73	7,295.26	27,579.60	7,157.96	3,532.91	7,640.08
Fishery Related	202.47	165.53	75.67	692.22	161.64	91.29	399.79
Mining Related	761.24	23.22	329.03	206.94	174.32	578.65	120.11
Manufacturing (Producing) Related	27,992.56	17,872.12	20,582.64	7,535.50	40,211.70	15,053.49	13,399.99
Construction	13,037.42	20,125.02	7,947.32	9,330.08	23,672.26	4,348.12	13,954.03
Electricity,Gas and Water	6,146.25	6,131.99	5,536.54	8,009.46	13,804.06	5,838.74	11,417.35
Metal Products, Mach. & Ele. Eqp.	2,854.73	3,890.13	2,570.09	480.62	1,210.64	231.18	983.58
Tras., Com. and Public Utilities	7,110.94	4,626.17	6,680.13	1,310.43	7,487.68	2,126.22	3,080.36
Wholesaler & Retailer	13,260.78	15,811.94	27,187.13	29,696.64	43,621.78	12,878.44	10,974.10
Finance, Insurance and Real Estate	7,347.55	5,391.08	9,174.05	1,518.80	12,791.92	4,618.82	13,472.52
Hotel or Restaurant	5,158.38	3,834.77	4,965.77	3,408.35	8,292.88	1,453.43	6,696.18
Other Services	4,355.53	3,822.13	4,240.61	3,440.08	8,734.97	4,678.47	6,691.95
Consumption Loans	5,551.82	3,229.38	5,040.29	920.25	7,063.10	4,971.58	9,636.03
Local Government	10.22	136.67	150.48	-	115.86	-	-
Others	17,972.17	1,289.07	25,721.29	29,248.15	25,493.23	20,882.05	17,004.35
TOTAL sectorwise	115,133.98	89,898.94	127,496.29	123,377.12	199,993.97	81,283.39	115,470.41

Product Wise

Term Loan	31,477.29	21,102.55	34,124.61	4,329.87	42,712.09	21,673.55	21,925.89
Overdraft	17,371.74	5,190.09	24,265.29	7,226.02	41,928.22	13,904.95	28,345.19
Trust Receipt Loan / Import Loan	6,334.35	9,197.58	5,889.62	117.64	11,473.66	2,541.47	1,447.31
Demand & Other Working Capital Loan	24,094.37	19,842.35	25,631.31	94,332.30	39,976.86	12,183.62	14,774.99
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,365.69	4,786.73	5,883.86	5,443.01	17,051.75	5,947.12	6,934.03
Real Estate Loan	2,351.01	4,142.43	7,067.10	265.26	4,703.79	5,198.58	9,280.49
Margin Nature Loan	3,328.61	1,430.10	3,786.68	63.16	2,205.67	3,038.79	2,947.23
Hire Purchase Loan	5,303.76	2,744.37	9,920.32	1,059.82	11,353.76	5,758.69	7,382.05
Deprived Sector Loan	5,391.23	4,561.40	7,747.00	9,307.76	10,861.34	4,315.11	5,816.41
Bills Purchased	20.49	-	-	-	-	25.90	510.95
Other Product	12,095.42	16,901.34	3,180.52	1,232.28	17,726.84	6,695.61	16,105.88
Total Product wise Loan	115,133.98	89,898.94	127,496.29	123,377.12	199,993.97	81,283.39	115,470.41

Collateral Wise

Gold and Silver	293.66	502.86	-	57.39	50.89	893.29	4,832.90
Government Securities	125.06	-	3.42	-	-	0.61	2.52
Non Governmental Securities	3,388.06	-	3,825.74	-	129.25	3,127.30	3,150.49
Fixed Deposit Receipts	410.95	529.94	989.84	393.66	568.78	369.73	425.90
Own	391.38	529.94	987.40	393.66	568.78	353.43	425.90
Other Licences Institutions	19.56	-	2.45	-	-	16.30	-
Collateral of Properties	104,472.18	84,693.45	113,825.99	122,862.08	172,369.33	65,695.69	99,030.58
Fixed Assets	101,195.93	63,540.60	68,847.15	122,862.08	108,137.00	49,165.71	98,283.37
Current Assets	3,276.26	21,152.85	44,978.84	-	64,232.33	16,529.98	747.21
Against security of Bill	13.71	-	3,761.82	-	-	2,561.97	-
Domestic Bills	-	-	412.82	-	-	25.90	-
Foreign Bills	13.71	-	3,349.00	-	-	2,536.07	-
Against Guarantee	4,739.03	136.67	2,933.39	-	1,219.38	227.24	5,212.59
Government Guarantee	161.98	136.67	144.92	-	22.39	3.00	154.91
Institutional Guarantee	3,483.42	-	2,734.73	-	678.11	3.53	4,177.63
Personal Guarantee	888.07	-	52.43	-	472.53	215.04	851.00
Collective Guarantee	-	-	-	-	46.35	2.74	-
Int. Rtd. Foreign Bank's Guarantee	165.27	-	-	-	-	-	-
Other Guarantee	40.30	-	1.32	-	-	2.92	29.06
Credit Card	31.01	55.03	227.34	-	265.26	39.05	65.08
Others	1,660.33	3,980.99	1,928.75	63.99	25,391.09	8,368.51	2,750.36
Total	115,133.98	89,898.94	127,496.29	123,377.12	199,993.97	81,283.39	115,470.41

Statement of Credit as on Asar end, 2077(Mid-July, 2020)

BFI Name	Sunrise	NMB	Prabhu	Mega	CBL	Century	Sanima
Sector Wise							
Agricultural and Forest Related	6,615.01	3,285.12	5,883.37	5,302.82	2,611.35	2,415.52	4,551.79
Fishery Related	241.74	141.75	16.95	67.23	16.12	33.91	95.70
Mining Related	17.27	241.90	-	189.56	12.54	168.00	20.03
Manufacturing (Producing) Related	10,757.81	23,863.66	15,966.49	18,054.22	11,791.08	12,788.68	17,069.78
Construction	14,202.47	16,503.50	14,488.99	8,169.05	2,779.92	6,261.03	8,228.46
Electricity, Gas and Water	4,035.66	7,150.58	6,404.25	3,877.89	4,080.69	4,913.84	3,559.18
Metal Products, Mach. & Ele. Eqp.	1,084.63	1,658.11	1,261.82	1,031.50	509.53	1,173.61	1,442.22
Tras., Com. and Public Utilities	274.65	3,372.32	3,381.03	2,593.76	1,641.40	1,117.29	6,102.64
Wholesaler & Retailer	18,499.83	37,772.69	16,606.92	24,092.31	10,257.53	10,176.04	15,680.21
Finance, Insurance and Real Estate	7,145.37	7,098.57	10,093.09	16,081.27	6,904.96	7,069.74	5,984.39
Hotel or Restaurant	4,168.11	5,782.15	6,401.95	5,613.02	1,930.04	2,069.02	3,515.22
Other Services	3,612.08	2,741.95	9,518.33	4,737.66	1,900.59	2,424.47	2,928.84
Consumption Loans	3,617.71	3,064.90	4,909.10	5,101.48	4,007.47	2,755.45	1,642.70
Local Government	-	-	-	1.79	-	-	-
Others	9,557.76	9,100.87	8,201.99	18,899.12	5,394.62	7,608.60	22,478.50
TOTAL sectorwise	83,830.10	121,778.07	103,134.28	113,812.66	53,837.86	60,975.20	93,299.67

Product Wise

Term Loan	12,436.53	32,441.97	41,388.52	18,229.97	12,978.34	20,463.74	21,461.65
Overdraft	14,045.08	8,584.72	12,136.96	18,813.54	8,312.20	11,301.21	8,884.38
Trust Receipt Loan / Import Loan	1,651.44	4,964.46	6,140.38	1,711.17	5,787.94	1,269.92	2,488.84
Demand & Other Working Capital Loan	16,165.85	21,456.28	9,855.31	27,631.10	10,137.15	12,177.50	16,933.58
Res. Per. H. Loan (Up to Rs. 15 mil.)	10,626.05	13,040.55	10,053.64	5,045.68	1,806.20	3,592.54	6,271.73
Real Estate Loan	4,210.35	4,363.98	3,358.22	14,262.06	4,173.45	3,254.83	5,554.21
Margin Nature Loan	1,774.30	540.26	1,929.67	1,833.27	2,026.52	649.85	502.24
Hire Purchase Loan	4,283.44	5,307.06	6,772.15	6,119.31	2,270.71	2,181.22	4,391.24
Deprived Sector Loan	5,156.46	6,202.17	4,980.12	7,284.96	2,799.83	3,271.68	5,120.11
Bills Purchased	535.40	-	30.00	-	-	3.80	87.62
Other Product	12,945.19	24,876.63	6,489.32	12,881.61	3,545.50	2,808.91	21,604.06
Total Product wise Loan	83,830.10	121,778.07	103,134.28	113,812.66	53,837.86	60,975.20	93,299.67

Collateral Wise

Gold and Silver	-	336.63	50.70	1,124.12	210.75	43.43	59.69
Government Securities	-	70.16	-	-	-	-	-
Non Governmental Securities	1,774.30	890.64	2,008.53	1,959.26	2,075.08	649.85	4.50
Fixed Deposit Receipts	578.72	304.32	3,123.47	370.63	148.34	149.89	375.32
Own	578.72	304.32	3,123.47	370.63	148.34	149.89	375.32
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	78,609.30	119,514.36	85,810.21	103,964.43	49,277.08	57,291.92	89,312.97
Fixed Assets	74,233.94	103,855.50	83,494.27	100,516.38	49,006.64	44,120.44	75,644.59
Current Assets	4,375.36	15,658.85	2,315.94	3,448.05	270.44	13,171.48	13,668.38
Against security of Bill	-	-	5,174.99	3.80	-	3.80	126.96
Domestic Bills	-	-	2.16	3.80	-	3.80	-
Foreign Bills	-	-	5,172.82	-	-	-	126.96
Against Guarantee	2,237.36	238.34	5,040.03	4,807.55	1,871.61	2,547.67	1.87
Government Guarantee	-	0.12	124.47	2.69	16.47	-	-
Institutional Guarantee	2,106.58	9.47	4,176.27	4,262.89	1,780.92	2,527.24	-
Personal Guarantee	36.25	182.64	622.71	496.61	3.56	20.40	1.87
Collective Guarantee	-	7.80	116.59	45.09	61.63	0.03	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	94.53	38.30	-	0.27	9.03	-	-
Credit Card	45.85	25.90	2.77	69.11	-	41.39	22.72
Others	584.57	397.73	1,923.58	1,513.76	254.99	247.25	3,395.63
Total	83,830.10	121,778.07	103,134.28	113,812.66	53,837.86	60,975.20	93,299.67

Statement of Credit as on Asar end, 2077(Mid-July, 2020)

BFI Name	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Tinau
Sector Wise							
Agricultural and Forest Related	1,654.69	0.80	255.81	667.48	394.35	337.03	1,651.29
Fishery Related	44.01	-	-	11.36	14.54	5.36	96.78
Mining Related	40.00	-	-	20.61	-	-	-
Manufacturing (Producing) Related	1,892.37	-	349.85	1,429.40	1,072.73	323.59	1,239.73
Construction	3,865.87	-	100.87	3,676.69	1,416.12	1,093.86	1,024.93
Electricity, Gas and Water	674.87	-	-	370.28	26.79	-	-
Metal Products, Mach. & Ele. Eqp.	160.81	-	-	168.39	110.84	38.36	89.25
Tras., Com. and Public Utilities	2,045.40	3.94	236.47	1,326.77	159.49	176.98	1,062.27
Wholesaler & Retailer	5,016.40	-	699.94	3,433.32	1,977.49	485.35	2,634.34
Finance, Insurance and Real Estate	3,525.80	-	-	2,158.06	852.92	154.84	822.67
Hotel or Restaurant	1,377.04	-	-	1,205.40	185.14	66.80	786.77
Other Services	905.13	-	756.88	1,272.87	481.57	54.22	982.30
Consumption Loans	2,833.91	-	37.65	984.32	180.39	96.59	342.17
Local Government	-	2.72	-	3.34	-	1.50	-
Others	6,631.70	2.72	-	7,197.98	1,035.01	1,185.80	1,909.55
TOTAL sectorwise	30,667.99	10.18	2,437.45	23,926.27	7,907.37	4,020.28	12,642.05

Product Wise

Term Loan	8,428.68	-	503.58	8,635.84	2,257.50	52.23	1,984.30
Overdraft	8,118.29	2.72	945.26	5,547.69	1,009.03	419.62	4,309.15
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	-	416.28	1,853.53	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,047.30	-	100.87	3,283.62	1,210.70	790.64	827.06
Real Estate Loan	2,749.12	-	-	1,185.61	681.34	110.04	523.95
Margin Nature Loan	1,481.20	-	-	401.93	90.92	-	10.00
Hire Purchase Loan	2,001.73	3.94	236.47	2,172.42	202.78	283.69	812.00
Deprived Sector Loan	1,816.28	0.80	133.59	1,783.71	395.34	216.68	1,207.69
Bills Purchased	-	-	-	-	-	-	-
Other Product	3,025.39	2.72	517.69	499.16	206.23	2,147.37	2,967.88
Total Product wise Loan	30,667.99	10.18	2,437.45	23,926.27	7,907.37	4,020.28	12,642.05

Collateral Wise

Gold and Silver	854.54	-	-	0.91	57.47	-	140.76
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,481.20	-	-	401.93	90.92	-	10.00
Fixed Deposit Receipts	326.66	-	37.65	130.81	15.92	30.05	109.91
Own	326.66	-	37.65	130.81	15.92	30.05	109.91
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	26,773.01	7.46	2,399.80	22,241.39	7,738.19	3,988.73	11,343.46
Fixed Assets	26,769.87	7.46	2,399.80	22,241.39	7,738.19	3,988.73	11,343.46
Current Assets	3.15	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	1,231.00	2.72	-	1,151.23	-	-	1,037.92
Government Guarantee	-	2.72	-	3.34	-	-	-
Institutional Guarantee	1,225.62	-	-	967.13	-	-	250.84
Personal Guarantee	0.56	-	-	98.89	-	-	0.90
Collective Guarantee	4.81	-	-	81.87	-	-	786.18
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	1.59	-	-	-	4.86	1.50	-
Total	30,667.99	10.18	2,437.45	23,926.27	7,907.37	4,020.28	12,642.05

Statement of Credit as on Asar end, 2077(Mid-July, 2020)

BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	Kanchan
Sector Wise							
Agricultural and Forest Related	4,582.52	1,752.42	992.66	5.49	1,897.23	1,946.53	222.36
Fishery Related	56.23	81.97	69.06	6.70	41.29	143.79	12.75
Mining Related	-	48.15	44.80	-	17.52	-	2.51
Manufacturing (Producing) Related	1,661.42	1,783.49	1,457.94	31.27	2,533.19	3,972.70	691.94
Construction	11,472.78	5,345.64	2,251.88	111.30	4,825.16	2,296.31	381.18
Electricity, Gas and Water	227.95	127.47	90.00	-	775.99	-	3.60
Metal Products, Mach. & Ele. Eqp.	148.08	299.82	422.91	5.13	548.36	14.50	48.04
Tras., Com. and Public Utilities	4,044.41	3,067.71	1,948.45	35.33	496.95	1,318.38	280.75
Wholesaler & Retailer	8,245.71	3,475.60	5,154.52	30.68	3,494.42	5,713.77	2,036.69
Finance, Insurance and Real Estate	2,650.11	894.44	2,293.43	6.97	3,013.05	1,020.81	258.30
Hotel or Restaurant	1,598.94	1,293.88	848.56	1.53	884.58	2,409.05	125.32
Other Services	620.81	612.35	669.45	2.15	738.22	1,571.12	334.49
Consumption Loans	2,389.51	2,140.42	1,470.83	32.79	2,986.02	627.69	53.47
Local Government	-	0.03	-	-	3.40	-	-
Others	10,624.09	14,428.02	9,302.60	53.93	8,449.94	3,993.56	808.48
TOTAL sectorwise	48,322.56	35,351.41	27,017.11	323.29	30,705.31	25,028.20	5,259.88

Product Wise

Term Loan	11,714.36	12,512.74	12,328.49	31.56	8,238.56	5,473.98	670.90
Overdraft	7,406.71	8,380.28	5,729.26	125.96	8,673.18	1,404.79	2,320.15
Trust Receipt Loan / Import Loan	-	8.45	-	-	-	-	-
Demand & Other Working Capital Loan	318.00	206.56	806.33	4.70	19.21	6,473.46	41.55
Res. Per. H. Loan (Up to Rs. 15 mil.)	10,099.86	4,076.34	1,987.78	77.43	3,780.98	1,921.74	394.82
Real Estate Loan	1,810.06	1,153.64	604.63	17.57	1,922.52	1,395.38	46.47
Margin Nature Loan	1,418.48	303.64	262.47	-	1,202.46	29.49	32.23
Hire Purchase Loan	4,469.16	4,384.26	2,563.08	44.80	1,991.94	1,775.55	336.72
Deprived Sector Loan	9,876.47	1,992.41	2,056.73	15.92	2,076.55	1,653.08	305.37
Bills Purchased	-	-	-	-	-	-	-
Other Product	1,209.47	2,333.09	678.33	5.35	2,799.92	4,900.73	1,111.67
Total Product wise Loan	48,322.56	35,351.41	27,017.11	323.29	30,705.31	25,028.20	5,259.88

Collateral Wise

Gold and Silver	260.89	934.72	483.24	-	273.95	7.22	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,418.48	262.74	262.47	-	1,200.67	-	-
Fixed Deposit Receipts	242.89	238.88	177.77	16.37	386.64	133.81	37.24
Own	242.89	238.88	177.77	16.37	386.64	133.81	37.24
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	38,800.51	32,866.37	25,050.36	306.84	26,256.59	24,854.56	4,696.30
Fixed Assets	38,800.51	32,866.37	25,050.36	306.84	26,256.59	24,854.56	4,696.30
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	7,428.61	1,030.56	998.86	-	2,557.68	3.13	494.11
Government Guarantee	-	2.72	1.73	-	3.40	-	-
Institutional Guarantee	611.47	285.00	604.89	-	1,819.67	-	240.00
Personal Guarantee	863.58	239.39	321.24	-	455.53	-	-
Collective Guarantee	5,953.57	501.19	71.00	-	279.08	3.13	254.11
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	2.26	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	171.17	18.13	44.40	0.08	29.78	29.49	32.23
Total	48,322.56	35,351.41	27,017.11	323.29	30,705.31	25,028.20	5,259.88

Statement of Credit as on Asar end, 2077(Mid-July, 2020)

BFI Name	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB	NFL
Sector Wise							
Agricultural and Forest Related	944.94	26.82	128.32	191.50	727.10	138.24	-
Fishery Related	59.75	-	18.75	3.97	6.12	4.65	-
Mining Related	-	-	-	-	-	4.66	-
Manufacturing (Producing) Related	1,526.42	76.13	70.45	27.69	110.86	73.35	-
Construction	3,666.32	607.24	11.52	5.95	257.90	60.97	23.59
Electricity, Gas and Water	2,587.13	-	-	-	1.56	5.09	-
Metal Products, Mach. & Ele. Eqp.	75.60	2.45	9.63	2.35	-	6.01	-
Tras., Com. and Public Utilities	926.00	211.78	0.90	0.53	61.08	112.31	5.81
Wholesaler & Retailer	3,115.34	264.68	147.98	47.67	744.42	108.00	40.87
Finance, Insurance and Real Estate	3,462.73	478.77	4.36	-	121.13	83.31	5.00
Hotel or Restaurant	700.70	100.02	7.05	52.27	71.38	19.42	-
Other Services	2,098.06	15.07	48.18	1.60	42.45	11.87	-
Consumption Loans	1,138.12	143.54	3.80	11.47	106.05	85.50	4.41
Local Government	-	-	-	-	-	-	-
Others	5,411.71	642.34	274.23	87.32	607.81	509.84	39.81
TOTAL sectorwise	25,712.84	2,568.84	725.16	432.31	2,857.86	1,223.22	119.49

Product Wise

Term Loan	5,132.25	745.07	12.09	185.44	1,395.56	469.20	-
Overdraft	4,736.74	351.81	21.00	91.54	562.23	301.99	22.50
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	979.76	116.72	606.16	-	146.99	-	40.87
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,712.05	502.48	-	-	136.48	122.79	17.97
Real Estate Loan	2,227.49	60.18	-	-	129.34	10.75	22.72
Margin Nature Loan	1,187.03	6.08	-	-	-	19.62	4.41
Hire Purchase Loan	1,482.82	235.98	-	9.51	51.13	157.45	5.81
Deprived Sector Loan	2,442.05	435.24	37.27	74.22	240.93	91.14	5.00
Bills Purchased	-	-	-	-	-	-	-
Other Product	4,812.65	115.29	48.65	71.60	195.20	50.29	0.21
Total Product wise Loan	25,712.84	2,568.84	725.16	432.31	2,857.86	1,223.22	119.49

Collateral Wise

Gold and Silver	58.13	83.66	-	-	66.60	32.21	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,187.03	6.08	-	-	-	19.62	-
Fixed Deposit Receipts	434.07	30.71	10.17	5.29	16.82	13.64	-
Own	434.07	30.71	10.17	5.29	16.82	13.64	-
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	22,984.45	2,033.93	715.00	427.02	2,744.54	1,074.69	109.87
Fixed Assets	22,984.45	2,033.93	715.00	427.02	2,744.54	1,074.69	109.87
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	1,044.59	414.46	-	-	29.90	-	5.00
Government Guarantee	17.19	-	-	-	-	-	-
Institutional Guarantee	1,018.96	414.46	-	-	16.53	-	5.00
Personal Guarantee	1.17	-	-	-	13.37	-	-
Collective Guarantee	7.27	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	4.56	-	-	-	-	83.07	4.62
Total	25,712.84	2,568.84	725.16	432.31	2,857.86	1,223.22	119.49

Statement of Credit as on Asar end, 2077(Mid-July, 2020)

BFI Name	NSML	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC	Progressive
Sector Wise								
Agricultural and Forest Related	0.52	185.47	347.74	504.35	-	168.21	312.34	94.87
Fishery Related	-	1.99	-	14.40	-	-	4.18	-
Mining Related	-	-	-	0.40	2.13	-	7.08	-
Manufacturing (Producing) Related	61.10	351.13	72.00	146.10	-	313.30	185.81	232.57
Construction	20.02	569.47	1,673.92	1,099.47	13.01	800.07	189.04	115.31
Electricity, Gas and Water	-	-	-	-	-	149.63	7.50	-
Metal Products, Mach. & Ele. Eqp.	3.45	-	12.21	37.71	-	517.67	98.68	0.55
Tras., Com. and Public Utilities	-	220.45	717.89	118.52	-	1,146.79	128.23	87.87
Wholesaler & Retailer	33.33	690.55	2,854.31	791.64	62.78	260.21	160.33	123.46
Finance, Insurance and Real Estate	40.31	548.07	-	437.43	69.34	124.41	317.59	489.28
Hotel or Restaurant	27.50	217.07	389.16	121.55	-	37.02	73.09	110.26
Other Services	-	208.00	54.70	633.47	137.59	-	23.19	93.70
Consumption Loans	144.91	988.59	343.62	312.32	14.30	439.81	165.13	46.09
Local Government	33.18	-	-	-	-	-	-	-
Others	1,886.00	1,862.53	375.01	456.32	45.69	1,826.06	725.68	287.62
TOTAL sectorwise	2,250.32	5,843.33	6,840.55	4,673.69	344.83	5,783.17	2,397.87	1,681.59

Product Wise

Term Loan	125.37	373.40	3,160.17	766.09	62.78	391.56	137.04	149.60
Overdraft	-	337.48	-	51.45	-	-	295.29	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	147.82	940.75	72.00	737.50	-	181.10	76.38	38.91
Res. Per. H. Loan (Up to Rs. 15 mil.)	20.02	569.47	1,191.08	844.82	13.01	615.48	110.36	52.62
Real Estate Loan	1,765.88	186.28	539.01	673.29	69.34	525.83	152.11	85.58
Margin Nature Loan	26.19	205.25	375.01	254.02	5.01	234.64	17.37	67.70
Hire Purchase Loan	122.28	271.25	723.53	108.85	8.89	1,843.95	238.74	82.54
Deprived Sector Loan	33.18	389.02	385.07	238.33	1.63	338.30	237.84	477.47
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	9.57	2,570.42	394.67	999.33	184.17	1,652.31	1,132.74	727.17
Total Product wise Loan	2,250.32	5,843.33	6,840.55	4,673.69	344.83	5,783.17	2,397.87	1,681.59

Collateral Wise

Gold and Silver	-	667.48	186.28	-	-	104.25	2.55	-
Government Securities	-	-	1.71	-	-	-	-	-
Non Governmental Securities	26.19	205.25	-	254.02	5.01	-	24.45	56.32
Fixed Deposit Receipts	0.05	60.92	155.63	44.23	0.40	94.61	8.63	3.57
Own	0.05	60.92	155.63	44.23	0.40	94.61	8.63	3.57
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	402.63	4,446.88	6,109.71	4,159.95	157.78	5,139.82	2,123.08	1,141.72
Fixed Assets	402.63	4,446.88	6,109.71	4,159.95	93.37	4,971.61	2,123.08	1,141.72
Current Assets	-	-	-	-	64.41	168.21	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	83.27	462.80	12.21	215.50	-	124.41	227.58	477.37
Government Guarantee	33.18	-	-	-	-	-	4.02	-
Institutional Guarantee	-	367.64	-	215.50	-	124.41	200.08	419.65
Personal Guarantee	50.09	95.16	-	-	-	-	23.48	10.38
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	12.21	-	-	-	-	47.34
Credit Card	-	-	-	-	-	-	-	-
Others	1,738.17	-	375.01	-	181.64	320.07	11.58	2.61
Total	2,250.32	5,843.33	6,840.55	4,673.69	344.83	5,783.17	2,397.87	1,681.59

Statement of Credit as on Asar end, 2077(Mid-July, 2020)

BFI Name	Janaki	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	Crystal
Sector Wise								
Agricultural and Forest Related	153.16	373.17	264.66	224.58	1,285.69	-	287.76	-
Fishery Related	-	4.72	2.50	-	-	-	-	-
Mining Related	-	-	45.12	-	-	-	-	-
Manufacturing (Producing) Related	112.95	387.59	96.57	4.02	-	-	584.16	-
Construction	65.34	562.58	672.90	40.57	138.22	66.46	-	82.14
Electricity,Gas and Water	-	-	-	-	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	-	-	111.16	-	-	-	-	-
Tras., Com. and Public Utilities	-	562.36	231.38	-	-	4.47	2.94	-
Wholesaler & Retailer	854.17	1,490.13	230.45	16.48	395.03	16.26	84.26	42.32
Finance, Insurance and Real Estate	256.10	808.35	257.39	-	113.55	5.48	-	-
Hotel or Restaurant	117.80	401.09	53.54	-	-	-	74.77	-
Other Services	27.03	70.80	113.56	2.09	1.20	-	-	16.79
Consumption Loans	45.76	19.18	177.87	12.79	169.31	24.81	1.76	9.44
Local Government	-	-	-	-	-	-	-	-
Others	721.71	1,653.33	1,330.22	18.07	4,067.34	20.53	550.93	169.67
TOTAL sectorwise	2,354.02	6,333.30	3,587.31	318.59	6,170.34	138.01	1,586.58	320.35

Product Wise

Term Loan	913.42	2,301.11	152.98	-	201.96	82.72	910.11	235.48
Overdraft	-	852.19	-	-	1,400.66	-	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	992.64	603.93	257.86	193.06	-	149.60	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	65.34	493.68	672.90	40.57	138.22	-	-	82.14
Real Estate Loan	256.10	561.34	138.89	-	213.71	-	419.96	-
Margin Nature Loan	-	59.96	18.84	-	0.37	20.27	-	0.02
Hire Purchase Loan	7.69	562.36	313.55	-	62.56	28.44	2.47	2.72
Deprived Sector Loan	115.54	327.72	164.77	18.07	370.79	2.63	-	-
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	995.93	182.30	1,521.47	2.09	3,589.01	3.96	104.44	-
Total Product wise Loan	2,354.02	6,333.30	3,587.31	318.59	6,170.34	138.01	1,586.58	320.35

Collateral Wise

Gold and Silver	-	-	4.49	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	-	18.84	-	-	20.27	-	-
Fixed Deposit Receipts	38.08	19.18	30.47	12.79	106.75	-	-	6.70
Own	38.08	19.18	30.47	12.79	106.75	-	-	6.70
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	2,315.95	5,841.26	3,441.41	305.80	176.11	106.07	1,586.58	313.63
Fixed Assets	2,315.95	5,841.26	3,441.41	305.80	176.11	106.07	1,586.58	313.63
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	412.91	0.10	-	-	11.68	-	-
Government Guarantee	-	-	-	-	-	2.63	-	-
Institutional Guarantee	-	315.92	0.10	-	-	-	-	-
Personal Guarantee	-	97.00	-	-	-	9.05	-	-
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	59.96	92.00	-	5,887.49	-	-	0.02
Total	2,354.02	6,333.30	3,587.31	318.59	6,170.34	138.01	1,586.58	320.35

BFI Name	GM/BFL	ICFC	CityExpress	Manju	Reliance
Sector Wise					
Agricultural and Forest Related	78.45	99.34	1.00	190.75	35.66
Fishery Related	2.00	10.86	1.50	19.59	-
Mining Related	-	2.27	-	-	0.58
Manufacturing (Producing) Related	145.21	464.03	0.95	167.36	208.54
Construction	857.68	196.67	6.41	1,920.69	716.73
Electricity, Gas and Water	-	4.03	-	155.68	35.01
Metal Products, Mach. & Ele. Eqp.	5.95	15.75	-	147.21	66.02
Tras., Com. and Public Utilities	121.04	429.52	1.17	344.80	584.92
Wholesaler & Retailer	363.05	1,459.50	16.81	651.54	209.18
Finance, Insurance and Real Estate	486.00	2,428.87	78.92	1,300.21	555.31
Hotel or Restaurant	299.31	700.93	1.50	188.77	314.78
Other Services	53.43	366.52	1.50	133.04	95.01
Consumption Loans	327.57	684.87	17.00	736.09	305.52
Local Government	-	-	-	-	-
Others	969.31	2,792.65	-	944.41	1,021.83
TOTAL sectorwise	3,708.99	9,655.80	126.76	6,900.16	4,149.10

Product Wise

Term Loan	314.30	2,044.69	8.81	1,998.42	28.60
Overdraft	266.48	3,653.45	2.00	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-
Demand & Other Working Capital Loan	239.10	413.90	-	494.92	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	635.32	957.27	83.10	1,821.89	625.39
Real Estate Loan	389.62	751.05	0.99	286.63	379.30
Margin Nature Loan	217.38	439.17	0.35	387.43	285.72
Hire Purchase Loan	93.78	457.64	1.17	330.55	582.56
Deprived Sector Loan	324.42	777.87	0.00	1,056.41	404.66
Bills Purchased	-	-	-	-	-
Other Product	1,228.60	160.76	30.36	523.91	1,835.37
Total Product wise Loan	3,708.99	9,655.80	126.76	6,900.16	4,149.10

Collateral Wise

Gold and Silver	-	-	-	-	-
Government Securities	-	18.00	-	-	-
Non Governmental Securities	-	439.17	-	387.43	-
Fixed Deposit Receipts	77.94	142.76	0.20	23.62	15.24
Own	77.94	142.76	0.20	23.62	15.24
Other Licences Institutions	-	-	-	-	-
Collateral of Properties	3,171.68	8,343.56	126.22	5,148.35	3,188.10
Fixed Assets	3,171.68	8,343.56	126.22	5,148.35	3,188.10
Current Assets	-	-	-	-	-
Against security of Bill	-	-	-	-	-
Domestic Bills	-	-	-	-	-
Foreign Bills	-	-	-	-	-
Against Guarantee	260.00	705.16	-	1,329.48	605.08
Government Guarantee	-	-	-	-	399.85
Institutional Guarantee	260.00	684.16	-	1,005.00	1.58
Personal Guarantee	-	21.00	-	324.48	-
Collective Guarantee	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	203.65
Other Guarantee	-	-	-	-	-
Credit Card	-	-	-	-	-
Others	199.38	7.14	0.35	11.28	340.68
Total	3,708.99	9,655.80	126.76	6,900.16	4,149.10

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-June	Mid-July	% change		
	2017	2018	2019	2019	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	12,593	17,420	25,503	32,672	33,424	38.33	46.40	2.30
a. Paid-up Capital	7,721	11,159	17,078	20,774	21,495	44.52	53.04	3.47
b. Statutory Reserves	1,748	2,451	3,531	4,815	4,814	40.25	44.08	-0.03
c. Retained Earning	1,179	1,379	1,750	2,735	2,790	16.91	26.91	2.01
d. Others Reserves	1,944	2,431	3,144	4,347	4,324	25.03	29.33	-0.53
2 BORROWINGS	66,773	87,707	126,378	132,706	142,095	31.35	44.09	7.07
a. NRB	555	2,070	1,701	13	8	273.02	-17.80	-35.78
f. Others	66,218	85,637	124,677	132,693	142,086	29.33	45.59	7.08
3 DEPOSITS	34,344	49,549	85,606	104,034	106,150	44.27	72.77	2.03
4 BILLS PAYABLE	2	1	75	41	41	-33.54	5591.09	-0.34
5 OTHER LIABILITIES	10,366	13,552	23,664	36,746	29,558	30.73	74.63	-19.56
a. Loan Loss Provision	1,716	2,391	4,013	5,764	7,631	39.32	67.86	32.38
b. Interest Suspense a/c	939	1,121	1,800	8,552	4,003	19.49	60.53	-53.19
c. Others	7,712	10,039	17,851	22,430	17,924	30.18	77.81	-20.09
6 RECONCILIATION A/c	5,780	3,480	5,192	8,381	8,482	-39.79	49.19	1.21
7 PROFIT & LOSS A/c	3,907	4,039	6,608	3,574	5,419	3.37	63.62	51.65
Total	133,765	175,748	273,028	318,154	325,169	31.39	55.35	2.20
Assets								
1 LIQUID FUNDS	12,498	16,314	19,246	18,936	30,382	30.54	17.97	60.45
a. Cash Balance	94	147	214	412	379	56.92	45.57	-7.84
b. Bank Balance	6,243	9,190	13,398	11,585	16,872	47.19	45.79	45.64
c. Money at Call	6,161	6,977	5,634	6,939	13,130	13.26	-19.25	89.23
2 INVESTMENT IN SECURITIES EXCEPT SHARE	43	43	312	389	468	0.00	629.98	20.12
3 SHARE & OTHER INVESTMENT	2,658	2,565	2,262	9,228	9,732	-3.52	-11.81	5.46
4 LOANS & ADVANCES	106,541	145,944	235,101	262,337	262,732	36.98	61.09	0.15
Institutional	24,131	30,597	38,955	40,158	39,721	26.79	27.32	-1.09
Individual	82,410	115,347	196,147	222,179	223,012	39.97	70.05	0.37
5 FIXED ASSETS	1,219	1,472	2,107	2,409	2,223	20.72	43.14	-7.72
6 OTHER ASSETS	4,766	5,735	8,552	15,776	11,063	20.34	49.11	-29.87
7 EXPENSES NOT WRITTEN OFF	11	7	11	14	11	-36.38	53.11	-22.81
8 NON BANKING ASSETS	-	-	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,959	3,609	5,391	8,685	8,469	-39.44	49.37	-2.49
10 PROFIT & LOSS A/c	70	57	45	378	88	-18.74	-20.95	-76.68
Total	133,765	175,745	273,028	318,154	325,169	31.38	55.35	2.20
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	5,938	11,759	17,022	20,161	21,965	98.04	44.75	8.94
2 COMMISSION/FEE EXPENSES	0	3	7	24	38	1378.80	114.61	59.38
3 EMPLOYEE EXPENSES	3,619	4,735	6,299	7,626	8,757	30.85	33.03	14.83
4 OFFICE OPERATING EXPENSES	1,232	1,594	2,358	2,318	2,907	29.44	47.90	25.42
5 NON OPERATING EXPENSES	1	9	63	121	140	1056.98	578.43	15.51
6 PROVISION FOR RISK	641	1,048	1,921	3,498	6,648	63.43	83.21	90.08
7 LOAN WRITTEN OFF	3	1	5	5	5	-72.34	464.16	6.90
8 EXTRAORDINARY EXPENSES	0	-	1	5	18	-100.00	0.00	264.08
9 PROVISION FOR STAFF BONUS	519	547	861	550	836	5.43	57.54	51.92
10 PROVISION FOR INCOME TAX	1,561	1,663	2,545	1,534	2,353	6.56	52.98	53.43
11 NET PROFIT	3,902	4,013	6,249	3,463	5,394	2.87	55.70	55.77
TOTAL EXPENSES	17,415	25,374	37,331	39,305	49,062	45.70	47.12	24.82
Income								
1. INTEREST INCOME	15,659	22,236	31,647	32,993	41,259	42.00	42.32	25.05
2. COMMISSION & DISCOUNT	410	546	805	667	718	33.36	47.34	7.70
3 OTHER OPERATING INCOME	1,000	2,049	3,739	3,367	3,726	104.84	82.48	10.69
4 NON OPERATING INCOME	51	142	176	123	153	180.15	23.91	23.97
5 PROVISION FOR WRITTEN BACK	241	364	936	1,871	3,134	50.99	156.84	67.49
6 RECOVERY FOR WRITE BACK	3	5	2	0	2	73.37	-59.94	938.57
7 INCOME FOR EXTRA ORDINARY EXPENSES	-	0	0	17	18	0.00	712.18	4.41
8 NET LOSS	51	31	26	267	52	-39.31	-17.32	-80.56
TOTAL INCOME	17,415	25,374	37,331	39,305	49,062	45.70	47.12	24.82
Miscellaneous Information								
No. of Total Staffs	8,903	11,552	17,361	19,245	19,017	29.75	50.29	-1.18
No. of Total Branches	1,895	2,448	3,629	4,022	4,057	29.18	48.24	0.87
No. of Total Centers	132,355	172,788	274,186	309,390	310,895	30.55	58.68	0.49
No. of Total Groups	455,206	562,425	926,625	1,039,619	1,039,696	23.55	64.76	0.01
No. of Total Passive Groups	4,942	5,762	9,565	11,145	9,398	16.59	66.00	-15.67
No. of Total Members	2,338,046	2,856,380	4,327,991	4,683,740	4,686,659	22.17	51.52	0.06
No. of Total Passive Members	37,050	51,516	118,044	196,567	195,311	39.04	129.14	-0.64
No. of Total Borrowers	1,576,155	1,853,417	2,679,016	2,818,553	2,783,222	17.59	44.54	-1.25
No. of Total Overdue Borrowers	44,281	56,824	165,984	760,490	1,001,407	28.33	192.10	31.68
No. of Total Saving Members	2,368,500	3,010,166	4,323,957	4,652,611	4,679,987	27.09	43.65	0.59
Total Saving Amount (Rs million)	34,583	49,549	101,910	104,039	106,150	43.27	105.68	2.03

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	20	-	-	20	130,834	6,542
2	1	Panchthar	24	3	2	29	197,172	6,799
3	1	Ilam	37	7	2	46	312,130	6,785
4	1	Jhapa	142	47	13	202	927,127	4,590
5	1	Sankhuwasabha	27	-	-	27	155,924	5,775
6	1	Bhojpur	25	-	1	26	155,582	5,984
7	1	Terhathum	16	3	-	19	100,783	5,304
8	1	Dhankuta	24	7	1	32	171,227	5,351
9	1	Morang	150	49	13	212	1,094,764	5,164
10	1	Sunsari	123	36	12	171	914,307	5,347
11	1	Solukhumbu	26	-	-	26	102,339	3,936
12	1	Khotang	17	6	-	23	173,676	7,551
13	1	Okhaldhunga	20	4	-	24	151,613	6,317
14	1	Udayapur	36	3	1	40	356,592	8,915
	Total		687	165	45	897	4,944,070	5,512
15	2	Saptari	43	6	8	57	711,489	12,482
16	2	Siraha	76	10	2	88	704,302	8,003
17	2	Dhanusa	80	7	5	92	842,870	9,162
18	2	Mahottari	59	7	4	70	710,341	10,148
19	2	Sarlahi	65	12	2	79	895,888	11,340
20	2	Rautahat	53	7	1	61	844,659	13,847
21	2	Bara	73	10	5	88	830,410	9,436
22	2	Parsa	65	10	4	79	716,206	9,066
	Total		514	69	31	614	6,256,166	10,189
23	3	Dolakha	24	3	-	27	187,160	6,932
24	3	Ramechhap	24	1	-	25	208,890	8,356
25	3	Sindhuli	30	2	1	33	311,222	9,431
26	3	Rasuwa	25	1	1	27	45,074	1,669
27	3	Dhading	55	17	-	72	354,430	4,923
28	3	Nuwakot	36	13	1	50	287,648	5,753
29	3	Sindhupalchok	37	9	-	46	294,493	6,402
30	3	Kavrepalanchok	72	13	5	90	402,780	4,475
31	3	Kathmandu	762	116	48	926	2,241,726	2,421
32	3	Lalitpur	179	23	14	216	573,740	2,656
33	3	Bhaktapur	96	13	6	115	370,113	3,218
34	3	Makwanpur	59	15	4	78	462,357	5,928
35	3	Chitawan	154	49	12	215	698,153	3,247
	Total		1,553	275	92	1,920	6,437,788	3,353
36	4	Gorkha	41	5	3	49	246,590	5,032
37	4	Manang	10	-	-	10	6,321	632
38	4	Lamjung	40	5	2	47	171,974	3,659
39	4	Kaski	182	72	16	270	587,189	2,175
40	4	Tanahu	78	22	1	101	346,560	3,431
41	4	Syangja	41	23	2	66	251,152	3,805
42	4	Mustang	13	1	-	14	11,486	820
43	4	Baglung	43	10	-	53	283,818	5,355
44	4	Parbat	26	10	-	36	148,501	4,125
45	4	Myagdi	22	9	-	31	110,947	3,579
46	4	Nawalparasi East	59	22	5	86	354,602	4,123
	Total		555	179	29	763	2,519,139	3,302

47	5	Gulmi	35	14	-	49	256,029	5,225
48	5	Palpa	46	12	-	58	248,210	4,279
49	5	Rupandehi	193	95	18	306	1,069,324	3,495
50	5	Kapilbastu	69	18	5	92	670,038	7,283
51	5	Arghakhanchi	21	5	-	26	202,556	7,791
52	5	Pyuthan	18	12	-	30	242,534	8,084
53	5	Rolpa	19	2	-	21	237,971	11,332
54	5	Rukum East	6	-	-	6	58,562	9,760
55	5	Dang	86	34	4	124	649,878	5,241
56	5	Banke	79	26	6	111	608,317	5,480
57	5	Bardiya	38	19	-	57	480,603	8,432
58	5	Nawalparasi West	47	25	3	75	374,240	4,990
Total			657	262	36	955	5,098,262	5,338
59	6	Rukum West	16	1	1	18	170,405	9,467
60	6	Salyan	21	4	1	26	272,840	10,494
61	6	Surkhet	49	8	2	59	418,940	7,101
62	6	Dailekh	21	1	-	22	298,140	13,552
63	6	Jajarkot	12	1	-	13	198,861	15,297
64	6	Dolpa	12	-	-	12	42,426	3,535
65	6	Jumla	18	1	-	19	125,405	6,600
66	6	Kalikot	13	-	-	13	159,735	12,287
67	6	Mugu	6	-	-	6	64,122	10,687
68	6	Humla	9	1	-	10	58,910	5,891
Total			177	17	4	198	1,809,783	9,140
69	7	Doti	20	2	-	22	213,664	9,712
70	7	Bajhang	16	1	-	17	222,357	13,080
71	7	Kailali	120	30	5	155	951,069	6,136
72	7	Bajura	12	1	-	13	155,779	11,983
73	7	Achham	17	3	-	20	288,220	14,411
74	7	Kanchanpur	51	18	1	70	530,312	7,576
75	7	Darchula	17	2	-	19	144,644	7,613
76	7	Baitadi	16	3	-	19	266,539	14,028
77	7	Dadeldhura	24	2	-	26	158,685	6,103
Total			293	62	6	361	2,931,269	8,120
Grand Total			4,436	1,029	243	5,708	29,996,478	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	20	22	85	1	155
No. of Branches [@]	4,436	1,029	243	4,057		9,765
Population per Branch [*] (Served by A, B and C class BFI's)						5,255
Population per Branch [*] (Served by A, B, C and D class BFI's)						3,072

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	687	165	45	682	897	1,579
2	514	69	31	790	614	1,404
Bagmati	1,553	275	92	608	1,920	2,528
Gandaki	555	179	29	525	763	1,288
5	657	262	36	917	955	1,872
Karnali	177	17	4	186	198	384
Sudur Paschim	293	62	6	349	361	710
Total	4,436	1,029	243	4,057	5,708	9,765

* Population 29,996,478 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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.13	700,640.75	2.06	724,050.92	2.04	722,415.58	2.11	719,065.00	2.11	725,776.47
2	Fixed:	5.65	501,932.97	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	93,241.10	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	2,329,134.74	12.32	2,337,298.94	12.27	2,379,571.84

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)		Poush, 2076 (Mid Jan, 2020)	
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	200,310.97	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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2077 (Mid July, 2020)	
S.N.	Description	Wt. avg. (%)	Amount
1	Saving	4.16	1,075,115.88
2	Fixed:	9.02	1,604,791.08
2.1	up to 1 month	0.00	-
2.2	1-3 months	0.00	-
2.3	3-6 months	8.23	293,867.03
2.4	6-12 months	8.96	466,993.97
2.5	1-2 yrs	9.03	591,804.56
2.6	2 yrs and above	10.02	252,125.52
3	Call	2.37	294,411.03
4	Certificate of Deposits	0.00	-
5	Other	8.24	3,291.96
6	Non interest bearing deposits	0.00	387,608.35
6.1	Current	0.00	361,765.65
6.2	Margin	0.00	23,727.26
6.3	Other	0.00	2,115.45
	Aggregate	6.01	3,365,218.31

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2077 (Mid July, 2020)	
S.N.	Description	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.37	163,056.24
2	Fishery Related	9.95	4,751.44
3	Mining Related	10.87	5,180.14
4	Agriculture, Forestry & Beverage Production Related	10.89	142,758.63
5	Non Food Production Related	10.25	341,968.19
6	Construction	10.99	294,292.47
7	Electricity, Gas and Water	10.46	153,061.09
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.73	40,702.62
9	Transport, Communication and Public Utilities	11.22	70,513.19
10	Wholesaler & Retailer	10.98	600,807.81
11	Finance, Insurance and Real Estate	10.53	222,514.55
12	Hotel or Restaurant	10.61	127,550.63
13	Other Services	10.86	137,152.30
14	Consumption Loans	11.43	137,942.87
15	Local Government	4.32	1,538.89
16	Others	11.45	376,867.47
	Aggregate	10.11	2,820,658.52

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2077 (Mid July, 2020)	
S.N.	Description	Wt. avg. (%)	Amount
1	Term Loan	10.60	608,333.35
2	Overdraft	11.18	421,258.16
3	Trust Receipt Loan / Import Loan	8.52	71,861.49
4	Demand & Other Working Capital Loan	10.75	683,545.18
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.00	208,542.63
6	Real Estate Loan	11.16	140,543.75
7	Margin Nature Loan	10.85	41,345.03
8	Hire Purchase Loan	11.58	144,991.31
9	Deprived Sector Loan	10.28	169,089.66
10	Bills Purchased	7.26	3,253.77
11	Other Product	11.42	327,894.18
	Aggregate	10.11	2,820,658.52

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

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	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.	ADBNI	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. Development Banks					
1	Mahalaxmi Bikas Bank Ltd.	Mahalaxmi	2	Narayani Development Bank Ltd.	Narayani
3	Karnali Development Bank Ltd.	Karnali	4	Sangrila Development Bank Ltd.	Shangrila
5	Excel Development Bank Ltd.	Excel	6	Miteri Development Bank Ltd.	Miteri
7	Tinau Mission Bikas Bank Ltd.	Tinau	8	Muktinath Bikas Bank Ltd.	Mukti
9	Garima Bikas Bank Ltd.	Garima	10	Kamana Sewa Bikas Bank Ltd.	Kamana
11	Corporate Development Bank Ltd.	Corporate	12	Jyoti Bikas Bank Ltd.	Jyoti
13	Shine Resunga Development Bank Ltd.	Shine	14	Kanchan Development Bank Ltd.	Kanchan
15	Lumbini Bikas Bank Ltd.	LumbiniDB	16	Sindhu Bikas Bank Ltd.	Sindhu
17	Sahara Bikas Bank Ltd.	Sahara	18	Salapa Bikash Bank Ltd.	Salapa
19	Saptakoshi Development Bank Ltd.	Saptakoshi	20	Green Development Bank Ltd.	GreenDB
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSML
3	Gorkhas Finance Ltd.	GURKHAFC	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	Shree	6	Lalitpur Finance Co. Ltd.	Lalitpur
7	United Finance Co. Ltd.	United	8	Best Finance Ltd.	BestFC
9	Progressive Finance Co. Ltd.	Progressive	10	Janaki Finance Co. Ltd.	PFCL
11	Pokhara Finance Ltd.	Pokhara	12	Central Finance Ltd.	Central
13	Multipurpose Finance Co. Ltd	Multi	14	Shrijana Finance Ltd.	Srijana
15	Samridhhi Finance Company Limited	Samridhhi	16	Capital Merchant Banking & Finance Co. Ltd.	CMerchant
17	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.	Sworojagar	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	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	24	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF
25	Global IME Laghubitta Bittiya Sanstha Ltd.	GIMEMF	26	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
27	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF	28	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF
29	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF	30	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF
31	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF	32	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF
33	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	SewaMF	34	Unnati Laghubitta Bittiya Sanstha Ltd.	UnnatiMF
35	Swadeshi Laghubitta Bittiya Sanstha Ltd.	SadeshiMF	36	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP
37	Support Microfinance Bittiya Sanstha Ltd.	Support	38	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	ACHautari
39	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda	40	Asha Laghubitta Bittiya Sanstha Ltd.	Asha
41	Nepal Agro Microfinance Bittiya Sanstha Ltd.	Agro	42	Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans
43	Ganapati Microfinance Bittiya Sanstha Ltd.	Ganapati	44	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity
45	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola	46	Swabhimani Laghubitta Bittiya Sanstha Ltd.	Swabhimani
47	Sparsha Laghubitta Bittiya Sanstha Ltd.	Sparsha	48	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko
49	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	50	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
51	Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi	52	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana
53	Sajeelo Laghubitta Bittiya Sanstha Ltd.	Sajeelo	54	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti
55	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	56	Grameen Swayamsewak Laghubitta Bittiya Sanstha Ltd.	Grameen
57	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila	58	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha
59	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique	60	Mahila Samudayik Laghubitta Bittiya Sanstha Limited	Msamudayik
61	Smart Laghubitta Bittiya Sanstha Ltd.	Smart	62	Jalpa Laghubitta Bittiya Sanstha Limited	Jalpa
63	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi	64	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
65	Solve Laghubitta Bittiya Sanstha Limited	Solve	66	WEAN Laghubitta Bittiya Sanstha Limited	WEAN
67	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	68	BPW Laghubitta Bittiya Sanstha Limited	BPW
69	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	70	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
71	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO	72	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
73	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	74	Garibi Nyunikaran Laghubitta Bittiya Sanstha Limited	Garibi
75	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	76	NRN Laghubitta Bittiya Sanstha Limited	NRN
77	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	78	Gharelu Laghubitta Bittiya Sanstha Limited	Gharelu
79	Janakpur Laghubitta Bittiya Sanstha Limited	Janakpur	80	Super Laghubitta Bittiya Sanstha Limited	Super
81	Shaligram Laghubitta Bittiya Sanstha Limited	Shaligram	82	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan
83	Deurali Laghubitta Bittiya Sanstha Limited	Deurali	84	Nawa Kiran Laghubitta Bittiya Sanstha Limited	Nawa Kiran
85	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad			

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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