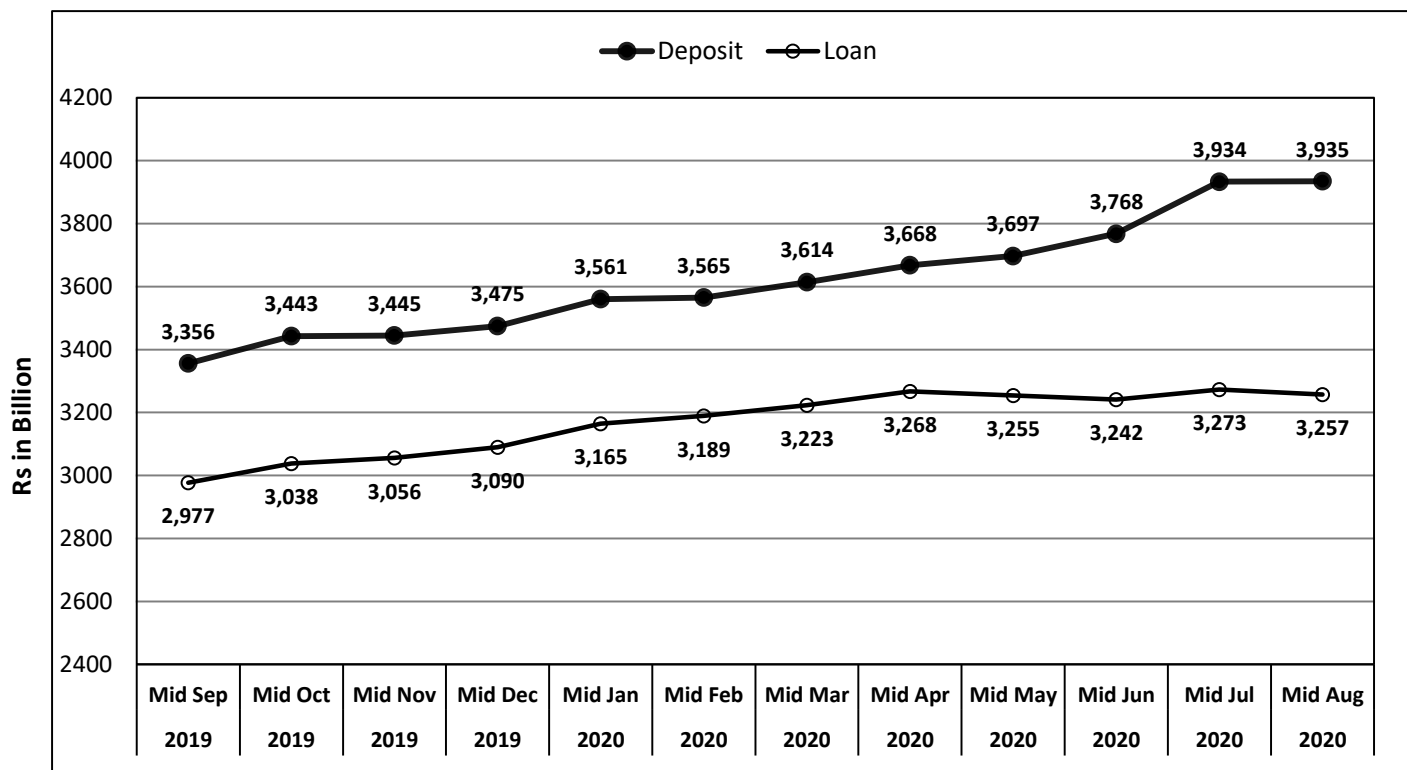


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2077 Saun
Mid-Aug, 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	21	84	152
Total Number of Licensed BFIs*	27	20	21	84	152

* 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 Saun End, 2077 (Mid-Aug, 2020)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	92.40	9.67	2.39	104.45
2	Total Credit/GDP	76.70	7.77	1.99	86.46
3	Total Credit/ Total Deposit	83.01	80.39	83.29	82.77
4	CCD Ratio [#]	72.32	71.88	69.79	72.22
5	Fixed Deposit/Total Deposit	48.74	49.52	57.80	49.02
6	Saving Deposit/Total Deposit	31.44	28.19	27.01	31.03
7	Current Deposit/Total Deposit	8.35	11.85	0.99	8.50
8	Call Deposit/Total Deposit	10.41	10.36	12.33	10.45
9	NPL/ Total Loan [@]	1.81	1.52	6.18	1.89
10	Total LLP /Total Loan [@]	2.45	13.47	9.05	3.59
11	Deprived Sector Loan/Total Loan ^{\$@}	6.25	9.95	7.86	6.61
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	12.57	10.11	16.32	12.43
2	Investment in Gov. Securities/Total Deposit	14.32	7.71	8.64	13.58
3	Total Liquid Assets/Total Deposit	27.86	30.08	39.56	28.33
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	21	68
2	No. of Branches	4,490	1,009	244	5,743
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	5.77
	(a) Saving	3.64
	(b) Fixed	8.79
	(c) Call	1.73
2	Wt. Avg Interest Rate on Credit	10.47

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

Shrawan month end (last day) CCD ratio

@ Data as on 4th Quarter of FY2076/77 (2019/20)

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

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	4/3
	1	2	3	4	5			
1 CAPITAL FUND	308,652	370,014	446,402	488,277	540,106	19.88	20.64	9.38
a. Paid-up Capital	225,314	282,196	305,885	330,876	330,806	25.25	8.39	8.17
b. Statutory Reserves	53,665	63,756	76,174	94,150	96,923	18.80	19.48	23.60
c. Retained Earning	(3,005)	(1,932)	4,538	4,312	47,894	-35.71	-334.90	-4.98
d. Others Reserves	32,678	25,995	59,805	58,939	64,483	-20.45	130.07	-1.45
2 BORROWINGS	31,800	35,453	90,729	81,610	83,146	11.49	155.92	-10.05
a. NRB	7,094	12,122	22,927	7,992	3,805	70.87	89.14	-65.14
b. "A"Class Licensed Institution	9,094	8,583	34,286	5,392	9,615	-5.62	299.48	-84.27
c. Foreign Banks and Fin. Ins.	-	-	3,299	14,810	11,625	0.00	0.00	348.99
d. Other Financial Ins.	5,299	2,436	3,283	1,737	2,957	-54.04	34.79	-47.10
e. Bonds and Securities	10,312	12,312	26,935	51,679	55,144	19.39	118.76	91.87
3 DEPOSITS	2,384,807	2,836,930	3,354,428	3,933,738	3,934,780	18.96	18.24	17.27
a. Current	204,361	256,809	311,505	401,130	334,621	25.66	21.30	28.77
b. Savings	816,572	947,024	1,060,516	1,224,189	1,221,115	15.98	11.98	15.43
c. Fixed	998,259	1,229,731	1,526,497	1,884,402	1,928,772	23.19	24.13	23.45
d. Call Deposits	333,350	367,597	417,390	387,287	411,243	10.27	13.55	-7.21
e. Others	32,265	35,770	38,519	36,729	39,028	10.86	7.69	-4.65
4 Bills Payable	2,219	3,109	2,309	2,053	2,620	40.09	-25.72	-11.11
5 Other Liabilities	224,201	263,876	303,249	385,596	380,899	17.70	14.92	27.15
1. Loan Loss Provision	52,553	55,009	54,893	78,604	78,660	4.67	-0.21	43.19
2. Interest Suspense a/c	34,892	37,705	20,271	27,582	29,282	8.06	-46.24	36.06
3. Others	136,756	171,163	228,085	279,410	272,956	25.16	33.26	22.50
6 Reconciliation A/c	2,359	4,265	15,556	3,427	2,284	80.84	264.72	-77.97
7 Profit & Loss A/c	54,882	61,338	73,519	59,045	5,819	11.76	19.86	-19.69
TOTAL	3,008,920	3,574,985	4,286,193	4,953,745	4,949,653	18.81	19.89	15.57
Assets								
1 LIQUID FUNDS	423,242	439,299	466,279	563,630	580,412	3.79	6.14	20.88
a. Cash Balance	64,373	74,893	92,563	110,726	93,562	16.34	23.59	19.62
Nepalese Notes & Coins	63,283	72,208	84,640	98,161	82,193	14.10	17.22	15.97
Foreign Currency	1,090	2,685	7,923	12,565	11,368	146.37	195.09	58.59
b. Bank Balance	305,795	298,098	295,862	369,615	395,549	-2.52	-0.75	24.93
1. In Nepal Rastra Bank	233,257	218,135	215,138	294,780	318,478	-6.48	-1.37	37.02
2. "A"Class Licensed Institution	38,882	41,055	29,036	27,141	32,608	5.59	-29.28	-6.53
3. Other Financial Ins.	6,369	7,557	13,010	3,372	2,871	18.65	72.16	-74.08
4. In Foreign banks	27,287	31,352	38,678	44,322	41,591	14.89	23.37	14.59
c. Money at Call	53,074	66,307	77,853	83,288	91,302	24.93	17.41	6.98
2 INVESTMENTS	232,707	331,231	375,402	534,611	535,073	42.34	13.34	42.41
a. Govt. Securities	214,381	295,854	374,262	533,827	534,289	38.00	26.50	42.63
b. Others	18,326	35,377	1,140	784	784	93.05	-96.78	-31.24
3 SHARE & OTHER INVESTMENT	129,938	109,665	186,189	171,683	168,107	-15.60	69.78	-7.79
4 LOANS & ADVANCES (Including Bills Purchased)	1,994,078	2,422,798	2,913,970	3,273,096	3,256,986	21.50	20.27	12.32
4.1 LOANS & ADVANCES	1,976,880	2,419,842	2,910,511	3,270,133	3,254,028	22.41	20.28	12.36
a. Private Sector	1,923,942	2,355,915	2,819,279	3,156,509	3,143,257	22.45	19.67	11.96
b. Financial Institutions	44,543	58,056	86,056	110,945	106,023	30.34	48.23	28.92
c. Government Organizations	8,394	5,871	5,176	2,679	4,747	-30.06	-11.83	-48.24
4.2 BILLS PURCHASED	17,199	2,956	3,459	2,963	2,959	-82.81	17.03	-14.36
5 LOANS AGT. COLLECTED BILLS	571	129	-	-	-	-77.46	-100.00	0.00
6 FIXED ASSETS	40,634	47,763	71,420	78,568	78,744	17.54	49.53	10.01
7 OTHER ASSETS	166,139	206,834	253,949	312,752	341,138	24.49	22.78	23.16
a. Accrued Interests	37,666	43,309	46,171	117,719	126,839	14.98	6.61	154.96
b. Others	128,473	163,525	207,777	159,955	169,638	27.28	27.06	-23.02
8 Expenses not Written off	279	264	26	189	192	-5.36	-89.99	613.61
9 Non Banking Assets	4,465	4,614	5,716	7,076	7,075	3.33	23.87	23.80
10 Reconciliation Account	16,631	12,389	13,167	11,715	(18,768)	-25.51	6.28	-11.03
11 Profit & Loss A/c	235	1	75	426	694	-99.69	10417.22	464.35
TOTAL	3,008,920	3,574,985	4,286,193	4,953,745	4,949,653	18.81	19.89	15.57

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	4/3
	1	2	3	4	5			
1 CAPITAL FUND	262,230	314,190	385,245	433,941	480,515	19.81	22.62	12.64
a. Paid-up Capital	185,011	231,458	252,260	284,811	284,811	25.10	8.99	12.90
b. Statutory Reserves	46,702	56,203	67,359	86,033	88,381	20.34	19.85	27.72
c. Retained Earning	891	3,053	8,249	8,248	46,875	242.69	170.19	-0.01
d. Others Reserves	29,627	23,477	57,377	54,850	60,448	-20.76	144.40	-4.40
2 BORROWINGS	29,667	33,552	82,024	78,942	78,577	13.09	144.47	-3.76
a. NRB	6,081	11,690	21,327	7,810	3,769	92.25	82.43	-63.38
b. "A"Class Licensed Institution	7,974	7,113	27,181	3,356	5,529	-10.80	282.13	-87.65
c. Foreign Banks and Fin. Ins.	-	-	3,299	14,810	11,625	0.00	0.00	348.99
d. Other Financial Ins.	5,299	2,436	3,283	1,737	2,957	-54.04	34.79	-47.10
e. Bonds and Securities	10,312	12,312	26,935	51,229	54,696	19.39	118.76	90.20
3 DEPOSITS	2,093,256	2,471,514	2,880,092	3,490,101	3,480,695	18.07	16.53	21.18
a. Current	199,360	249,248	301,550	389,700	290,565	25.02	20.98	29.23
b. Savings	703,029	811,668	901,359	1,087,517	1,094,162	15.45	11.05	20.65
c. Fixed	879,140	1,070,788	1,308,269	1,646,630	1,696,464	21.80	22.18	25.86
d. Call Deposits	285,289	308,550	336,801	332,548	362,432	8.15	9.16	-1.26
e. Others	26,438	31,261	32,114	33,706	37,071	18.24	2.73	4.96
4 Bills Payable	2,179	3,050	2,239	2,036	2,465	40.00	-26.59	-9.06
5 Other Liabilities	190,587	228,764	264,670	350,780	345,695	20.03	15.70	32.54
1. Loan Loss Provision	41,453	44,118	42,916	67,444	67,396	6.43	-2.72	57.15
2. Interest Suspense a/c	26,199	28,593	10,597	16,882	18,651	9.14	-62.94	59.30
3. Others	122,935	156,052	211,156	266,454	259,648	26.94	35.31	26.19
6 Reconciliation A/c	(2,298)	(432)	8,608	3,286	2,141	-81.22	-2094.36	-61.83
7 Profit & Loss A/c	45,610	53,633	64,456	54,484	5,224	17.59	20.18	-15.47
TOTAL	2,621,230	3,104,271	3,687,334	4,413,571	4,395,311	18.43	18.78	19.70
Assets								
1 LIQUID FUNDS	335,601	328,307	348,011	462,843	471,133	-2.17	6.00	33.00
a. Cash Balance	56,469	66,242	82,456	100,912	85,655	17.31	24.48	22.38
Nepalese Notes & Coins	55,472	63,741	74,684	88,499	74,352	14.91	17.17	18.50
Foreign Currency	997	2,501	7,772	12,412	11,303	150.87	210.80	59.72
b. Bank Balance	261,547	244,464	242,924	327,901	351,976	-6.53	-0.63	34.98
1. In Nepal Rastra Bank	218,402	201,684	196,554	275,162	302,446	-7.65	-2.54	39.99
2. "A"Class Licensed Institution	15,694	11,245	7,476	8,186	7,753	-28.35	-33.51	9.49
3. Other Financial Ins.	227	192	223	233	189	-15.65	16.34	4.35
4. In Foreign banks	27,224	31,344	38,671	44,320	41,588	15.13	23.38	14.61
c. Money at Call	17,585	17,601	22,631	34,031	33,502	0.09	28.58	50.37
2 INVESTMENTS	226,811	321,107	356,216	498,252	499,069	41.57	10.93	39.87
a. Govt. Securities	208,700	285,850	355,159	497,643	498,460	36.97	24.25	40.12
b. Others	18,111	35,257	1,057	609	609	94.67	-97.00	-42.36
3 SHARE & OTHER INVESTMENT	126,101	103,824	179,087	164,516	160,674	-17.67	72.49	-8.14
4 LOANS & ADVANCES (Including Bills Purchased)	1,735,328	2,112,202	2,500,066	2,910,231	2,889,359	21.72	18.36	16.41
4.1 LOANS & ADVANCES	1,718,132	2,109,246	2,496,607	2,907,269	2,886,401	22.76	18.36	16.45
a. Private Sector	1,668,294	2,049,940	2,414,260	2,801,001	2,786,411	22.88	17.77	16.02
b. Financial Institutions	41,449	53,464	77,175	103,588	96,875	28.99	44.35	34.23
c. Government Organizations	8,388	5,842	5,172	2,679	3,115	-30.35	-11.48	-48.20
4.2 BILLS PURCHASED	17,196	2,956	3,459	2,963	2,959	-82.81	17.03	-14.36
5 LOANS AGT. COLLECTED BILLS	571	129	-	-	-	-77.46	-100.00	0.00
6 FIXED ASSETS	35,012	41,139	62,650	69,840	70,164	17.50	52.29	11.48
7 OTHER ASSETS	146,337	186,241	230,511	290,073	317,196	27.27	23.77	25.84
a. Accrued Interests	28,672	33,650	35,840	105,141	112,990	17.36	6.51	193.36
b. Others	117,665	152,590	194,671	153,770	163,180	29.68	27.58	-21.01
8 Expenses not Written off	260	247	18	169	170	-5.00	-92.74	843.42
9 Non Banking Assets	3,133	3,380	4,555	5,945	5,931	7.88	34.77	30.51
10 Reconciliation Account	11,901	7,696	6,219	11,569	(18,917)	-35.33	-19.19	86.02
11 Profit & Loss A/c	176	-	-	133	530	-100.00	0.00	0.00
TOTAL	2,621,230	3,104,271	3,687,334	4,413,571	4,395,311	18.43	18.78	19.70

Statement of Assets and Liabilities of Development Banks

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	4/3
	1	2	3	4	5			
1 CAPITAL FUND	38,281	44,037	47,933	39,284	43,562	15.03	8.85	-18.04
a. Paid-up Capital	30,210	38,004	40,039	31,964	31,964	25.80	5.36	-20.17
b. Statutory Reserves	4,803	5,021	6,067	5,096	5,585	4.54	20.83	-16.01
c. Retained Earning	1,287	(531)	427	(186)	3,744	-141.26	-180.42	-143.58
d. Others Reserves	1,981	1,543	1,400	2,410	2,269	-22.15	-9.24	72.13
2 BORROWINGS	876	731	5,173	136	1	-16.59	607.67	-97.37
a. NRB	501	221	1,406	136	1	-55.92	536.37	-90.34
b. "A"Class Licensed Institution	375	510	3,767	-	-	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	354,778	364,206	26.08	31.96	-10.94
a. Current	4,910	7,280	9,426	9,263	43,167	48.27	29.48	-1.73
b. Savings	95,029	114,849	135,366	112,816	102,678	20.86	17.86	-16.66
c. Fixed	94,271	124,858	178,880	188,006	180,357	32.45	43.27	5.10
d. Call Deposits	44,105	54,586	74,358	44,048	37,731	23.76	36.22	-40.76
e. Others	1,105	285	311	646	273	-74.22	9.26	107.38
4 Bills Payable	39	54	59	15	127	37.29	9.25	-75.01
5 Other Liabilities	16,330	17,211	20,723	15,497	16,654	5.40	20.41	-25.22
1. Loan Loss Provision	4,205	4,384	5,639	4,242	4,947	4.25	28.65	-24.79
2. Interest Suspense a/c	2,087	1,607	2,069	1,470	1,938	-23.00	28.79	-28.95
3. Others	10,038	11,220	13,014	9,785	9,769	11.78	15.98	-24.81
6 Reconciliation A/c	3,260	4,584	6,828	141	144	40.62	48.97	-97.93
7 Profit & Loss A/c	6,873	6,227	7,258	3,577	465	-9.40	16.57	-50.72
TOTAL	305,079	374,701	486,316	413,428	425,160	22.82	29.79	-14.99
Assets								
1 LIQUID FUNDS	71,097	89,988	94,564	76,518	81,488	26.57	5.08	-19.08
a. Cash Balance	6,813	7,344	8,673	7,918	6,454	7.80	18.08	-8.71
Nepalese Notes & Coins	6,720	7,160	8,521	7,765	6,388	6.55	19.01	-8.88
Foreign Currency	93	184	151	153	65	98.24	-18.00	0.90
b. Bank Balance	34,886	42,555	40,335	28,987	30,354	21.98	-5.22	-28.13
1. In Nepal Rastra Bank	12,554	14,045	15,331	15,492	12,535	11.88	9.16	1.04
2. "A"Class Licensed Institution	17,790	23,101	16,437	12,441	17,084	29.85	-28.85	-24.31
3. Other Financial Ins.	4,479	5,401	8,560	1,052	733	20.60	58.48	-87.70
4. In Foreign banks	63	7	7	3	3	-88.33	-3.28	-64.63
c. Money at Call	29,398	40,089	45,556	39,613	44,680	36.37	13.64	-13.04
2 INVESTMENTS	4,361	7,774	15,305	28,288	28,238	78.25	96.87	84.82
a. Govt. Securities	4,361	7,654	15,245	28,113	28,063	75.50	99.18	84.40
b. Others	-	120	60	175	175	0.00	-50.00	191.67
3 SHARE & OTHER INVESTMENT	2,348	3,668	4,745	4,484	4,706	56.21	29.36	-5.51
4 LOANS & ADVANCES (Including Bills Purchased)	209,605	253,251	345,165	287,580	292,771	20.82	36.29	-16.68
4.1 LOANS & ADVANCES	209,605	253,251	345,165	287,580	292,771	20.82	36.29	-16.68
a. Private Sector	207,149	249,741	338,885	284,009	288,269	20.56	35.69	-16.19
b. Financial Institutions	2,450	3,506	6,276	3,571	4,503	43.10	79.00	-43.10
c. Government Organizations	5	4	4	-	-	-25.54	0.00	-100.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	3,953	4,726	6,744	6,094	6,133	19.56	42.70	-9.64
7 OTHER ASSETS	9,634	10,047	12,326	9,692	11,020	4.28	22.68	-21.36
a. Accrued Interests	2,343	2,047	2,609	4,810	6,040	-12.64	27.50	84.35
b. Others	7,291	8,000	9,716	4,137	4,452	9.72	21.45	-57.42
8 Expenses not Written off	13	10	6	17	19	-24.70	-35.80	169.91
9 Non Banking Assets	714	659	624	599	613	-7.73	-5.29	-3.99
10 Reconciliation Account	3,355	4,578	6,827	141	142	36.47	49.14	-97.93
11 Profit & Loss A/c	-	0	9	15	30	0.00	6827.21	59.13
TOTAL	305,079	374,701	486,316	413,428	425,160	22.82	29.79	-14.99

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	4/3
	1	2	3	4	5			
1 CAPITAL FUND	8,140	11,787	13,224	15,051	16,029	44.80	12.19	13.82
a. Paid-up Capital	10,093	12,735	13,585	14,101	14,031	26.17	6.68	3.80
b. Statutory Reserves	2,160	2,531	2,748	3,021	2,957	17.18	8.56	9.95
c. Retained Earning	(5,183)	(4,454)	(4,138)	(3,750)	(2,725)	-14.06	-7.10	-9.37
d. Others Reserves	1,070	975	1,029	1,680	1,766	-8.82	5.47	63.25
2 BORROWINGS	1,257	1,170	3,532	2,531	4,568	-6.93	201.89	-28.33
a. NRB	512	210	194	46	35	-58.92	-7.71	-76.43
b. "A"Class Licensed Institution	745	960	3,338	2,036	4,086	28.84	247.86	-39.01
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	447	0.00	0.00	0.00
3 DEPOSITS	52,131	63,558	75,995	88,858	89,879	21.92	19.57	16.93
a. Current	91	281	530	2,167	889	207.55	88.38	309.33
b. Savings	18,514	20,508	23,791	23,856	24,275	10.77	16.01	0.28
c. Fixed	24,847	34,085	39,349	49,766	51,951	37.18	15.44	26.47
d. Call Deposits	3,957	4,460	6,231	10,691	11,080	12.73	39.70	71.57
e. Others	4,721	4,224	6,094	2,377	1,684	-10.54	44.28	-60.99
4 Bills Payable	1	5	11	2	28	327.14	134.61	-84.01
5 Other Liabilities	17,284	17,902	17,857	19,319	18,549	3.57	-0.25	8.19
1. Loan Loss Provision	6,895	6,507	6,338	6,918	6,317	-5.63	-2.60	9.16
2. Interest Suspense a/c	6,606	7,505	7,604	9,230	8,693	13.60	1.33	21.37
3. Others	3,783	3,890	3,915	3,171	3,539	2.83	0.64	-19.00
6 Reconciliation A/c	1,397	113	120	0	0	-91.91	6.10	-99.96
7 Profit & Loss A/c	2,400	1,478	1,805	984	130	-38.40	22.08	-45.45
TOTAL	82,610	96,013	112,543	126,746	129,182	16.22	17.22	12.62
Assets								
1 LIQUID FUNDS	16,544	21,004	23,704	24,269	27,792	26.95	12.85	2.38
a. Cash Balance	1,091	1,307	1,435	1,897	1,453	19.80	9.81	32.21
Nepalese Notes & Coins	1,091	1,307	1,435	1,897	1,453	19.80	9.80	32.22
Foreign Currency	0	0	0	0	0	-18.20	130.29	-16.14
b. Bank Balance	9,362	11,079	12,603	12,727	13,218	18.34	13.75	0.99
1. In Nepal Rastra Bank	2,301	2,407	3,253	4,126	3,496	4.59	35.15	26.84
2. "A"Class Licensed Institution	5,398	6,709	5,123	6,514	7,772	24.29	-23.64	27.16
3. Other Financial Ins.	1,663	1,964	4,227	2,087	1,950	18.08	115.26	-50.62
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	6,092	8,618	9,666	9,644	13,120	41.47	12.17	-0.23
2 INVESTMENTS	1,534	2,350	3,881	8,072	7,766	53.15	65.18	107.97
a. Govt. Securities	1,320	2,350	3,858	8,072	7,766	78.04	64.18	109.23
b. Others	215	-	24	-	-	-100.00	0.00	-100.00
3 SHARE & OTHER INVESTMENT	1,489	2,172	2,357	2,683	2,726	45.87	8.51	13.86
4 LOANS & ADVANCES	49,146	57,345	68,738	75,284	74,856	16.68	19.87	9.52
(Including Bills Purchased)								
4.1 LOANS & ADVANCES	49,143	57,345	68,738	75,284	74,856	16.69	19.87	9.52
a. Private Sector	48,499	56,235	66,133	71,499	68,578	15.95	17.60	8.11
b. Financial Institutions	644	1,086	2,605	3,785	4,645	68.56	139.97	45.31
c. Government Organizations	-	24	-	-	1,632	0.00	-100.00	0.00
4.2 BILLS PURCHASED	3	-	-	-	-	-100.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	1,669	1,898	2,026	2,634	2,447	13.68	6.75	30.01
7 OTHER ASSETS	10,168	10,546	11,111	12,986	12,922	3.72	5.36	16.88
a. Accrued Interests	6,651	7,611	7,722	7,767	7,809	14.44	1.45	0.59
b. Others	3,517	2,935	3,389	2,048	2,007	-16.55	15.49	-39.56
8 Expenses not Written off	6	7	2	3	3	20.65	-69.16	13.23
9 Non Banking Assets	619	576	537	533	530	-6.92	-6.77	-0.80
10 Reconciliation Account	1,376	115	121	4	6	-91.65	4.95	-96.44
11 Profit & Loss A/c	59	1	66	279	134	-99.00	11229.31	320.12
TOTAL	82,610	96,013	112,543	126,746	129,182	16.22	17.22	12.62

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

	Mid-July			Mid-July	Mid-Aug	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	97,851	167,967	212,129	232,951	20,502	71.66	26.29	9.82
1.1 Deposit Liabilities	95,609	165,254	208,274	227,205	20,019	72.84	26.03	9.09
1.1.1 Saving A/c	23,526	39,005	48,102	53,627	4,188	65.80	23.32	11.49
1.1.2 Fixed A/c	55,651	112,317	143,530	157,021	15,173	101.82	27.79	9.40
1.1.2.1 Upto 3 Months Fixed A/c	2,496	8,398	8,211	7,335	633	236.48	-2.22	-10.68
1.1.2.2 3 to 6 Months fixed A/c	2,673	6,799	10,806	18,168	1,850	154.39	58.93	68.14
1.1.2.3 6 Months to 1 Year Fixed A/c	29,697	57,784	72,244	74,620	7,350	94.58	25.02	3.29
1.1.2.4 Above 1 Year	20,785	39,336	52,269	56,898	5,340	89.25	32.88	8.86
1.1.3 Call Deposit	16,430	13,818	16,374	16,291	639	-15.90	18.50	-0.51
1.1.4 Certificate of Deposits	2	114	268	266	18	5683.67	134.99	-0.75
1.2 Others	2,242	2,713	3,855	5,746	484	21.00	42.11	49.04
2 Commission/Fee Expense	601	613	1,668	1,695	86	1.97	172.29	1.59
3 Employees Expenses	26,627	31,472	39,312	42,145	3,631	18.20	24.91	7.21
4 Office Operating Expenses	20,755	25,517	29,456	32,395	2,372	22.95	15.44	9.98
5 Exchange Fluctuation Loss	109	125	35	6	5	15.31	-71.96	-83.89
5.1 Due to Change in Exchange Rates	88	102	26	5	5	16.08	-74.34	-81.86
5.2 Due to Foreign Currency Transactions	21	23	9	1	0	12.00	-61.39	-89.93
6 Non-Operatiing Expenses	34	58	164	463	3	74.28	180.08	182.54
7. Provision for Risk	12,763	15,147	19,852	33,869	201	18.68	31.06	70.61
7.1 Loan loss Provision	11,477	12,875	19,032	33,522	187	12.17	47.83	76.13
7.1.1 General Loan loss Provision	7,036	6,484	8,358	17,257	(29)	-7.84	28.90	106.46
7.1.1.1 Pass Loan Loss Provision	6,257	5,679	6,457	10,921	(46)	-9.24	13.71	69.12
7.1.1.2 Watch List Provision	779	806	1,901	6,336	17	3.44	135.94	233.29
7.1.2 Special Loan Loss Provision	4,375	6,216	9,623	15,094	21	42.07	54.80	56.86
7.1.3 Additional Loan Loss Provision	66	174	1,051	1,171	195	162.29	503.65	11.40
7.2. Provision for Non-Banking Assets	1,053	1,255	481	124	-	19.15	-61.67	-74.23
7.3. Provision for Loss on Investment	186	716	147	92	15	284.90	-79.49	-37.32
7.4. Provision for Loss of Other Assets	46	302	191	131	-	0.00	0.00	-31.35
8 Loan Written Off	996	971	917	411	30	-2.50	-5.53	-55.19
9 Provision for Staff Bonus	6,657	7,982	8,857	7,499	761	19.90	10.96	-15.33
10 Provision for Income Tax	20,371	24,583	30,505	24,783	2,499	20.68	24.09	-18.76
11 Others	56	29	21	36	1	-48.09	-28.98	74.69
12 Net Profit	54,665	61,337	74,230	58,924	5,896	12.20	21.02	-20.62
TOTAL EXPENSES	241,483	335,802	417,146	435,177	35,988	39.06	24.22	4.32
Income								
1. Interest Income	194,358	283,227	359,820	378,136	31,541	45.72	27.04	5.09
1.1. On Loans and Advance	181,923	265,446	335,598	350,654	29,257	45.91	26.43	4.49
1.2. On Investment	5,875	10,903	13,247	19,023	2,006	85.58	21.50	43.60
1.2.1 Government Bonds	4,830	9,360	11,868	17,635	1,769	93.77	26.80	48.59
1.2.2 Foreign Bonds	153	186	195	109	8	21.29	4.66	-44.25
1.2.3 NRB Bonds	777	1,031	620	1,038	115	32.69	-39.84	67.49
1.2.4 Deventure & Bonds	115	327	565	242	115	184.63	72.80	-57.16
1.3 Agency Balance	1,022	988	1,064	640	12	-3.33	7.70	-39.84
1.4 On Call Deposit	3,475	3,928	6,394	4,459	91	13.02	62.79	-30.26
1.5 Others	2,063	1,963	3,517	3,360	174	-4.83	79.16	-4.46
2. Comission & Discount	11,807	13,569	18,694	19,439	1,686	14.93	37.76	3.99
2.1 Bills Purchase & Discount	240	117	218	194	14	-51.18	86.03	-11.04
2.2 Comission	9,865	11,381	15,685	15,925	1,397	15.37	37.82	1.53
2.3 Others	1,702	2,071	2,791	3,321	276	21.69	34.75	18.98
3 Income From Exchange Fluctuation	6,249	7,850	10,506	10,780	688	25.62	33.84	2.61
3.1 Due to Change in Exchange Rate	707	1,537	1,182	1,320	78	117.44	-23.10	11.70
3.2 Due to Foreign Currency Trans.	5,542	6,313	9,324	9,461	609	13.91	47.70	1.46
4 Other Operating Income	10,772	13,392	15,376	11,434	972	24.32	14.81	-25.64
5 Non Operating Income	3,783	2,491	792	2,353	104	-34.15	-68.19	196.94
6 Provision Written Back	12,883	14,545	10,302	12,606	303	12.90	-29.17	22.36
7 Recovery from Written off Loan	1,504	673	995	449	2	-55.26	47.82	-54.88
8 Income from Extra Ordinary Expenses	108	53	635	(98)	3	-50.71	1090.25	-115.50
9 Net Loss	18	-	26	79	689	-100.00	0.00	203.28
TOTAL INCOME	241,483	335,802	417,146	435,177	35,988	39.06	24.22	4.32

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-July	Mid-Aug	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	81,092	141,815	177,011	199,997	17,643	74.88	24.82	12.99
1.1 Deposit Liabilities	79,132	139,186	173,492	194,436	17,163	75.89	24.65	12.07
1.1.1 Saving A/c	17,436	30,569	38,239	45,353	3,581	75.32	25.09	18.60
1.1.2 Fixed A/c	47,955	97,070	122,507	135,903	13,019	102.42	26.21	10.93
1.1.2.1 Upto 3 Months Fixed A/c	2,170	7,668	6,916	4,900	411	253.35	-9.82	-29.14
1.1.2.2 3 to 6 Months fixed A/c	2,298	5,904	9,377	15,244	1,466	156.88	58.82	62.57
1.1.2.3 6 Months to 1 Year Fixed A/c	25,818	49,040	59,650	65,454	6,509	89.94	21.64	9.73
1.1.2.4 Above 1 Year	17,668	34,458	46,565	50,304	4,632	95.03	35.14	8.03
1.1.3 Call Deposit	13,739	11,433	12,478	12,915	545	-16.78	9.13	3.50
1.1.4 Certificate of Deposits	2	114	268	266	18	5683.67	134.99	-0.75
1.2 Others	1,960	2,629	3,519	5,561	480	34.13	33.87	58.00
2 Commission/Fee Expense	597	608	1,663	1,678	85	1.81	173.43	0.92
3 Employees Expenses	23,306	27,585	33,900	36,655	3,173	18.36	22.89	8.13
4 Office Operating Expenses	17,488	21,746	24,478	27,815	2,066	24.35	12.56	13.64
5 Exchange Fluctuation Loss	26	108	22	-	5	321.27	-79.15	-100.00
5.1 Due to Change in Exchange Rates	5	85	14	-	5	1583.93	-83.85	-100.00
5.2 Due to Foreign Currency Transactions	21	23	9	-	-	12.00	-61.82	-100.00
6 Non-Operating Expenses	18	53	156	458	3	198.03	192.82	194.30
7. Provision for Risk	10,569	11,964	16,833	28,699	164	13.20	40.70	70.49
7.1 Loan loss Provision	9,651	10,356	16,382	28,485	163	7.31	58.18	73.89
7.1.1 General Loan loss Provision	6,272	5,380	6,774	14,922	(33)	-14.21	25.91	120.28
7.1.1.1 Pass Loan Loss Provision	5,678	4,860	5,223	10,150	(30)	-14.40	7.46	94.34
7.1.1.2 Watch List Provision	594	520	1,552	4,772	(3)	-12.41	198.29	207.60
7.1.2 Special Loan Loss Provision	3,369	4,856	8,592	12,531	0	44.13	76.95	45.85
7.1.3 Additional Loan Loss Provision	10	121	1,015	1,032	195	1090.14	741.42	1.65
7.2. Provision for Non-Banking Assets	839	1,030	263	-	-	22.69	-74.49	-100.00
7.3. Provision for Loss on Investment	46	375	4	91	1	717.05	-98.87	2060.20
7.4. Provision for Loss of Other Assets	33	203	185	122	-	0.00	0.00	-34.01
8 Loan Written Off	907	885	868	385	30	-2.47	-1.91	-55.67
9 Provision for Staff Bonus	5,544	7,011	7,625	6,917	671	26.45	8.77	-9.29
10 Provision for Income Tax	17,164	21,670	26,928	22,858	2,216	26.26	24.26	-15.11
11 Others	48	7	15	33	1	-85.02	103.54	127.43
12 Net Profit	45,434	53,633	65,216	54,351	5,228	18.05	21.60	-16.66
TOTAL EXPENSES	202,193	287,085	354,715	379,846	31,284	41.99	23.56	7.08
Income								
1. Interest Income	161,584	241,266	304,367	328,666	27,316	49.31	26.15	7.98
1.1. On Loans and Advance	152,697	227,301	285,281	305,723	25,126	48.86	25.51	7.17
1.2. On Investment	5,687	10,487	12,684	17,963	1,958	84.41	20.95	41.62
1.2.1 Government Bonds	4,702	9,096	11,439	16,712	1,732	93.43	25.77	46.09
1.2.2 Foreign Bonds	153	186	195	109	8	21.29	4.66	-44.25
1.2.3 NRB Bonds	747	941	491	930	110	26.06	-47.80	89.33
1.2.4 Deventure & Bonds	84	264	559	213	107	212.71	111.81	-61.95
1.3 Agency Balance	483	638	878	639	12	31.95	37.71	-27.26
1.4 On Call Deposit	781	1,093	2,190	1,127	53	39.89	100.40	-48.52
1.5 Others	1,936	1,748	3,334	3,214	167	-9.72	90.74	-3.58
2. Comission & Discount	11,328	13,027	18,058	18,463	1,609	15.00	38.62	2.24
2.1 Bills Purchase & Discount	240	117	218	194	14	-51.17	86.03	-11.04
2.2 Comission	9,582	11,052	15,267	15,407	1,371	15.34	38.14	0.92
2.3 Others	1,507	1,858	2,573	2,862	225	23.33	38.48	11.23
3 Income From Exchange Fluctuation	6,128	7,817	10,475	10,720	687	27.57	33.99	2.34
3.1 Due to Change in Exchange Rate	629	1,519	1,172	1,293	78	141.39	-22.89	10.36
3.2 Due to Foreign Currency Trans.	5,498	6,298	9,303	9,427	609	14.54	47.72	1.33
4 Other Operating Income	8,715	10,703	11,744	9,346	807	22.81	9.73	-20.42
5 Non Operating Income	2,775	1,960	509	1,859	46	-29.35	-74.01	264.92
6 Provision Written Back	10,242	11,618	8,057	10,461	283	13.43	-30.65	29.84
7 Recovery from Written off Loan	1,369	647	847	431	2	-52.71	30.82	-49.15
8 Income from Extra Ordinary Expenses	52	45	658	(100)	3	-12.52	1348.42	-115.25
9 Net Loss	-	-	-	-	530	0.00	0.00	0.00
TOTAL INCOME	202,193	287,085	354,715	379,846	31,284	41.99	23.56	7.08

Profit and Loss Statement of Development Banks

	Mid-July			Mid-July	Mid-Aug	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	13,201	20,949	28,665	25,608	2,216	58.69	36.83	-10.66
1.1 Deposit Liabilities	13,087	20,905	28,433	25,519	2,216	59.74	36.01	-10.25
1.1.1 Saving A/c	4,677	6,871	8,006	6,462	488	46.91	16.52	-19.29
1.1.2 Fixed A/c	5,950	11,833	16,780	16,342	1,663	98.89	41.81	-2.61
1.1.2.1 Upto 3 Months Fixed A/c	271	602	1,159	2,121	189	122.42	92.32	83.05
1.1.2.2 3 to 6 Months fixed A/c	299	732	1,210	2,524	322	144.41	65.26	108.68
1.1.2.3 6 Months to 1 Year Fixed A/c	2,933	6,548	9,967	6,517	638	123.26	52.21	-34.62
1.1.2.4 Above 1 Year	2,446	3,950	4,445	5,180	513	61.48	12.53	16.54
1.1.3 Call Deposit	2,461	2,201	3,646	2,715	65	-10.55	65.67	-25.54
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	114	44	232	89	0	-61.53	428.78	-61.55
2 Commission/Fee Expense	-	-	-	16	1	0.00	0.00	0.00
3 Employees Expenses	2,687	3,148	4,474	4,354	352	17.13	42.13	-2.67
4 Office Operating Expenses	2,614	2,941	4,070	3,590	234	12.51	38.39	-11.80
5 Exchange Fluctuation Loss	83	18	13	6	0	-78.58	-28.61	-55.51
5.1 Due to Change in Exchange Rates	83	18	13	5	0	-78.61	-29.10	-62.20
5.2 Due to Foreign Currency Transactions	0	0	0	1	0	10.32	188.94	681.16
6 Non-Operatiing Expenses	14	1	7	3	-	-92.71	586.86	-56.01
7. Provision for Risk	1,566	2,225	2,088	3,878	12	42.12	-6.18	85.77
7.1 Loan loss Provision	1,484	1,894	1,906	3,807	0	27.64	0.62	99.79
7.1.1 General Loan loss Provision	624	950	1,332	1,863	(7)	52.38	40.21	39.86
7.1.1.1 Pass Loan Loss Provision	465	729	1,057	716	(27)	56.67	44.98	-32.22
7.1.1.2 Watch List Provision	158	222	276	1,147	20	39.79	24.50	315.98
7.1.2 Special Loan Loss Provision	833	911	565	1,868	7	9.29	-37.97	230.83
7.1.3 Additional Loan Loss Provision	27	33	9	75	-	22.32	-74.36	786.22
7.2. Provision for Non-Banking Assets	25	92	120	66	-	259.78	31.00	-45.27
7.3. Provision for Loss on Investment	46	148	62	0	12	224.17	-58.21	-99.26
7.4. Provision for Loss of Other Assets	11	91	0	5	-	0.00	0.00	126788.62
8 Loan Written Off	40	82	4	4	-	105.74	-95.70	10.39
9 Provision for Staff Bonus	942	846	1,052	473	73	-10.21	24.40	-55.05
10 Provision for Income Tax	2,724	2,535	3,075	1,627	224	-6.92	21.29	-47.09
11 Others	1	21	0	0	0	2493.62	-98.52	-98.52
12 Net Profit	6,872	6,227	7,258	3,804	527	-9.40	16.57	-47.59
TOTAL EXPENSES	30,743	38,991	50,705	43,362	3,639	26.83	30.04	-14.48
Income								
1. Interest Income	26,568	34,091	45,718	39,332	3,373	28.32	34.10	-13.97
1.1. On Loans and Advance	24,001	31,194	41,784	36,071	3,334	29.97	33.95	-13.67
1.2. On Investment	136	309	434	781	21	127.69	40.73	79.87
1.2.1 Government Bonds	95	186	330	739	21	95.44	77.21	124.14
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	12	65	105	41	0	425.81	62.04	-60.45
1.2.4 Deventure & Bonds	28	58	-	1	-	106.58	-100.00	0.00
1.3 Agency Balance	344	234	35	1	-	-31.99	-85.22	-96.39
1.4 On Call Deposit	2,056	2,227	3,387	2,413	12	8.33	52.09	-28.76
1.5 Others	31	128	79	67	7	310.96	-38.78	-15.07
2. Comission & Discount	385	456	554	915	69	18.45	21.62	65.23
2.1 Bills Purchase & Discount	0	-	0	-	-	-100.00	0.00	-100.00
2.2 Comission	263	291	383	496	23	10.43	31.56	29.77
2.3 Others	121	165	171	419	46	35.88	4.08	144.36
3 Income From Exchange Fluctuation	121	32	31	60	1	-73.36	-3.07	91.57
3.1 Due to Change in Exchange Rate	77	17	10	26	1	-77.72	-42.21	164.75
3.2 Due to Foreign Currency Trans.	44	15	21	34	0	-65.69	41.59	57.48
4 Other Operating Income	1,657	2,137	2,995	1,504	131	29.02	40.14	-49.80
5 Non Operating Income	445	356	163	180	32	-19.95	-54.22	10.47
6 Provision Written Back	1,547	1,904	1,242	1,353	2	23.09	-34.79	8.94
7 Recovery from Written off Loan	13	10	34	3	-	-23.53	253.95	-90.09
8 Income from Extra Ordinary Expenses	9	5	(42)	-	-	-47.64	-968.96	-100.00
9 Net Loss	-	-	9	15	30	0.00	0.00	59.13
TOTAL INCOME	30,743	38,991	50,705	43,362	3,639	26.83	30.04	-14.48

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-July	Mid-Aug	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	3,557	5,203	6,453	7,345	643	46.27	24.02	13.83
1.1 Deposit Liabilities	3,389	5,163	6,349	7,250	640	52.34	22.97	14.18
1.1.1 Saving A/c	1,413	1,565	1,856	1,811	120	10.80	18.59	-2.41
1.1.2 Fixed A/c	1,747	3,414	4,243	4,777	491	95.50	24.25	12.58
1.1.2.1 Upto 3 Months Fixed A/c	55	127	137	314	33	132.03	8.05	128.24
1.1.2.2 3 to 6 Months fixed A/c	75	163	219	400	62	117.83	34.39	82.44
1.1.2.3 6 Months to 1 Year Fixed A/c	946	2,196	2,627	2,650	202	132.16	19.62	0.85
1.1.2.4 Above 1 Year	671	928	1,259	1,414	195	38.32	35.65	12.30
1.1.3 Call Deposit	230	184	250	662	29	-20.25	36.42	164.27
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	168	40	104	96	3	-76.17	159.64	-7.87
2 Commission/Fee Expense	4	5	5	1	0	28.84	20.25	-85.02
3 Employees Expenses	634	740	938	1,136	106	16.78	26.76	21.07
4 Office Operating Expenses	653	830	909	990	73	27.15	9.46	8.96
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	1	4	1	2	0	223.24	-77.14	71.02
7. Provision for Risk	628	958	931	1,293	26	52.42	-2.80	38.84
7.1 Loan loss Provision	343	624	745	1,229	24	82.01	19.35	64.98
7.1.1 General Loan loss Provision	140	154	252	471	10	9.54	63.68	87.08
7.1.1.1 Pass Loan Loss Provision	114	90	178	55	10	-21.10	98.33	-69.22
7.1.1.2 Watch List Provision	27	64	74	416	-	140.41	15.10	464.72
7.1.2 Special Loan Loss Provision	173	450	466	694	14	159.61	3.51	49.06
7.1.3 Additional Loan Loss Provision	29	20	27	64	-	-30.34	34.46	132.79
7.2. Provision for Non-Banking Assets	189	134	98	58	-	-29.13	-26.35	-40.78
7.3. Provision for Loss on Investment	94	192	81	0	2	103.88	-58.04	-99.76
7.4. Provision for Loss of Other Assets	3	8	7	5	-	0.00	0.00	-26.58
8 Loan Written Off	49	4	46	22	-	-91.21	965.03	-51.09
9 Provision for Staff Bonus	171	126	180	109	17	-26.59	42.93	-39.31
10 Provision for Income Tax	484	377	502	298	58	-22.00	33.07	-40.59
11 Others	7	1	6	3	-	-88.62	605.47	-52.71
12 Net Profit	2,359	1,478	1,755	770	141	-37.37	18.78	-56.14
TOTAL EXPENSES	8,547	9,726	11,726	11,969	1,065	13.79	20.56	2.07
Income								
1. Interest Income	6,206	7,869	9,734	10,138	852	26.81	23.70	4.14
1.1. On Loans and Advance	5,225	6,951	8,533	8,861	798	33.04	22.76	3.84
1.2. On Investment	53	107	129	279	27	103.54	19.80	116.63
1.2.1 Government Bonds	33	78	99	184	15	137.67	27.24	85.24
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	18	25	24	67	4	39.47	-3.02	179.14
1.2.4 Deventure & Bonds	2	5	5	28	7	106.85	15.65	413.40
1.3 Agency Balance	194	116	151	-	-	-40.30	30.23	-100.00
1.4 On Call Deposit	638	608	817	919	26	-4.74	34.35	12.48
1.5 Others	96	87	105	79	1	-9.07	20.58	-24.70
2. Comission & Discount	94	87	82	61	7	-7.69	-5.64	-25.70
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	20	39	35	21	3	93.85	-7.90	-40.04
2.3 Others	74	49	47	40	5	-34.80	-3.84	-14.80
3 Income From Exchange Fluctuation	-	-	-	0	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	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	584	33	37.80	15.30	-8.27
5 Non Operating Income	564	175	120	314	26	-68.97	-31.49	161.61
6 Provision Written Back	1,094	1,023	1,003	792	17	-6.50	-1.94	-21.12
7 Recovery from Written off Loan	123	16	114	15	-	-86.88	607.52	-86.91
8 Income from Extra Ordinary Expenses	47	3	19	2	-	-93.48	505.32	-89.16
9 Net Loss	18	-	17	64	129	-100.00	0.00	282.36
TOTAL INCOME	8,547	9,726	11,726	11,969	1,065	13.79	20.56	2.07

NAS BASED REPORTING

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

	Mid-July			Mid-July	Mid-Aug	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	87,899	115,386	157,905	189,981	187,936	31.27	36.85	20.31
Fishery Related	2,329	2,725	4,216	5,490	5,384	17.03	54.70	30.24
Mining Related	3,950	5,033	7,313	6,454	6,544	27.42	45.30	-11.75
Agriculture, Forestry & Beverage Production Related	329,835	415,539	510,038	563,969	554,468	25.98	22.74	10.57
Construction	213,029	253,187	309,417	347,420	348,200	18.85	22.21	12.28
Electricity, Gas and Water	63,521	86,863	126,594	161,972	167,801	36.75	45.74	27.95
Metal Products, Machinery & Electronic Equipment & Assemblage	25,045	33,148	37,076	46,073	45,605	32.36	11.85	24.27
Transport, Communication and Public Utilities	76,264	83,255	93,129	97,603	94,902	9.17	11.86	4.80
Wholesaler & Retailer	436,443	532,011	615,309	662,828	652,210	21.90	15.66	7.72
Finance, Insurance and Real Estate	166,374	203,050	233,847	252,638	244,267	22.04	15.17	8.04
Hotel or Restaurant	66,900	91,146	122,122	148,657	150,690	36.24	33.99	21.73
Other Services	90,251	105,969	122,900	150,620	153,065	17.42	15.98	22.55
Consumption Loans	158,359	166,319	163,819	158,624	155,382	5.03	-1.50	-3.17
Local Government	1,569	1,554	1,569	1,583	1,583	-0.96	1.00	0.89
Others	272,882	327,742	406,642	472,099	477,193	20.10	24.07	16.10
TOTAL	1,994,649	2,422,926	2,911,897	3,266,012	3,245,231	21.47	20.18	12.16
Productwise								
Term Loan	320,735	423,648	562,527	718,480	728,097	32.09	32.78	27.72
Overdraft	361,907	410,911	455,716	488,596	477,995	13.54	10.90	7.22
Trust Receipt Loan / Import Loan	64,530	113,869	127,216	138,316	125,826	76.46	11.72	8.73
Demand & Other Working Capital Loan	404,195	498,116	615,755	702,115	705,603	23.24	23.62	14.03
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	168,384	201,682	237,959	252,542	252,189	19.77	17.99	6.13
Real Estate Loan	127,319	142,005	146,991	163,480	164,185	11.54	3.51	11.22
Margin Nature Loan	41,170	41,129	45,417	50,410	50,559	-0.10	10.43	10.99
Hire Purchase Loan	150,400	171,054	180,957	174,058	171,668	13.73	5.79	-3.81
Deprived Sector Loan	111,985	137,728	177,390	201,610	195,831	22.99	28.80	13.65
Bills Purchased	17,354	2,859	3,342	3,304	3,289	-83.53	16.90	-1.14
Other Product	226,670	279,927	358,628	373,101	369,990	23.50	28.11	4.04
Total	1,994,649	2,422,926	2,911,897	3,266,012	3,245,231	21.47	20.18	12.16
Collateral wise								
Gold and Silver	37,467	38,070	38,246	38,427	37,473	1.61	0.46	0.47
Government Securities	998	470	336	465	538	-52.86	-28.53	38.25
Non Governmental Securities	34,635	37,124	35,873	39,776	39,377	7.19	-3.37	10.88
Fixed Deposit Receipts	22,176	18,558	24,099	20,041	18,170	-16.32	29.86	-16.84
Own	20,781	17,907	23,569	19,704	16,375	-13.83	31.62	-16.40
Other Licences Institutions	1,395	650	530	336	1,794	-53.38	-18.51	-36.49
Collateral of Properties	1,734,997	2,136,643	2,600,225	2,913,947	2,902,494	23.15	21.70	12.07
Fixed Assets	1,459,790	1,788,776	2,206,624	2,489,020	2,490,173	22.54	23.36	12.80
Current Assets	275,207	347,867	393,601	424,927	412,321	26.40	13.15	7.96
Against security of Bill	15,874	18,166	23,281	33,694	33,505	14.44	28.15	44.73
Domestic Bills	798	826	2,382	720	4,603	3.49	188.24	-69.78
Foreign Bills	15,075	17,340	20,899	32,974	28,902	15.02	20.52	57.78
Against Guarantee	63,293	78,284	100,601	110,038	106,185	23.69	28.51	9.38
Government Guarantee	2,560	2,348	2,365	2,666	2,269	-8.27	0.72	12.73
Institutional Guarantee	42,759	55,645	77,217	80,995	79,224	30.14	38.77	4.89
Personal Guarantee	5,340	6,081	5,846	9,330	10,686	13.86	-3.86	59.59
Collective Guarantee	5,829	7,086	7,398	8,340	6,147	21.56	4.42	12.72
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,901	1,749	14.45	-1.16	14.39
Other Guarantee	5,336	5,444	6,112	6,806	6,109	2.02	12.28	11.35
Credit Card	906	1,257	1,670	1,748	1,815	38.78	32.88	4.62
Others	84,304	94,353	87,565	107,877	105,676	11.92	-7.19	23.20
Total	1,994,649	2,422,926	2,911,897	3,266,012	3,245,231	21.47	20.18	12.16

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-July	Mid-Aug	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	73,353	96,590	131,517	166,856	164,685	31.68	36.16	26.87
Fishery Related	1,997	2,330	3,427	4,751	4,635	16.72	47.04	38.66
Mining Related	3,468	4,420	6,887	6,218	6,291	27.47	55.80	-9.71
Agriculture, Forestry & Beverage Production Related	315,942	398,079	483,686	540,111	530,417	26.00	21.50	11.67
Construction	178,777	212,488	251,365	295,117	296,205	18.86	18.30	17.41
Electricity, Gas and Water	59,345	82,192	119,658	156,730	162,478	38.50	45.58	30.98
Metal Products, Machinery & Electronic Equipment & Assemblage	22,633	29,803	32,235	42,906	42,440	31.68	8.16	33.10
Transport, Communication and Public Utilities	52,471	57,257	63,602	75,379	72,687	9.12	11.08	18.52
Wholesaler & Retailer	397,945	483,927	550,845	605,155	594,843	21.61	13.83	9.86
Finance, Insurance and Real Estate	148,589	179,843	200,565	222,515	212,289	21.03	11.52	10.94
Hotel or Restaurant	57,139	79,499	105,954	133,795	135,532	39.13	33.28	26.28
Other Services	80,039	95,129	109,323	137,370	139,786	18.85	14.92	25.65
Consumption Loans	134,353	141,446	137,464	137,969	135,243	5.28	-2.82	0.37
Local Government	1,507	1,500	1,513	1,539	1,539	-0.46	0.86	1.72
Others	208,341	247,825	299,952	377,177	380,864	18.95	21.03	25.75
TOTAL	1,735,899	2,112,330	2,497,993	2,903,588	2,879,935	21.69	18.26	16.24
Productwise								
Term Loan	280,894	369,100	477,035	623,349	629,343	31.40	29.24	30.67
Overdraft	310,487	349,119	374,792	421,257	411,745	12.44	7.35	12.40
Trust Receipt Loan / Import Loan	64,520	113,869	127,214	138,308	125,816	76.49	11.72	8.72
Demand & Other Working Capital Loan	386,184	480,565	598,418	684,538	688,025	24.44	24.52	14.39
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	140,053	167,220	186,651	208,419	207,779	19.40	11.62	11.66
Real Estate Loan	104,245	114,770	118,860	141,435	142,082	10.10	3.56	18.99
Margin Nature Loan	34,420	33,208	35,571	41,345	41,356	-3.52	7.12	16.23
Hire Purchase Loan	120,086	137,333	141,826	144,991	142,549	14.36	3.27	2.23
Deprived Sector Loan	93,429	114,232	142,088	169,090	161,310	0.00	0.00	19.00
Bills Purchased	17,352	2,856	3,339	3,304	3,289	-83.54	16.90	-1.05
Other Product	184,230	230,060	292,199	327,553	326,642	24.88	27.01	12.10
Total	1,735,899	2,112,330	2,497,993	2,903,588	2,879,935	21.69	18.26	16.24
Collateral wise								
Gold and Silver	32,843	32,616	31,871	34,208	33,321	-0.69	-2.28	7.33
Government Securities	986	433	298	445	536	-56.10	-31.05	49.12
Non Governmental Securities	29,674	30,512	27,631	31,998	31,441	2.82	-9.44	15.80
Fixed Deposit Receipts	15,282	13,517	18,896	16,803	15,388	-11.55	39.79	-11.07
Own	13,888	12,876	18,366	16,467	13,594	-7.28	42.64	-10.34
Other Licences Institutions	1,395	641	530	336	1,793	-54.03	-17.36	-36.49
Collateral of Properties	1,510,055	1,864,917	2,236,454	2,598,788	2,584,916	23.50	19.92	16.20
Fixed Assets	1,234,935	1,517,181	1,843,001	2,174,097	2,172,827	22.86	21.48	17.97
Current Assets	275,119	347,736	393,453	424,691	412,089	26.39	13.15	7.94
Against security of Bill	15,874	18,164	23,279	33,694	33,505	14.43	28.16	44.74
Domestic Bills	798	824	2,380	720	4,603	3.17	189.00	-69.77
Foreign Bills	15,075	17,340	20,899	32,974	28,902	15.02	20.52	57.78
Against Guarantee	52,805	64,117	80,168	87,681	82,776	21.42	25.03	9.37
Government Guarantee	2,456	2,250	2,267	2,196	2,199	-8.41	0.75	-3.14
Institutional Guarantee	38,747	49,664	65,753	69,941	65,544	28.18	32.40	6.37
Personal Guarantee	4,274	4,505	4,146	6,704	7,091	5.40	-7.98	61.71
Collective Guarantee	641	692	474	398	404	7.95	-31.42	-16.21
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,698	1,749	14.45	-1.16	2.14
Other Guarantee	5,217	5,324	5,865	6,744	5,789	2.04	10.18	14.98
Credit Card	906	1,257	1,670	1,748	1,815	38.78	32.88	4.62
Others	77,475	86,798	77,725	98,224	96,238	12.03	-10.45	26.37
Total	1,735,899	2,112,330	2,497,993	2,903,588	2,879,935	21.69	18.26	16.24

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-July	Mid-Aug	% Change		
	2017	2018	2020	2020	2020	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	11,518	15,080	21,662	18,518	18,716	30.93	43.65	-14.51
Fishery Related	276	341	723	677	690	23.65	112.06	-6.37
Mining Related	451	592	361	178	196	31.27	-38.99	-50.63
Agriculture, Forestry & Beverage Production Related	11,610	14,743	23,263	20,325	20,613	26.98	57.80	-12.63
Construction	27,622	32,571	48,633	42,472	42,500	17.92	49.31	-12.67
Electricity, Gas and Water	4,008	4,469	6,597	4,891	4,970	11.51	47.60	-25.86
Metal Products, Machinery & Electronic Equipment & Assemblage	1,557	2,254	3,610	2,150	2,170	44.77	60.14	-40.43
Transport, Communication and Public Utilities	18,909	20,941	24,873	17,516	17,509	10.75	18.78	-29.58
Wholesaler & Retailer	32,766	40,640	55,398	46,826	46,673	24.03	36.31	-15.47
Finance, Insurance and Real Estate	14,170	18,547	25,994	21,802	22,951	30.89	40.15	-16.13
Hotel or Restaurant	8,381	9,948	13,522	11,734	12,018	18.70	35.92	-13.22
Other Services	8,372	8,988	11,457	11,219	11,251	7.36	27.48	-2.08
Consumption Loans	19,361	20,685	21,569	15,664	15,369	6.84	4.27	-27.38
Local Government	25	20	23	11	11	-16.90	13.07	-52.43
Others	50,581	63,432	87,479	73,157	74,770	25.41	37.91	-16.37
TOTAL	209,605	253,251	345,165	287,140	290,405	20.82	36.29	-16.81
Productwise								
Term Loan	33,011	45,529	72,328	80,772	84,659	37.92	58.86	11.67
Overdraft	51,420	61,791	76,191	60,457	59,534	20.17	23.30	-20.65
Trust Receipt Loan / Import Loan	10	-	-	8	10	-100.00	0.00	0.00
Demand & Other Working Capital Loan	10,587	9,701	11,710	11,989	11,994	-8.37	20.71	2.38
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22,017	26,402	42,448	35,073	35,627	19.92	60.77	-17.37
Real Estate Loan	16,955	19,575	20,965	14,628	14,769	15.45	7.10	-30.23
Margin Nature Loan	3,835	5,692	7,600	6,446	6,634	48.39	33.52	-15.19
Hire Purchase Loan	24,555	27,530	33,002	23,215	23,316	12.11	19.88	-29.66
Deprived Sector Loan	16,415	20,705	30,550	26,851	28,127	0.00	0.00	-12.11
Bills Purchased	-	-	3	-	-	0.00	0.00	-100.00
Other Product	30,800	36,327	50,368	27,699	25,735	17.94	38.65	-45.01
Total	209,605	253,251	345,165	287,140	290,405	20.82	36.29	-16.81
Collateral wise								
Gold and Silver	4,319	4,851	5,442	3,254	3,228	12.33	12.18	-40.20
Government Securities	0	38	18	-	-	24397.71	-52.02	-100.00
Non Governmental Securities	3,801	5,612	7,484	6,341	6,471	47.65	33.36	-15.27
Fixed Deposit Receipts	5,265	4,001	4,083	2,395	2,059	-24.00	2.03	-41.33
Own	5,265	3,992	4,083	2,395	2,059	-24.17	2.26	-41.33
Other Licences Institutions	-	9	-	-	1	0.00	-100.00	0.00
Collateral of Properties	186,567	226,108	310,078	257,303	260,718	21.19	37.14	-17.02
Fixed Assets	186,556	226,064	310,036	257,300	260,714	21.18	37.14	-17.01
Current Assets	11	44	42	3	4	313.42	-4.80	-92.48
Against security of Bill	-	-	1	-	-	0.00	0.00	-100.00
Domestic Bills	-	-	1	-	-	0.00	0.00	-100.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	9,201	11,959	16,412	17,425	17,559	29.97	37.23	6.17
Government Guarantee	63	61	61	31	31	-2.90	0.11	-49.31
Institutional Guarantee	3,198	4,659	8,352	7,455	8,778	45.69	79.26	-10.74
Personal Guarantee	751	845	1,073	1,995	2,969	12.57	27.00	85.84
Collective Guarantee	5,188	6,394	6,924	7,942	5,743	23.24	8.29	14.71
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	-	1	2	38	-100.00	0.00	73.27
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	453	682	1,648	421	371	50.59	141.79	-74.46
Total	209,605	253,251	345,165	287,140	290,405	20.82	36.29	-16.81

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-July	Mid-Aug	% Change		
	2017	2018	2019	2020	2020			
Sectorwise	1	2	3	4	5	2/1	3/2	4/3
Agricultural and Forest Related	3,028	3,716	4,726	4,608	4,534	22.72	27.18	-2.51
Fishery Related	56	54	66	62	60	-4.58	22.47	-5.88
Mining Related	32	21	65	58	57	-32.79	208.41	-11.86
Agriculture, Forestry & Beverage Production Related	2,283	2,717	3,088	3,533	3,438	19.01	13.68	14.41
Construction	6,630	8,128	9,419	9,830	9,495	22.60	15.88	4.37
Electricity, Gas and Water	168	202	339	352	353	20.35	67.94	3.75
Metal Products, Machinery & Electronic Equipment & Assemblage	854	1,091	1,230	1,016	996	27.73	12.77	-17.38
Transport, Communication and Public Utilities	4,884	5,057	4,654	4,708	4,706	3.53	-7.96	1.16
Wholesaler & Retailer	5,732	7,444	9,067	10,847	10,694	29.86	21.81	19.63
Finance, Insurance and Real Estate	3,616	4,661	7,288	8,322	9,027	28.90	56.38	14.18
Hotel or Restaurant	1,380	1,698	2,647	3,128	3,140	23.06	55.85	18.18
Other Services	1,841	1,852	2,119	2,032	2,028	0.63	14.43	-4.15
Consumption Loans	4,646	4,187	4,786	4,991	4,771	-9.87	14.29	4.29
Local Government	37	33	33	33	33	-10.79	0.00	0.00
Others	13,960	16,485	19,210	21,765	21,558	18.09	16.53	13.30
TOTAL	49,146	57,345	68,738	75,284	74,891	16.68	19.87	9.52
Productwise								
Term Loan	6,831	9,019	13,163	14,359	14,096	32.04	45.96	9.08
Overdraft	-	-	4,733	6,881	6,716	0.00	0.00	45.39
Trust Receipt Loan / Import Loan	-	-	1	-	-	0.00	0.00	-100.00
Demand & Other Working Capital Loan	7,425	7,850	5,628	5,588	5,584	5.73	-28.31	-0.71
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,314	8,060	8,861	9,051	8,782	27.65	9.94	2.15
Real Estate Loan	6,118	7,661	7,165	7,418	7,334	25.21	-6.47	3.52
Margin Nature Loan	2,915	2,230	2,246	2,619	2,569	-23.50	0.72	16.62
Hire Purchase Loan	5,759	6,191	6,128	5,851	5,803	7.50	-1.01	-4.52
Deprived Sector Loan	2,141	2,791	4,752	5,669	6,394	0.00	0.00	19.29
Bills Purchased	3	3	-	-	-	0.00	-100.00	0.00
Other Product	11,640	13,541	16,061	17,849	17,613	16.32	18.61	11.13
Total	49,146	57,345	68,738	75,284	74,891	16.68	19.87	9.52
Collateral wise								
Gold and Silver	306	604	934	965	925	97.59	54.58	3.38
Government Securities	12	-	20	20	2	-100.00	0.00	-0.04
Non Governmental Securities	1,160	1,000	758	1,437	1,465	-13.81	-24.20	89.60
Fixed Deposit Receipts	1,628	1,039	1,120	842	722	-36.21	7.85	-24.86
Own	1,628	1,039	1,120	842	722	-36.21	7.85	-24.86
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	38,376	45,618	53,693	57,856	56,861	18.87	17.70	7.75
Fixed Assets	38,299	45,531	53,587	57,624	56,632	18.88	17.69	7.53
Current Assets	77	87	106	233	228	13.95	21.50	119.37
Against security of Bill	-	3	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	3	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	1,287	2,209	4,021	4,933	5,850	71.62	82.09	22.65
Government Guarantee	40	37	37	440	40	-8.03	0.00	1081.98
Institutional Guarantee	814	1,321	3,112	3,599	4,903	62.21	135.57	15.64
Personal Guarantee	315	730	627	631	625	131.73	-14.18	0.63
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	60	282	2.66	104.57	-75.73
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,377	6,873	8,192	9,232	9,067	7.78	19.19	12.69
Total	49,146	57,345	68,738	75,284	74,891	16.68	19.87	9.52

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Liabilities															
1	CAPITAL FUND	29,763.88	24,247.97	25,801.48	27,320.25	15,103.46	16,821.75	14,768.10	13,096.41	18,578.52	14,325.40	13,180.39	17,235.54	11,533.64	15,572.71
a.	Paid-up Capital	11,282.82	9,004.80	10,097.50	14,248.95	8,011.43	9,372.28	8,956.21	8,495.81	8,510.21	8,546.89	9,353.92	9,717.65	8,458.48	12,520.05
b.	Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d.	General Reserves	4,934.81	8,178.91	7,149.50	5,494.50	4,106.76	3,736.89	2,864.11	2,860.78	4,314.98	2,902.32	1,882.31	3,054.11	1,453.54	2,233.58
e.	Share Premium	1,788.70	-	0.07	32.60	-	-	-	-	238.47	-	-	-	30.88	-
f.	Retained Earning	3,742.33	4,056.65	3,042.24	2,649.31	1,975.95	2,564.22	1,417.63	488.39	1,779.94	980.46	888.63	1,693.78	1,207.16	743.02
g.	Others Reserves Fund	8,015.22	3,007.61	5,512.17	4,894.88	1,009.32	1,148.37	1,530.14	1,251.42	3,734.92	1,895.74	1,055.53	2,770.00	383.58	76.06
2	BORROWINGS	298.89	460.92	2,053.29	2,984.75	-	2,719.45	6,803.62	2,011.51	1,092.77	761.54	50.10	9,678.42	4,212.63	3,088.18
a.	NRB	23.92	281.07	53.29	2.72	-	155.74	-	11.51	23.93	161.54	50.10	-	13.72	88.18
b.	Interbank Borrowing	-	119.85	-	232.03	-	-	3,775.28	-	-	-	-	-	-	-
c.	Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	1,198.50	-
d.	Other Financial Ins.	274.97	60.00	-	-	-	-	-	-	-	-	-	-	-	-
e.	Bonds and Securities	-	-	2,000.00	2,750.00	-	2,563.72	3,028.34	2,000.00	1,068.85	600.00	-	9,678.42	3,000.41	3,000.00
3	DEPOSITS	135,683.99	217,322.09	189,788.13	169,612.59	99,083.97	134,627.73	113,365.89	70,764.03	151,189.18	91,909.98	79,273.35	229,532.04	107,134.00	120,788.97
a.	Current	27,520.68	48,508.83	19,775.17	15,270.72	17,032.58	11,869.56	5,508.15	8,854.51	11,342.27	5,517.71	4,599.98	17,663.98	4,751.80	4,916.54
	Domestic	27,334.57	48,408.97	16,542.48	12,767.99	10,451.35	8,521.67	5,333.73	8,396.08	10,727.80	5,254.70	4,502.04	16,517.12	4,611.27	4,598.77
	Foreign	186.10	99.86	3,232.69	2,502.73	6,581.23	3,347.89	1,744.42	458.43	614.47	263.01	97.94	1,146.86	140.53	317.78
b.	Savings	56,563.77	107,764.45	57,836.34	46,223.89	32,110.44	45,710.56	36,437.96	17,362.26	47,924.95	26,026.59	22,506.71	74,987.05	33,332.37	30,512.52
	Domestic	56,552.73	107,758.26	54,698.66	45,032.09	28,561.62	44,455.53	36,134.58	17,300.18	47,812.45	25,812.25	22,480.64	74,930.75	33,269.81	30,380.38
	Foreign	11.04	6.19	3,137.68	1,191.79	3,548.82	1,255.03	303.39	62.07	112.50	214.34	26.07	56.30	62.57	132.14
c.	Fixed	42,058.95	46,011.01	76,153.99	83,833.88	28,273.28	61,021.04	60,760.11	36,918.19	75,040.66	50,841.38	45,729.06	112,233.79	57,555.49	72,069.75
	Domestic	41,945.37	45,985.67	74,830.77	82,058.92	24,471.94	56,945.69	60,160.86	36,900.23	70,345.67	50,827.47	45,126.46	112,218.02	56,414.61	70,286.94
	Foreign	113.57	25.34	1,323.22	1,774.96	3,801.35	4,075.35	599.25	17.96	4,694.99	13.90	602.61	15.77	1,140.88	1,782.81
d.	Cash Deposits	9,155.65	13,241.65	34,244.65	21,375.51	20,448.13	13,365.39	9,383.33	6,801.77	15,226.70	8,439.78	5,874.01	24,279.15	10,465.03	12,401.23
	Domestic	9,150.97	12,838.11	32,432.35	15,994.87	2,977.37	12,010.26	9,291.30	6,706.82	13,910.96	8,046.19	5,866.22	23,359.63	8,039.51	12,168.53
	Foreign	4.68	403.54	1,812.30	5,380.64	17,470.76	1,355.13	92.03	94.96	1,315.75	393.59	7.79	919.52	2,155.52	232.70
e.	Others	384.94	1,796.15	1,777.97	2,908.60	1,219.54	2,661.17	1,276.34	827.30	1,654.60	1,084.52	563.60	368.07	1,029.31	888.93
	Domestic	354.64	1,796.15	1,755.88	1,948.85	906.87	1,789.10	832.40	827.04	1,651.00	631.02	562.47	304.82	742.32	888.93
	Foreign	30.30	-	22.10	959.75	312.67	872.08	443.94	0.26	3.60	453.50	1.13	63.25	286.99	-
4	Bills Payable	24.71	158.28	158.54	-	113.50	258.44	243.56	(64.41)	317.89	39.25	19.20	295.23	20.02	76.87
5	Other Liabilities	15,104.65	32,047.24	26,940.68	24,961.51	4,121.73	6,281.60	6,270.78	13,591.44	16,326.27	5,729.46	5,391.18	32,694.53	7,335.87	10,798.64
	1. Sundry Creditors	685.48	8,402.97	22,532.48	1,430.56	367.57	25.09	694.76	395.50	16.82	599.05	274.82	23,480.16	176.21	6,408.95
	2. Loan Loss Provision	-	7,449.04	2,915.14	6,301.53	871.47	2,558.45	1,315.74	2,127.79	1,814.26	3,108.50	2,717.20	2,991.77	1,572.82	2,598.44
	3. Interest Suspense a/c	-	12,077.61	-	806.05	1.97	696.33	249.58	1,522.25	(0.00)	-	-	-	158.15	-
	4. Others	14,419.17	4,117.62	1,493.06	16,423.38	2,880.72	3,001.73	4,010.70	9,545.90	14,495.19	2,021.92	2,399.16	6,222.59	5,428.69	1,791.24
6	Reconciliation A/c	-	-	-	40.75	-	93.57	-	1,983.73	7.11	-	-	-	-	-
7	Profit & Loss A/c	-	-	160.78	532.57	267.24	48.35	144.00	-	188.78	112.81	102.61	315.43	140.36	229.77
	TOTAL Liabilities	180,876.11	274,236.50	244,902.90	225,452.42	118,689.91	160,850.90	141,595.94	101,382.72	187,700.51	112,878.44	98,016.83	289,751.18	130,376.53	150,555.14
Assets															
1	LIQUID FUNDS	14,552.21	19,832.90	22,157.44	15,837.16	43,926.90	22,931.80	22,910.65	14,532.07	23,840.00	12,953.78	13,664.93	32,290.16	10,006.56	11,818.27
a.	Cash Balance	4,794.48	5,640.39	2,410.71	2,881.18	1,390.85	1,950.95	2,558.23	2,131.00	1,916.70	1,721.72	2,080.96	5,058.63	2,852.91	3,247.27
	Nepalese Notes & Coins	4,684.69	5,535.07	2,102.06	2,521.63	1,243.09	1,729.70	2,475.45	2,056.83	1,875.90	1,678.42	2,042.01	4,596.04	2,734.04	3,058.51
	Foreign Currency	109.80	105.32	308.65	359.55	147.77	221.26	82.78	74.17	40.80	43.29	38.95	462.59	118.87	188.76
b.	Bank Balance	9,757.73	14,192.51	19,746.73	12,955.98	12,904.73	20,980.84	20,352.43	12,401.07	21,923.30	10,813.64	11,583.96	26,331.53	7,153.65	8,571.00
	1. In Nepal Rastra Bank	8,926.86	12,323.83	17,472.58	9,768.91	11,318.78	16,908.83	17,552.80	11,136.52	19,689.84	10,097.65	10,748.72	21,375.11	5,910.20	7,579.51
	Domestic Currency	8,926.86	12,242.47	16,606.33	9,313.92	11,056.59	16,585.12	17,543.48	11,066.70	19,593.70	10,031.19	10,725.35	21,137.98	5,399.15	7,522.09
	Foreign Currency	-	81.36	866.25	454.99	262.18	323.72	9.32	69.82	96.14	66.46	23.37	237.13	511.05	57.41
	2. "A" Class Licensed Institution	313.72	689.94	126.87	583.10	61.22	-	366.14	120.71	309.80	88.59	265.36	638.83	252.97	248.70
	Domestic Currency	313.72	678.83	126.87	570.58	61.22	-	366.14	118.04	223.32	83.82	257.49	638.40	186.18	234.80
	Foreign Currency	-	11.11	-	12.52	-	-	-	2.67	86.48	4.76	7.87	0.43	66.79	13.90
	3. Other Financial Ins.	-	-	-	-	-	111.61	-	-	-	-	30.15	-	12.01	-
	4. In Foreign Banks	517.15	1,178.74	2,147.27	2,603.97	1,524.72	3,960.40	2,433.48	1,143.85	1,923.67	627.39	539.74	4,317.59	978.47	742.79
c.	Money at Call	-	-	-	-	29,631.33	-	-	-	-	-	418.43	-	900.00	-
	Domestic Currency	-	-	-	-	-	-	-	-	-	-	-	-	900.00	-
	Foreign Currency	-	-	-	-	29,631.33	-	-	-	-	-	418.43	-	-	-
2	INVESTMENT IN SECURITIES	23,814.16	74,383.11	27,960.91	22,737.56	12,738.56	18,880.08	19,767.92	6,234.62	31,777.29	13,305.81	7,428.36	26,182.18	11,290.56	12,511.72
a.	Govt. Securities	23,814.16	74,383.11	27,960.91	22,737.56	12,738.56	18,271.22	19,767.92	6,234.62	31,777.29	13,305.81	7,428.36	26,182.18	11,290.56	12,511.72
b.	NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d.	Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e.	Non Residents	-	-	-	-	-	608.86	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	9,247.56	2,836.53	15,377.69	12,895.26	4,586.49	6,593.97								

S.N.	BFI Name	Laxmi	SPL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL	Century	Sarima
Liabilities														
1	CAPITAL FUND	13,934.19	15,968.90	28,418.00	29,008.23	13,368.75	20,520.89	13,528.90	21,945.75	15,570.07	17,593.18	10,133.38	10,429.87	12,744.96
	a. Paid-up Capital	9,812.56	9,787.77	14,989.17	18,975.88	9,089.82	13,985.25	8,967.81	13,950.99	10,315.51	13,138.62	8,003.39	8,415.47	8,801.38
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,489.25	2,610.51	7,612.53	3,826.13	1,868.35	3,365.21	2,072.72	2,667.25	2,018.29	2,364.52	871.13	824.07	1,623.66
	e. Share Premium	-	-	-	5.39	4.12	0.64	-	723.82	-	27.90	-	34.37	-
	f. Retained Earning	1,600.08	944.69	2,100.03	3,270.94	877.47	1,762.00	543.43	2,767.09	1,083.76	1,117.18	764.17	1,043.76	1,770.66
	g. Others Reserves Fund	1,032.30	2,625.93	3,716.27	2,929.89	1,528.98	1,407.79	1,944.94	1,836.60	2,152.52	944.96	494.68	112.19	549.26
2	BORROWINGS	6,113.78	6,198.94	2,515.75	5,233.43	3,016.31	73.68	5,211.34	5,707.79	3,227.16	2,473.78	4.54	413.47	2,170.56
	a. NRB	492.55	17.66	9.05	1,339.36	42.27	73.68	12.84	124.90	276.79	9.64	4.54	413.47	86.29
	b. Interbank Borrowing	-	1,018.73	-	-	-	-	-	-	-	23.97	-	-	359.55
	c. Foreign Banks and Fin. Ins.	3,595.50	-	-	2,397.00	-	-	1,198.50	3,235.95	-	-	-	-	-
	d. Other Financial Ins.	-	-	12.06	-	-	-	-	169.56	-	2,440.17	-	-	-
	e. Bonds and Securities	2,025.73	5,162.56	2,494.65	1,497.06	2,974.04	-	4,000.00	2,177.38	2,950.37	-	-	-	1,724.71
3	DEPOSITS	99,007.75	143,488.19	137,952.79	225,290.25	93,976.56	126,814.74	92,510.14	134,214.16	136,621.52	130,128.61	65,241.13	76,447.50	108,925.45
	a. Current	4,724.28	8,225.75	15,523.17	13,061.62	3,331.11	4,910.69	5,629.31	5,850.41	7,620.58	7,089.42	2,744.77	3,178.41	5,542.90
	Domestic	4,327.32	8,073.37	15,517.61	12,671.50	3,197.78	4,778.24	5,434.73	5,446.10	7,533.99	6,934.97	2,723.72	2,994.82	5,195.85
	Foreign	396.95	152.38	5.56	390.12	133.33	133.33	194.58	404.31	154.46	154.46	21.04	183.59	347.05
	b. Savings	30,036.78	42,789.46	41,642.82	78,471.82	23,849.49	27,323.19	29,053.29	39,028.28	49,371.66	33,124.49	12,453.42	17,805.30	33,912.55
	Domestic	29,494.63	42,669.70	41,642.60	78,319.94	23,685.42	27,312.65	28,963.16	38,784.81	49,338.07	33,029.53	12,352.57	17,732.71	33,201.74
	Foreign	542.15	119.76	0.22	151.88	164.07	10.53	90.12	243.47	33.58	94.96	100.84	72.59	710.81
	c. Fixed	52,980.51	75,254.92	75,319.63	112,074.69	59,084.56	70,916.35	47,652.33	71,175.91	56,220.83	77,845.97	42,003.14	49,217.06	58,217.33
	Domestic	52,142.89	74,923.86	75,319.63	110,986.44	57,907.66	70,731.78	46,494.53	70,932.03	54,601.93	76,755.33	41,200.15	49,157.14	55,728.65
	Foreign	837.61	301.06	-	1,088.25	1,176.90	184.57	1,157.80	243.88	1,618.89	1,090.64	803.00	59.93	2,488.68
	d. Call Deposits	9,589.21	15,838.68	4,781.08	20,261.20	7,161.31	19,983.78	9,105.20	13,963.70	21,786.71	11,274.86	7,625.84	5,930.55	10,428.21
	Domestic	8,934.62	15,666.23	4,781.08	18,856.47	7,106.31	19,837.16	8,392.51	11,238.03	20,726.84	11,183.81	6,911.28	5,927.73	10,343.85
	Foreign	654.59	172.44	-	1,404.73	55.00	146.62	712.69	2,725.67	1,059.87	91.05	714.56	2.83	84.35
	e. Others	1,676.97	1,379.38	686.10	1,420.92	550.09	3,680.73	1,070.00	4,195.85	1,621.75	793.87	413.97	316.18	824.47
	Domestic	1,418.98	1,376.82	686.10	1,415.06	550.09	1,645.68	1,070.00	3,241.72	1,621.75	793.87	413.97	316.18	803.08
	Foreign	257.99	2.56	-	5.86	-	2,035.05	-	954.13	-	-	-	-	21.39
4	Bills Payable	87.13	-	-	-	181.68	140.16	33.35	49.13	23.80	213.38	16.46	59.19	-
5	Other Liabilities	5,199.56	12,124.83	30,487.23	18,191.79	4,825.06	8,143.77	6,759.52	19,789.94	11,077.77	6,640.68	5,303.19	2,116.49	7,439.89
	1. Sundry Creditors	493.41	1,926.65	9,215.22	915.41	29.18	46.86	11.63	73.10	3,451.04	63.11	16.10	176.44	54.63
	2. Loan Loss Provision	-	2,410.83	4,045.81	4,959.20	2,086.07	2,468.62	2,053.58	4,096.72	3,268.73	-	1,744.68	-	1,919.57
	3. Interest Suspense a/c	-	-	491.42	-	-	235.93	1,437.68	-	601.07	373.31	-	-	-
	4. Others	4,706.15	7,787.35	16,734.79	12,317.18	2,709.81	5,392.36	3,256.63	15,620.12	3,756.94	6,204.26	3,542.40	1,940.04	5,465.70
6	Reconciliation A/c	-	-	-	-	-	-	-	-	15.43	-	-	-	-
7	Profit & Loss A/c	120.52	241.46	214.67	591.72	168.43	401.35	169.38	277.55	172.11	221.30	81.15	116.54	205.05
	TOTAL Liabilities	124,462.92	178,022.32	199,588.44	278,315.41	115,536.78	156,094.59	118,212.64	181,984.33	166,707.87	157,270.94	80,779.85	89,583.06	131,485.91
Assets														
1	LIQUID FUNDS	11,678.72	12,913.74	14,178.63	20,345.17	11,255.25	16,661.96	7,911.11	14,355.92	25,327.32	17,633.12	8,611.21	18,658.50	10,347.70
	a. Cash Balance	2,257.20	2,894.10	4,329.86	4,286.59	2,748.86	3,034.09	1,763.83	3,250.30	3,143.60	12,767.30	1,514.17	1,542.97	1,485.66
	Nepalese Notes & Coins	2,164.74	2,629.97	4,275.75	4,008.37	2,668.52	2,992.83	1,703.37	2,994.31	2,979.53	5,322.53	1,453.41	1,499.79	1,324.96
	Foreign Currency	92.45	264.13	54.11	278.22	80.34	41.25	60.46	255.99	164.07	7,444.77	60.76	43.19	160.69
	b. Bank Balance	9,421.52	10,019.64	9,848.77	16,058.58	7,027.79	13,627.88	6,147.28	10,594.83	22,183.72	4,865.81	6,533.75	17,115.53	8,862.04
	1. In Nepal Rastra Bank	7,515.80	9,060.15	8,580.96	13,008.87	5,923.22	9,710.44	5,458.34	8,648.92	20,255.85	4,865.81	5,690.77	14,933.32	7,983.89
	Domestic Currency	7,436.48	7,008.52	8,573.30	12,857.57	5,892.23	9,658.66	5,432.23	5,424.62	19,998.01	4,819.68	5,667.16	14,921.68	6,158.33
	Foreign Currency	79.33	2,051.63	7.66	151.30	30.99	51.78	26.11	3,224.30	257.84	46.14	23.61	11.64	1,825.55
	2. "A" Class Licensed Institution	352.53	83.12	1,136.55	356.00	188.17	318.44	68.17	348.82	289.95	-	146.57	266.42	132.11
	Domestic Currency	333.82	81.41	518.97	324.22	179.75	266.64	67.99	348.65	287.38	-	143.96	258.34	117.54
	Foreign Currency	18.71	1.72	617.58	31.78	8.42	51.80	0.18	0.17	2.57	-	2.61	8.09	14.58
	3. Other Financial Ins.	-	-	-	-	-	-	1.35	2.76	20.79	-	-	10.11	-
	4. In Foreign Banks	1,553.19	876.37	131.26	2,693.71	916.41	3,599.00	619.41	1,594.33	1,617.13	-	696.41	1,905.67	746.04
	c. Money at Call	-	-	-	-	1,478.59	-	-	510.79	-	-	563.30	-	-
	Domestic Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	Foreign Currency	-	-	-	-	1,478.59	-	-	510.79	-	-	563.30	-	-
2	INVESTMENT IN SECURITIES	7,214.85	19,698.72	23,229.74	26,307.78	11,393.45	11,659.25	11,914.66	16,342.74	18,169.69	14,540.55	8,027.52	7,072.44	14,485.02
	a. Govt. Securities	7,214.85	19,698.72	23,229.74	26,307.78	11,393.45	11,659.25	11,914.66	16,342.74	18,169.69	14,540.55	8,027.52	7,072.44	14,485.02
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	8,539.97	5,313.15	9,137.64	11,642.56	5,578.51	6,093.19	7,342.17	6,807.67	6,162.70	1,378.23	2,388.55	1,468.70	3,870.19
	a. Interbank Lending	-	1,010.00	50.00	2,198.89	681.24	1,816.51	-	838.95	-	-	-	34.70	35.96
	b. Non Residents	4,865.78	803.00	-	6,771.53	4,114.98	3,424.09	5,775.32	4,568.74	2,402.99	-	1,565.26	960.83	2,811.15
	c. Others	3,674.19	3,500.16	9,087.64	2,672.14	782.29	852.60	1,566.85	1,399.99	3,759.71	1,378.23	823.29	473.17	1,023.09
4	LOANS & ADVANCES (Including Bills Purchased)	90,765.70	126,667.04	120,754.13	199,874.96	79,991.98	113,602.43</							

S.N.	BFI Name	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Tinau	Mukt	Gairma	Kamana	Corporate	Jyoti
Liabilities													
1	CAPITAL FUND	4,816.43	155.56	535.55	3,291.22	1,082.18	1,004.16	2,175.82	6,461.13	4,312.19	3,187.40	390.27	4,410.62
	a. Paid-up Capital	3,072.06	55.57	502.83	2,606.64	811.12	693.37	1,813.13	4,324.99	3,238.69	2,540.20	410.00	3,495.29
	b. Calls in Advance	-	59.39	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	10.05	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	910.27	14.16	19.17	421.68	178.46	170.81	177.20	582.48	571.85	588.78	39.46	378.09
	e. Share Premium	-	-	-	-	4.89	-	-	64.01	0.10	-	-	-
	f. Retained Earning	441.63	6.64	13.56	87.30	19.29	103.23	157.11	1,393.02	352.76	58.43	(77.28)	410.26
	g. Others Reserves Fund	392.47	9.76	-	175.60	68.41	36.74	28.38	96.63	148.79	(0.00)	18.09	126.98
2	BORROWINGS	-	-	-	1.33	-	-	-	-	-	-	-	-
	a. NRB	-	-	-	1.33	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	37,304.81	25.82	4,074.12	29,861.49	9,625.27	5,229.37	16,035.71	60,721.16	46,712.57	33,920.36	283.05	38,395.98
	a. Current	37,304.81	25.69	29.57	443.61	246.61	220.37	208.10	1,129.09	674.15	495.87	23.92	960.04
	Domestic	37,304.81	25.69	29.57	443.61	246.61	220.37	208.10	1,129.09	674.15	495.87	23.92	960.01
	Foreign	-	-	-	-	-	-	-	-	-	-	-	0.03
	b. Savings	-	-	1,703.02	9,564.03	3,732.58	2,020.75	6,220.14	18,303.73	12,861.02	9,084.17	104.01	9,481.24
	Domestic	-	-	1,703.02	9,564.03	3,732.58	2,020.75	6,220.14	18,303.12	12,861.02	9,084.17	104.01	9,479.78
	Foreign	-	-	-	-	-	-	-	0.61	-	-	-	1.46
	c. Fixed	-	0.01	1,634.74	16,634.67	4,461.54	2,639.24	7,555.36	35,111.12	26,638.94	21,136.17	134.61	22,742.14
	Domestic	-	0.01	1,634.74	16,634.67	4,461.54	2,639.24	7,555.36	35,111.12	26,638.94	21,136.17	134.61	22,742.14
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	-	-	701.22	3,196.59	1,181.15	348.68	1,953.57	6,141.87	6,525.49	3,204.15	18.62	5,149.64
	Domestic	-	-	701.22	3,196.59	1,181.15	348.68	1,953.57	6,141.87	6,525.49	3,204.15	18.62	5,149.64
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	0.13	5.57	22.59	3.38	0.33	98.55	35.35	12.96	-	1.89	62.92
	Domestic	-	-	5.57	22.59	3.38	0.33	98.55	35.35	12.96	-	1.89	62.92
	Foreign	-	0.13	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	1.44	-	-	10.10	-	-	-	39.49	30.69	-	-	-
5	Other Liabilities	3,842.83	148.11	137.20	967.95	510.20	232.39	751.18	1,930.46	755.47	955.18	274.90	1,666.45
	1. Sundry Creditors	136.57	18.51	9.43	55.04	8.86	13.21	9.25	-	3.06	68.31	11.67	5.97
	2. Loan Loss Provision	1,009.98	7.46	38.72	532.97	346.27	62.95	231.19	503.83	-	-	18.94	662.33
	3. Interest Suspense a/c	903.21	12.45	56.81	-	-	-	14.56	0.17	-	-	39.29	-
	4. Others	1,793.07	109.70	32.25	379.94	155.07	156.23	496.18	1,426.46	752.41	886.87	205.00	998.14
6	Reconciliation A/c	-	140.77	-	-	-	-	-	0.01	-	-	-	-
7	Profit & Loss A/c	123.87	-	-	20.12	11.48	21.94	18.91	55.56	24.53	-	5.19	49.65
	TOTAL Liabilities	46,089.37	470.26	4,746.88	34,152.21	11,229.13	6,487.86	18,981.62	69,207.81	51,835.45	38,062.94	953.40	44,522.70
Assets													
1	LIQUID FUNDS	8,888.84	107.90	1,822.15	5,795.44	2,705.59	2,046.66	5,208.88	8,995.90	9,756.86	2,412.97	335.71	8,674.10
	a. Cash Balance	514.22	0.69	148.25	525.18	395.44	57.66	371.65	960.94	680.17	492.71	6.00	961.36
	Nepalese Notes & Coins	505.19	0.69	148.25	524.62	395.44	57.66	371.65	937.51	677.76	483.42	6.00	943.10
	Foreign Currency	9.03	-	-	0.57	-	-	-	23.43	2.42	9.28	-	18.27
	b. Bank Balance	3,208.32	107.21	222.00	1,041.00	668.74	289.02	4,624.74	1,847.27	2,525.01	1,920.26	329.71	1,265.51
	1. In Nepal Rastra Bank	1,388.47	4.46	222.00	875.89	148.07	206.02	542.05	1,846.13	2,525.01	1,186.99	15.28	1,095.49
	Domestic Currency	1,388.46	4.46	222.00	875.77	148.07	206.02	542.05	1,732.60	2,525.01	1,186.99	15.28	1,091.72
	Foreign Currency	0.00	-	-	0.12	-	-	-	113.53	-	-	-	3.77
	2. "A" Class Licensed Institution	1,817.07	62.00	-	162.60	520.66	83.00	3,638.16	1.14	-	700.97	306.87	170.02
	Domestic Currency	1,817.07	62.00	-	156.76	520.66	83.00	3,638.16	-	-	693.36	306.87	169.61
	Foreign Currency	-	-	-	5.84	-	-	-	1.14	-	7.62	-	0.41
	3. Other Financial Ins.	2.79	40.75	-	-	-	-	444.54	-	-	32.30	7.56	-
	4. In Foreign Banks	-	-	-	2.51	-	-	-	-	-	-	-	-
	c. Money at Call	5,166.29	-	1,451.91	4,229.25	1,641.42	1,699.98	212.49	6,187.68	6,551.68	-	-	6,447.22
	Domestic Currency	5,139.68	-	1,451.91	4,229.25	1,640.78	1,699.98	212.49	6,187.68	6,550.77	-	-	6,439.57
	Foreign Currency	26.61	-	-	0.64	-	-	-	-	0.90	-	-	7.65
2	INVESTMENT IN SECURITIES	2,931.88	-	-	2,786.15	-	194.60	175.00	6,556.60	5,516.12	5,064.81	-	2,161.01
	a. Govt. Securities	2,931.88	-	-	2,786.15	-	194.60	-	6,556.60	5,516.12	5,064.81	-	2,161.01
	b. NRB Bond	-	-	-	-	-	-	175.00	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	499.87	0.11	-	469.33	184.90	16.95	104.99	667.86	233.30	693.19	-	755.20
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	499.87	0.11	-	469.33	184.90	16.95	104.99	667.86	233.30	693.19	-	755.20
4	LOANS & ADVANCES (Including Bills Purchased)	30,557.43	10.18	2,456.88	24,492.53	7,753.80	4,000.88	12,620.67	50,570.07	35,425.88	28,702.00	299.47	30,842.65
	4.1 LOANS & ADVANCES	30,557.43	10.18	2,456.88	24,492.53	7,753.80	4,000.88	12,620.67	50,570.07	35,425.88	28,702.00	299.47	30,842.65
	a. Private Sector	29,973.68	10.18	2,456.88	24,492.53	7,753.80	4,000.88	12,400.67	48,828.51	35,163.43	28,702.00	299.47	30,842.65
	b. Financial Institutions	583.75	-	-	-	-	-	220.00	1,741.56	262.45	-	-	-
	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	753.65	1.21	120.23	420.51	240.13	37.62	469.64	795.61	431.43	671.89	39.67	690.06
7	OTHER ASSETS	2,139.86	201.26	322.63	188.26	344.71	191.16	385.58	1,621.77	471.86	508.46	82.58	1,389.09
	a. Accrued Interest:	957.61	114.75	56.81	23.54	100.20	46.32	113.38	579.16	-	65.81	47.31	662.15
	Financial Institutions	-	-	-	-	61.49	14.05	35.65	130.83	-	-	11.71	-
	Government Enterprises	40.53	-	-	23.54	-	2.42	-	65.32	-	65.56	-	34.87
	Private Sector	917.09	114.75	56.81	-	38.71	29.84	77.73	383.01	-	0.26	35.60	627.28
	b. Staff Loans / Adv.	92.49	1.25	68.22	-	64.28	47.05	89.76	508.48	-	-	0.35	260.56
	c. Sundry Debtors	43.05	71.10	123.75	96.58	6							

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	510.20	696.80	851.40	821.87	292.85	648.03	658.60
1.1 On Deposit Liabilities	510.18	696.71	833.87	797.64	292.85	626.15	630.93
1.1.1 Saving Account	175.08	361.97	162.16	125.54	96.83	142.40	114.78
1.1.2 Fixed Account	318.47	312.14	606.38	638.51	189.98	462.63	505.52
1.1.2.1 Up to 3 months Fixed Account	26.16	14.65	90.96	14.73	-	-	20.26
1.1.2.2 3 to 6 months Fixed Account	24.97	14.47	121.28	-	37.84	-	16.15
1.1.2.3 6 months to 1 year Fixed Account	234.11	166.02	303.19	-	104.58	462.63	44.31
1.1.2.4 Above 1 year Fixed Account	33.22	117.00	90.96	623.78	47.56	-	424.81
1.1.3 Call Deposit	16.63	22.60	65.33	33.59	6.03	21.13	10.63
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.03	0.09	17.53	24.23	-	21.88	27.67
2. Commission Expense	9.99	2.17	13.41	13.40	6.53	-	6.47
3. Staff Expense	196.76	235.89	112.44	165.48	63.25	132.42	95.10
4. Office Operating Expenses	84.38	72.86	151.10	70.27	33.57	84.30	69.32
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	(0.10)	-	-	-	-	-
7. Provision for Risk	0.32	0.18	-	-	2.17	195.11	1.20
7.1 Loan loss Provision	0.32	0.18	-	-	2.17	195.11	-
7.1.1 General Loan loss Provision	0.32	0.18	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	0.32	0.18	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	2.17	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	195.11	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	1.20
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	1.76	-	-
9. Provision for Staff Bonus	-	-	25.44	-	42.42	7.65	22.86
10. Provision for Income Tax	-	-	68.22	228.24	114.53	20.52	61.71
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	160.78	532.57	267.24	48.35	144.00
Total Expenses	801.65	1,007.80	1,382.79	1,831.83	824.32	1,136.40	1,059.27
Income							
1. Interest Income	340.54	826.13	1,182.84	1,658.05	511.85	1,046.35	890.00
1.1 On Loans and Advances	339.99	591.04	1,033.40	1,567.72	459.85	970.43	810.51
1.2 On Investment	0.10	234.89	110.33	85.19	45.19	67.91	69.94
1.2.1 Government Bonds	0.10	178.55	110.33	85.19	45.19	65.99	69.94
1.2.2 Foreign Bonds	-	-	-	-	-	1.92	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	56.34	-	-	-	-	-
1.3 On Agency Balance	0.21	0.20	0.03	5.15	0.02	-	0.44
1.4 On Call Deposit	-	-	24.96	-	2.55	-	-
1.5 On Others	0.24	-	14.11	-	4.24	8.01	9.12
2. Commission and Discount	86.05	32.88	59.73	65.92	50.49	46.67	73.30
2.1 Bills Purchase and Discount	-	-	0.03	0.03	1.93	-	0.07
2.2 Commission	86.05	32.88	59.53	65.89	44.85	26.39	21.40
2.3 Others	-	-	0.18	-	3.72	20.28	51.83
3. Exchange Fluctuation Income	(33.65)	(4.28)	62.78	62.16	58.21	35.89	23.34
3.1 Due to Change in Exchange Rate	-	(6.30)	40.94	8.82	(11.97)	-	1.01
3.2 Due to Foreign Currency Transaction	(33.65)	2.02	21.85	53.34	70.18	35.89	22.33
4. Other Operating Income	18.37	77.81	74.59	40.25	4.73	7.49	-
5. Non Operating Income	0.86	(0.02)	2.84	5.45	0.00	-	0.23
6. Write Back from Provisions for loss	6.74	-	-	-	199.04	-	72.40
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	382.75	75.28	-	-	-	-	-
Total Income	801.65	1,007.60	1,382.79	1,831.83	824.32	1,136.40	1,059.27

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	372.42	767.42	521.67	433.40	1,077.29	626.95	695.30
1.1 On Deposit Liabilities	372.42	759.92	516.97	419.90	994.24	595.06	695.30
1.1.1 Saving Account	84.57	168.04	79.36	98.37	207.76	118.39	90.54
1.1.2 Fixed Account	270.13	569.86	426.03	317.13	761.92	461.03	588.90
1.1.2.1 Up to 3 months Fixed Account	-	129.48	-	54.95	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.09	122.86	-	27.59	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	128.50	426.03	215.60	667.28	396.21	-
1.1.2.4 Above 1 year Fixed Account	270.04	189.02	-	18.98	94.64	64.82	588.90
1.1.3 Call Deposit	17.72	22.02	11.57	4.41	24.56	15.63	15.86
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	7.50	4.70	13.50	83.05	31.90	0.00
2. Commission Expense	0.78	1.49	4.14	1.28	-	2.31	-
3. Staff Expense	63.01	97.20	73.35	61.79	152.20	105.94	136.34
4. Office Operating Expenses	63.59	62.24	56.29	42.51	123.50	64.56	97.74
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.04	-	-	-	0.08	-
7. Provision for Risk	-	-	-	-	-	-	-
7.1 Loan loss Provision	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	16.76	-	-
9. Provision for Staff Bonus	-	29.96	17.91	13.94	50.07	22.28	36.47
10. Provision for Income Tax	-	80.90	48.35	22.84	135.18	60.15	98.47
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	188.78	112.81	102.61	315.43	140.36	229.77
Total Expenses	499.80	1,228.04	834.52	678.37	1,870.43	1,022.63	1,294.09
Income							
1. Interest Income	324.38	1,137.12	760.00	615.00	1,695.31	931.90	1,201.73
1.1 On Loans and Advances	288.52	1,009.79	708.53	584.95	1,555.64	875.40	1,140.99
1.2 On Investment	29.75	127.34	50.45	27.97	132.73	53.33	54.05
1.2.1 Government Bonds	1.61	125.53	50.45	27.97	132.73	2.52	54.05
1.2.2 Foreign Bonds	-	1.80	-	-	-	-	-
1.2.3 NRB Bonds	28.15	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	50.81	-
1.3 On Agency Balance	0.01	-	-	2.08	0.12	-	-
1.4 On Call Deposit	4.37	-	-	-	0.98	-	-
1.5 On Others	1.73	-	1.03	-	5.84	3.17	6.69
2. Commission and Discount	57.44	63.84	59.11	42.93	15.02	68.14	31.93
2.1 Bills Purchase and Discount	1.92	0.00	0.13	-	0.37	-	-
2.2 Commission	54.98	63.84	58.98	42.93	14.65	47.13	14.03
2.3 Others	0.54	-	-	-	-	21.01	17.90
3. Exchange Fluctuation Income	6.18	25.46	15.39	15.66	20.95	20.67	54.03
3.1 Due to Change in Exchange Rate	0.88	5.94	-	0.32	(0.01)	2.88	10.81
3.2 Due to Foreign Currency Transaction	5.30	19.52	15.39	15.34	20.95	17.80	43.22
4. Other Operating Income	39.65	-	0.02	4.77	139.15	-	4.86
5. Non Operating Income	-	1.61	-	-	(0.00)	0.02	1.55
6. Write Back from Provisions for loss	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	1.90	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	72.16	-	-	-	-	-	-
Total Income	499.80	1,228.04	834.52	678.37	1,870.43	1,022.63	1,294.09

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	575.31	826.23	779.72	1,144.99	598.79	695.02	510.37
1.1 On Deposit Liabilities	543.33	780.31	757.66	1,121.18	572.35	695.02	471.34
1.1.1 Saving Account	106.42	154.90	146.29	236.75	92.36	84.62	77.25
1.1.2 Fixed Account	411.91	601.37	608.32	862.38	468.78	571.15	379.28
1.1.2.1 Up to 3 months Fixed Account	-	-	-	0.12	51.97	-	-
1.1.2.2 3 to 6 months Fixed Account	44.31	106.01	-	253.35	31.75	100.86	181.44
1.1.2.3 6 months to 1 year Fixed Account	169.40	243.70	581.69	400.44	328.17	359.31	16.39
1.1.2.4 Above 1 year Fixed Account	198.20	251.66	26.63	208.47	56.90	110.99	181.45
1.1.3 Call Deposit	24.99	24.04	3.06	22.06	11.21	39.25	14.81
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	31.99	45.93	22.06	23.80	26.44	-	39.03
2. Commission Expense	-	-	0.90	4.76	1.81	-	0.10
3. Staff Expense	87.76	128.74	216.70	183.80	60.98	62.11	75.15
4. Office Operating Expenses	68.43	99.52	129.85	115.47	57.94	7.24	70.78
5. Foreign Exchange Loss	-	-	-	-	-	-	5.22
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	5.22
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.47	-	-	-	-
7. Provision for Risk	-	(12.12)	-	-	-	(22.94)	-
7.1 Loan loss Provision	-	(12.12)	-	-	-	(22.94)	-
7.1.1 General Loan loss Provision	-	(12.12)	-	-	-	(21.01)	-
7.1.1.1 Pass Loan Loss Provision	-	(12.12)	-	-	-	(18.04)	-
7.1.1.2 Watch List Provision	-	-	-	-	-	(2.97)	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	(1.93)	-
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	11.23	0.02	-	-	-	-	-
9. Provision for Staff Bonus	19.13	38.33	16.31	93.92	26.73	63.71	26.89
10. Provision for Income Tax	51.65	103.48	91.58	253.59	72.18	172.01	72.59
11. Others	-	-	-	-	-	-	-
12. Net Profit	120.52	241.46	218.34	591.72	168.43	401.35	169.38
Total Expenses	934.03	1,425.67	1,454.89	2,388.26	986.88	1,378.48	930.48
Income							
1. Interest Income	857.79	1,318.64	1,259.38	2,106.09	904.17	1,254.12	818.95
1.1 On Loans and Advances	820.13	1,225.58	1,161.88	1,982.44	836.54	1,191.81	767.11
1.2 On Investment	33.53	92.00	97.23	119.14	53.50	53.84	43.72
1.2.1 Government Bonds	33.42	92.00	97.12	119.14	53.50	53.84	34.37
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.11	-	-	-	-	-	9.36
1.2.4 Debenture & Bonds	-	-	0.11	-	-	-	-
1.3 On Agency Balance	-	0.01	-	-	0.08	0.23	0.00
1.4 On Call Deposit	-	1.00	-	-	4.78	-	4.12
1.5 On Others	4.13	0.04	0.27	4.51	9.28	8.24	3.98
2. Commission and Discount	30.38	77.20	49.39	207.53	62.93	88.65	38.38
2.1 Bills Purchase and Discount	3.21	2.06	0.00	-	-	-	3.27
2.2 Commission	27.16	14.38	41.79	207.53	62.58	87.52	30.84
2.3 Others	-	60.76	7.60	-	0.36	1.13	4.27
3. Exchange Fluctuation Income	12.24	28.19	35.07	70.41	19.26	12.95	25.04
3.1 Due to Change in Exchange Rate	0.87	(0.71)	-	8.93	(1.15)	(0.40)	-
3.2 Due to Foreign Currency Transaction	11.37	28.90	35.07	61.47	20.41	13.35	25.04
4. Other Operating Income	32.52	1.59	111.04	4.17	0.28	22.77	45.04
5. Non Operating Income	1.10	-	-	-	0.24	0.00	0.44
6. Write Back from Provisions for loss	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	0.06	-	0.06	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	2.65
9. Net Loss	-	-	-	-	-	-	-
Total Income	934.03	1,425.67	1,454.89	2,388.26	986.88	1,378.48	930.48

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	753.46	620.07	751.20	382.90	439.67	590.80	233.10
1.1 On Deposit Liabilities	721.23	619.56	741.61	381.76	438.66	576.60	233.10
1.1.1 Saving Account	125.58	156.35	112.05	61.71	84.86	115.66	48.78
1.1.2 Fixed Account	555.47	435.80	608.64	295.70	342.82	448.74	177.38
1.1.2.1 Up to 3 months Fixed Account	2.26	-	-	-	-	5.50	-
1.1.2.2 3 to 6 months Fixed Account	75.72	-	-	-	215.12	92.41	31.01
1.1.2.3 6 months to 1 year Fixed Account	200.58	-	608.64	295.70	94.72	62.13	128.56
1.1.2.4 Above 1 year Fixed Account	276.91	435.80	-	-	32.98	288.70	17.82
1.1.3 Call Deposit	22.27	27.41	20.93	24.35	10.98	12.19	6.94
1.1.4 Certificate of Deposit	17.91	-	-	-	-	-	-
1.2 On Borrowing	32.22	0.52	9.59	1.15	1.02	14.20	-
2. Commission Expense	12.00	-	3.77	-	-	-	0.44
3. Staff Expense	111.13	112.33	170.52	67.25	129.98	75.06	59.46
4. Office Operating Expenses	84.47	122.75	78.53	50.08	43.95	60.38	18.80
5. Foreign Exchange Loss	-	-	-	-	-	-	0.09
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.09
6. Non Operating Expense	-	-	-	-	0.00	1.23	-
7. Provision for Risk	-	-	-	-	-	-	11.65
7.1 Loan loss Provision	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	11.65
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	44.06	27.32	-	12.88	-	32.55	19.66
10. Provision for Income Tax	118.95	73.76	94.84	34.78	49.94	87.88	53.09
11. Others	1.42	-	-	0.03	-	-	-
12. Net Profit	277.55	172.11	221.30	81.15	116.54	205.05	123.87
Total Expenses	1,403.05	1,128.34	1,320.17	629.06	780.09	1,052.95	520.16
Income							
1. Interest Income	1,197.09	994.51	1,245.78	566.91	734.97	936.60	509.17
1.1 On Loans and Advances	1,121.23	880.50	1,113.97	528.32	701.81	857.87	492.05
1.2 On Investment	67.72	89.10	74.27	37.50	29.47	77.87	10.83
1.2.1 Government Bonds	63.39	89.10	1.54	37.50	29.47	77.87	10.83
1.2.2 Foreign Bonds	4.33	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	72.73	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	1.75	0.01	0.01	2.08	-	-
1.4 On Call Deposit	0.01	0.05	9.34	1.08	-	-	4.27
1.5 On Others	8.12	23.11	48.20	-	1.61	0.85	2.03
2. Commission and Discount	149.97	37.62	51.43	9.07	31.21	22.19	10.40
2.1 Bills Purchase and Discount	-	0.66	0.24	-	-	-	-
2.2 Commission	149.97	36.27	16.95	9.07	31.21	22.19	0.21
2.3 Others	-	0.69	34.24	-	-	-	10.19
3. Exchange Fluctuation Income	55.28	-	14.27	21.14	5.92	24.05	0.00
3.1 Due to Change in Exchange Rate	11.06	-	-	1.18	-	4.43	-
3.2 Due to Foreign Currency Transaction	44.22	-	14.27	19.96	5.92	19.62	0.00
4. Other Operating Income	0.72	68.28	3.04	31.94	4.29	70.12	0.60
5. Non Operating Income	-	27.94	0.43	-	3.70	-	-
6. Write Back from Provisions for loss	-	-	5.23	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	1,403.05	1,128.34	1,320.17	629.06	780.09	1,052.95	520.16

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Tinau	Mukti
Expenses							
1. Interest Expense	0.04	27.82	181.02	41.32	35.85	96.41	378.40
1.1 On Deposit Liabilities	0.04	27.82	181.02	41.32	35.85	96.41	378.40
1.1.1 Saving Account	0.04	11.05	40.84	6.92	9.57	24.02	84.76
1.1.2 Fixed Account	-	16.54	135.67	32.32	25.53	67.94	283.83
1.1.2.1 Up to 3 months Fixed Account	-	-	12.94	-	1.02	-	55.48
1.1.2.2 3 to 6 months Fixed Account	-	-	80.37	19.52	1.28	0.38	54.97
1.1.2.3 6 months to 1 year Fixed Account	-	-	30.16	6.14	8.94	0.61	138.80
1.1.2.4 Above 1 year Fixed Account	-	16.54	12.20	6.67	14.30	66.94	34.58
1.1.3 Call Deposit	-	0.23	4.52	2.07	0.76	4.46	9.81
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	0.02	-	-	-
3. Staff Expense	0.20	3.90	28.82	8.60	4.16	20.27	62.18
4. Office Operating Expenses	0.44	3.58	22.00	4.01	2.97	10.40	40.48
5. Foreign Exchange Loss	-	-	0.04	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	0.04	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	0.00	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	-	-	-	-	-	-	0.07
7.1 Loan loss Provision	-	-	-	-	-	-	0.07
7.1.1 General Loan loss Provision	-	-	-	-	(6.94)	-	0.07
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	(26.88)	-	0.06
7.1.1.2 Watch List Provision	-	-	-	-	19.94	-	0.01
7.1.2 Special Loan Loss Provision	-	-	-	-	6.94	-	-
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	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	3.19	1.64	3.13	-	8.82
10. Provision for Income Tax	-	-	8.62	4.92	9.40	8.10	23.81
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	20.12	11.48	21.94	18.91	55.56
Total Expenses	0.68	35.31	263.82	72.00	77.47	154.10	569.31
Income							
1. Interest Income	0.00	9.16	251.58	66.47	52.41	147.25	522.92
1.1 On Loans and Advances	0.00	8.91	249.93	66.47	52.31	147.25	521.07
1.2 On Investment	-	-	-	-	0.10	-	0.10
1.2.1 Government Bonds	-	-	-	-	0.10	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	0.10
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.25	0.00	-	-	0.00	0.00
1.5 On Others	-	-	1.65	-	-	-	1.76
2. Commission and Discount	-	1.15	12.22	5.34	0.03	0.49	1.89
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	0.01	11.88	0.42	0.02	0.49	1.88
2.3 Others	-	1.14	0.34	4.92	0.01	-	0.01
3. Exchange Fluctuation Income	-	-	-	-	-	-	1.11
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	0.80
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.31
4. Other Operating Income	-	-	-	0.18	2.57	6.36	43.16
5. Non Operating Income	-	-	0.02	-	22.45	-	0.19
6. Write Back from Provisions for loss	-	-	-	-	-	-	0.04
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	0.68	24.99	-	-	-	-	-
Total Income	0.68	35.31	263.82	72.00	77.47	154.10	569.31

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	Kanchan	LumbiniDB
Expenses							
1. Interest Expense	279.21	209.92	1.84	238.67	181.72	39.80	217.26
1.1 On Deposit Liabilities	279.07	209.92	1.84	238.67	181.72	39.80	217.26
1.1.1 Saving Account	53.32	32.80	0.47	45.02	62.24	15.82	34.07
1.1.2 Fixed Account	215.69	173.00	1.33	188.90	116.41	23.23	173.12
1.1.2.1 Up to 3 months Fixed Account	42.64	27.02	-	48.09	-	1.74	0.03
1.1.2.2 3 to 6 months Fixed Account	32.89	44.67	-	27.92	18.87	1.42	0.27
1.1.2.3 6 months to 1 year Fixed Account	125.19	73.52	0.90	88.10	18.55	4.17	1.24
1.1.2.4 Above 1 year Fixed Account	14.97	27.80	0.42	24.78	78.99	15.90	171.57
1.1.3 Call Deposit	10.06	4.12	0.04	4.75	3.08	0.74	10.07
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.14	-	-	-	-	-	-
2. Commission Expense	(0.01)	0.21	-	-	-	-	-
3. Staff Expense	38.07	31.37	0.79	26.29	27.95	4.76	18.80
4. Office Operating Expenses	26.52	27.86	0.46	25.55	19.37	4.22	10.33
5. Foreign Exchange Loss	(0.00)	-	-	-	-	-	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	0.00
5.2 Due to Foreign Currency Transaction	(0.00)	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	-	-	-	-	-	-	-
7.1 Loan loss Provision	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	3.89	9.27	2.22	7.09	-	4.38	7.77
10. Provision for Income Tax	10.51	25.04	0.74	21.28	20.90	11.82	20.98
11. Others	-	-	-	-	0.02	-	-
12. Net Profit	24.53	58.43	5.19	49.65	48.77	27.58	48.95
Total Expenses	382.73	362.10	11.25	368.53	298.72	92.55	324.09
Income							
1. Interest Income	361.67	316.88	8.87	346.47	286.60	90.83	309.16
1.1 On Loans and Advances	360.98	316.88	8.87	329.11	286.60	90.34	308.75
1.2 On Investment	-	-	-	10.37	-	-	-
1.2.1 Government Bonds	-	-	-	10.37	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.05	0.00	-	6.98	-	0.14	-
1.5 On Others	0.65	-	-	-	-	0.36	0.41
2. Commission and Discount	4.56	28.44	0.04	1.61	1.31	0.51	0.51
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.60	-	0.04	1.61	1.31	0.16	0.51
2.3 Others	0.96	28.44	0.00	-	-	0.35	-
3. Exchange Fluctuation Income	0.04	0.00	-	0.18	-	-	-
3.1 Due to Change in Exchange Rate	0.04	0.00	-	0.12	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	0.06	-	-	-
4. Other Operating Income	16.46	16.34	0.11	18.53	10.81	1.21	7.42
5. Non Operating Income	-	0.43	-	1.74	0.00	-	6.99
6. Write Back from Provisions for loss	-	-	2.24	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	382.73	362.10	11.25	368.53	298.72	92.55	324.09

BFI Name	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML
Expenses							
1. Interest Expense	16.50	5.39	3.02	20.11	8.70	1.11	0.21
1.1 On Deposit Liabilities	16.50	5.39	3.02	20.11	8.70	1.11	0.21
1.1.1 Saving Account	5.08	3.98	1.77	5.22	1.82	0.67	0.18
1.1.2 Fixed Account	9.89	0.79	1.18	13.82	6.51	0.27	-
1.1.2.1 Up to 3 months Fixed Account	-	0.01	0.03	-	-	0.04	-
1.1.2.2 3 to 6 months Fixed Account	3.10	-	0.07	4.04	1.58	-	-
1.1.2.3 6 months to 1 year Fixed Account	3.74	0.06	0.87	4.04	4.85	-	-
1.1.2.4 Above 1 year Fixed Account	3.05	0.73	0.21	5.74	0.08	0.24	-
1.1.3 Call Deposit	1.54	0.61	0.07	1.07	0.36	0.16	0.03
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	4.56	1.32	1.85	6.17	2.83	0.62	0.18
4. Office Operating Expenses	3.98	0.34	0.47	9.25	2.58	0.74	0.96
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	-	-	-	-	-	-	-
7.1 Loan loss Provision	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	0.82	-	-	0.53	0.41	-	-
10. Provision for Income Tax	2.47	-	0.09	1.43	1.24	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	5.76	-	0.20	3.34	2.88	-	1.11
Total Expenses	34.10	7.05	5.63	40.82	18.63	2.48	2.47
Income							
1. Interest Income	31.03	2.87	5.32	36.95	17.84	0.19	1.77
1.1 On Loans and Advances	31.03	2.87	5.32	36.95	17.84	0.19	-
1.2 On Investment	-	-	-	-	-	-	-
1.2.1 Government Bonds	-	-	-	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	-	-	0.00	(0.01)	-	1.77
1.5 On Others	-	-	-	-	-	0.00	-
2. Commission and Discount	0.33	0.10	0.13	0.20	0.05	-	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.33	0.10	0.13	0.20	0.05	-	-
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	2.74	0.10	0.17	3.67	0.74	0.04	-
5. Non Operating Income	-	-	-	-	-	-	0.70
6. Write Back from Provisions for loss	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	3.99	-	-	-	2.24	-
Total Income	34.10	7.05	5.63	40.82	18.63	2.48	2.47

BFI Name	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC	Progressive
Expenses							
1. Interest Expense	46.96	66.73	40.56	24.10	47.50	18.48	13.00
1.1 On Deposit Liabilities	46.96	66.73	40.56	24.10	47.50	18.48	13.00
1.1.1 Saving Account	10.05	-	6.57	9.91	6.38	4.55	2.58
1.1.2 Fixed Account	33.08	66.73	31.14	13.19	39.45	12.36	9.26
1.1.2.1 Up to 3 months Fixed Account	8.84	-	1.05	-	2.21	-	2.08
1.1.2.2 3 to 6 months Fixed Account	5.67	-	8.79	0.37	2.51	-	0.58
1.1.2.3 6 months to 1 year Fixed Account	11.68	-	19.55	8.30	29.33	12.36	5.49
1.1.2.4 Above 1 year Fixed Account	6.89	66.73	1.75	4.53	5.41	-	1.12
1.1.3 Call Deposit	3.83	-	2.84	0.99	1.67	1.56	1.16
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	0.11	-	-
3. Staff Expense	7.07	12.24	3.56	17.45	7.94	4.47	2.51
4. Office Operating Expenses	4.39	1.43	2.13	12.79	5.59	4.54	3.57
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	-	-	-	15.45	-	-	-
7.1 Loan loss Provision	-	-	-	13.53	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	13.53	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	1.92	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	-	-	14.26	-	-
10. Provision for Income Tax	-	6.66	-	-	42.79	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	(4.90)	15.82	-	-	99.84	-	8.55
Total Expenses	53.53	102.89	46.25	69.78	218.03	27.49	27.63
Income							
1. Interest Income	50.94	95.85	7.37	46.30	211.06	14.35	26.71
1.1 On Loans and Advances	46.23	95.85	7.36	33.64	209.48	13.55	24.98
1.2 On Investment	2.40	-	-	-	1.01	0.58	1.28
1.2.1 Government Bonds	2.40	-	-	-	1.01	0.58	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	1.28
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.31	-	0.01	12.66	-	0.21	0.34
1.5 On Others	-	-	-	-	0.57	-	0.10
2. Commission and Discount	0.03	0.63	0.01	-	0.55	0.11	0.02
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	0.63	0.01	-	0.12	0.11	0.02
2.3 Others	-	-	-	-	0.43	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	2.49	6.41	1.58	1.14	5.25	0.78	0.87
5. Non Operating Income	0.07	-	-	0.02	1.17	-	0.03
6. Write Back from Provisions for loss	-	-	-	15.59	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	37.29	6.73	-	12.25	-
Total Income	53.53	102.89	46.25	69.78	218.03	27.49	27.63

BFI Name	Janaki	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant
Expenses							
1. Interest Expense	19.83	54.01	34.03	0.83	50.75	1.57	4.08
1.1 On Deposit Liabilities	19.83	54.01	34.03	0.83	50.75	1.57	3.22
1.1.1 Saving Account	4.82	8.83	7.05	-	19.34	0.38	0.21
1.1.2 Fixed Account	14.86	44.65	26.98	0.83	29.37	0.89	-
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	0.41	-
1.1.2.2 3 to 6 months Fixed Account	0.33	4.69	6.53	-	7.51	0.02	-
1.1.2.3 6 months to 1 year Fixed Account	0.23	7.33	13.40	-	17.93	0.29	-
1.1.2.4 Above 1 year Fixed Account	14.30	32.63	7.05	0.83	3.93	0.18	-
1.1.3 Call Deposit	0.15	0.53	-	-	2.05	0.30	3.02
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	0.85
2. Commission Expense	-	-	-	-	0.01	-	-
3. Staff Expense	1.45	7.49	3.86	-	6.41	2.11	4.92
4. Office Operating Expenses	0.57	3.42	2.68	0.14	3.00	1.46	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	-	-	0.27	-	-	-	-
7. Provision for Risk	-	-	-	-	-	0.03	-
7.1 Loan loss Provision	-	-	-	-	-	0.03	-
7.1.1 General Loan loss Provision	-	-	-	-	-	0.03	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	0.03	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	1.08	-	-	-	-
10. Provision for Income Tax	-	-	2.91	-	-	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	6.80	0.10	-	-	-
Total Expenses	21.86	64.92	51.64	1.07	60.16	5.18	12.91
Income							
1. Interest Income	18.23	45.85	49.64	1.02	40.60	0.60	3.67
1.1 On Loans and Advances	17.03	45.72	46.60	1.02	40.60	0.17	-
1.2 On Investment	-	-	3.04	-	-	0.23	-
1.2.1 Government Bonds	-	-	-	-	-	0.23	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	3.04	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.20	-	0.00	-	-	0.20	3.67
1.5 On Others	-	0.13	-	-	-	-	-
2. Commission and Discount	0.04	0.00	2.00	0.05	-	0.01	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	0.00	0.18	-	-	0.00	-
2.3 Others	0.04	-	1.82	0.05	-	0.01	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	0.72	1.36	-	-	3.39	0.05	0.00
5. Non Operating Income	0.03	-	-	-	-	-	3.60
6. Write Back from Provisions for loss	-	-	-	-	-	-	1.90
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	2.83	17.71	-	-	16.17	4.52	3.75
Total Income	21.86	64.92	51.64	1.07	60.16	5.18	12.91

BFI Name	GMBFL	ICFC	CityExpress	Manju	Reliance
Expenses					
1. Interest Expense	34.52	90.72	0.74	54.09	39.51
1.1 On Deposit Liabilities	34.52	88.22	0.74	54.09	39.51
1.1.1 Saving Account	6.83	15.74	0.38	7.10	8.75
1.1.2 Fixed Account	25.65	70.26	0.30	41.10	30.76
1.1.2.1 Up to 3 months Fixed Account	2.26	6.21	0.01	10.02	-
1.1.2.2 3 to 6 months Fixed Account	2.03	2.31	0.07	7.69	12.43
1.1.2.3 6 months to 1 year Fixed Account	16.23	39.24	0.19	13.85	6.47
1.1.2.4 Above 1 year Fixed Account	5.14	22.50	0.03	9.54	11.86
1.1.3 Call Deposit	2.04	2.22	0.06	5.89	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	2.50	-	-	-
2. Commission Expense	-	-	-	-	-
3. Staff Expense	-	10.91	1.15	6.40	5.25
4. Office Operating Expenses	1.29	9.29	0.96	5.18	5.15
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	-	-	-	10.26	-
7.1 Loan loss Provision	-	-	-	10.26	-
7.1.1 General Loan loss Provision	-	-	-	10.26	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	10.26	-
7.1.1.2 Watch List Provision	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-
9. Provision for Staff Bonus	-	2.13	-	-	-
10. Provision for Income Tax	-	5.76	-	-	-
11. Others	-	-	-	-	-
12. Net Profit	-	13.43	-	-	-
Total Expenses	35.81	132.24	2.86	75.93	49.91
Income					
1. Interest Income	29.93	127.06	1.77	42.77	36.03
1.1 On Loans and Advances	25.28	116.37	1.77	42.66	29.41
1.2 On Investment	3.02	10.69	-	-	4.60
1.2.1 Government Bonds	-	10.69	-	-	0.21
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	3.02	-	-	-	4.39
1.3 On Agency Balance	-	-	-	-	-
1.4 On Call Deposit	1.64	-	0.00	-	2.03
1.5 On Others	-	-	-	0.12	-
2. Commission and Discount	0.12	1.37	0.00	2.41	0.08
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	0.10	1.37	0.00	0.02	0.08
2.3 Others	0.03	-	-	2.39	-
3. Exchange Fluctuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	2.54	3.81	0.12	-	2.58
5. Non Operating Income	-	-	-	20.16	0.14
6. Write Back from Provisions for loss	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	3.21	-	0.96	10.58	11.09
Total Income	35.81	132.24	2.86	75.93	49.91

Statement of Credit as on Saun end, 2077(Mid-Aug, 2020)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL
Sector Wise						
Agricultural and Forest Related	6,086.99	12,596.48	5,114.85	6,572.74	3,106.77	5,929.39
Fishery Related	338.02	808.79	4.46	99.14	-	1.20
Mining Related	995.25	-	136.57	320.60	-	-
Manufacturing (Producing) Related	20,054.89	15,157.33	36,856.88	46,409.85	10,676.67	36,932.48
Construction	14,771.97	17,052.94	990.01	7,588.66	13,088.47	5,846.88
Electricity, Gas and Water	7,385.04	6,061.15	8,651.79	15,102.64	144.82	1,602.52
Metal Products, Mach. & Ele. Eqp.	1,376.83	2,356.90	793.72	823.18	2,948.33	5,924.64
Tras., Com. and Public Utilities	2,911.12	3,075.09	1,249.22	1,801.16	135.81	2,501.76
Wholesaler & Retailer	14,170.21	43,333.16	42,200.77	25,829.31	11,379.46	18,687.61
Finance, Insurance and Real Estate	3,328.54	13,497.25	8,088.51	8,451.51	3,032.25	10,268.22
Hotel or Restaurant	6,419.10	8,402.75	4,918.01	10,072.97	1,493.18	5,995.24
Other Services	2,216.96	4,174.92	7,540.73	17,890.11	897.30	3,932.39
Consumption Loans	14,531.00	18,505.32	3,610.52	2,855.08	4,974.05	2,957.42
Local Government	-	216.60	-	383.43	138.81	255.20
Others	12,637.58	1,959.17	31,740.40	5,132.52	2,251.92	3,915.75
TOTAL sectorwise	107,223.51	147,197.85	151,896.44	149,332.89	54,267.84	104,750.69

Product Wise

Term Loan	19,920.20	20,625.44	31,329.18	50,777.63	6,233.22	21,787.68
Overdraft	13,196.38	20,021.80	14,085.60	14,406.02	4,271.09	9,241.25
Trust Receipt Loan / Import Loan	2,540.92	1,058.65	10,613.06	13,442.49	2,773.73	13,539.79
Demand & Other Working Capital Loan	14,234.82	52,418.51	49,587.13	48,760.25	12,203.18	35,422.81
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,830.48	13,736.92	11,012.44	2,096.66	8,726.07	4,131.03
Real Estate Loan	5,391.80	9,999.44	7,018.16	5,957.50	4,685.63	3,783.48
Margin Nature Loan	4,644.82	2,506.43	1,325.89	1,154.23	-	1,345.33
Hire Purchase Loan	2,904.60	4,358.46	2,579.12	2,927.12	4,455.85	7,251.72
Deprived Sector Loan	8,619.49	6,963.69	7,920.17	6,632.74	3,177.92	4,433.65
Bills Purchased	2.80	33.73	77.88	433.62	313.71	31.63
Other Product	29,937.19	15,474.78	16,347.83	2,744.60	7,427.45	3,782.32
Total Product wise Loan	107,223.51	147,197.85	151,896.44	149,332.89	54,267.84	104,750.69

Collateral Wise

Gold and Silver	10,087.43	13,325.16	400.80	966.93	-	-
Government Securities	0.90	221.11	11.31	0.89	-	-
Non Governmental Securities	0.09	2,506.43	1,455.06	1,154.23	-	1,345.33
Fixed Deposit Receipts	242.63	352.49	580.58	306.71	1,722.07	631.60
Own	242.28	352.49	386.58	306.71	176.72	631.60
Other Licences Institutions	0.35	-	194.01	-	1,545.35	-
Collateral of Properties	95,063.21	126,690.59	129,518.10	126,997.25	46,487.25	98,886.36
Fixed Assets	93,542.40	126,638.05	72,954.98	109,277.63	37,492.70	98,672.83
Current Assets	1,520.81	52.54	56,563.12	17,719.62	8,994.55	213.53
Against security of Bill	1.30	25.99	7,001.80	-	-	31.63
Domestic Bills	-	13.26	-	-	-	20.52
Foreign Bills	1.30	12.73	7,001.80	-	-	11.11
Against Guarantee	1,536.91	3,861.17	2,445.16	4,696.85	948.81	3,791.26
Government Guarantee	23.81	13.84	0.84	383.69	138.81	-
Institutional Guarantee	1,434.82	3,093.25	1,914.24	3,859.41	810.00	-
Personal Guarantee	34.70	638.82	530.08	453.76	-	-
Collective Guarantee	1.01	115.26	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	91.35
Other Guarantee	0.78	-	-	-	-	3,699.91
Credit Card	-	-	244.49	22.89	270.71	64.51
Others	291.05	214.91	10,239.14	15,187.12	4,839.00	-
Total	107,223.51	147,197.85	151,896.44	149,332.89	54,267.84	104,750.69

Statement of Credit as on Saun end, 2077(Mid-Aug, 2020)

BFI Name	NSBI	NBBL	EBL	BOK	NCC	NIC	IMBL
Sector Wise							
Agricultural and Forest Related	3,072.67	4,378.07	4,750.98	3,723.08	2,814.14	12,817.66	4,967.29
Fishery Related	33.22	149.03	14.51	64.87	238.32	433.15	209.22
Mining Related	23.00	911.80	15.00	21.28	660.75	2.96	153.47
Manufacturing (Producing) Related	24,611.82	7,708.64	15,653.57	17,323.04	13,956.86	12,427.64	21,246.65
Construction	3,665.32	6,369.31	22,208.53	4,215.00	9,213.80	21,233.93	6,906.45
Electricity, Gas and Water	3,817.28	3,567.56	4,831.18	3,653.19	4,751.13	1,799.28	4,915.95
Metal Products, Mach. & Ele. Eqp.	2,569.92	958.09	1,456.75	1,544.17	1,459.02	331.42	398.85
Tras., Com. and Public Utilities	424.17	2,309.99	2,946.35	1,693.09	2,100.86	399.10	2,484.39
Wholesaler & Retailer	19,644.96	9,133.64	29,102.37	19,900.23	10,939.56	41,837.27	23,214.06
Finance, Insurance and Real Estate	5,034.84	4,112.33	8,343.91	7,015.28	3,150.79	20,601.26	8,180.36
Hotel or Restaurant	4,890.74	2,423.83	3,995.86	4,268.55	2,516.55	13,186.95	2,408.76
Other Services	1,828.67	12,733.77	4,254.22	5,979.45	2,758.35	4,243.47	6,196.11
Consumption Loans	1,354.08	1,254.28	3,731.17	6,924.59	1,815.18	9,354.01	2,679.86
Local Government	-	-	-	-	-	-	129.84
Others	17,620.70	4,477.98	9,921.72	2,851.68	11,287.79	50,622.53	10,677.00
TOTAL sectorwise	88,591.39	60,488.32	111,226.10	79,177.49	67,663.08	189,290.64	94,768.26

Product Wise

Term Loan	18,718.50	12,103.55	25,599.63	15,449.90	18,673.55	28,770.54	19,238.32
Overdraft	788.69	7,122.67	21,957.70	21,539.13	15,182.37	44,604.88	7,671.87
Trust Receipt Loan / Import Loan	7,233.06	1,716.75	4,938.98	4,035.84	1,963.21	266.27	5,506.14
Demand & Other Working Capital Loan	31,081.40	12,128.45	14,215.61	13,051.75	10,110.81	36,186.75	11,533.67
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,769.03	4,096.82	20,804.53	3,529.82	4,141.68	18,046.95	5,741.69
Real Estate Loan	4,043.81	3,197.49	3,716.70	3,728.82	1,160.80	13,904.87	4,322.73
Margin Nature Loan	-	520.87	99.87	1,455.89	961.40	426.78	276.19
Hire Purchase Loan	2,401.85	7,037.36	5,908.24	7,060.92	5,022.62	9,529.08	6,627.88
Deprived Sector Loan	5,597.47	3,247.37	5,897.55	2,996.53	2,307.06	21,025.75	4,478.28
Bills Purchased	0.08	330.09	-	908.05	16.28	-	-
Other Product	15,957.50	8,986.89	8,087.27	5,420.84	8,123.30	16,528.75	29,371.48
Total Product wise Loan	88,591.39	60,488.32	111,226.10	79,177.49	67,663.08	189,290.64	94,768.26

Collateral Wise

Gold and Silver	-	441.02	-	21.03	55.83	71.83	37.15
Government Securities	-	-	0.98	-	-	-	0.49
Non Governmental Securities	-	430.54	98.78	-	961.40	426.78	-
Fixed Deposit Receipts	768.44	177.52	866.43	275.44	305.98	371.61	186.78
Own	768.44	176.00	866.43	275.44	305.98	371.61	184.68
Other Licences Institutions	-	1.52	-	-	-	-	2.10
Collateral of Properties	67,778.14	57,341.84	99,337.26	73,244.43	63,212.74	171,842.62	90,578.31
Fixed Assets	50,523.21	56,192.19	61,291.50	69,299.22	61,768.69	153,325.28	46,381.73
Current Assets	17,254.93	1,149.65	38,045.76	3,945.21	1,444.05	18,517.34	44,196.58
Against security of Bill	7,233.06	362.61	3,357.30	614.24	607.78	-	-
Domestic Bills	-	247.91	88.25	-	-	-	-
Foreign Bills	7,233.06	114.70	3,269.04	614.24	607.78	-	-
Against Guarantee	5,414.11	1,547.32	5,807.49	5,013.11	1,691.02	15,878.39	1,092.04
Government Guarantee	156.10	91.30	198.74	2.17	74.74	216.53	130.34
Institutional Guarantee	4,641.64	1,259.98	5,199.77	2,441.66	1,614.51	15,661.86	341.05
Personal Guarantee	-	45.20	408.98	31.85	1.78	-	583.13
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	616.37	-	-	843.78	-	-	-
Other Guarantee	-	150.85	-	1,693.65	-	-	37.52
Credit Card	-	30.18	13.55	9.24	8.20	107.74	120.28
Others	7,397.65	157.28	1,744.31	-	820.13	591.67	2,753.21
Total	88,591.39	60,488.32	111,226.10	79,177.49	67,663.08	189,290.64	94,768.26

Statement of Credit as on Saun end, 2077(Mid-Aug, 2020)

BFI Name	Kumari	Laxmi	SBL	ADBNI	Global	Citizen	Prime
Sector Wise							
Agricultural and Forest Related	3,303.12	3,520.43	7,181.38	27,669.14	7,006.17	3,598.72	7,644.28
Fishery Related	201.15	169.92	76.83	629.43	150.55	89.06	301.50
Mining Related	958.31	22.34	330.44	202.74	148.79	669.76	120.06
Manufacturing (Producing) Related	25,910.25	18,020.95	20,415.80	7,284.90	39,852.39	15,401.06	13,459.58
Construction	12,810.81	20,102.05	8,035.26	9,169.63	23,662.58	4,398.31	13,847.22
Electricity, Gas and Water	6,176.77	6,265.51	5,593.13	8,056.76	15,306.82	5,887.34	10,761.41
Metal Products, Mach. & Ele. Eqp.	2,958.75	3,913.92	2,538.46	460.24	660.11	229.44	974.19
Tras., Com. and Public Utilities	7,115.43	4,269.87	6,553.62	1,281.67	7,460.72	2,112.81	2,990.90
Wholesaler & Retailer	13,137.13	15,141.52	27,054.66	28,692.74	44,720.14	12,882.33	10,717.85
Finance, Insurance and Real Estate	6,079.79	5,339.93	8,490.41	1,020.29	12,085.78	3,568.39	13,252.48
Hotel or Restaurant	5,223.98	3,853.51	5,148.55	3,350.64	8,407.65	1,458.69	6,719.51
Other Services	4,282.70	3,918.20	4,311.95	3,385.58	9,013.43	4,740.12	6,527.23
Consumption Loans	5,179.95	3,213.83	5,346.07	877.72	6,743.58	4,650.54	9,647.16
Local Government	10.22	136.67	150.58	-	115.86	-	-
Others	17,579.23	1,248.88	25,439.91	28,672.65	24,540.39	20,305.42	16,639.05
TOTAL sectorwise	110,927.60	89,137.54	126,667.04	120,754.13	199,874.96	79,991.98	113,602.43

Product Wise

Term Loan	31,447.72	21,852.24	34,841.53	4,229.25	44,533.05	21,998.27	21,492.85
Overdraft	16,854.25	5,223.51	23,595.87	6,960.04	41,192.12	13,947.48	28,016.35
Trust Receipt Loan / Import Loan	5,892.49	8,729.76	5,875.63	59.78	9,318.62	2,514.56	1,437.24
Demand & Other Working Capital Loan	23,599.03	19,012.76	25,490.84	92,209.33	41,740.63	12,130.31	14,478.78
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,142.79	4,823.72	5,932.89	5,388.39	16,946.97	5,814.46	6,847.27
Real Estate Loan	2,251.85	4,176.24	6,757.89	265.73	4,528.74	4,977.02	9,124.34
Margin Nature Loan	2,886.87	1,389.84	4,001.01	65.50	2,583.57	2,764.71	3,106.59
Hire Purchase Loan	5,193.31	2,756.54	9,865.92	1,050.91	11,350.60	5,689.47	7,351.27
Deprived Sector Loan	4,025.81	4,466.56	7,150.92	9,350.92	10,161.05	3,623.36	5,426.97
Bills Purchased	24.86	-	27.59	-	-	-	492.17
Other Product	11,608.61	16,706.36	3,126.96	1,174.28	17,519.61	6,532.34	15,828.59
Total Product wise Loan	110,927.60	89,137.54	126,667.04	120,754.13	199,874.96	79,991.98	113,602.43

Collateral Wise

Gold and Silver	196.18	451.68	-	57.43	41.18	853.82	4,625.35
Government Securities	132.60	-	3.06	-	-	0.47	2.52
Non Governmental Securities	2,949.41	-	4,035.63	-	130.57	2,864.81	3,189.47
Fixed Deposit Receipts	552.01	516.42	911.01	348.25	642.51	345.81	403.06
Own	533.07	516.42	908.56	348.25	642.51	317.07	403.06
Other Licences Institutions	18.94	-	2.45	-	-	28.74	-
Collateral of Properties	101,860.11	84,122.87	113,774.16	120,276.67	171,846.62	61,573.35	97,353.20
Fixed Assets	98,674.79	63,195.02	68,709.18	120,276.67	108,401.34	45,078.27	96,546.81
Current Assets	3,185.32	20,927.85	45,064.98	-	63,445.28	16,495.08	806.39
Against security of Bill	13.93	-	3,412.50	-	-	6,425.92	-
Domestic Bills	-	-	348.73	-	-	3,874.16	-
Foreign Bills	13.93	-	3,063.76	-	-	2,551.76	-
Against Guarantee	3,593.47	136.67	2,675.79	-	1,146.83	265.27	5,236.92
Government Guarantee	161.98	136.67	145.02	-	22.38	3.00	154.88
Institutional Guarantee	2,345.66	-	2,473.86	-	618.11	3.50	4,070.26
Personal Guarantee	888.12	-	55.59	-	460.63	252.17	997.79
Collective Guarantee	-	-	-	-	41.35	3.70	-
Int. Rtd. Foreign Bank's Guarantee	156.16	-	-	-	-	-	-
Other Guarantee	41.55	-	1.32	-	4.36	2.90	13.99
Credit Card	34.56	53.35	236.76	-	247.46	45.28	72.92
Others	1,595.32	3,856.55	1,618.13	71.78	25,819.78	7,617.25	2,719.00
Total	110,927.60	89,137.54	126,667.04	120,754.13	199,874.96	79,991.98	113,602.43

Statement of Credit as on Saun end, 2077(Mid-Aug, 2020)

BFI Name	Sunrise	NMB	Prabhu	Mega	CBL	Century	Sanima
Sector Wise							
Agricultural and Forest Related	6,694.02	3,320.74	5,819.34	5,327.76	2,846.37	2,440.41	2,382.42
Fishery Related	257.30	151.56	17.44	71.15	16.51	38.23	70.09
Mining Related	16.55	174.93	-	192.16	12.54	172.21	29.56
Manufacturing (Producing) Related	10,651.79	24,479.53	16,346.10	18,766.62	12,028.87	12,176.37	16,606.39
Construction	14,357.82	16,499.81	14,550.53	8,059.58	2,840.63	6,435.52	8,284.11
Electricity, Gas and Water	4,228.25	7,487.12	6,609.67	3,918.04	4,132.57	4,977.58	6,793.86
Metal Products, Mach. & Ele. Eqp.	1,090.64	1,714.33	1,251.90	1,022.49	499.81	1,084.00	1,100.03
Tras., Com. and Public Utilities	282.41	2,838.67	2,626.83	2,555.62	1,650.30	1,050.40	5,865.66
Wholesaler & Retailer	17,333.79	38,598.02	16,067.33	23,923.92	10,662.09	10,922.98	15,616.19
Finance, Insurance and Real Estate	7,300.96	7,067.30	8,651.21	17,060.44	7,498.73	5,650.41	6,117.83
Hotel or Restaurant	4,247.55	5,928.54	6,835.13	5,724.58	1,981.62	2,087.87	3,572.18
Other Services	3,763.79	2,655.53	10,108.04	4,949.55	1,917.81	2,468.99	3,096.80
Consumption Loans	3,924.93	2,985.84	4,589.00	5,103.07	4,123.31	2,751.63	1,559.50
Local Government	-	-	-	1.77	-	-	-
Others	9,538.95	9,119.08	8,454.16	18,824.47	5,564.70	7,505.36	22,335.06
TOTAL sectorwise	83,688.75	123,021.00	101,926.69	115,501.22	55,775.85	59,761.97	93,429.70

Product Wise

Term Loan	12,651.73	32,785.59	40,271.61	18,310.46	13,754.09	19,964.09	21,982.72
Overdraft	13,905.78	8,963.96	11,651.77	18,325.51	8,422.72	11,590.69	9,005.63
Trust Receipt Loan / Import Loan	1,665.44	4,425.33	5,292.53	2,047.05	5,258.83	1,199.79	2,470.25
Demand & Other Working Capital Loan	15,271.68	22,152.79	12,213.11	28,759.88	10,982.81	12,437.13	16,610.81
Res. Per. H. Loan (Up to Rs. 15 mil.)	10,652.74	12,920.78	9,961.63	5,083.36	1,826.14	3,577.42	6,196.53
Real Estate Loan	4,323.18	4,397.10	3,334.21	14,263.99	4,081.34	3,239.96	5,449.13
Margin Nature Loan	2,027.18	636.10	1,854.78	1,922.25	2,084.94	682.06	632.75
Hire Purchase Loan	4,398.44	5,217.94	6,739.82	6,060.25	2,267.67	2,177.08	4,364.85
Deprived Sector Loan	5,368.55	6,611.06	3,377.26	7,706.62	3,554.24	1,952.43	5,236.84
Bills Purchased	558.09	-	14.88	-	-	3.80	19.25
Other Product	12,865.95	24,910.36	7,215.10	13,021.84	3,543.08	2,937.52	21,460.94
Total Product wise Loan	83,688.75	123,021.00	101,926.69	115,501.22	55,775.85	59,761.97	93,429.70

Collateral Wise

Gold and Silver	-	293.43	57.71	1,048.55	193.61	42.38	52.61
Government Securities	-	161.61	-	-	-	-	-
Non Governmental Securities	2,060.37	876.99	1,951.31	2,199.61	2,118.14	682.06	4.50
Fixed Deposit Receipts	488.98	317.78	3,109.58	347.11	156.61	152.88	307.52
Own	488.98	317.78	3,109.58	347.11	156.61	152.88	307.52
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	78,106.35	120,791.99	86,454.20	104,788.57	50,441.38	57,251.07	89,296.91
Fixed Assets	73,895.51	105,159.13	84,462.03	101,122.22	50,131.71	43,550.02	76,263.93
Current Assets	4,210.84	15,632.86	1,992.17	3,666.35	309.67	13,701.05	13,032.98
Against security of Bill	-	-	4,291.60	4.17	-	3.80	117.01
Domestic Bills	-	-	2.16	3.80	-	3.80	-
Foreign Bills	-	-	4,289.43	0.37	-	-	117.01
Against Guarantee	2,358.46	136.04	4,125.58	5,550.49	2,616.14	1,208.77	1.85
Government Guarantee	-	0.12	124.46	2.69	16.75	-	-
Institutional Guarantee	2,229.50	9.33	3,049.22	4,763.90	2,520.33	1,187.70	-
Personal Guarantee	34.43	79.88	829.22	738.72	3.63	21.04	1.85
Collective Guarantee	-	8.75	122.67	44.92	66.46	0.03	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	94.53	37.95	-	0.27	8.97	-	-
Credit Card	56.47	28.11	2.72	74.57	-	44.11	26.78
Others	618.12	415.06	1,933.99	1,488.15	249.96	376.90	3,622.53
Total	83,688.75	123,021.00	101,926.69	115,501.22	55,775.85	59,761.97	93,429.70

Statement of Credit as on Saun end, 2077(Mid-Aug, 2020)

BFI Name	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Tinau
Sector Wise							
Agricultural and Forest Related	1,635.59	0.80	249.51	678.99	391.45	332.95	1,650.66
Fishery Related	44.10	-	-	12.86	14.40	5.28	100.22
Mining Related	40.00	-	-	21.02	-	-	-
Manufacturing (Producing) Related	1,810.26	-	349.85	1,425.80	1,058.93	320.79	1,247.42
Construction	3,852.25	-	100.99	3,702.58	1,386.95	1,103.72	1,012.53
Electricity, Gas and Water	674.55	-	-	360.06	26.88	-	-
Metal Products, Mach. & Ele. Eqp.	153.66	-	-	144.55	110.88	37.36	112.36
Tras., Com. and Public Utilities	1,999.45	3.94	235.61	1,338.11	158.14	175.59	1,058.11
Wholesaler & Retailer	5,000.64	-	693.24	3,431.27	1,914.90	476.66	2,609.85
Finance, Insurance and Real Estate	3,003.87	-	25.50	2,048.67	837.81	146.52	808.21
Hotel or Restaurant	1,368.46	-	-	1,238.00	176.94	68.82	793.45
Other Services	917.92	-	772.74	1,301.12	478.80	52.69	971.41
Consumption Loans	2,740.07	-	29.45	996.37	186.19	89.67	331.68
Local Government	-	2.72	-	3.34	-	1.50	-
Others	6,617.91	2.72	-	7,145.40	1,011.52	1,189.31	1,924.78
TOTAL sectorwise	29,858.73	10.18	2,456.88	23,848.12	7,753.80	4,000.88	12,620.67

Product Wise

Term Loan	8,351.05	-	503.03	8,659.77	2,211.54	82.90	3,646.68
Overdraft	7,813.36	2.72	947.65	5,445.21	974.17	407.78	4,230.63
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	-	447.35	1,819.98	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,046.39	-	100.99	3,297.43	1,188.55	793.77	814.20
Real Estate Loan	2,707.77	-	25.50	1,186.51	672.44	102.03	539.04
Margin Nature Loan	1,515.75	-	-	445.72	90.32	-	9.90
Hire Purchase Loan	1,961.21	3.94	235.61	2,208.66	207.80	282.06	805.11
Deprived Sector Loan	1,543.99	0.80	131.12	1,686.89	381.20	212.16	1,247.57
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,919.21	2.72	512.98	470.58	207.80	2,120.19	1,327.54
Total Product wise Loan	29,858.73	10.18	2,456.88	23,848.12	7,753.80	4,000.88	12,620.67

Collateral Wise

Gold and Silver	727.30	-	-	10.55	56.19	-	134.56
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,515.75	-	-	446.82	89.48	-	9.90
Fixed Deposit Receipts	320.31	-	29.45	88.67	21.18	23.08	108.17
Own	320.31	-	29.45	88.67	21.08	23.08	108.17
Other Licences Institutions	-	-	-	-	0.10	-	-
Collateral of Properties	26,315.20	7.46	2,427.43	22,238.95	7,573.32	3,976.30	11,275.69
Fixed Assets	26,315.07	7.46	2,427.43	22,238.95	7,573.32	3,976.30	11,275.69
Current Assets	0.13	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	978.58	2.72	-	1,063.13	7.31	-	1,092.35
Government Guarantee	-	2.72	-	3.34	-	-	-
Institutional Guarantee	973.83	-	-	871.48	-	-	271.05
Personal Guarantee	0.48	-	-	100.08	7.31	-	3.70
Collective Guarantee	4.27	-	-	88.23	-	-	817.60
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	1.59	-	-	-	6.33	1.50	-
Total	29,858.73	10.18	2,456.88	23,848.12	7,753.80	4,000.88	12,620.67

Statement of Credit as on Saun end, 2077(Mid-Aug, 2020)

BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	Kanchan
Sector Wise							
Agricultural and Forest Related	4,733.26	1,736.97	1,019.88	5.49	1,957.95	1,919.89	218.39
Fishery Related	59.08	79.73	74.75	6.70	41.25	142.78	12.45
Mining Related	-	48.48	44.11	-	35.15	-	2.45
Manufacturing (Producing) Related	1,662.67	1,786.29	1,785.53	33.67	2,491.65	4,054.44	678.87
Construction	11,610.53	5,483.67	2,098.62	111.19	4,823.12	2,235.92	370.61
Electricity, Gas and Water	226.80	132.69	90.00	-	788.69	1.75	3.67
Metal Products, Mach. & Ele. Eqp.	146.33	272.28	513.43	5.13	523.51	12.86	49.52
Tras., Com. and Public Utilities	3,950.35	3,087.02	1,910.82	33.23	505.82	1,482.43	280.36
Wholesaler & Retailer	8,573.48	3,565.48	4,861.44	30.56	3,546.30	5,691.88	2,020.60
Finance, Insurance and Real Estate	3,736.74	861.02	2,671.14	0.37	3,211.32	1,095.05	187.47
Hotel or Restaurant	1,634.67	1,307.77	928.82	1.53	918.43	2,513.90	123.75
Other Services	688.87	617.55	719.22	2.15	727.28	1,561.59	326.98
Consumption Loans	2,469.10	2,038.47	1,702.80	20.55	2,682.51	586.13	55.37
Local Government	-	0.03	-	-	3.40	-	-
Others	11,078.18	14,583.57	9,955.64	48.91	8,586.25	4,355.25	777.29
TOTAL sectorwise	50,570.07	35,601.02	28,376.21	299.47	30,842.65	25,653.87	5,107.78

Product Wise

Term Loan	12,893.46	12,611.41	12,816.14	31.54	8,545.16	5,575.22	662.79
Overdraft	7,501.14	8,193.51	5,800.94	109.76	8,598.65	1,379.39	2,288.57
Trust Receipt Loan / Import Loan	-	9.65	-	-	-	-	-
Demand & Other Working Capital Loan	332.12	234.93	897.67	3.28	21.32	6,495.70	40.22
Res. Per. H. Loan (Up to Rs. 15 mil.)	10,501.65	4,212.26	2,016.74	78.08	3,774.83	1,933.28	386.54
Real Estate Loan	1,854.40	1,189.08	571.21	10.97	2,032.17	1,397.68	45.13
Margin Nature Loan	1,488.79	315.38	442.87	-	1,065.11	31.66	32.23
Hire Purchase Loan	4,446.03	4,394.59	2,566.59	44.75	1,962.11	1,930.20	339.11
Deprived Sector Loan	10,325.28	2,047.37	2,555.50	15.86	2,232.06	2,038.14	232.67
Bills Purchased	-	-	-	-	-	-	-
Other Product	1,227.21	2,392.84	708.56	5.22	2,611.22	4,872.59	1,080.51
Total Product wise Loan	50,570.07	35,601.02	28,376.21	299.47	30,842.65	25,653.87	5,107.78

Collateral Wise

Gold and Silver	278.33	952.43	542.80	-	273.69	4.90	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,488.79	216.24	442.87	-	1,064.12	-	-
Fixed Deposit Receipts	240.21	174.20	150.51	4.12	246.62	101.80	35.92
Own	240.21	174.20	150.51	4.12	246.62	101.80	35.92
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	41,317.36	33,094.06	25,685.83	295.27	26,367.70	25,544.05	4,855.70
Fixed Assets	41,313.06	33,094.06	25,685.83	295.27	26,367.70	25,544.05	4,855.70
Current Assets	4.30	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	7,072.58	1,100.43	1,512.22	-	2,872.93	3.13	216.16
Government Guarantee	-	2.69	0.60	-	4.10	-	-
Institutional Guarantee	1,691.40	225.10	1,013.51	-	1,964.01	-	170.00
Personal Guarantee	1,445.73	326.79	429.37	-	640.58	-	-
Collective Guarantee	3,935.44	542.37	68.74	-	262.09	3.13	13.93
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	3.48	-	-	2.14	-	32.23
Credit Card	-	-	-	-	-	-	-
Others	172.80	63.65	41.98	0.08	17.58	-	-
Total	50,570.07	35,601.02	28,376.21	299.47	30,842.65	25,653.87	5,107.78

Statement of Credit as on Saun end, 2077(Mid-Aug, 2020)

BFI Name	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB	NFL
Sector Wise							
Agricultural and Forest Related	956.07	27.49	126.93	206.85	717.87	149.48	-
Fishery Related	62.58	-	18.75	3.97	6.23	4.66	-
Mining Related	-	-	-	-	-	4.66	-
Manufacturing (Producing) Related	1,545.54	70.71	69.80	31.41	110.56	79.06	-
Construction	3,707.38	557.23	11.52	6.84	254.55	69.62	23.58
Electricity, Gas and Water	2,653.80	-	-	-	1.56	9.16	-
Metal Products, Mach. & Ele. Eqp.	66.18	2.44	9.63	1.74	-	7.67	-
Tras., Com. and Public Utilities	904.20	208.04	0.90	0.48	60.87	115.11	5.81
Wholesaler & Retailer	2,926.57	294.12	147.97	51.50	727.08	109.52	40.87
Finance, Insurance and Real Estate	3,782.84	373.41	4.35	0.87	93.54	61.82	5.00
Hotel or Restaurant	693.50	97.67	7.05	53.14	71.10	20.89	-
Other Services	1,994.43	14.33	48.18	1.59	42.50	11.87	-
Consumption Loans	1,109.87	133.86	1.10	11.31	101.14	82.93	3.46
Local Government	-	-	-	-	-	-	-
Others	5,377.20	655.80	270.66	85.94	594.63	509.30	43.41
TOTAL sectorwise	25,780.18	2,435.10	716.83	455.64	2,781.62	1,235.75	122.13

Product Wise

Term Loan	5,206.56	782.62	11.93	198.63	1,381.51	487.17	-
Overdraft	4,534.43	328.08	21.00	94.54	559.76	302.63	26.10
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	879.79	93.41	602.10	-	126.50	-	40.87
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,718.92	498.52	-	-	133.51	131.72	17.96
Real Estate Loan	2,252.53	59.36	-	-	114.44	8.92	22.72
Margin Nature Loan	1,170.45	6.08	-	-	-	20.13	3.46
Hire Purchase Loan	1,478.13	227.62	-	10.77	50.64	160.66	5.81
Deprived Sector Loan	2,731.09	329.05	36.64	75.83	225.29	78.16	5.00
Bills Purchased	-	-	-	-	-	-	-
Other Product	4,808.28	110.38	45.17	75.87	189.98	46.37	0.21
Total Product wise Loan	25,780.18	2,435.10	716.83	455.64	2,781.62	1,235.75	122.13

Collateral Wise

Gold and Silver	79.01	77.84	-	-	54.73	35.32	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,170.45	6.08	-	-	-	20.13	-
Fixed Deposit Receipts	444.83	31.47	7.47	0.70	24.11	6.64	-
Own	444.83	31.47	7.47	-	24.11	6.64	-
Other Licences Institutions	-	-	-	0.70	-	-	-
Collateral of Properties	22,766.88	2,011.45	709.36	454.94	2,688.70	1,112.39	113.46
Fixed Assets	22,766.88	2,011.45	709.36	454.94	2,688.70	1,112.39	113.46
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	1,314.98	308.27	-	-	14.08	-	5.00
Government Guarantee	17.19	-	-	-	-	-	-
Institutional Guarantee	1,289.37	308.27	-	-	(0.00)	-	5.00
Personal Guarantee	1.16	-	-	-	14.08	-	-
Collective Guarantee	7.26	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	4.03	-	-	-	-	61.27	3.67
Total	25,780.18	2,435.10	716.83	455.64	2,781.62	1,235.75	122.13

Statement of Credit as on Saun end, 2077(Mid-Aug, 2020)

BFI Name	NSML	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC	Progressive
Sector Wise								
Agricultural and Forest Related	0.52	182.24	302.36	504.64	-	164.89	307.58	95.71
Fishery Related	-	1.99	-	13.60	-	-	4.15	-
Mining Related	-	-	-	0.47	2.13	-	7.08	-
Manufacturing (Producing) Related	61.10	341.95	72.00	139.99	-	284.51	184.98	232.03
Construction	20.02	553.04	1,644.14	1,044.14	13.01	786.85	184.41	119.50
Electricity,Gas and Water	-	-	-	-	-	149.25	7.44	1.35
Metal Products, Mach. & Ele. Eqp.	3.45	-	11.98	37.68	-	502.34	97.64	0.86
Tras., Com. and Public Utilities	-	217.88	715.45	119.93	-	1,135.53	126.94	87.35
Wholesaler & Retailer	33.33	686.13	2,853.40	743.67	62.78	253.27	152.93	125.82
Finance, Insurance and Real Estate	40.31	576.52	-	427.19	69.34	59.40	303.02	489.99
Hotel or Restaurant	27.50	216.61	367.53	121.40	-	26.79	74.53	113.55
Other Services	-	205.23	53.66	626.87	137.59	-	26.27	92.45
Consumption Loans	144.91	914.18	325.81	371.29	14.30	326.70	162.43	55.05
Local Government	33.18	-	-	-	-	-	-	-
Others	1,886.00	1,851.50	360.56	476.59	45.69	1,824.53	726.17	451.90
TOTAL sectorwise	2,250.32	5,747.27	6,706.90	4,627.46	344.83	5,514.07	2,365.59	1,865.55

Product Wise

Term Loan	125.37	374.60	3,236.67	727.39	62.78	377.12	132.23	157.86
Overdraft	-	334.64	-	56.19	-	-	293.89	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	147.82	923.86	72.00	725.08	-	157.34	76.38	47.31
Res. Per. H. Loan (Up to Rs. 15 mil.)	20.02	553.04	1,164.37	807.16	13.01	602.32	112.18	56.87
Real Estate Loan	1,765.88	235.89	526.18	645.38	69.34	517.19	161.77	83.03
Margin Nature Loan	26.19	183.66	360.56	328.25	5.01	189.96	16.37	77.28
Hire Purchase Loan	122.28	268.88	720.90	110.32	8.89	1,809.88	241.64	84.01
Deprived Sector Loan	33.18	368.00	250.40	255.50	1.63	271.42	210.83	630.09
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	9.57	2,504.70	375.83	972.19	184.17	1,588.84	1,120.30	729.10
Total Product wise Loan	2,250.32	5,747.27	6,706.90	4,627.46	344.83	5,514.07	2,365.59	1,865.55

Collateral Wise

Gold and Silver	-	616.98	195.70	-	-	109.60	2.34	-
Government Securities	-	-	1.71	-	-	-	-	-
Non Governmental Securities	26.19	183.66	-	328.25	5.01	-	23.45	68.19
Fixed Deposit Receipts	0.05	58.56	128.41	29.16	0.40	21.24	7.67	3.57
Own	0.05	58.56	128.41	29.16	0.40	21.24	7.67	3.57
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	402.63	4,448.54	6,008.55	4,054.55	157.78	5,037.39	2,116.10	1,161.70
Fixed Assets	402.63	4,448.54	6,008.55	4,054.55	93.37	4,873.35	2,116.10	1,161.70
Current Assets	-	-	-	-	64.41	164.04	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	83.27	439.53	11.98	215.50	-	60.26	204.63	631.77
Government Guarantee	33.18	-	-	-	-	-	4.02	-
Institutional Guarantee	-	347.64	-	215.50	-	60.26	175.08	569.65
Personal Guarantee	50.09	91.90	-	-	-	-	25.54	12.12
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	11.98	-	-	-	-	50.00
Credit Card	-	-	-	-	-	-	-	-
Others	1,738.17	-	360.56	-	181.64	285.58	11.40	0.32
Total	2,250.32	5,747.27	6,706.90	4,627.46	344.83	5,514.07	2,365.59	1,865.55

Statement of Credit as on Saun end, 2077(Mid-Aug, 2020)

BFI Name	Janaki	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	GMBFL
Sector Wise								
Agricultural and Forest Related	154.76	383.41	260.45	228.17	1,267.57	-	287.76	71.31
Fishery Related	-	4.71	2.50	-	-	-	-	1.00
Mining Related	-	-	45.12	-	-	-	-	-
Manufacturing (Producing) Related	104.33	395.80	95.65	4.02	-	-	584.16	155.58
Construction	66.05	529.14	639.16	39.96	135.55	66.46	-	854.58
Electricity, Gas and Water	-	-	-	-	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	-	-	110.14	-	-	-	-	5.94
Tras., Com. and Public Utilities	-	564.59	245.37	-	-	4.47	2.94	116.73
Wholesaler & Retailer	819.21	1,489.43	243.34	15.53	394.19	16.26	84.26	362.60
Finance, Insurance and Real Estate	237.33	758.15	253.09	-	113.50	5.48	-	474.42
Hotel or Restaurant	118.66	402.93	56.38	-	-	-	74.77	312.83
Other Services	26.44	70.77	122.78	2.09	1.19	-	-	53.32
Consumption Loans	41.18	23.17	162.47	12.41	163.21	24.41	1.76	360.88
Local Government	-	-	-	-	-	-	-	-
Others	670.26	1,631.30	1,313.69	18.09	3,986.70	23.98	550.93	981.57
TOTAL sectorwise	2,238.21	6,253.39	3,550.15	320.26	6,061.90	141.06	1,586.58	3,750.77

Product Wise

Term Loan	881.86	2,303.84	156.45	-	202.59	84.22	910.11	320.27
Overdraft	-	850.24	-	-	1,348.13	-	-	266.83
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	971.48	636.89	256.11	191.60	-	149.60	243.75
Res. Per. H. Loan (Up to Rs. 15 mil.)	66.05	493.88	639.16	39.96	135.55	-	-	652.00
Real Estate Loan	237.33	546.95	134.59	-	213.25	-	419.96	378.61
Margin Nature Loan	-	61.27	18.45	-	0.37	19.87	-	232.91
Hire Purchase Loan	7.66	564.59	311.74	-	63.23	30.39	2.47	93.06
Deprived Sector Loan	67.17	275.25	163.63	18.09	367.49	2.63	-	324.12
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	978.14	185.90	1,489.24	6.11	3,539.69	3.96	104.44	1,239.20
Total Product wise Loan	2,238.21	6,253.39	3,550.15	320.26	6,061.90	141.06	1,586.58	3,750.77

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	-	18.45	-	-	19.87	-	-
Fixed Deposit Receipts	33.52	23.17	17.46	12.41	99.98	-	-	94.55
Own	33.52	23.17	17.46	12.41	99.98	-	-	94.55
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	2,204.70	5,808.57	3,422.14	307.85	176.73	109.52	1,586.58	3,181.31
Fixed Assets	2,204.70	5,808.57	3,422.14	307.85	176.73	109.52	1,586.58	3,181.31
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	360.38	0.10	-	-	11.67	-	260.00
Government Guarantee	-	-	-	-	-	2.63	-	-
Institutional Guarantee	-	263.83	0.10	-	-	-	-	260.00
Personal Guarantee	-	96.56	-	-	-	9.04	-	-
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	61.27	92.00	-	5,785.19	-	-	214.91
Total	2,238.21	6,253.39	3,550.15	320.26	6,061.90	141.06	1,586.58	3,750.77

BFI Name	ICFC	CityExpress	Manju	Reliance
Sector Wise				
Agricultural and Forest Related	104.67	1.00	178.76	38.61
Fishery Related	10.86	1.50	19.59	-
Mining Related	2.01	-	-	0.54
Manufacturing (Producing) Related	404.91	0.94	158.39	217.92
Construction	197.40	7.40	1,873.54	696.78
Electricity,Gas and Water	4.03	-	155.68	35.01
Metal Products, Mach. & Ele. Eqp.	15.98	-	145.74	63.89
Tras., Com. and Public Utilities	435.23	1.15	342.98	583.68
Wholesaler & Retailer	1,449.13	16.73	646.38	204.79
Finance, Insurance and Real Estate	2,922.71	72.67	1,674.04	545.31
Hotel or Restaurant	709.24	1.50	183.07	332.85
Other Services	379.64	1.50	133.01	94.84
Consumption Loans	625.09	16.10	744.19	277.56
Local Government	-	-	-	-
Others	2,732.74	-	929.55	1,053.31
TOTAL sectorwise	9,993.63	120.50	7,184.92	4,145.08

Product Wise

Term Loan	2,036.09	8.77	1,951.24	46.20
Overdraft	3,538.06	1.52	-	-
Trust Receipt Loan / Import Loan	-	-	-	-
Demand & Other Working Capital Loan	435.25	-	500.67	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	953.06	77.84	1,772.10	605.44
Real Estate Loan	710.71	0.99	284.92	379.30
Margin Nature Loan	395.84	0.35	395.66	253.64
Hire Purchase Loan	450.93	1.15	328.91	576.52
Deprived Sector Loan	1,329.69	-	1,425.54	394.48
Bills Purchased	-	-	-	-
Other Product	143.99	29.89	525.87	1,882.00
Total Product wise Loan	9,993.63	120.50	7,184.92	4,145.08

Collateral Wise

Gold and Silver	-	-	-	-
Government Securities	-	-	-	-
Non Governmental Securities	395.84	-	395.66	-
Fixed Deposit Receipts	143.99	0.18	28.34	19.86
Own	143.99	0.18	28.34	19.86
Other Licences Institutions	-	-	-	-
Collateral of Properties	8,190.14	119.96	5,053.03	3,199.29
Fixed Assets	8,190.14	119.96	5,053.03	3,199.29
Current Assets	-	-	-	-
Against security of Bill	-	-	-	-
Domestic Bills	-	-	-	-
Foreign Bills	-	-	-	-
Against Guarantee	1,256.52	-	1,697.64	611.69
Government Guarantee	-	-	-	-
Institutional Guarantee	1,237.67	-	1,378.00	389.85
Personal Guarantee	18.85	-	319.64	1.58
Collective Guarantee	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-
Other Guarantee	-	-	-	220.26
Credit Card	-	-	-	-
Others	7.14	0.35	10.25	314.25
Total	9,993.63	120.50	7,184.92	4,145.08

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-July	Mid-Aug	% change		
	2017	2018	2019	2020	2020	2/1	3/2	4/3
	1	2	3	4	5			
1 CAPITAL FUND	12,593	17,420	25,503	33,424	39,459	38.33	46.40	31.06
a. Paid-up Capital	7,721	11,159	17,078	21,495	21,642	44.52	53.04	25.87
b. Statutory Reserves	1,748	2,451	3,531	4,814	5,271	40.25	44.08	36.32
c. Retained Earning	1,179	1,379	1,750	2,790	7,626	16.91	26.91	59.44
d. Others Reserves	1,944	2,431	3,144	4,324	4,921	25.03	29.33	37.53
2 BORROWINGS	66,773	87,707	126,378	142,095	132,892	31.35	44.09	12.44
a. NRB	555	2,070	1,701	8	4,782	273.02	-17.80	-99.52
f. Others	66,218	85,637	124,677	142,086	128,110	29.33	45.59	13.96
3 DEPOSITS	34,344	49,549	85,606	106,150	107,587	44.27	72.77	24.00
4 BILLS PAYABLE	2	1	75	41	39	-33.54	5591.09	-45.48
5 OTHER LIABILITIES	10,366	13,552	23,664	29,558	31,691	30.73	74.63	24.90
a. Loan Loss Provision	1,716	2,391	4,013	7,631	9,339	39.32	67.86	90.16
b. Interest Suspense a/c	939	1,121	1,800	4,003	4,112	19.49	60.53	122.36
c. Others	7,712	10,039	17,851	17,924	18,240	30.18	77.81	0.41
6 RECONCILIATION A/c	5,780	3,480	5,192	8,482	8,641	-39.79	49.19	63.36
7 PROFIT & LOSS A/c	3,907	4,039	6,608	5,419	867	3.37	63.62	-17.99
Total	133,765	175,748	273,028	325,169	321,176	31.39	55.35	19.10
Assets								
1 LIQUID FUNDS	12,498	16,314	19,246	30,382	24,546	30.54	17.97	57.86
a. Cash Balance	94	147	214	379	388	56.92	45.57	76.94
b. Bank Balance	6,243	9,190	13,398	16,872	14,283	47.19	45.79	25.93
c. Money at Call	6,161	6,977	5,634	13,130	9,875	13.26	-19.25	133.06
2 INVESTMENT IN SECURITIES EXCEPT SHARE	43	43	312	468	418	0.00	629.98	49.91
3 SHARE & OTHER INVESTMENT	2,658	2,565	2,262	9,732	10,443	-3.52	-11.81	330.28
4 LOANS & ADVANCES	106,541	145,944	235,101	262,732	261,717	36.98	61.09	11.75
Institutional	24,131	30,597	38,955	39,721	42,668	26.79	27.32	1.97
Individual	82,410	115,347	196,147	223,012	219,049	39.97	70.05	13.70
5 FIXED ASSETS	1,219	1,472	2,107	2,223	2,259	20.72	43.14	5.50
6 OTHER ASSETS	4,766	5,735	8,552	11,063	11,582	20.34	49.11	29.36
7 EXPENSES NOT WRITTEN OFF	11	7	11	11	10	-36.38	53.11	1.87
8 NON BANKING ASSETS	-	-	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,959	3,609	5,391	8,469	8,721	-39.44	49.37	57.11
10 PROFIT & LOSS A/c	70	57	45	88	1,479	-18.74	-20.95	96.81
Total	133,765	175,745	273,028	325,169	321,176	31.38	55.35	19.10
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	5,938	11,759	17,022	21,965	1,773	98.04	44.75	29.04
2 COMMISSION/FEE EXPENSES	0	3	7	38	0	1378.80	114.61	472.63
3 EMPLOYEE EXPENSES	3,619	4,735	6,299	8,757	703	30.85	33.03	39.02
4 OFFICE OPERATING EXPENSES	1,232	1,594	2,358	2,907	234	29.44	47.90	23.29
5 NON OPERATING EXPENSES	1	9	63	140	10	1056.98	578.43	122.70
6 PROVISION FOR RISK	641	1,048	1,921	6,648	4,669	63.43	83.21	246.15
7 LOAN WRITTEN OFF	3	1	5	5	-	-72.34	464.16	14.51
8 EXTRAORDINARY EXPENSES	0	-	1	18	1	-100.00	0.00	1279.00
9 PROVISION FOR STAFF BONUS	519	547	861	836	(89)	5.43	57.54	-2.95
10 PROVISION FOR INCOME TAX	1,561	1,663	2,545	2,353	(236)	6.56	52.98	-7.52
11 NET PROFIT	3,902	4,013	6,249	5,394	(510)	2.87	55.70	-13.68
TOTAL EXPENSES	17,415	25,374	37,331	49,062	6,555	45.70	47.12	31.43
Income								
1. INTEREST INCOME	15,659	22,236	31,647	41,259	3,105	42.00	42.32	30.37
2. COMMISSION & DISCOUNT	410	546	805	718	78	33.36	47.34	-10.80
3 OTHER OPERATING INCOME	1,000	2,049	3,739	3,726	245	104.84	82.48	-0.33
4 NON OPERATING INCOME	51	142	176	153	9	180.15	23.91	-13.28
5 PROVISION FOR WRITTEN BACK	241	364	936	3,134	2,983	50.99	156.84	234.88
6 RECOVERY FOR WRITE BACK	3	5	2	2	0	73.37	-59.94	6.73
7 INCOME FOR EXTRA ORDINARY EXPENSES	-	0	0	18	6	0.00	712.18	53203.70
8 NET LOSS	51	31	26	52	129	-39.31	-17.32	102.16
TOTAL INCOME	17,415	25,374	37,331	49,062	6,555	45.70	47.12	31.43
Miscellaneous Information								
No. of Total Staffs	8,903	11,552	17,361	19,017	19,027	29.75	50.29	9.54
No. of Total Branches	1,895	2,448	3,629	4,057	4,070	29.18	48.24	11.79
No. of Total Centers	132,355	172,788	274,186	310,895	312,395	30.55	58.68	13.39
No. of Total Groups	455,206	562,425	926,625	1,039,696	1,048,510	23.55	64.76	12.20
No. of Total Passive Groups	4,942	5,762	9,565	9,398	16,933	16.59	66.00	-1.75
No. of Total Members	2,338,046	2,856,380	4,327,991	4,686,659	4,705,890	22.17	51.52	8.29
No. of Total Passive Members	37,050	51,516	118,044	195,311	197,543	39.04	129.14	65.46
No. of Total Borrowers	1,576,155	1,853,417	2,679,016	2,783,222	2,790,176	17.59	44.54	3.89
No. of Total Overdue Borrowers	44,281	56,824	165,984	1,001,407	1,256,472	28.33	192.10	503.32
No. of Total Saving Members	2,368,500	3,010,166	4,323,957	4,679,987	4,715,826	27.09	43.65	8.23
Total Saving Amount (Rs million)	34,583	49,549	101,910	106,150	109,593	43.27	105.68	4.16

Districtwise List of Bank and Financial Institutions Branches (Saun, 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	48	13	203	927,127	4,567
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	25	7	1	33	171,227	5,189
9	1	Morang	152	49	13	214	1,094,764	5,116
10	1	Sunsari	124	36	12	172	914,307	5,316
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		691	166	45	902	4,944,070	5,481
15	2	Saptari	44	6	8	58	711,489	12,267
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	67	12	2	81	895,888	11,060
20	2	Rautahat	54	7	1	62	844,659	13,624
21	2	Bara	73	10	5	88	830,410	9,436
22	2	Parsa	66	10	4	80	716,206	8,953
	Total		519	69	31	619	6,256,166	10,107
23	3	Dolakha	26	3	-	29	187,160	6,454
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	770	116	48	934	2,241,726	2,400
32	3	Lalitpur	182	23	14	219	573,740	2,620
33	3	Bhaktapur	96	13	7	116	370,113	3,191
34	3	Makwanpur	58	15	4	77	462,357	6,005
35	3	Chitawan	155	49	12	216	698,153	3,232
	Total		1,566	275	93	1,934	6,437,788	3,329
36	4	Gorkha	40	5	3	48	246,590	5,137
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	77	22	1	100	346,560	3,466
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	27	10	-	37	148,501	4,014
45	4	Myagdi	22	9	-	31	110,947	3,579
46	4	Nawalparasi East	58	22	5	85	354,602	4,172
	Total		553	179	29	761	2,519,139	3,310

47	5	Gulmi	35	14	-	49	256,029	5,225
48	5	Palpa	47	12	-	59	248,210	4,207
49	5	Rupandehi	192	95	18	305	1,069,324	3,506
50	5	Kapilbastu	69	18	5	92	670,038	7,283
51	5	Arghakhanchi	21	5	-	26	202,556	7,791
52	5	Pyuthan	19	12	-	31	242,534	7,824
53	5	Rolpa	19	2	-	21	237,971	11,332
54	5	Rukum East	6	-	-	6	58,562	9,760
55	5	Dang	88	34	4	126	649,878	5,158
56	5	Banke	79	26	6	111	608,317	5,480
57	5	Bardiya	39	19	-	58	480,603	8,286
58	5	Nawalparasi West	49	25	3	77	374,240	4,860
Total			663	262	36	961	5,098,262	5,305
59	6	Rukum West	16	1	1	18	170,405	9,467
60	6	Salyan	22	4	1	27	272,840	10,105
61	6	Surkhet	50	8	2	60	418,940	6,982
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	8	-	-	8	64,122	8,015
68	6	Humla	9	1	-	10	58,910	5,891
Total			181	17	4	202	1,809,783	8,959
69	7	Doti	21	1	-	22	213,664	9,712
70	7	Bajhang	16	1	-	17	222,357	13,080
71	7	Kailali	130	22	5	157	951,069	6,058
72	7	Bajura	12	1	-	13	155,779	11,983
73	7	Achham	17	3	-	20	288,220	14,411
74	7	Kanchanpur	62	8	1	71	530,312	7,469
75	7	Darchula	17	2	-	19	144,644	7,613
76	7	Baitadi	17	2	-	19	266,539	14,028
77	7	Dadeldhura	25	1	-	26	158,685	6,103
Total			317	41	6	364	2,931,269	8,053
Grand Total			4,490	1,009	244	5,743	29,996,478	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	20	21	84	1	153
No. of Branches [@]	4,490	1,009	244	4,070		9,813
Population per Branch [*] (Served by A, B and C class BFI's)						5,223
Population per Branch [*] (Served by A, B, C and D class BFI's)						3,057

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	691	166	45	682	902	1,584
2	519	69	31	798	619	1,417
Bagmati	1,566	275	93	611	1,934	2,545
Gandaki	553	179	29	525	761	1,286
5	663	262	36	916	961	1,877
Karnali	181	17	4	186	202	388
Sudur Paschim	317	41	6	352	364	716
Total	4,490	1,009	244	4,070	5,743	9,813

* 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)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.16	1,075,115.88	3.64	1,081,490.38
2	Fixed:	9.02	1,604,791.08	8.79	1,664,836.95
2.1	up to 1 month	-	-	-	-
2.2	1-3 months	-	-	-	-
2.3	3-6 months	8.23	293,867.03	7.94	300,443.51
2.4	6-12 months	8.96	466,993.97	8.70	465,857.57
2.5	1-2 yrs	9.03	591,804.56	8.78	644,983.76
2.6	2 yrs and above	10.02	252,125.52	10.02	253,552.11
3	Call	2.37	294,411.03	1.73	322,925.01
4	Certificate of Deposits	-	-	-	-
5	Other	8.24	3,291.96	8.23	3,138.73
6	Non interest bearing deposits	-	387,608.35	-	295,411.77
6.1	Current	-	361,765.65	-	268,205.80
6.2	Margin	-	23,727.26	-	24,725.94
6.3	Other	-	2,115.45	-	2,480.03
	Aggregate	6.01	3,365,218.31	5.77	3,367,802.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.37	163,056.24	9.83	160,733.96
2	Fishery Related	9.95	4,751.44	9.37	4,634.65
3	Mining Related	10.87	5,180.14	11.10	5,199.44
4	Agriculture, Forestry & Beverage Production Related	10.89	142,758.63	10.01	138,786.45
5	Non Food Production Related	10.25	341,968.19	10.30	337,393.74
6	Construction	10.99	294,292.47	11.02	295,341.18
7	Electricity, Gas and Water	10.46	153,061.09	10.75	158,824.37
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.73	40,702.62	10.49	40,250.67
9	Transport, Communication and Public Utilities	11.22	70,513.19	11.21	67,008.68
10	Wholesaler & Retailer	10.98	600,807.81	10.41	590,531.41
11	Finance, Insurance and Real Estate	10.53	222,514.55	9.87	212,288.98
12	Hotel or Restaurant	10.61	127,550.63	10.60	130,153.50
13	Other Services	10.86	137,152.30	10.82	139,542.20
14	Consumption Loans	11.43	137,942.87	11.11	135,033.52
15	Local Government	4.32	1,538.89	4.23	1,538.97
16	Others	11.45	376,867.47	11.46	380,781.61
	Aggregate	10.11	2,820,658.52	10.47	2,798,043.33

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.60	608,333.35	10.71	613,974.93
2	Overdraft	11.18	421,258.16	10.92	411,744.98
3	Trust Receipt Loan / Import Loan	8.52	71,861.49	8.87	60,468.16
4	Demand & Other Working Capital Loan	10.75	683,545.18	10.26	687,275.48
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.00	208,542.63	10.91	207,779.20
6	Real Estate Loan	11.16	140,543.75	10.91	142,081.95
7	Margin Nature Loan	10.85	41,345.03	10.42	41,355.84
8	Hire Purchase Loan	11.58	144,991.31	11.70	142,548.87
9	Deprived Sector Loan	10.28	169,089.66	9.38	161,310.25
10	Bills Purchased	7.26	3,253.77	6.98	3,290.92
11	Other Product	11.42	327,894.18	11.41	326,212.74
	Aggregate	10.11	2,820,658.52	10.47	2,798,043.33

**Name list of Bank and Financial Institutions
Mid-Aug, 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	Guheshwori Merchant Banking & Finance Ltd.	GMBFL	18	ICFC Finance Ltd.	ICFC
19	City Express Finance Company Ltd.	CityExpress	20	Manjushree Financial Institution Ltd.	Manju
21	Reliance Finance Ltd.	Reliance			

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Ltd.	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd.	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Ltd.	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Ltd.	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Ltd.	Chhimek	6	Shawalamban Laghubitta Bittiya Sanstha Ltd.	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd.	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Ltd.	NERUDE
9	Naya Nepal Laghubitta Bittiya Sanstha Ltd.	Naya	10	Summit Laghubitta Bittiya Sanstha Ltd.	Summit
11	Sworojagar Laghubitta Bittiya Sanstha Ltd.	Sworojgar	12	First Microfinance Laghubitta Bittiya Sanstha Ltd.	First
13	Nagbeli Laghubitta Bittiya Sanstha Ltd.	Nagbeli	14	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika
15	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire	16	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana
17	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila	18	Womi Laghubitta Bittiya Sanstha Ltd.	Womi
19	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF	20	Civil Laghubitta Bittiya Sanstha Ltd.	CivilMF
21	Mahila Sahayatra Laghubitta Bittiya Sanstha Ltd.	MahilaMF	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
23	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.	MeromMF
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	Jalpa Laghubitta Bittiya Sanstha Limited	Jalpa	62	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi
63	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra	64	Solve Laghubitta Bittiya Sanstha Limited	Solve
65	WEAN Laghubitta Bittiya Sanstha Limited	WEAN	66	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
67	BPW Laghubitta Bittiya Sanstha Limited	BPW	68	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
69	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	70	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
71	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	72	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
73	Garibi Nyunikaran Laghubitta Bittiya Sanstha Limited	Garibi	74	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
75	NRN Laghubitta Bittiya Sanstha Limited	NRN	76	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban
77	Gharelu Laghubitta Bittiya Sanstha Limited	Gharelu	78	Janakpur Laghubitta Bittiya Sanstha Limited	Janakpur
79	Super Laghubitta Bittiya Sanstha Limited	Super	80	Shaligram Laghubitta Bittiya Sanstha Limited	Shaligram
81	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan	82	Deurali Laghubitta Bittiya Sanstha Limited	Deurali
83	Nawa Kiran Laghubitta Bittiya Sanstha Limited	Nawa Kiran	84	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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