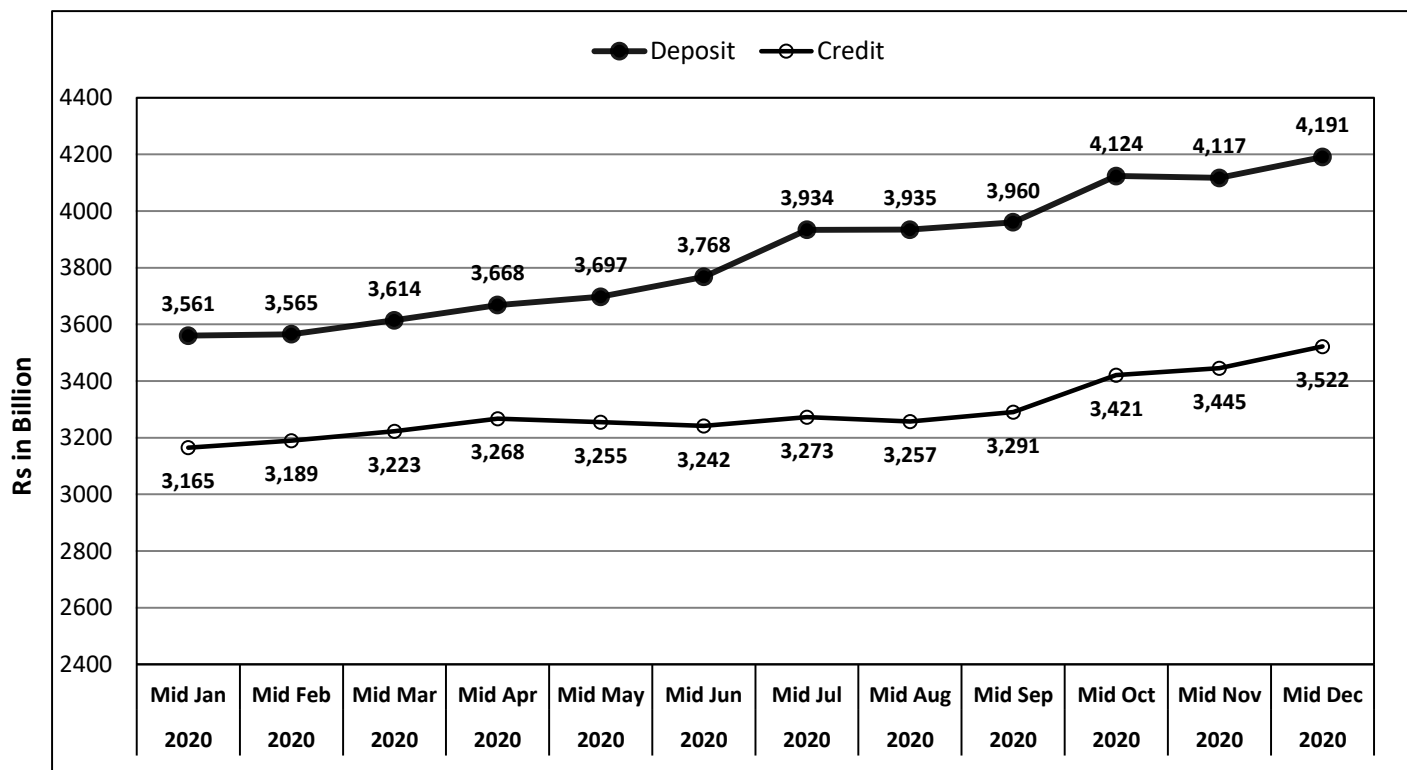


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2077 Mangsir
Mid-Dec, 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	19	21	76	143
Total Number of Licensed BFIs*	27	19	21	76	143

* 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 Mangsir End, 2077 (Mid-Dec, 2020)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	98.53	10.15	2.57	111.25
2	Total Credit/GDP	82.92	8.54	2.04	93.50
3	Total Credit/ Total Deposit	84.16	84.08	79.45	84.05
4	CCD Ratio [#]	73.45	75.61	67.22	73.49
5	Fixed Deposit/Total Deposit	48.46	50.47	57.67	48.86
6	Saving Deposit/Total Deposit	32.37	28.91	27.82	31.94
7	Current Deposit/Total Deposit	8.78	1.93	0.99	7.97
8	Call Deposit/Total Deposit	9.31	9.10	11.75	9.35
9	NPL/ Total Loan [^]	1.63	1.67	6.21	1.73
10	Total LLP /Total Loan	5.84	2.00	8.82	5.55
11	Deprived Sector Loan/Total Loan ^{§^}	6.15	12.69	9.80	6.78
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	10.43	9.47	17.77	10.51
2	Investment in Gov. Securities/Total Deposit	14.96	8.69	11.30	14.30
3	Total Liquid Assets/Total Deposit	26.23	26.73	42.61	26.65
C. Capital Adequacy Ratios (%)[^]					
1	Core Capital/RWA	11.54	12.37	17.95	11.74
2	Total Capital/RWA	13.95	13.48	19.43	14.03
D. Financial Access					
1	No. of institutions	27	19	21	67
2	No. of Branches	4,585	1,032	253	5,870
3	No. of Deposit Accounts [^]	28,809,988	4,052,622	669,177	33,531,787
4	No. of Loan Accounts [^]	1,210,923	301,457	44,896	1,557,277
5	No. of Branchless Banking Centers [^]	1,619	-	-	1,619
6	No. of Branchless Banking Customers [^]	189,906	-	-	189,906
7	No. of Mobile Banking Customers [^]	10,665,071	1,151,807	95,935	11,912,813
8	No. of Internet Banking Customers [^]	1,029,333	25,574	6,433	1,061,340
9	No. of ATMs [^]	3,831	309	51	4,191
10	No. of Debit Cards [^]	7,379,610	251,848	38,369	7,669,827
11	No. of Credit Cards [^]	168,682	-	-	168,682
12	No. of Prepaid Cards [^]	58,048	-	-	58,048
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	5.14			
	(a) Saving	2.85			
	(b) Fixed	8.20			
	(c) Call	1.00			
2	Wt. Avg Interest Rate on Credit	9.37			

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

Month end (last day) CCD ratio

[^] Data as on 1st Quarter of FY2077/78 (2020/21)

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

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	370,014	446,402	488,277	545,974	548,244	20.64	9.38	0.42
a. Paid-up Capital	282,196	305,885	330,876	331,782	332,688	8.39	8.17	0.27
b. Statutory Reserves	63,756	76,174	94,150	98,570	99,574	19.48	23.60	1.02
c. Retained Earning	(1,932)	4,538	4,312	44,962	40,030	-334.90	-4.98	-10.97
d. Others Reserves	25,995	59,805	58,939	70,660	75,951	130.07	-1.45	7.49
2 BORROWINGS	35,453	90,729	81,610	103,206	120,741	155.92	-10.05	16.99
a. NRB	12,122	22,927	7,992	10,577	19,416	89.14	-65.14	83.57
b. "A"Class Licensed Institution	8,583	34,286	5,392	20,081	28,644	299.48	-84.27	42.64
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	13,624	13,805	0.00	348.99	1.33
d. Other Financial Ins.	2,436	3,283	1,737	1,177	1,113	34.79	-47.10	-5.48
e. Bonds and Securities	12,312	26,935	51,679	57,748	57,764	118.76	91.87	0.03
3 DEPOSITS	2,836,930	3,354,428	3,933,738	4,117,350	4,190,717	18.24	17.27	1.78
a. Current	256,809	311,505	401,130	325,953	334,149	21.30	28.77	2.51
b. Savings	947,024	1,060,516	1,224,189	1,329,875	1,338,723	11.98	15.43	0.67
c. Fixed	1,229,731	1,526,497	1,884,402	2,009,527	2,047,495	24.13	23.45	1.89
d. Call Deposits	367,597	417,390	387,287	376,158	391,749	13.55	-7.21	4.14
e. Others	35,770	38,519	36,729	75,837	78,601	7.69	-4.65	3.65
4 Bills Payable	3,109	2,309	2,053	9,944	754	-25.72	-11.11	-92.41
5 Other Liabilities	263,876	303,249	385,596	388,835	429,925	14.92	27.15	10.57
1. Loan Loss Provision	55,009	54,893	78,604	83,463	83,791	-0.21	43.19	0.39
2. Interest Suspense a/c	37,705	20,271	27,582	28,292	29,406	-46.24	36.06	3.94
3. Others	171,163	228,085	279,410	277,079	316,728	33.26	22.50	14.31
6 Reconciliation A/c	4,265	15,556	3,427	2,855	3,368	264.72	-77.97	17.99
7 Profit & Loss A/c	61,338	73,519	59,045	20,208	26,414	19.86	-19.69	30.71
TOTAL	3,574,985	4,286,193	4,953,745	5,188,372	5,320,164	19.89	15.57	2.54
Assets								
1 LIQUID FUNDS	439,299	466,279	563,630	554,206	517,573	6.14	20.88	-6.61
a. Cash Balance	74,893	92,563	110,726	83,005	103,477	23.59	19.62	24.66
Nepalese Notes & Coins	72,208	84,640	98,161	70,173	89,134	17.22	15.97	27.02
Foreign Currency	2,685	7,923	12,565	12,832	14,343	195.09	58.59	11.78
b. Bank Balance	298,098	295,862	369,615	401,453	337,129	-0.75	24.93	-16.02
1. In Nepal Rastra Bank	218,135	215,138	294,780	317,197	254,868	-1.37	37.02	-19.65
2. "A"Class Licensed Institution	41,055	29,036	27,141	31,537	33,742	-29.28	-6.53	6.99
3. Other Financial Ins.	7,557	13,010	3,372	2,416	2,296	72.16	-74.08	-4.94
4. In Foreign banks	31,352	38,678	44,322	50,303	46,223	23.37	14.59	-8.11
c. Money at Call	66,307	77,853	83,288	69,748	76,967	17.41	6.98	10.35
2 INVESTMENTS	331,231	375,402	534,611	592,855	654,340	13.34	42.41	10.37
a. Govt. Securities	295,854	374,262	533,827	591,823	599,281	26.50	42.63	1.26
b. Others	35,377	1,140	784	1,032	55,059	-96.78	-31.24	5237.15
3 SHARE & OTHER INVESTMENT	109,665	186,189	171,683	183,200	200,900	69.78	-7.79	9.66
4 LOANS & ADVANCES (Including Bills Purchased)	2,422,798	2,913,970	3,273,096	3,445,344	3,522,156	20.27	12.32	2.23
4.1 LOANS & ADVANCES	2,419,842	2,910,511	3,270,133	3,441,733	3,518,440	20.28	12.36	2.23
a. Private Sector	2,355,915	2,819,279	3,156,509	3,314,215	3,387,533	19.67	11.96	2.21
b. Financial Institutions	58,056	86,056	110,945	123,226	126,601	48.23	28.92	2.74
c. Government Organizations	5,871	5,176	2,679	4,292	4,305	-11.83	-48.24	0.31
4.2 BILLS PURCHASED	2,956	3,459	2,963	3,611	3,716	17.03	-14.36	2.93
5 LOANS AGT. COLLECTED BILLS	129	-	-	-	-	-100.00	0.00	0.00
6 FIXED ASSETS	47,763	71,420	78,568	79,729	80,060	49.53	10.01	0.41
7 OTHER ASSETS	206,834	253,949	312,752	339,526	356,235	22.78	23.16	4.92
a. Accrued Interests	43,309	46,171	117,719	122,392	140,362	6.61	154.96	14.68
b. Others	163,525	207,777	159,955	172,731	176,160	27.06	-23.02	1.99
8 Expenses not Written off	264	26	189	160	177	-89.99	613.61	10.48
9 Non Banking Assets	4,614	5,716	7,076	7,357	7,578	23.87	23.80	3.00
10 Reconciliation Account	12,389	13,167	11,715	(14,556)	(19,170)	6.28	-11.03	31.70
11 Profit & Loss A/c	1	75	426	552	316	10417.22	464.35	-42.75
TOTAL	3,574,985	4,286,193	4,953,745	5,188,372	5,320,164	19.89	15.57	2.54

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	314,190	385,245	433,941	486,606	488,672	22.62	12.64	0.42
a. Paid-up Capital	231,458	252,260	284,811	286,372	287,099	8.99	12.90	0.25
b. Statutory Reserves	56,203	67,359	86,033	90,161	91,128	19.85	27.72	1.07
c. Retained Earning	3,053	8,249	8,248	44,973	40,443	170.19	-0.01	-10.07
d. Others Reserves	23,477	57,377	54,850	65,100	70,002	144.40	-4.40	7.53
2 BORROWINGS	33,552	82,024	78,942	99,386	111,742	144.47	-3.76	12.43
a. NRB	11,690	21,327	7,810	10,563	17,203	82.43	-63.38	62.86
b. "A"Class Licensed Institution	7,113	27,181	3,356	16,725	22,308	282.13	-87.65	33.38
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	13,624	13,805	0.00	348.99	1.33
d. Other Financial Ins.	2,436	3,283	1,737	1,177	1,113	34.79	-47.10	-5.48
e. Bonds and Securities	12,312	26,935	51,229	57,298	57,314	118.76	90.20	0.03
3 DEPOSITS	2,471,514	2,880,092	3,490,101	3,648,221	3,711,493	16.53	21.18	1.73
a. Current	249,248	301,550	389,700	318,965	325,824	20.98	29.23	2.15
b. Savings	811,668	901,359	1,087,517	1,193,713	1,201,245	11.05	20.65	0.63
c. Fixed	1,070,788	1,308,269	1,646,630	1,767,535	1,798,641	22.18	25.86	1.76
d. Call Deposits	308,550	336,801	332,548	329,615	345,588	9.16	-1.26	4.85
e. Others	31,261	32,114	33,706	38,394	40,195	2.73	4.96	4.69
4 Bills Payable	3,050	2,239	2,036	9,904	708	-26.59	-9.06	-92.85
5 Other Liabilities	228,764	264,670	350,780	350,539	389,792	15.70	32.54	11.20
1. Loan Loss Provision	44,118	42,916	67,444	70,921	71,346	-2.72	57.15	0.60
2. Interest Suspense a/c	28,593	10,597	16,882	16,709	17,552	-62.94	59.30	5.05
3. Others	156,052	211,156	266,454	262,909	300,894	35.31	26.19	14.45
6 Reconciliation A/c	(432)	8,608	3,286	2,736	3,230	-2094.36	-61.83	18.08
7 Profit & Loss A/c	53,633	64,456	54,484	18,588	24,266	20.18	-15.47	30.54
TOTAL	3,104,271	3,687,334	4,413,571	4,615,980	4,729,903	18.78	19.70	2.47
Assets								
1 LIQUID FUNDS	328,307	348,011	462,843	459,939	418,264	6.00	33.00	-9.06
a. Cash Balance	66,242	82,456	100,912	76,207	94,403	24.48	22.38	23.88
Nepalese Notes & Coins	63,741	74,684	88,499	63,455	80,172	17.17	18.50	26.34
Foreign Currency	2,501	7,772	12,412	12,753	14,232	210.80	59.72	11.60
b. Bank Balance	244,464	242,924	327,901	359,314	292,790	-0.63	34.98	-18.51
1. In Nepal Rastra Bank	201,684	196,554	275,162	299,562	238,780	-2.54	39.99	-20.29
2. "A"Class Licensed Institution	11,245	7,476	8,186	9,019	7,530	-33.51	9.49	-16.51
3. Other Financial Ins.	192	223	233	432	259	16.34	4.35	-39.99
4. In Foreign banks	31,344	38,671	44,320	50,301	46,220	23.38	14.61	-8.11
c. Money at Call	17,601	22,631	34,031	24,418	31,070	28.58	50.37	27.24
2 INVESTMENTS	321,107	356,216	498,252	547,087	608,625	10.93	39.87	11.25
a. Govt. Securities	285,850	355,159	497,643	546,638	555,117	24.25	40.12	1.55
b. Others	35,257	1,057	609	449	53,507	-97.00	-42.36	11821.56
3 SHARE & OTHER INVESTMENT	103,824	179,087	164,516	174,610	191,009	72.49	-8.14	9.39
4 LOANS & ADVANCES (Including Bills Purchased)	2,112,202	2,500,066	2,910,231	3,058,293	3,123,696	18.36	16.41	2.14
4.1 LOANS & ADVANCES	2,109,246	2,496,607	2,907,269	3,054,683	3,119,979	18.36	16.45	2.14
a. Private Sector	2,049,940	2,414,260	2,801,001	2,940,108	3,004,723	17.77	16.02	2.20
b. Financial Institutions	53,464	77,175	103,588	110,294	110,975	44.35	34.23	0.62
c. Government Organizations	5,842	5,172	2,679	4,280	4,281	-11.48	-48.20	0.02
4.2 BILLS PURCHASED	2,956	3,459	2,963	3,611	3,716	17.03	-14.36	2.93
5 LOANS AGT. COLLECTED BILLS	129	-	-	-	-	-100.00	0.00	0.00
6 FIXED ASSETS	41,139	62,650	69,840	71,133	71,409	52.29	11.48	0.39
7 OTHER ASSETS	186,241	230,511	290,073	313,167	329,619	23.77	25.84	5.25
a. Accrued Interests	33,650	35,840	105,141	107,504	125,292	6.51	193.36	16.55
b. Others	152,590	194,671	153,770	165,450	169,044	27.58	-21.01	2.17
8 Expenses not Written off	247	18	169	142	158	-92.74	843.42	11.25
9 Non Banking Assets	3,380	4,555	5,945	6,117	6,414	34.77	30.51	4.86
10 Reconciliation Account	7,696	6,219	11,569	(14,678)	(19,290)	-19.19	86.02	31.42
11 Profit & Loss A/c	-	-	133	170	-	0.00	0.00	-100.00
TOTAL	3,104,271	3,687,334	4,413,571	4,615,980	4,729,903	18.78	19.70	2.47

Statement of Assets and Liabilities of Development Banks

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	44,037	47,933	39,284	43,146	43,223	8.85	-18.04	0.18
a. Paid-up Capital	38,004	40,039	31,964	31,380	31,380	5.36	-20.17	0.00
b. Statutory Reserves	5,021	6,067	5,096	5,335	5,351	20.83	-16.01	0.28
c. Retained Earning	(531)	427	(186)	4,115	3,739	-180.42	-143.58	-9.13
d. Others Reserves	1,543	1,400	2,410	2,316	2,753	-9.24	72.13	18.86
2 BORROWINGS	731	5,173	136	500	4,280	607.67	-97.37	756.03
a. NRB	221	1,406	136	-	2,130	536.37	-90.34	0.00
b. "A"Class Licensed Institution	510	3,767	-	500	2,150	638.56	-100.00	330.00
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	301,858	398,341	354,778	375,119	382,399	31.96	-10.94	1.94
a. Current	7,280	9,426	9,263	6,110	7,363	29.48	-1.73	20.50
b. Savings	114,849	135,366	112,816	109,518	110,537	17.86	-16.66	0.93
c. Fixed	124,858	178,880	188,006	188,295	193,015	43.27	5.10	2.51
d. Call Deposits	54,586	74,358	44,048	35,475	34,785	36.22	-40.76	-1.94
e. Others	285	311	646	35,721	36,698	9.26	107.38	2.73
4 Bills Payable	54	59	15	23	42	9.25	-75.01	86.43
5 Other Liabilities	17,211	20,723	15,497	18,848	20,219	20.41	-25.22	7.27
1. Loan Loss Provision	4,384	5,639	4,242	5,784	5,713	28.65	-24.79	-1.21
2. Interest Suspense a/c	1,607	2,069	1,470	2,300	2,334	28.79	-28.95	1.49
3. Others	11,220	13,014	9,785	10,765	12,171	15.98	-24.81	13.07
6 Reconciliation A/c	4,584	6,828	141	119	119	48.97	-97.93	0.02
7 Profit & Loss A/c	6,227	7,258	3,577	1,476	1,925	16.57	-50.72	30.39
TOTAL	374,701	486,316	413,428	439,231	452,207	29.79	-14.99	2.95
Assets								
1 LIQUID FUNDS	89,988	94,564	76,518	67,244	68,995	5.08	-19.08	2.60
a. Cash Balance	7,344	8,673	7,918	5,463	7,397	18.08	-8.71	35.41
Nepalese Notes & Coins	7,160	8,521	7,765	5,384	7,285	19.01	-8.88	35.33
Foreign Currency	184	151	153	79	112	-18.00	0.90	41.25
b. Bank Balance	42,555	40,335	28,987	28,625	28,812	-5.22	-28.13	0.65
1. In Nepal Rastra Bank	14,045	15,331	15,492	13,393	12,319	9.16	1.04	-8.02
2. "A"Class Licensed Institution	23,101	16,437	12,441	14,810	16,042	-28.85	-24.31	8.32
3. Other Financial Ins.	5,401	8,560	1,052	419	448	58.48	-87.70	6.91
4. In Foreign banks	7	7	3	3	3	-3.28	-64.63	3.33
c. Money at Call	40,089	45,556	39,613	33,156	32,786	13.64	-13.04	-1.12
2 INVESTMENTS	7,774	15,305	28,288	35,381	34,776	96.87	84.82	-1.71
a. Govt. Securities	7,654	15,245	28,113	34,798	33,225	99.18	84.40	-4.52
b. Others	120	60	175	583	1,551	-50.00	191.67	166.30
3 SHARE & OTHER INVESTMENT	3,668	4,745	4,484	5,657	7,213	29.36	-5.51	27.50
4 LOANS & ADVANCES (Including Bills Purchased)	253,251	345,165	287,580	311,359	321,535	36.29	-16.68	3.27
4.1 LOANS & ADVANCES	253,251	345,165	287,580	311,359	321,535	36.29	-16.68	3.27
a. Private Sector	249,741	338,885	284,009	303,301	311,102	35.69	-16.19	2.57
b. Financial Institutions	3,506	6,276	3,571	8,058	10,433	79.00	-43.10	29.47
c. Government Organizations	4	4	-	-	-	0.00	-100.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	4,726	6,744	6,094	6,080	6,123	42.70	-9.64	0.71
7 OTHER ASSETS	10,047	12,326	9,692	12,667	12,808	22.68	-21.36	1.12
a. Accrued Interests	2,047	2,609	4,810	6,664	6,894	27.50	84.35	3.46
b. Others	8,000	9,716	4,137	4,974	4,786	21.45	-57.42	-3.78
8 Expenses not Written off	10	6	17	18	18	-35.80	169.91	3.18
9 Non Banking Assets	659	624	599	600	583	-5.29	-3.99	-2.77
10 Reconciliation Account	4,578	6,827	141	120	120	49.14	-97.93	-0.06
11 Profit & Loss A/c	0	9	15	106	35	6827.21	59.13	-67.15
TOTAL	374,701	486,316	413,428	439,231	452,207	29.79	-14.99	2.95

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
		2018	2019	2020	2020	2020	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	11,787	13,224	15,051	16,222	16,349	12.19	13.82	0.79
	a. Paid-up Capital	12,735	13,585	14,101	14,031	14,210	6.68	3.80	1.27
	b. Statutory Reserves	2,531	2,748	3,021	3,074	3,096	8.56	9.95	0.72
	c. Retained Earning	(4,454)	(4,138)	(3,750)	(4,126)	(4,152)	-7.10	-9.37	0.62
	d. Others Reserves	975	1,029	1,680	3,243	3,195	5.47	63.25	-1.48
2	BORROWINGS	1,170	3,532	2,531	3,320	4,719	201.89	-28.33	42.14
	a. NRB	210	194	46	14	83	-7.71	-76.43	491.85
	b. "A"Class Licensed Institution	960	3,338	2,036	2,856	4,185	247.86	-39.01	46.56
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	-	-	450	450	450	0.00	0.00	0.00
3	DEPOSITS	63,558	75,995	88,858	94,010	96,826	19.57	16.93	3.00
	a. Current	281	530	2,167	878	962	88.38	309.33	9.52
	b. Savings	20,508	23,791	23,856	26,644	26,940	16.01	0.28	1.11
	c. Fixed	34,085	39,349	49,766	53,697	55,839	15.44	26.47	3.99
	d. Call Deposits	4,460	6,231	10,691	11,069	11,376	39.70	71.57	2.78
	e. Others	4,224	6,094	2,377	1,721	1,708	44.28	-60.99	-0.77
4	Bills Payable	5	11	2	18	4	134.61	-84.01	-78.66
5	Other Liabilities	17,902	17,857	19,319	19,448	19,914	-0.25	8.19	2.40
	1. Loan Loss Provision	6,507	6,338	6,918	6,759	6,732	-2.60	9.16	-0.40
	2. Interest Suspense a/c	7,505	7,604	9,230	9,283	9,520	1.33	21.37	2.55
	3. Others	3,890	3,915	3,171	3,406	3,663	0.64	-19.00	7.55
6	Reconciliation A/c	113	120	0	0	19	6.10	-99.96	35565.73
7	Profit & Loss A/c	1,478	1,805	984	143	223	22.08	-45.45	55.86
	TOTAL	96,013	112,543	126,746	133,161	138,055	17.22	12.62	3.68
	Assets								
1	LIQUID FUNDS	21,004	23,704	24,269	27,023	30,315	12.85	2.38	12.18
	a. Cash Balance	1,307	1,435	1,897	1,335	1,677	9.81	32.21	25.63
	Nepalese Notes & Coins	1,307	1,435	1,897	1,335	1,677	9.80	32.22	25.63
	Foreign Currency	0	0	0	0	0	130.29	-16.14	-14.33
	b. Bank Balance	11,079	12,603	12,727	13,514	15,527	13.75	0.99	14.90
	1. In Nepal Rastra Bank	2,407	3,253	4,126	4,241	3,768	35.15	26.84	-11.16
	2. "A"Class Licensed Institution	6,709	5,123	6,514	7,707	10,170	-23.64	27.16	31.95
	3. Other Financial Ins.	1,964	4,227	2,087	1,565	1,589	115.26	-50.62	1.56
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,618	9,666	9,644	12,174	13,111	12.17	-0.23	7.69
2	INVESTMENTS	2,350	3,881	8,072	10,387	10,940	65.18	107.97	5.32
	a. Govt. Securities	2,350	3,858	8,072	10,387	10,939	64.18	109.23	5.32
	b. Others	-	24	-	0	0	0.00	-100.00	0.00
3	SHARE & OTHER INVESTMENT	2,172	2,357	2,683	2,932	2,678	8.51	13.86	-8.68
4	LOANS & ADVANCES								
	(Including Bills Purchased)	57,345	68,738	75,284	75,691	76,925	19.87	9.52	1.63
	4.1 LOANS & ADVANCES	57,345	68,738	75,284	75,691	76,925	19.87	9.52	1.63
	a. Private Sector	56,235	66,133	71,499	70,806	71,708	17.60	8.11	1.27
	b. Financial Institutions	1,086	2,605	3,785	4,874	5,193	139.97	45.31	6.56
	c. Government Organizations	24	-	-	12	24	-100.00	0.00	106.36
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	1,898	2,026	2,634	2,516	2,528	6.75	30.01	0.48
7	OTHER ASSETS	10,546	11,111	12,986	13,692	13,807	5.36	16.88	0.84
	a. Accrued Interests	7,611	7,722	7,767	8,224	8,176	1.45	0.59	-0.59
	b. Others	2,935	3,389	2,048	2,307	2,330	15.49	-39.56	0.97
8	Expenses not Written off	7	2	3	1	1	-69.16	13.23	42.87
9	Non Banking Assets	576	537	533	640	580	-6.77	-0.80	-9.39
10	Reconciliation Account	115	121	4	2	0	4.95	-96.44	-88.54
11	Profit & Loss A/c	1	66	279	276	281	11229.31	320.12	1.85
	TOTAL	96,013	112,543	126,746	133,161	138,055	17.22	12.62	3.68

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

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	167,967	212,129	232,951	77,167	95,410	26.29	9.82	23.64
1.1 Deposit Liabilities	165,254	208,274	227,205	75,192	92,938	26.03	9.09	23.60
1.1.1 Saving A/c	39,005	48,102	53,627	15,333	18,717	23.32	11.49	22.07
1.1.2 Fixed A/c	112,317	143,530	157,021	57,908	71,906	27.79	9.40	24.17
1.1.2.1 Upto 3 Months Fixed A/c	8,398	8,211	7,335	3,182	3,600	-2.22	-10.68	13.16
1.1.2.2 3 to 6 Months fixed A/c	6,799	10,806	18,168	6,598	8,139	58.93	68.14	23.36
1.1.2.3 6 Months to 1 Year Fixed A/c	57,784	72,244	74,620	27,118	30,351	25.02	3.29	11.92
1.1.2.4 Above 1 Year	39,336	52,269	56,898	21,010	29,816	32.88	8.86	41.91
1.1.3 Call Deposit	13,818	16,374	16,291	1,884	2,231	18.50	-0.51	18.41
1.1.4 Certificate of Deposits	114	268	266	67	83	134.99	-0.75	24.28
1.2 Others	2,713	3,855	5,746	1,975	2,472	42.11	49.04	25.17
2 Commission/Fee Expense	613	1,668	1,695	403	530	172.29	1.59	31.46
3 Employees Expenses	31,472	39,312	42,145	14,877	18,307	24.91	7.21	23.05
4 Office Operating Expenses	25,517	29,456	32,395	9,721	12,603	15.44	9.98	29.64
5 Exchange Fluctuation Loss	125	35	6	0	1	-71.96	-83.89	391.75
5.1 Due to Change in Exchange Rates	102	26	5	0	0	-74.34	-81.86	2280.64
5.2 Due to Foreign Currency Transactions	23	9	1	0	0	-61.39	-89.93	173.95
6 Non-Operatiing Expenses	58	164	463	270	471	180.08	182.54	74.28
7. Provision for Risk	15,147	19,852	33,869	10,447	10,135	31.06	70.61	-2.99
7.1 Loan loss Provision	12,875	19,032	33,522	10,439	10,126	47.83	76.13	-2.99
7.1.1 General Loan loss Provision	6,484	8,358	17,257	6,036	6,006	28.90	106.46	-0.50
7.1.1.1 Pass Loan Loss Provision	5,679	6,457	10,921	3,041	2,912	13.71	69.12	-4.26
7.1.1.2 Watch List Provision	806	1,901	6,336	2,995	3,094	135.94	233.29	3.31
7.1.2 Special Loan Loss Provision	6,216	9,623	15,094	4,209	4,327	54.80	56.86	2.82
7.1.3 Additional Loan Loss Provision	174	1,051	1,171	194	(207)	503.65	11.40	-206.56
7.2. Provision for Non-Banking Assets	1,255	481	124	18	18	-61.67	-74.23	0.09
7.3. Provision for Loss on Investment	716	147	92	2	2	-79.49	-37.32	0.00
7.4. Provision for Loss of Other Assets	302	191	131	(12)	(12)	0.00	0.00	0.00
8 Loan Written Off	971	917	411	173	167	-5.53	-55.19	-3.35
9 Provision for Staff Bonus	7,982	8,857	7,499	2,721	3,408	10.96	-15.33	25.25
10 Provision for Income Tax	24,583	30,505	24,783	8,351	10,703	24.09	-18.76	28.17
11 Others	29	21	36	12	30	-28.98	74.69	140.56
12 Net Profit	61,337	74,230	58,924	20,655	26,641	21.02	-20.62	28.98
TOTAL EXPENSES	335,802	417,146	435,177	144,798	178,405	24.22	4.32	23.21
Income								
1. Interest Income	283,227	359,820	378,136	122,988	152,142	27.04	5.09	23.70
1.1. On Loans and Advance	265,446	335,598	350,654	113,636	140,647	26.43	4.49	23.77
1.2. On Investment	10,903	13,247	19,023	8,183	10,144	21.50	43.60	23.97
1.2.1 Government Bonds	9,360	11,868	17,635	7,194	9,576	26.80	48.59	33.11
1.2.2 Foreign Bonds	186	195	109	26	32	4.66	-44.25	19.80
1.2.3 NRB Bonds	1,031	620	1,038	483	262	-39.84	67.49	-45.79
1.2.4 Deventure & Bonds	327	565	242	479	275	72.80	-57.16	-42.70
1.3 Agency Balance	988	1,064	640	57	67	7.70	-39.84	18.99
1.4 On Call Deposit	3,928	6,394	4,459	390	449	62.79	-30.26	15.21
1.5 Others	1,963	3,517	3,360	723	835	79.16	-4.46	15.48
2. Comission & Discount	13,569	18,694	19,439	6,788	8,391	37.76	3.99	23.61
2.1 Bills Purchase & Discount	117	218	194	73	97	86.03	-11.04	32.39
2.2 Comission	11,381	15,685	15,925	5,511	6,782	37.82	1.53	23.05
2.3 Others	2,071	2,791	3,321	1,204	1,512	34.75	18.98	25.60
3 Income From Exchange Fluctuation	7,850	10,506	10,780	3,027	3,839	33.84	2.61	26.85
3.1 Due to Change in Exchange Rate	1,537	1,182	1,320	294	490	-23.10	11.70	66.69
3.2 Due to Foreign Currency Trans.	6,313	9,324	9,461	2,733	3,350	47.70	1.46	22.57
4 Other Operating Income	13,392	15,376	11,434	3,585	5,041	14.81	-25.64	40.61
5 Non Operating Income	2,491	792	2,353	2,148	2,679	-68.19	196.94	24.73
6 Provision Written Back	14,545	10,302	12,606	5,720	5,847	-29.17	22.36	2.23
7 Recovery from Written off Loan	673	995	449	164	179	47.82	-54.88	9.17
8 Income from Extra Ordinary Expenses	53	635	(98)	5	5	1090.25	-115.50	5.93
9 Net Loss	-	26	79	373	281	0.00	203.28	-24.64
TOTAL INCOME	335,802	417,146	435,177	144,798	178,405	24.22	4.32	23.21

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	141,815	177,011	199,997	66,520	82,197	24.82	12.99	23.57
1.1 Deposit Liabilities	139,186	173,492	194,436	64,556	79,740	24.65	12.07	23.52
1.1.1 Saving A/c	30,569	38,239	45,353	13,093	15,956	25.09	18.60	21.86
1.1.2 Fixed A/c	97,070	122,507	135,903	49,789	61,805	26.21	10.93	24.13
1.1.2.1 Upto 3 Months Fixed A/c	7,668	6,916	4,900	2,431	2,724	-9.82	-29.14	12.07
1.1.2.2 3 to 6 Months fixed A/c	5,904	9,377	15,244	5,098	6,271	58.82	62.57	23.01
1.1.2.3 6 Months to 1 Year Fixed A/c	49,040	59,650	65,454	23,471	25,772	21.64	9.73	9.80
1.1.2.4 Above 1 Year	34,458	46,565	50,304	18,790	27,039	35.14	8.03	43.90
1.1.3 Call Deposit	11,433	12,478	12,915	1,607	1,896	9.13	3.50	17.94
1.1.4 Certificate of Deposits	114	268	266	67	83	134.99	-0.75	24.28
1.2 Others	2,629	3,519	5,561	1,963	2,457	33.87	58.00	25.15
2 Commission/Fee Expense	608	1,663	1,678	392	516	173.43	0.92	31.36
3 Employees Expenses	27,585	33,900	36,655	12,991	16,016	22.89	8.13	23.28
4 Office Operating Expenses	21,746	24,478	27,815	8,395	10,911	12.56	13.64	29.97
5 Exchange Fluctuation Loss	108	22	-	-	0	-79.15	-100.00	0.00
5.1 Due to Change in Exchange Rates	85	14	-	-	0	-83.85	-100.00	0.00
5.2 Due to Foreign Currency Transactions	23	9	-	-	-	-61.82	-100.00	0.00
6 Non-Operating Expenses	53	156	458	262	468	192.82	194.30	78.64
7. Provision for Risk	11,964	16,833	28,699	8,464	8,063	40.70	70.49	-4.74
7.1 Loan loss Provision	10,356	16,382	28,485	8,464	8,062	58.18	73.89	-4.74
7.1.1 General Loan loss Provision	5,380	6,774	14,922	5,091	4,957	25.91	120.28	-2.64
7.1.1.1 Pass Loan Loss Provision	4,860	5,223	10,150	2,594	2,496	7.46	94.34	-3.77
7.1.1.2 Watch List Provision	520	1,552	4,772	2,498	2,461	198.29	207.60	-1.46
7.1.2 Special Loan Loss Provision	4,856	8,592	12,531	3,205	3,324	76.95	45.85	3.71
7.1.3 Additional Loan Loss Provision	121	1,015	1,032	167	(219)	741.42	1.65	-230.73
7.2. Provision for Non-Banking Assets	1,030	263	-	-	0	-74.49	-100.00	0.00
7.3. Provision for Loss on Investment	375	4	91	-	-	-98.87	2060.20	0.00
7.4. Provision for Loss of Other Assets	203	185	122	1	1	0.00	0.00	0.00
8 Loan Written Off	885	868	385	173	166	-1.91	-55.67	-3.99
9 Provision for Staff Bonus	7,011	7,625	6,917	2,459	3,077	8.77	-9.29	25.14
10 Provision for Income Tax	21,670	26,928	22,858	7,581	9,720	24.26	-15.11	28.21
11 Others	7	15	33	11	29	103.54	127.43	153.26
12 Net Profit	53,633	65,216	54,351	18,826	24,266	21.60	-16.66	28.90
TOTAL EXPENSES	287,085	354,715	379,846	126,074	155,429	23.56	7.08	23.28
Income								
1. Interest Income	241,266	304,367	328,666	107,456	132,876	26.15	7.98	23.66
1.1. On Loans and Advance	227,301	285,281	305,723	98,954	122,371	25.51	7.17	23.66
1.2. On Investment	10,487	12,684	17,963	7,599	9,447	20.95	41.62	24.31
1.2.1 Government Bonds	9,096	11,439	16,712	6,679	8,972	25.77	46.09	34.33
1.2.2 Foreign Bonds	186	195	109	26	32	4.66	-44.25	19.80
1.2.3 NRB Bonds	941	491	930	429	189	-47.80	89.33	-56.04
1.2.4 Deventure & Bonds	264	559	213	464	254	111.81	-61.95	-45.31
1.3 Agency Balance	638	878	639	57	67	37.71	-27.26	18.99
1.4 On Call Deposit	1,093	2,190	1,127	179	219	100.40	-48.52	21.97
1.5 Others	1,748	3,334	3,214	667	773	90.74	-3.58	15.83
2. Comission & Discount	13,027	18,058	18,463	6,478	7,991	38.62	2.24	23.36
2.1 Bills Purchase & Discount	117	218	194	73	97	86.03	-11.04	32.39
2.2 Comission	11,052	15,267	15,407	5,393	6,613	38.14	0.92	22.62
2.3 Others	1,858	2,573	2,862	1,012	1,281	38.48	11.23	26.61
3 Income From Exchange Fluctuation	7,817	10,475	10,720	3,024	3,836	33.99	2.34	26.85
3.1 Due to Change in Exchange Rate	1,519	1,172	1,293	293	490	-22.89	10.36	66.92
3.2 Due to Foreign Currency Trans.	6,298	9,303	9,427	2,731	3,346	47.72	1.33	22.54
4 Other Operating Income	10,703	11,744	9,346	2,826	4,045	9.73	-20.42	43.16
5 Non Operating Income	1,960	509	1,859	1,308	1,720	-74.01	264.92	31.53
6 Provision Written Back	11,618	8,057	10,461	4,814	4,778	-30.65	29.84	-0.74
7 Recovery from Written off Loan	647	847	431	164	176	30.82	-49.15	7.56
8 Income from Extra Ordinary Expenses	45	658	(100)	5	5	1348.42	-115.25	5.93
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	287,085	354,715	379,846	126,074	155,429	23.56	7.08	23.28

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	20,949	28,665	25,608	8,310	10,300	36.83	-10.66	23.95
1.1 Deposit Liabilities	20,905	28,433	25,519	8,309	10,299	36.01	-10.25	23.94
1.1.1 Saving A/c	6,871	8,006	6,462	1,774	2,188	16.52	-19.29	23.36
1.1.2 Fixed A/c	11,833	16,780	16,342	6,342	7,874	41.81	-2.61	24.15
1.1.2.1 Upto 3 Months Fixed A/c	602	1,159	2,121	628	728	92.32	83.05	15.85
1.1.2.2 3 to 6 Months fixed A/c	732	1,210	2,524	1,276	1,588	65.26	108.68	24.53
1.1.2.3 6 Months to 1 Year Fixed A/c	6,548	9,967	6,517	2,823	3,563	52.21	-34.62	26.20
1.1.2.4 Above 1 Year	3,950	4,445	5,180	1,615	1,995	12.53	16.54	23.51
1.1.3 Call Deposit	2,201	3,646	2,715	193	236	65.67	-25.54	22.31
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	44	232	89	0	1	428.78	-61.55	246.51
2 Commission/Fee Expense	-	-	16	10	14	0.00	0.00	37.04
3 Employees Expenses	3,148	4,474	4,354	1,492	1,816	42.13	-2.67	21.73
4 Office Operating Expenses	2,941	4,070	3,590	1,037	1,327	38.39	-11.80	28.04
5 Exchange Fluctuation Loss	18	13	6	0	1	-28.61	-55.51	371.26
5.1 Due to Change in Exchange Rates	18	13	5	0	0	-29.10	-62.20	2082.44
5.2 Due to Foreign Currency Transactions	0	0	1	0	0	188.94	681.16	173.95
6 Non-Operatiing Expenses	1	7	3	5	0	586.86	-56.01	-99.06
7. Provision for Risk	2,225	2,088	3,878	1,542	1,644	-6.18	85.77	6.68
7.1 Loan loss Provision	1,894	1,906	3,807	1,541	1,644	0.62	99.79	6.68
7.1.1 General Loan loss Provision	950	1,332	1,863	797	901	40.21	39.86	12.98
7.1.1.1 Pass Loan Loss Provision	729	1,057	716	404	372	44.98	-32.22	-7.99
7.1.1.2 Watch List Provision	222	276	1,147	393	529	24.50	315.98	34.53
7.1.2 Special Loan Loss Provision	911	565	1,868	744	743	-37.97	230.83	-0.08
7.1.3 Additional Loan Loss Provision	33	9	75	-	-	-74.36	786.22	0.00
7.2. Provision for Non-Banking Assets	92	120	66	1	1	31.00	-45.27	0.00
7.3. Provision for Loss on Investment	148	62	0	-	-	-58.21	-99.26	0.00
7.4. Provision for Loss of Other Assets	91	0	5	-	-	0.00	0.00	0.00
8 Loan Written Off	82	4	4	-	1	-95.70	10.39	0.00
9 Provision for Staff Bonus	846	1,052	473	242	308	24.40	-55.05	27.20
10 Provision for Income Tax	2,535	3,075	1,627	715	920	21.29	-47.09	28.62
11 Others	21	0	0	1	1	-98.52	-98.52	0.00
12 Net Profit	6,227	7,258	3,804	1,696	2,187	16.57	-47.59	28.90
TOTAL EXPENSES	38,991	50,705	43,362	15,049	18,518	30.04	-14.48	23.05
Income								
1. Interest Income	34,091	45,718	39,332	12,802	15,906	34.10	-13.97	24.24
1.1. On Loans and Advance	31,194	41,784	36,071	12,178	15,193	33.95	-13.67	24.76
1.2. On Investment	309	434	781	431	505	40.73	79.87	17.10
1.2.1 Government Bonds	186	330	739	394	454	77.21	124.14	15.08
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	65	105	41	36	50	62.04	-60.45	39.30
1.2.4 Deventure & Bonds	58	-	1	1	1	-100.00	0.00	0.00
1.3 Agency Balance	234	35	1	-	-	-85.22	-96.39	0.00
1.4 On Call Deposit	2,227	3,387	2,413	145	154	52.09	-28.76	5.86
1.5 Others	128	79	67	48	54	-38.78	-15.07	11.50
2. Comission & Discount	456	554	915	292	375	21.62	65.23	28.33
2.1 Bills Purchase & Discount	-	0	-	-	-	0.00	-100.00	0.00
2.2 Comission	291	383	496	111	158	31.56	29.77	42.39
2.3 Others	165	171	419	181	217	4.08	144.36	19.73
3 Income From Exchange Fluctuation	32	31	60	3	4	-3.07	91.57	28.70
3.1 Due to Change in Exchange Rate	17	10	26	0	(0)	-42.21	164.75	-102.84
3.2 Due to Foreign Currency Trans.	15	21	34	2	4	41.59	57.48	50.73
4 Other Operating Income	2,137	2,995	1,504	572	725	40.14	-49.80	26.71
5 Non Operating Income	356	163	180	595	654	-54.22	10.47	9.93
6 Provision Written Back	1,904	1,242	1,353	678	818	-34.79	8.94	20.72
7 Recovery from Written off Loan	10	34	3	-	3	253.95	-90.09	0.00
8 Income from Extra Ordinary Expenses	5	(42)	-	-	-	-968.96	-100.00	0.00
9 Net Loss	-	9	15	107	34	0.00	59.13	-67.99
TOTAL INCOME	38,991	50,705	43,362	15,049	18,518	30.04	-14.48	23.05

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	5,203	6,453	7,345	2,338	2,913	24.02	13.83	24.60
1.1 Deposit Liabilities	5,163	6,349	7,250	2,326	2,899	22.97	14.18	24.61
1.1.1 Saving A/c	1,565	1,856	1,811	466	573	18.59	-2.41	23.00
1.1.2 Fixed A/c	3,414	4,243	4,777	1,777	2,226	24.25	12.58	25.32
1.1.2.1 Upto 3 Months Fixed A/c	127	137	314	123	149	8.05	128.24	20.76
1.1.2.2 3 to 6 Months fixed A/c	163	219	400	225	280	34.39	82.44	24.63
1.1.2.3 6 Months to 1 Year Fixed A/c	2,196	2,627	2,650	823	1,016	19.62	0.85	23.34
1.1.2.4 Above 1 Year	928	1,259	1,414	606	782	35.65	12.30	29.20
1.1.3 Call Deposit	184	250	662	84	99	36.42	164.27	18.35
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	40	104	96	11	14	159.64	-7.87	23.78
2 Commission/Fee Expense	5	5	1	1	1	20.25	-85.02	11.89
3 Employees Expenses	740	938	1,136	395	475	26.76	21.07	20.52
4 Office Operating Expenses	830	909	990	290	364	9.46	8.96	25.66
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	4	1	2	3	3	-77.14	71.02	0.00
7. Provision for Risk	958	931	1,293	441	427	-2.80	38.84	-3.18
7.1 Loan loss Provision	624	745	1,229	435	421	19.35	64.98	-3.23
7.1.1 General Loan loss Provision	154	252	471	148	148	63.68	87.08	0.40
7.1.1.1 Pass Loan Loss Provision	90	178	55	43	44	98.33	-69.22	1.37
7.1.1.2 Watch List Provision	64	74	416	104	104	15.10	464.72	0.00
7.1.2 Special Loan Loss Provision	450	466	694	260	261	3.51	49.06	0.14
7.1.3 Additional Loan Loss Provision	20	27	64	27	12	34.46	132.79	-55.87
7.2. Provision for Non-Banking Assets	134	98	58	17	17	-26.35	-40.78	0.00
7.3. Provision for Loss on Investment	192	81	0	2	2	-58.04	-99.76	0.00
7.4. Provision for Loss of Other Assets	8	7	5	(13)	(13)	0.00	0.00	0.00
8 Loan Written Off	4	46	22	-	-	965.03	-51.09	0.00
9 Provision for Staff Bonus	126	180	109	20	23	42.93	-39.31	14.94
10 Provision for Income Tax	377	502	298	54	63	33.07	-40.59	16.28
11 Others	1	6	3	-	-	605.47	-52.71	0.00
12 Net Profit	1,478	1,755	770	133	189	18.78	-56.14	42.12
TOTAL EXPENSES	9,726	11,726	11,969	3,674	4,459	20.56	2.07	21.34
Income								
1. Interest Income	7,869	9,734	10,138	2,729	3,360	23.70	4.14	23.11
1.1. On Loans and Advance	6,951	8,533	8,861	2,504	3,083	22.76	3.84	23.09
1.2. On Investment	107	129	279	152	193	19.80	116.63	26.68
1.2.1 Government Bonds	78	99	184	120	150	27.24	85.24	24.71
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	25	24	67	18	23	-3.02	179.14	28.82
1.2.4 Deventure & Bonds	5	5	28	14	20	15.65	413.40	40.70
1.3 Agency Balance	116	151	-	-	-	30.23	-100.00	0.00
1.4 On Call Deposit	608	817	919	65	76	34.35	12.48	17.45
1.5 Others	87	105	79	8	8	20.58	-24.70	10.00
2. Comission & Discount	87	82	61	18	24	-5.64	-25.70	36.25
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	39	35	21	7	10	-7.90	-40.04	47.01
2.3 Others	49	47	40	11	14	-3.84	-14.80	29.20
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	552	636	584	188	271	15.30	-8.27	44.60
5 Non Operating Income	175	120	314	246	306	-31.49	161.61	24.37
6 Provision Written Back	1,023	1,003	792	228	251	-1.94	-21.12	9.82
7 Recovery from Written off Loan	16	114	15	-	-	607.52	-86.91	0.00
8 Income from Extra Ordinary Expenses	3	19	2	-	-	505.32	-89.16	0.00
9 Net Loss	-	17	64	266	247	0.00	282.36	-7.15
TOTAL INCOME	9,726	11,726	11,969	3,674	4,459	20.56	2.07	21.34

NAS BASED REPORTING

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

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	115,386	157,905	189,981	206,395	215,050	36.85	20.31	4.19
Fishery Related	2,725	4,216	5,490	5,755	5,923	54.70	30.24	2.91
Mining Related	5,033	7,313	6,454	6,964	6,438	45.30	-11.75	-7.55
Agriculture, Forestry & Beverage Production Related	415,539	510,038	563,969	572,676	581,684	22.74	10.57	1.57
Construction	253,187	309,417	347,420	358,072	360,196	22.21	12.28	0.59
Electricity, Gas and Water	86,863	126,594	161,972	176,152	175,459	45.74	27.95	-0.39
Metal Products, Machinery & Electronic Equipment & Assemblage	33,148	37,076	46,073	49,637	49,951	11.85	24.27	0.63
Transport, Communication and Public Utilities	83,255	93,129	97,603	95,230	96,404	11.86	4.80	1.23
Wholesaler & Retailer	532,011	615,309	662,828	693,748	701,605	15.66	7.72	1.13
Finance, Insurance and Real Estate	203,050	233,847	252,638	282,761	281,496	15.17	8.04	-0.45
Hotel or Restaurant	91,146	122,122	148,657	158,738	161,844	33.99	21.73	1.96
Other Services	105,969	122,900	150,620	163,249	165,041	15.98	22.55	1.10
Consumption Loans	166,319	163,819	158,624	161,389	168,331	-1.50	-3.17	4.30
Local Government	1,554	1,569	1,583	1,467	1,467	1.00	0.89	0.00
Others	327,742	406,642	472,099	501,138	536,419	24.07	16.10	7.04
TOTAL	2,422,926	2,911,897	3,266,012	3,433,373	3,507,309	20.18	12.16	2.15
Productwise								
Term Loan	423,648	562,527	718,480	759,158	769,384	32.78	27.72	1.35
Overdraft	410,911	455,716	488,596	509,833	524,743	10.90	7.22	2.92
Trust Receipt Loan / Import Loan	113,869	127,216	138,316	134,506	140,572	11.72	8.73	4.51
Demand & Other Working Capital Loan	498,116	615,755	702,115	755,239	771,397	23.62	14.03	2.14
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	201,682	237,959	252,542	257,061	259,307	17.99	6.13	0.87
Real Estate Loan	142,005	146,991	163,480	163,912	167,553	3.51	11.22	2.22
Margin Nature Loan	41,129	45,417	50,410	61,310	67,854	10.43	10.99	10.67
Hire Purchase Loan	171,054	180,957	174,058	168,355	168,246	5.79	-3.81	-0.06
Deprived Sector Loan	137,728	177,390	201,610	209,956	224,068	28.80	13.65	6.72
Bills Purchased	2,859	3,342	3,304	3,998	4,177	16.90	-1.14	4.47
Other Product	279,927	358,628	373,101	410,045	410,008	28.11	4.04	-0.01
Total	2,422,926	2,911,897	3,266,012	3,433,373	3,507,309	20.18	12.16	2.15
Collateral wise								
Gold and Silver	38,070	38,246	38,427	37,275	38,202	0.46	0.47	2.49
Government Securities	470	336	465	938	929	-28.53	38.25	-0.98
Non Governmental Securities	37,124	35,873	39,776	48,591	55,288	-3.37	10.88	13.78
Fixed Deposit Receipts	18,558	24,099	20,041	18,796	20,114	29.86	-16.84	7.01
Own	17,907	23,569	19,704	18,560	19,889	31.62	-16.40	7.16
Other Licences Institutions	650	530	336	236	225	-18.51	-36.49	-4.64
Collateral of Properties	2,136,643	2,600,225	2,913,947	3,043,499	3,096,890	21.70	12.07	1.75
Fixed Assets	1,788,776	2,206,624	2,489,020	2,619,268	2,670,991	23.36	12.80	1.97
Current Assets	347,867	393,601	424,927	424,231	425,899	13.15	7.96	0.39
Against security of Bill	18,166	23,281	33,694	36,514	37,918	28.15	44.73	3.85
Domestic Bills	826	2,382	720	502	502	188.24	-69.78	-0.01
Foreign Bills	17,340	20,899	32,974	36,012	37,416	20.52	57.78	3.90
Against Guarantee	78,284	100,601	110,038	130,045	138,967	28.51	9.38	6.86
Government Guarantee	2,348	2,365	2,666	2,271	2,411	0.72	12.73	6.20
Institutional Guarantee	55,645	77,217	80,995	98,475	104,958	38.77	4.89	6.58
Personal Guarantee	6,081	5,846	9,330	13,787	15,333	-3.86	59.59	11.21
Collective Guarantee	7,086	7,398	8,340	6,773	6,968	4.42	12.72	2.88
International Rated Foreign Bank's Guarantee	1,682	1,662	1,901	1,722	1,695	-1.16	14.39	-1.52
Other Guarantee	5,444	6,112	6,806	7,017	7,601	12.28	11.35	8.32
Credit Card	1,257	1,670	1,748	2,035	2,000	32.88	4.62	-1.68
Others	94,353	87,565	107,877	115,681	117,000	-7.19	23.20	1.14
Total	2,422,926	2,911,897	3,266,012	3,433,373	3,507,309	20.18	12.16	2.15

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	96,590	131,517	166,856	181,303	189,120	36.16	26.87	4.31
Fishery Related	2,330	3,427	4,751	5,004	5,136	47.04	38.66	2.65
Mining Related	4,420	6,887	6,218	6,705	6,166	55.80	-9.71	-8.05
Agriculture, Forestry & Beverage Production Related	398,079	483,686	540,111	548,777	557,472	21.50	11.67	1.58
Construction	212,488	251,365	295,117	305,516	307,112	18.30	17.41	0.52
Electricity, Gas and Water	82,192	119,658	156,730	170,632	170,268	45.58	30.98	-0.21
Metal Products, Machinery & Electronic Equipment & Assemblage	29,803	32,235	42,906	46,834	47,120	8.16	33.10	0.61
Transport, Communication and Public Utilities	57,257	63,602	75,379	74,169	74,963	11.08	18.52	1.07
Wholesaler & Retailer	483,927	550,845	605,155	635,796	643,041	13.83	9.86	1.14
Finance, Insurance and Real Estate	179,843	200,565	222,515	240,717	235,755	11.52	10.94	-2.06
Hotel or Restaurant	79,499	105,954	133,795	142,820	145,184	33.28	26.28	1.65
Other Services	95,129	109,323	137,370	150,730	152,323	14.92	25.65	1.06
Consumption Loans	141,446	137,464	137,969	140,107	146,375	-2.82	0.37	4.47
Local Government	1,500	1,513	1,539	1,423	1,423	0.86		1.72
Others	247,825	299,952	377,177	397,828	429,796	21.03	25.75	8.04
TOTAL	2,112,330	2,497,993	2,903,588	3,048,362	3,111,254	18.26	16.24	2.06
Productwise								
Term Loan	369,100	477,035	623,349	655,555	663,282	29.24	30.67	1.18
Overdraft	349,119	374,792	421,257	440,623	454,077	7.35	12.40	3.05
Trust Receipt Loan / Import Loan	113,869	127,214	138,308	134,480	140,541	11.72	8.72	4.51
Demand & Other Working Capital Loan	480,565	598,418	684,538	734,952	749,298	24.52	14.39	1.95
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	167,220	186,651	208,419	211,446	213,022	11.62	11.66	0.75
Real Estate Loan	114,770	118,860	141,435	142,165	145,572	3.56	18.99	2.40
Margin Nature Loan	33,208	35,571	41,345	50,391	56,613	7.12	16.23	12.35
Hire Purchase Loan	137,333	141,826	144,991	140,403	140,353	3.27	2.23	-0.04
Deprived Sector Loan	114,232	142,088	169,090	168,381	177,108	0.00	0.00	5.18
Bills Purchased	2,856	3,339	3,304	3,998	4,177	16.90	-1.05	4.47
Other Product	230,060	292,199	327,553	365,967	367,213	27.01	12.10	0.34
Total	2,112,330	2,497,993	2,903,588	3,048,362	3,111,254	18.26	16.24	2.06
Collateral wise								
Gold and Silver	32,616	31,871	34,208	33,161	33,917	-2.28	7.33	2.28
Government Securities	433	298	445	933	927	-31.05	49.12	-0.69
Non Governmental Securities	30,512	27,631	31,998	39,193	45,622	-9.44	15.80	16.40
Fixed Deposit Receipts	13,517	18,896	16,803	15,997	17,107	39.79	-11.07	6.94
Own	12,876	18,366	16,467	15,762	16,884	42.64	-10.34	7.12
Other Licences Institutions	641	530	336	234	223	-17.36	-36.49	-4.74
Collateral of Properties	1,864,917	2,236,454	2,598,788	2,718,511	2,766,059	19.92	16.20	1.75
Fixed Assets	1,517,181	1,843,001	2,174,097	2,294,589	2,340,481	21.48	17.97	2.00
Current Assets	347,736	393,453	424,691	423,922	425,578	13.15	7.94	0.39
Against security of Bill	18,164	23,279	33,694	36,514	37,918	28.16	44.74	3.85
Domestic Bills	824	2,380	720	502	502	189.00	-69.77	-0.01
Foreign Bills	17,340	20,899	32,974	36,012	37,416	20.52	57.78	3.90
Against Guarantee	64,117	80,168	87,681	95,941	100,550	25.03	9.37	4.80
Government Guarantee	2,250	2,267	2,196	2,194	2,338	0.75	-3.14	6.58
Institutional Guarantee	49,664	65,753	69,941	76,918	80,207	32.40	6.37	4.28
Personal Guarantee	4,505	4,146	6,704	7,872	8,567	-7.98	61.71	8.82
Collective Guarantee	692	474	398	477	408	-31.42	-16.21	-14.35
International Rated Foreign Bank's Guarantee	1,682	1,662	1,698	1,722	1,695	-1.16	2.14	-1.52
Other Guarantee	5,324	5,865	6,744	6,759	7,334	10.18	14.98	8.52
Credit Card	1,257	1,670	1,748	2,035	2,000	32.88	4.62	-1.68
Others	86,798	77,725	98,224	106,077	107,154	-10.45	26.37	1.02
Total	2,112,330	2,497,993	2,903,588	3,048,362	3,111,254	18.26	16.24	2.06

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	15,080	21,662	18,518	20,107	20,778	43.65	-14.51	3.34
Fishery Related	341	723	677	682	704	112.06	-6.37	3.19
Mining Related	592	361	178	195	207	-38.99	-50.63	6.34
Agriculture, Forestry & Beverage Production Related	14,743	23,263	20,325	20,078	20,276	57.80	-12.63	0.99
Construction	32,571	48,633	42,472	43,864	44,445	49.31	-12.67	1.32
Electricity, Gas and Water	4,469	6,597	4,891	5,308	4,955	47.60	-25.86	-6.65
Metal Products, Machinery & Electronic Equipment & Assemblage	2,254	3,610	2,150	2,325	2,353	60.14	-40.43	1.20
Transport, Communication and Public Utilities	20,941	24,873	17,516	16,398	16,809	18.78	-29.58	2.50
Wholesaler & Retailer	40,640	55,398	46,826	46,971	47,491	36.31	-15.47	1.11
Finance, Insurance and Real Estate	18,547	25,994	21,802	30,028	33,219	40.15	-16.13	10.63
Hotel or Restaurant	9,948	13,522	11,734	12,763	13,349	35.92	-13.22	4.59
Other Services	8,988	11,457	11,219	10,699	10,878	27.48	-2.08	1.67
Consumption Loans	20,685	21,569	15,664	16,680	17,270	4.27	-27.38	3.54
Local Government	20	23	11	11	11	13.07	-52.43	0.00
Others	63,432	87,479	73,157	83,211	86,384	37.91	-16.37	3.81
TOTAL	253,251	345,165	287,140	309,320	319,130	36.29	-16.81	3.17
Productwise								
Term Loan	45,529	72,328	80,772	89,315	91,134	58.86	11.67	2.04
Overdraft	61,791	76,191	60,457	62,290	63,557	23.30	-20.65	2.03
Trust Receipt Loan / Import Loan	-	-	8	25	31	0.00	0.00	24.26
Demand & Other Working Capital Loan	9,701	11,710	11,989	14,801	16,635	20.71	2.38	12.39
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,402	42,448	35,073	36,667	37,275	60.77	-17.37	1.66
Real Estate Loan	19,575	20,965	14,628	15,410	15,885	7.10	-30.23	3.08
Margin Nature Loan	5,692	7,600	6,446	8,456	8,752	33.52	-15.19	3.50
Hire Purchase Loan	27,530	33,002	23,215	22,231	22,207	19.88	-29.66	-0.10
Deprived Sector Loan	20,705	30,550	26,851	34,060	39,206	0.00	0.00	15.11
Bills Purchased	-	3	-	-	-	0.00	-100.00	0.00
Other Product	36,327	50,368	27,699	26,064	24,447	38.65	-45.01	-6.21
Total	253,251	345,165	287,140	309,320	319,130	36.29	-16.81	3.17
Collateral wise								
Gold and Silver	4,851	5,442	3,254	3,168	3,332	12.18	-40.20	5.18
Government Securities	38	18	-	3	1	-52.02	-100.00	-79.82
Non Governmental Securities	5,612	7,484	6,341	8,004	8,224	33.36	-15.27	2.75
Fixed Deposit Receipts	4,001	4,083	2,395	2,158	2,319	2.03	-41.33	7.50
Own	3,992	4,083	2,395	2,156	2,317	2.26	-41.33	7.50
Other Licences Institutions	9	-	-	2	2	-100.00	0.00	7.90
Collateral of Properties	226,108	310,078	257,303	268,344	273,692	37.14	-17.02	1.99
Fixed Assets	226,064	310,036	257,300	268,342	273,690	37.14	-17.01	1.99
Current Assets	44	42	3	2	2	-4.80	-92.48	51.58
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	1	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	11,959	16,412	17,425	27,012	30,811	37.23	6.17	14.06
Government Guarantee	61	61	31	40	36	0.11	-49.31	-9.36
Institutional Guarantee	4,659	8,352	7,455	15,384	18,063	79.26	-10.74	17.41
Personal Guarantee	845	1,073	1,995	5,265	6,118	27.00	85.84	16.20
Collective Guarantee	6,394	6,924	7,942	6,296	6,560	8.29	14.71	4.19
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	-	1	2	27	34	0.00	73.27	25.98
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	682	1,648	421	631	751	141.79	-74.46	18.95
Total	253,251	345,165	287,140	309,320	319,130	36.29	-16.81	3.17

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	3,716	4,726	4,608	4,985	5,152	27.18	-2.51	3.35
Fishery Related	54	66	62	69	82	22.47	-5.88	19.33
Mining Related	21	65	58	64	65	208.41	-11.86	2.09
Agriculture, Forestry & Beverage Production Related	2,717	3,088	3,533	3,821	3,935	13.68	14.41	2.98
Construction	8,128	9,419	9,830	8,692	8,639	15.88	4.37	-0.62
Electricity, Gas and Water	202	339	352	212	236	67.94	3.75	11.37
Metal Products, Machinery & Electronic Equipment & Assemblage	1,091	1,230	1,016	478	478	12.77	-17.38	-0.01
Transport, Communication and Public Utilities	5,057	4,654	4,708	4,663	4,632	-7.96	1.16	-0.67
Wholesaler & Retailer	7,444	9,067	10,847	10,981	11,073	21.81	19.63	0.84
Finance, Insurance and Real Estate	4,661	7,288	8,322	12,016	12,522	56.38	14.18	4.22
Hotel or Restaurant	1,698	2,647	3,128	3,155	3,312	55.85	18.18	4.95
Other Services	1,852	2,119	2,032	1,821	1,840	14.43	-4.15	1.08
Consumption Loans	4,187	4,786	4,991	4,602	4,686	14.29	4.29	1.83
Local Government	33	33	33	33	33	0.00	0.00	0.00
Others	16,485	19,210	21,765	20,098	20,239	16.53	13.30	0.70
TOTAL	57,345	68,738	75,284	75,691	76,925	19.87	9.52	1.63
Productwise								
Term Loan	9,019	13,163	14,359	14,287	14,968	45.96	9.08	4.77
Overdraft	-	4,733	6,881	6,920	7,110	0.00	45.39	2.74
Trust Receipt Loan / Import Loan	-	1	-	-	-	0.00	-100.00	0.00
Demand & Other Working Capital Loan	7,850	5,628	5,588	5,485	5,463	-28.31	-0.71	-0.41
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,060	8,861	9,051	8,948	9,010	9.94	2.15	0.69
Real Estate Loan	7,661	7,165	7,418	6,338	6,096	-6.47	3.52	-3.81
Margin Nature Loan	2,230	2,246	2,619	2,463	2,489	0.72	16.62	1.06
Hire Purchase Loan	6,191	6,128	5,851	5,721	5,686	-1.01	-4.52	-0.62
Deprived Sector Loan	2,791	4,752	5,669	7,515	7,754	0.00	0.00	3.19
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	13,541	16,061	17,849	18,014	18,349	18.61	11.13	1.86
Total	57,345	68,738	75,284	75,691	76,925	19.87	9.52	1.63
Collateral wise								
Gold and Silver	604	934	965	946	953	54.58	3.38	0.78
Government Securities	-	20	20	2	2	0.00	-0.04	0.00
Non Governmental Securities	1,000	758	1,437	1,394	1,442	-24.20	89.60	3.45
Fixed Deposit Receipts	1,039	1,120	842	642	688	7.85	-24.86	7.08
Own	1,039	1,120	842	642	688	7.85	-24.86	7.08
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	45,618	53,693	57,856	56,644	57,139	17.70	7.75	0.87
Fixed Assets	45,531	53,587	57,624	56,337	56,821	17.69	7.53	0.86
Current Assets	87	106	233	307	318	21.50	119.37	3.65
Against security of Bill	3	-	-	-	-	-100.00	0.00	0.00
Domestic Bills	3	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	2,209	4,021	4,933	7,091	7,607	82.09	22.65	7.27
Government Guarantee	37	37	440	37	37	0.00	1081.98	0.00
Institutional Guarantee	1,321	3,112	3,599	6,172	6,688	135.57	15.64	8.35
Personal Guarantee	730	627	631	650	649	-14.18	0.63	-0.18
Collective Guarantee	0	-	-	-	-	-100.00	0.00	0.00
International Rated Foreign Bank's Guarantee	-	-	204	-	-	0.00	0.00	0.00
Other Guarantee	120	245	60	231	232	104.57	-75.73	0.40
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,873	8,192	9,232	8,972	9,095	19.19	12.69	1.37
Total	57,345	68,738	75,284	75,691	76,925	19.87	9.52	1.63

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	2,363.65	3,423.42	3,887.10	3,696.02	1,320.64	2,877.03	2,915.18
1.1 On Deposit Liabilities	2,363.30	3,423.25	3,799.80	3,579.37	1,320.64	2,767.57	2,777.71
1.1.1 Saving Account	809.60	1,643.97	669.09	566.53	457.90	609.95	520.26
1.1.2 Fixed Account	1,487.33	1,674.74	2,956.72	2,887.62	839.87	2,059.34	2,220.93
1.1.2.1 Up to 3 months Fixed Account	101.66	-	443.51	55.80	32.10	-	89.00
1.1.2.2 3 to 6 months Fixed Account	134.87	-	591.34	-	120.76	-	70.93
1.1.2.3 6 months to 1 year Fixed Account	1,085.07	-	1,478.36	-	520.95	2,059.34	194.68
1.1.2.4 Above 1 year Fixed Account	165.73	1,674.74	443.51	2,831.82	166.05	-	1,866.31
1.1.3 Call Deposit	66.37	104.54	173.99	125.23	22.87	98.27	36.51
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.35	0.17	87.30	116.65	-	109.47	137.47
2. Commission Expense	23.46	-	65.18	77.34	36.78	-	33.50
3. Staff Expense	892.95	793.71	665.49	635.28	334.27	527.07	564.11
4. Office Operating Expenses	337.71	803.08	551.50	421.88	209.80	427.65	335.65
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	454.00	-	0.00	-	-	-
7. Provision for Risk	303.25	277.39	125.55	1,146.75	298.50	203.47	27.82
7.1 Loan loss Provision	303.25	277.39	124.95	1,146.75	298.50	203.47	27.82
7.1.1 General Loan loss Provision	303.25	128.46	-	940.87	37.94	-	23.20
7.1.1.1 Pass Loan Loss Provision	303.25	34.35	-	-	-	-	7.21
7.1.1.2 Watch List Provision	-	94.11	-	940.87	37.94	-	15.99
7.1.2 Special Loan Loss Provision	-	604.93	124.95	205.88	260.56	-	4.62
7.1.3 Additional Loan Loss Provision	-	(456.00)	-	-	-	203.47	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	0.61	-	-	-	-
8. Loan Written Off	-	-	4.22	-	4.79	-	-
9. Provision for Staff Bonus	79.16	79.67	266.24	-	85.69	81.93	60.40
10. Provision for Income Tax	504.28	-	712.35	603.69	231.36	217.92	163.09
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,078.98	1,059.65	1,683.81	1,408.62	539.85	519.42	380.54
Total Expenses	5,583.45	6,890.92	7,961.44	7,989.57	3,061.68	4,854.50	4,480.29
Income							
1. Interest Income	4,724.51	5,745.19	6,577.88	6,634.00	2,278.80	4,345.81	3,870.84
1.1 On Loans and Advances	4,415.21	4,680.14	5,845.65	6,211.12	2,037.01	3,981.38	3,533.59
1.2 On Investment	60.36	1,059.13	555.37	402.55	214.73	333.19	289.73
1.2.1 Government Bonds	60.36	1,059.13	555.37	402.55	214.73	325.43	289.73
1.2.2 Foreign Bonds	-	-	-	-	-	7.76	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	11.30	0.20	0.17	20.33	0.11	-	1.52
1.4 On Call Deposit	-	1.00	108.40	-	9.03	-	-
1.5 On Others	237.63	4.72	68.29	-	17.91	31.23	46.00
2. Commission and Discount	287.45	157.17	320.79	305.52	246.82	238.18	362.52
2.1 Bills Purchase and Discount	-	-	0.08	0.19	12.79	0.16	0.55
2.2 Commission	287.45	157.17	318.56	305.32	178.37	142.24	131.33
2.3 Others	-	-	2.15	-	55.65	95.78	230.65
3. Exchange Fluctuation Income	125.19	130.09	285.66	260.07	303.95	229.46	130.60
3.1 Due to Change in Exchange Rate	3.96	119.65	213.58	15.47	(70.66)	-	6.01
3.2 Due to Foreign Currency Transaction	121.23	10.44	72.09	244.60	374.61	229.46	124.59
4. Other Operating Income	78.82	290.81	330.97	159.82	23.55	38.67	-
5. Non Operating Income	23.73	233.21	44.25	112.61	0.02	(0.04)	3.41
6. Write Back from Provisions for loss	343.77	315.95	401.54	517.56	208.55	-	112.73
7. Recovery of written-off Loan	-	18.50	0.35	-	-	-	0.18
8. Income from Extra Ordinary transactions	-	-	-	-	-	2.40	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	5,583.45	6,890.92	7,961.44	7,989.57	3,061.68	4,854.50	4,480.29

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	1,802.56	3,434.26	2,246.33	2,086.98	5,340.48	2,899.46	3,268.62
1.1 On Deposit Liabilities	1,802.56	3,398.58	2,218.25	2,073.48	4,943.00	2,747.76	3,136.16
1.1.1 Saving Account	393.43	651.15	307.14	486.37	825.51	504.46	410.09
1.1.2 Fixed Account	1,371.05	2,674.47	1,868.46	1,573.80	4,028.42	2,192.58	2,672.07
1.1.2.1 Up to 3 months Fixed Account	-	607.67	-	189.07	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.22	576.61	-	149.95	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	603.09	1,868.46	1,076.09	0.45	1,875.91	-
1.1.2.4 Above 1 year Fixed Account	1,370.84	887.10	-	158.70	4,027.97	316.67	2,672.07
1.1.3 Call Deposit	38.08	72.96	42.65	13.31	89.07	50.72	53.99
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	35.68	28.08	13.50	397.47	151.70	132.46
2. Commission Expense	5.66	41.88	24.69	6.51	-	26.50	-
3. Staff Expense	353.31	521.68	392.85	408.28	820.65	595.76	639.81
4. Office Operating Expenses	237.79	337.17	347.09	251.86	677.41	361.29	445.30
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	(0.23)	-	-	-	2.09	7.12
7. Provision for Risk	216.53	204.39	369.59	341.41	225.99	22.65	369.99
7.1 Loan loss Provision	216.53	204.39	369.59	341.41	225.99	22.65	369.99
7.1.1 General Loan loss Provision	116.56	204.39	33.17	277.16	449.31	110.64	211.75
7.1.1.1 Pass Loan Loss Provision	91.18	204.39	29.69	101.64	584.07	49.41	208.70
7.1.1.2 Watch List Provision	25.37	-	3.48	175.52	(134.76)	61.23	3.05
7.1.2 Special Loan Loss Provision	99.98	-	336.42	64.25	(223.32)	(88.00)	158.24
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	-	-	-	-	3.19	14.35	-
9. Provision for Staff Bonus	86.17	106.00	78.07	86.15	248.74	105.01	161.34
10. Provision for Income Tax	204.36	286.20	210.79	217.82	671.60	283.53	435.62
11. Others	-	-	-	-	-	-	-
12. Net Profit	357.75	667.79	491.85	557.56	1,567.06	661.56	1,016.45
Total Expenses	3,264.14	5,599.14	4,161.26	3,956.57	9,555.12	4,972.19	6,344.25
Income							
1. Interest Income	2,304.57	5,097.53	3,531.46	3,338.56	8,566.15	4,464.77	5,448.44
1.1 On Loans and Advances	2,119.53	4,530.19	3,291.95	3,182.49	7,907.68	4,188.25	5,104.28
1.2 On Investment	157.04	567.18	235.11	146.93	629.64	261.77	312.57
1.2.1 Government Bonds	11.92	558.53	235.11	146.93	629.64	10.16	312.57
1.2.2 Foreign Bonds	-	8.66	-	-	-	-	-
1.2.3 NRB Bonds	145.12	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	251.61	-
1.3 On Agency Balance	0.12	-	-	9.15	0.47	-	-
1.4 On Call Deposit	16.77	-	0.00	-	3.66	-	-
1.5 On Others	11.11	0.16	4.40	-	24.71	14.76	31.59
2. Commission and Discount	286.01	349.28	273.81	228.24	100.77	446.78	209.44
2.1 Bills Purchase and Discount	8.89	-	1.00	0.01	2.16	-	-
2.2 Commission	273.81	349.28	272.81	228.23	98.61	303.93	79.25
2.3 Others	3.31	-	-	-	-	142.85	130.18
3. Exchange Fluctuation Income	80.09	129.96	104.15	87.39	108.65	116.51	177.29
3.1 Due to Change in Exchange Rate	7.97	16.31	-	0.68	(14.07)	18.85	35.46
3.2 Due to Foreign Currency Transaction	72.13	113.66	104.15	86.71	122.72	97.66	141.83
4. Other Operating Income	138.30	-	9.42	53.30	643.09	-	49.40
5. Non Operating Income	45.99	22.37	-	-	136.46	37.17	103.17
6. Write Back from Provisions for loss	406.85	-	242.43	249.07	-	(101.96)	356.51
7. Recovery of written-off Loan	2.33	-	-	-	-	8.92	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	3,264.14	5,599.14	4,161.26	3,956.57	9,555.12	4,972.19	6,344.25

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	2,646.44	3,962.71	3,546.88	5,353.66	2,886.53	3,317.64	2,334.42
1.1 On Deposit Liabilities	2,499.16	3,698.58	3,426.47	5,241.19	2,760.05	3,317.60	2,141.58
1.1.1 Saving Account	486.84	764.44	653.45	1,123.82	407.63	381.49	348.11
1.1.2 Fixed Account	1,897.62	2,844.30	2,759.71	4,016.27	2,303.59	2,825.66	1,739.84
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	182.33	-	-
1.1.2.2 3 to 6 months Fixed Account	171.95	233.84	-	944.94	133.89	552.88	822.62
1.1.2.3 6 months to 1 year Fixed Account	797.38	1,018.25	2,647.82	1,490.75	1,570.28	1,730.74	73.28
1.1.2.4 Above 1 year Fixed Account	928.30	1,592.21	111.89	1,580.59	417.08	542.03	843.93
1.1.3 Call Deposit	114.69	89.84	13.31	101.10	48.84	110.46	53.63
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	147.29	264.13	120.41	112.47	126.48	0.03	192.85
2. Commission Expense	-	-	3.79	82.21	18.74	-	1.32
3. Staff Expense	438.61	705.35	1,231.33	1,016.20	343.71	396.39	522.95
4. Office Operating Expenses	352.11	498.88	498.06	644.47	308.70	230.02	435.58
5. Foreign Exchange Loss	0.04	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	0.04	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	4.18	-	-	-	-
7. Provision for Risk	318.38	244.17	906.15	517.00	39.99	261.57	393.40
7.1 Loan loss Provision	318.38	244.17	906.15	517.00	39.99	261.56	393.40
7.1.1 General Loan loss Provision	269.15	244.17	309.08	245.99	38.58	128.65	163.80
7.1.1.1 Pass Loan Loss Provision	-	244.17	8.49	5.71	38.58	27.05	-
7.1.1.2 Watch List Provision	269.15	-	300.59	240.29	-	101.60	163.80
7.1.2 Special Loan Loss Provision	49.23	-	597.07	271.01	1.41	132.90	229.60
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	0.02	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	11.02	0.02	-	-	-	-	-
9. Provision for Staff Bonus	80.08	151.91	67.13	287.90	131.72	240.39	105.22
10. Provision for Income Tax	216.23	416.63	385.84	751.66	355.65	648.74	284.08
11. Others	-	-	-	-	-	-	1.14
12. Net Profit	504.53	950.54	922.40	1,839.41	829.85	1,514.76	662.85
Total Expenses	4,567.46	6,930.21	7,565.76	10,492.53	4,914.89	6,609.51	4,740.97
Income							
1. Interest Income	3,893.50	6,040.41	5,860.32	9,451.17	4,247.81	5,706.75	3,856.13
1.1 On Loans and Advances	3,706.55	5,572.67	5,444.35	8,845.34	3,909.67	5,401.23	3,549.71
1.2 On Investment	171.17	454.46	415.67	591.49	278.11	271.13	261.66
1.2.1 Government Bonds	170.64	454.46	413.35	591.49	278.11	271.13	218.70
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.52	-	-	-	-	-	42.96
1.2.4 Debenture & Bonds	-	-	2.32	-	-	-	-
1.3 On Agency Balance	-	0.06	-	-	0.41	0.83	0.04
1.4 On Call Deposit	-	8.36	-	-	0.13	-	25.73
1.5 On Others	15.78	4.86	0.30	14.34	59.47	33.57	18.99
2. Commission and Discount	154.34	429.35	270.87	729.35	286.17	673.47	228.62
2.1 Bills Purchase and Discount	16.70	9.31	0.00	-	-	-	40.87
2.2 Commission	137.64	56.75	239.93	729.35	284.64	666.13	166.61
2.3 Others	-	363.30	30.93	-	1.53	7.33	21.13
3. Exchange Fluctuation Income	100.52	179.34	121.67	273.64	148.91	102.67	115.39
3.1 Due to Change in Exchange Rate	-	16.39	-	41.12	11.03	2.65	14.12
3.2 Due to Foreign Currency Transaction	100.52	162.95	121.67	232.52	137.88	100.02	101.27
4. Other Operating Income	179.08	280.72	473.11	35.46	64.06	83.23	209.69
5. Non Operating Income	135.64	-	259.59	-	7.04	43.39	19.65
6. Write Back from Provisions for loss	104.36	-	580.21	-	65.15	-	308.54
7. Recovery of written-off Loan	-	0.39	-	2.92	95.75	-	-
8. Income from Extra Ordinary transactions	0.02	-	-	-	-	-	2.95
9. Net Loss	-	-	-	-	-	-	-
Total Income	4,567.46	6,930.21	7,565.76	10,492.53	4,914.89	6,609.51	4,740.97

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	3,391.58	3,019.77	3,359.43	1,894.43	2,230.92	2,691.10	992.69
1.1 On Deposit Liabilities	3,264.67	2,980.35	3,317.68	1,892.66	2,227.08	2,621.90	992.69
1.1.1 Saving Account	593.65	664.36	506.09	250.49	376.32	544.03	246.59
1.1.2 Fixed Account	2,507.68	2,252.43	2,735.91	1,580.94	1,810.57	2,023.32	728.71
1.1.2.1 Up to 3 months Fixed Account	998.06	-	-	-	-	24.78	-
1.1.2.2 3 to 6 months Fixed Account	143.16	-	-	-	1,206.02	416.68	90.32
1.1.2.3 6 months to 1 year Fixed Account	653.77	-	2,735.91	1,580.94	430.23	280.15	553.86
1.1.2.4 Above 1 year Fixed Account	712.70	2,252.43	-	-	174.32	1,301.71	84.54
1.1.3 Call Deposit	79.86	63.57	75.68	61.23	40.20	54.55	17.39
1.1.4 Certificate of Deposit	83.47	-	-	-	-	-	-
1.2 On Borrowing	126.91	39.42	41.75	1.77	3.84	69.20	-
2. Commission Expense	47.53	-	20.45	-	-	-	2.84
3. Staff Expense	597.28	722.99	758.23	351.20	384.69	401.55	188.23
4. Office Operating Expenses	434.53	510.04	427.48	242.74	242.89	340.70	109.11
5. Foreign Exchange Loss	-	-	-	-	-	-	0.47
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.47
6. Non Operating Expense	-	-	-	-	0.75	-	-
7. Provision for Risk	462.58	86.27	88.04	208.31	140.16	263.62	125.40
7.1 Loan loss Provision	462.58	86.27	88.04	208.31	140.16	263.62	125.40
7.1.1 General Loan loss Provision	90.81	143.28	88.04	160.68	61.31	176.91	70.72
7.1.1.1 Pass Loan Loss Provision	90.81	137.20	88.04	25.84	58.55	157.70	-
7.1.1.2 Watch List Provision	-	6.08	-	134.84	2.77	19.21	70.72
7.1.2 Special Loan Loss Provision	337.88	(57.01)	-	47.63	78.84	86.72	54.68
7.1.3 Additional Loan Loss Provision	33.89	-	-	-	-	-	-
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	-	114.67	13.56	-	-	0.18	1.10
9. Provision for Staff Bonus	205.60	131.43	-	26.75	-	124.34	64.76
10. Provision for Income Tax	555.47	332.86	474.25	72.22	154.19	329.67	174.85
11. Others	11.28	-	-	16.48	-	-	0.97
12. Net Profit	1,294.93	1,324.29	1,113.58	168.52	359.77	789.41	406.88
Total Expenses	7,000.78	6,242.34	6,255.01	2,980.65	3,513.36	4,940.57	2,067.31
Income							
1. Interest Income	5,754.85	5,326.73	5,611.56	2,648.55	3,255.24	4,294.95	1,775.04
1.1 On Loans and Advances	5,413.07	4,838.05	5,182.11	2,465.13	3,085.18	3,929.19	1,690.37
1.2 On Investment	313.09	418.13	351.82	178.58	153.28	362.62	55.55
1.2.1 Government Bonds	297.86	418.13	351.82	178.58	153.28	362.62	55.55
1.2.2 Foreign Bonds	15.23	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	14.04	0.06	0.05	8.47	-	-
1.4 On Call Deposit	1.84	0.52	39.10	4.22	-	-	21.11
1.5 On Others	26.85	55.99	38.48	0.56	8.30	3.13	8.01
2. Commission and Discount	557.73	252.30	274.19	44.72	168.61	109.02	66.04
2.1 Bills Purchase and Discount	-	2.97	1.35	-	-	-	-
2.2 Commission	557.73	242.17	84.30	44.15	168.61	109.02	3.20
2.3 Others	-	7.16	188.54	0.57	-	-	62.84
3. Exchange Fluctuation Income	169.96	0.02	97.16	80.26	51.69	125.55	-
3.1 Due to Change in Exchange Rate	33.99	-	-	6.36	3.78	7.03	-
3.2 Due to Foreign Currency Transaction	135.97	0.02	97.16	73.90	47.91	118.52	-
4. Other Operating Income	70.98	237.62	183.03	128.57	17.47	266.15	21.75
5. Non Operating Income	-	378.97	2.39	6.95	20.35	83.74	-
6. Write Back from Provisions for loss	447.27	-	86.69	71.60	-	61.16	201.84
7. Recovery of written-off Loan	-	46.70	-	-	-	-	2.63
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	7,000.78	6,242.34	6,255.01	2,980.65	3,513.36	4,940.57	2,067.31

BFI Name	Narayani	Karnali	Shangrha	Excel	Miteri	Tinau	Mukti
Expenses							
1. Interest Expense	0.41	123.88	871.84	197.41	150.22	456.86	1,859.82
1.1 On Deposit Liabilities	0.41	123.88	871.84	197.40	150.22	456.86	1,859.67
1.1.1 Saving Account	0.38	30.94	187.59	34.42	38.68	118.91	403.19
1.1.2 Fixed Account	-	81.68	664.21	156.13	110.18	323.08	1,420.74
1.1.2.1 Up to 3 months Fixed Account	-	-	60.34	-	4.41	-	234.44
1.1.2.2 3 to 6 months Fixed Account	-	-	374.82	109.27	5.51	4.47	265.55
1.1.2.3 6 months to 1 year Fixed Account	-	-	162.18	18.19	38.56	5.60	703.14
1.1.2.4 Above 1 year Fixed Account	-	81.68	66.88	28.67	61.70	313.02	217.61
1.1.3 Call Deposit	0.02	11.25	20.04	6.84	1.36	14.87	35.75
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	0.01	-	-	0.14
2. Commission Expense	0.00	-	2.20	1.49	-	-	-
3. Staff Expense	1.94	23.62	158.48	52.78	25.74	111.99	333.71
4. Office Operating Expenses	5.35	20.41	143.04	34.42	15.08	54.62	214.17
5. Foreign Exchange Loss	-	-	0.14	-	-	-	0.31
5.1 Due to Change in Exchange Rates	-	-	0.14	-	-	-	0.31
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.03	-	-
7. Provision for Risk	0.03	1.69	143.89	67.71	17.89	33.37	445.97
7.1 Loan loss Provision	0.03	1.69	143.89	67.71	17.89	33.37	445.97
7.1.1 General Loan loss Provision	0.03	1.69	66.59	5.74	14.61	24.20	434.24
7.1.1.1 Pass Loan Loss Provision	0.03	1.69	13.27	5.74	(9.60)	15.55	112.89
7.1.1.2 Watch List Provision	-	-	53.32	-	24.21	8.65	321.35
7.1.2 Special Loan Loss Provision	-	-	77.30	61.97	3.27	9.18	11.73
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	-	-	12.26	12.66	7.39	-	72.47
10. Provision for Income Tax	-	-	24.03	37.98	22.16	33.06	195.68
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	16.98	86.35	88.61	51.71	77.14	456.59
Total Expenses	7.73	186.58	1,442.23	493.05	290.23	767.06	3,578.73
Income							
1. Interest Income	0.17	175.03	1,307.35	395.33	248.18	680.74	2,802.91
1.1 On Loans and Advances	0.17	174.55	1,251.81	388.18	238.92	668.04	2,636.10
1.2 On Investment	-	-	38.39	-	3.43	3.23	146.22
1.2.1 Government Bonds	-	-	38.39	-	3.43	3.23	97.39
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	48.84
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.48	8.00	7.16	5.84	9.47	13.10
1.5 On Others	-	-	9.15	-	-	-	7.48
2. Commission and Discount	-	11.55	76.30	29.46	0.77	3.81	18.70
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	11.55	73.03	3.13	0.24	3.81	18.54
2.3 Others	-	-	3.27	26.33	0.53	-	0.16
3. Exchange Fluctuation Income	-	-	0.00	-	-	-	2.15
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.00	-	-	-	2.15
4. Other Operating Income	0.03	-	58.57	-	12.43	40.37	205.72
5. Non Operating Income	0.07	-	0.01	16.46	28.84	17.21	250.42
6. Write Back from Provisions for loss	-	-	-	51.80	-	24.92	298.82
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	7.45	-	-	-	-	-	-
Total Income	7.73	186.58	1,442.23	493.05	290.23	767.06	3,578.73

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu
Expenses							
1. Interest Expense	1,377.51	1,036.08	9.36	1,165.24	823.88	990.99	75.48
1.1 On Deposit Liabilities	1,377.17	1,035.90	9.36	1,165.06	823.88	990.99	75.48
1.1.1 Saving Account	263.73	159.67	2.47	212.95	260.48	148.46	24.63
1.1.2 Fixed Account	1,075.31	858.86	6.71	930.11	555.27	811.54	46.18
1.1.2.1 Up to 3 months Fixed Account	177.34	107.83	-	128.19	-	15.06	-
1.1.2.2 3 to 6 months Fixed Account	191.18	224.31	-	173.57	87.02	19.44	15.06
1.1.2.3 6 months to 1 year Fixed Account	630.13	389.49	4.67	504.20	401.18	85.56	19.45
1.1.2.4 Above 1 year Fixed Account	76.66	137.24	2.04	124.15	67.07	691.49	11.66
1.1.3 Call Deposit	38.13	17.37	0.17	22.00	8.13	30.98	4.68
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.34	0.18	-	0.18	-	-	-
2. Commission Expense	5.39	1.60	-	-	-	-	-
3. Staff Expense	198.22	192.06	4.31	165.41	135.18	121.75	26.60
4. Office Operating Expenses	145.67	204.33	4.63	115.92	87.20	86.85	22.82
5. Foreign Exchange Loss	(0.03)	-	-	-	-	0.00	-
5.1 Due to Change in Exchange Rates	(0.03)	-	-	-	-	0.00	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.02	-	-	-
7. Provision for Risk	119.99	198.84	2.03	41.80	149.62	175.67	42.47
7.1 Loan loss Provision	119.99	198.84	1.17	41.80	149.62	175.67	42.47
7.1.1 General Loan loss Provision	106.71	37.40	1.17	41.80	21.67	33.04	13.41
7.1.1.1 Pass Loan Loss Provision	105.03	37.40	0.12	41.80	18.18	27.81	-
7.1.1.2 Watch List Provision	1.68	-	1.05	-	3.50	5.24	13.41
7.1.2 Special Loan Loss Provision	13.27	161.44	-	-	127.94	142.62	29.06
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	0.86	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	32.40	41.57	0.76	35.89	-	26.58	0.46
10. Provision for Income Tax	87.48	112.23	2.28	108.10	41.61	73.15	1.39
11. Others	-	-	-	-	0.06	-	-
12. Net Profit	204.11	261.88	5.33	250.81	94.53	166.08	3.24
Total Expenses	2,170.75	2,048.59	28.70	1,883.20	1,332.07	1,641.06	172.46
Income							
1. Interest Income	2,003.39	1,657.41	25.30	1,710.81	1,269.67	1,377.86	156.96
1.1 On Loans and Advances	1,901.11	1,546.66	24.68	1,636.82	1,228.90	1,340.95	153.68
1.2 On Investment	83.96	85.04	-	44.80	22.71	19.07	0.67
1.2.1 Government Bonds	83.96	85.04	-	44.80	22.71	19.07	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	0.67
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	15.27	2.46	-	29.17	18.06	15.90	2.61
1.5 On Others	3.05	23.25	0.62	0.02	-	1.94	-
2. Commission and Discount	29.58	116.51	0.10	6.06	8.43	3.07	1.17
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	22.24	-	0.08	6.06	8.43	3.07	1.17
2.3 Others	7.34	116.51	0.02	-	-	-	-
3. Exchange Fluctuation Income	0.01	0.02	-	1.46	-	-	-
3.1 Due to Change in Exchange Rate	-	0.02	-	(0.03)	-	-	-
3.2 Due to Foreign Currency Transaction	0.01	-	-	1.48	-	-	-
4. Other Operating Income	125.42	11.81	0.29	86.78	53.97	56.54	11.48
5. Non Operating Income	-	210.36	-	78.09	0.01	52.11	-
6. Write Back from Provisions for loss	12.35	52.49	3.01	-	-	151.47	2.85
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	2,170.75	2,048.59	28.70	1,883.20	1,332.07	1,641.06	172.46

BFI Name	Sahara	Salapa	Septakoshi	GreenDB	NFL	NSML	GURKHAF
Expenses							
1. Interest Expense	21.98	13.58	90.96	41.65	4.88	1.00	214.20
1.1 On Deposit Liabilities	21.98	13.58	90.96	41.65	4.88	1.00	214.20
1.1.1 Saving Account	16.17	7.84	21.37	9.62	1.72	0.87	51.44
1.1.2 Fixed Account	4.29	5.37	65.62	30.42	2.47	-	149.78
1.1.2.1 Up to 3 months Fixed Account	-	0.19	-	-	0.10	-	31.19
1.1.2.2 3 to 6 months Fixed Account	0.14	0.50	19.90	7.38	-	-	37.87
1.1.2.3 6 months to 1 year Fixed Account	0.63	3.69	19.78	22.67	2.32	-	49.55
1.1.2.4 Above 1 year Fixed Account	3.52	0.99	25.94	0.36	0.05	-	31.18
1.1.3 Call Deposit	1.52	0.37	3.97	1.61	0.70	0.13	12.98
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	9.76	11.12	38.55	16.47	3.79	1.15	41.77
4. Office Operating Expenses	1.55	2.76	49.49	9.83	6.25	5.91	32.29
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	-	3.24	54.13	20.75	19.01	-	-
7.1 Loan loss Provision	-	3.24	54.13	20.75	0.79	-	-
7.1.1 General Loan loss Provision	-	2.74	14.99	9.89	0.59	-	-
7.1.1.1 Pass Loan Loss Provision	-	0.99	-	0.75	0.36	-	-
7.1.1.2 Watch List Provision	-	1.75	14.99	9.14	0.24	-	-
7.1.2 Special Loan Loss Provision	-	0.50	39.14	10.87	0.20	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	17.20	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	1.02	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	-	0.47	-	-	-
10. Provision for Income Tax	-	4.17	-	1.41	-	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	3.23	9.73	-	3.30	-	1.71	5.16
Total Expenses	36.52	44.59	233.13	93.88	33.94	9.76	293.42
Income							
1. Interest Income	33.20	25.59	173.00	87.58	4.08	2.29	193.71
1.1 On Loans and Advances	33.20	25.25	169.10	85.01	3.22	-	174.35
1.2 On Investment	-	-	-	1.64	-	-	11.79
1.2.1 Government Bonds	-	-	-	-	-	-	11.79
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	1.64	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.34	3.90	0.94	-	2.29	7.57
1.5 On Others	-	-	-	-	0.86	-	-
2. Commission and Discount	0.41	0.62	2.17	0.27	-	-	0.44
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.41	0.62	2.17	0.27	-	-	0.44
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	2.91	1.96	31.13	3.59	1.01	0.12	11.60
5. Non Operating Income	-	-	-	-	-	7.35	22.93
6. Write Back from Provisions for loss	-	16.42	-	2.43	17.42	-	64.74
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	26.84	-	11.43	-	-
Total Income	36.52	44.59	233.13	93.88	33.94	9.76	293.42

BFI Name	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Expenses							
1. Interest Expense	315.70	192.59	7.29	219.41	83.27	60.20	96.49
1.1 On Deposit Liabilities	313.96	192.59	7.29	219.41	83.27	60.20	96.49
1.1.1 Saving Account	37.40	35.10	3.12	32.88	22.01	11.99	23.92
1.1.2 Fixed Account	268.40	148.51	3.96	180.72	56.89	44.51	72.05
1.1.2.1 Up to 3 months Fixed Account	4.30	7.48	0.07	4.66	-	9.87	-
1.1.2.2 3 to 6 months Fixed Account	5.19	53.51	0.31	10.71	-	2.98	1.83
1.1.2.3 6 months to 1 year Fixed Account	124.43	83.56	2.09	113.69	56.89	26.17	1.63
1.1.2.4 Above 1 year Fixed Account	134.48	3.96	1.49	51.66	-	5.49	68.59
1.1.3 Call Deposit	8.16	8.98	0.21	5.81	4.37	3.70	0.52
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.74	-	-	-	-	0.00	-
2. Commission Expense	-	-	-	0.79	-	-	-
3. Staff Expense	29.33	21.35	6.86	44.79	27.83	15.61	8.02
4. Office Operating Expenses	30.11	17.21	7.24	29.93	17.44	18.90	4.36
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	3.00	0.02	-
7. Provision for Risk	11.84	23.89	3.90	43.41	43.32	20.32	21.54
7.1 Loan loss Provision	11.84	23.89	1.54	57.28	43.32	20.32	21.54
7.1.1 General Loan loss Provision	-	23.60	-	(2.36)	3.06	(4.13)	10.99
7.1.1.1 Pass Loan Loss Provision	-	-	-	(4.12)	3.05	2.75	-
7.1.1.2 Watch List Provision	-	23.60	-	1.75	0.01	(6.88)	10.99
7.1.2 Special Loan Loss Provision	-	0.28	1.54	59.65	40.26	24.46	10.55
7.1.3 Additional Loan Loss Provision	11.84	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	2.36	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	(13.88)	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	-	2.94	-	-	-
10. Provision for Income Tax	-	-	-	8.83	-	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	3.12	20.60	-	-	-
Total Expenses	386.97	255.04	28.42	370.71	174.85	115.05	130.41
Income							
1. Interest Income	271.75	169.56	5.35	318.91	112.02	76.28	107.43
1.1 On Loans and Advances	212.07	152.28	4.20	304.86	104.11	69.87	104.40
1.2 On Investment	47.34	13.91	-	8.04	4.18	5.90	-
1.2.1 Government Bonds	47.34	13.91	-	8.04	4.18	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	5.90	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	12.34	3.37	1.15	3.35	3.73	(0.06)	3.03
1.5 On Others	-	-	-	2.65	-	0.56	-
2. Commission and Discount	1.28	0.27	-	1.32	0.87	0.14	0.19
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.28	0.27	-	0.89	0.87	0.14	0.02
2.3 Others	-	-	-	0.43	-	-	0.18
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	77.67	13.96	0.05	48.06	3.17	6.42	5.15
5. Non Operating Income	-	0.12	2.86	2.42	3.24	0.03	0.52
6. Write Back from Provisions for loss	-	9.23	20.15	-	37.79	-	8.93
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	36.27	61.89	-	-	17.77	32.19	8.18
Total Income	386.97	255.04	28.42	370.71	174.85	115.05	130.41

BFI Name	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	GMBFL
Expenses							
1. Interest Expense	257.64	163.82	8.79	228.44	7.41	1.64	166.26
1.1 On Deposit Liabilities	257.61	163.82	8.79	228.44	7.41	1.30	166.26
1.1.1 Saving Account	42.71	32.35	1.12	83.72	1.96	0.09	31.57
1.1.2 Fixed Account	212.67	131.47	7.67	135.52	4.71	-	127.50
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	2.08	-	8.79
1.1.2.2 3 to 6 months Fixed Account	22.86	21.39	-	25.67	0.23	-	14.62
1.1.2.3 6 months to 1 year Fixed Account	35.06	77.29	-	91.60	1.52	-	81.15
1.1.2.4 Above 1 year Fixed Account	154.75	32.79	7.67	18.26	0.89	-	22.93
1.1.3 Call Deposit	2.23	-	-	9.20	0.74	1.22	7.19
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.04	-	-	-	-	0.33	-
2. Commission Expense	-	-	-	0.16	-	-	-
3. Staff Expense	44.64	23.30	1.48	44.82	11.00	2.17	22.56
4. Office Operating Expenses	26.50	17.33	0.86	19.11	8.29	1.05	14.63
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	38.28	28.92	0.65	81.97	1.34	-	-
7.1 Loan loss Provision	38.28	28.92	0.65	81.97	1.34	-	-
7.1.1 General Loan loss Provision	6.75	(3.90)	0.65	32.93	1.34	-	-
7.1.1.1 Pass Loan Loss Provision	6.75	(0.60)	0.19	0.98	1.34	-	-
7.1.1.2 Watch List Provision	-	(3.30)	0.46	31.95	-	-	-
7.1.2 Special Loan Loss Provision	31.53	32.82	-	49.04	-	-	-
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	5.93	-	-	-	-	-	-
10. Provision for Income Tax	16.01	-	-	-	-	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	37.35	-	8.49	-	10.63	-	12.07
Total Expenses	426.35	233.36	20.26	374.51	38.67	4.86	215.51
Income							
1. Interest Income	381.57	193.33	18.02	296.42	4.58	-	186.68
1.1 On Loans and Advances	371.64	173.61	18.02	290.85	2.73	-	160.17
1.2 On Investment	5.38	16.83	-	-	0.95	-	20.00
1.2.1 Government Bonds	5.38	-	-	-	0.95	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	16.83	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	20.00
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	3.83	2.89	-	5.56	0.90	-	5.87
1.5 On Others	0.72	-	-	-	-	-	0.65
2. Commission and Discount	0.16	0.48	0.84	-	0.04	-	1.93
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.16	0.48	-	-	0.02	-	1.35
2.3 Others	-	-	0.84	-	0.03	-	0.58
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	14.58	12.80	-	27.25	1.51	0.00	13.89
5. Non Operating Income	0.27	7.03	-	-	7.37	0.19	13.02
6. Write Back from Provisions for loss	29.78	-	1.40	21.27	25.16	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	19.73	-	29.57	-	4.67	-
Total Income	426.35	233.36	20.26	374.51	38.67	4.86	215.51

BFI Name	ICFC	CityExpress	Manju	Reliance
Expenses				
1. Interest Expense	441.03	3.42	259.82	179.38
1.1 On Deposit Liabilities	429.11	3.42	259.82	179.38
1.1.1 Saving Account	76.81	1.78	38.51	41.75
1.1.2 Fixed Account	342.89	1.40	197.69	137.63
1.1.2.1 Up to 3 months Fixed Account	32.80	0.02	47.19	-
1.1.2.2 3 to 6 months Fixed Account	13.11	0.33	41.54	27.75
1.1.2.3 6 months to 1 year Fixed Account	185.04	0.92	63.49	19.27
1.1.2.4 Above 1 year Fixed Account	111.94	0.13	45.46	90.61
1.1.3 Call Deposit	9.40	0.25	23.62	-
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	11.92	-	0.01	-
2. Commission Expense	-	-	-	-
3. Staff Expense	50.99	6.76	34.75	32.52
4. Office Operating Expenses	44.09	5.76	27.70	29.20
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	55.57	-	3.29	30.03
7.1 Loan loss Provision	55.57	-	3.29	30.03
7.1.1 General Loan loss Provision	45.39	-	3.29	30.03
7.1.1.1 Pass Loan Loss Provision	-	-	3.29	30.03
7.1.1.2 Watch List Provision	45.39	-	-	-
7.1.2 Special Loan Loss Provision	10.17	-	-	-
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	8.11	-	6.13	-
10. Provision for Income Tax	21.89	-	16.55	-
11. Others	-	-	-	-
12. Net Profit	51.08	-	38.62	-
Total Expenses	672.77	15.94	386.87	271.12
Income				
1. Interest Income	489.98	7.47	352.15	168.71
1.1 On Loans and Advances	435.17	6.96	348.84	145.22
1.2 On Investment	43.06	-	0.34	15.20
1.2.1 Government Bonds	43.06	-	0.34	15.20
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	11.75	0.52	-	8.29
1.5 On Others	-	-	2.96	-
2. Commission and Discount	3.99	0.02	11.97	0.41
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	3.99	0.02	0.08	0.41
2.3 Others	-	-	11.89	-
3. Exchange Fluctuation Income	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-
4. Other Operating Income	19.37	0.32	-	14.23
5. Non Operating Income	144.99	-	22.76	70.75
6. Write Back from Provisions for loss	14.43	0.19	-	-
7. Recovery of written-off Loan	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-
9. Net Loss	-	7.93	-	17.02
Total Income	672.77	15.94	386.87	271.12

Statement of Credit as on Mangsir end, 2077(Mid-Dec, 2020)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL
Sector Wise						
Agricultural and Forest Related	7,429.98	13,026.24	5,933.92	7,391.16	2,451.60	6,445.32
Fishery Related	346.12	815.08	14.33	146.88	-	35.91
Mining Related	1,143.23	-	131.02	320.91	-	-
Manufacturing (Producing) Related	21,791.70	16,291.74	39,637.60	42,678.38	10,796.10	39,806.94
Construction	16,047.91	17,945.13	864.38	7,581.72	12,735.34	4,573.92
Electricity, Gas and Water	9,007.09	6,813.06	8,772.90	15,333.88	233.34	1,615.71
Metal Products, Mach. & Ele. Eqp.	4,585.02	2,334.89	807.31	1,014.87	2,098.45	5,783.58
Tras., Com. and Public Utilities	3,819.69	2,131.89	1,418.26	1,041.19	167.50	2,735.05
Wholesaler & Retailer	14,386.50	44,741.54	48,924.41	23,638.43	14,918.97	20,676.56
Finance, Insurance and Real Estate	2,071.61	16,707.49	10,626.22	7,860.16	2,905.00	11,952.86
Hotel or Restaurant	6,827.32	8,483.98	4,945.41	10,354.06	1,496.45	6,057.09
Other Services	2,603.17	5,130.57	8,559.16	18,891.09	913.72	4,510.38
Consumption Loans	15,308.12	20,979.59	3,566.08	2,622.72	4,796.50	2,560.88
Local Government	1.37	216.60	-	383.43	138.81	255.20
Others	9,656.70	2,109.38	38,757.44	5,072.86	2,198.32	4,277.44
TOTAL sectorwise	115,025.54	157,727.18	172,958.44	144,331.72	55,850.09	111,286.85

Product Wise

Term Loan	22,851.52	21,820.21	33,238.35	50,087.86	5,719.30	22,849.47
Overdraft	12,372.54	24,249.31	13,766.79	14,107.32	3,942.55	9,225.08
Trust Receipt Loan / Import Loan	3,360.14	1,429.37	14,855.69	13,126.72	5,548.61	14,110.51
Demand & Other Working Capital Loan	19,792.60	50,344.41	52,666.42	46,228.11	12,518.91	39,390.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,323.01	14,589.61	12,486.78	2,005.53	8,384.67	3,912.19
Real Estate Loan	4,896.78	9,059.71	8,222.12	4,971.80	4,679.70	3,958.12
Margin Nature Loan	4,103.40	3,857.65	2,995.47	784.21	-	1,410.22
Hire Purchase Loan	2,749.58	6,053.11	2,586.36	2,796.68	4,182.02	7,118.80
Deprived Sector Loan	6,909.50	10,052.47	10,585.25	6,717.01	3,052.09	5,837.36
Bills Purchased	2.80	33.73	269.24	432.61	418.11	12.29
Other Product	31,663.67	16,237.60	21,285.98	3,073.87	7,404.13	3,462.30
Total Product wise Loan	115,025.54	157,727.18	172,958.44	144,331.72	55,850.09	111,286.85

Collateral Wise

Gold and Silver	10,259.29	14,235.49	658.98	1,079.03	-	-
Government Securities	0.90	521.11	16.34	0.77	-	-
Non Governmental Securities	0.09	3,790.35	3,736.69	780.80	-	1,410.22
Fixed Deposit Receipts	337.76	379.60	557.84	367.12	1,790.82	418.56
Own	337.41	379.60	457.41	367.12	1,698.90	418.56
Other Licences Institutions	0.35	-	100.43	-	91.93	-
Collateral of Properties	102,897.17	132,325.41	143,928.39	124,097.01	47,591.60	104,584.39
Fixed Assets	101,290.39	132,298.98	80,716.23	107,189.23	38,286.69	104,434.39
Current Assets	1,606.78	26.43	63,212.17	16,907.78	9,304.91	150.00
Against security of Bill	-	33.64	8,650.65	0.00	-	12.29
Domestic Bills	-	13.26	-	0.00	-	2.12
Foreign Bills	-	20.38	8,650.65	-	-	10.17
Against Guarantee	1,427.34	6,316.70	3,535.02	4,867.15	1,437.95	4,787.69
Government Guarantee	19.53	-	0.84	383.65	138.81	-
Institutional Guarantee	1,321.18	5,176.01	2,873.17	4,114.14	1,299.14	-
Personal Guarantee	43.11	1,034.52	661.01	368.67	-	-
Collective Guarantee	1.01	106.17	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	216.82
Other Guarantee	0.73	-	-	0.70	-	4,570.87
Credit Card	-	-	255.27	26.44	301.40	73.70
Others	102.99	124.88	11,619.24	13,113.41	4,728.32	-
Total	115,025.54	157,727.18	172,958.44	144,331.72	55,850.09	111,286.85

Statement of Credit as on Mangsir end, 2077(Mid-Dec, 2020)

BFI Name	NSBI	NBBL	EBL	BOK	NCC	NIC	MBL
Sector Wise							
Agricultural and Forest Related	3,021.05	4,821.01	5,464.59	3,660.00	3,053.74	15,846.58	5,269.43
Fishery Related	38.73	175.09	58.33	61.32	231.29	626.76	252.71
Mining Related	30.25	391.41	11.06	26.11	410.73	-	124.23
Manufacturing (Producing) Related	25,991.34	7,020.62	15,861.39	20,795.54	14,194.40	13,992.60	22,890.16
Construction	4,048.21	7,601.90	22,453.94	4,391.57	9,936.21	19,378.59	7,057.13
Electricity, Gas and Water	4,204.33	3,979.44	5,390.96	3,730.90	5,400.17	2,044.08	5,475.45
Metal Products, Mach. & Ele. Eqp.	1,922.87	728.78	2,212.64	1,717.47	1,294.50	554.23	614.49
Tras., Com. and Public Utilities	366.18	2,278.47	2,776.11	2,074.07	2,045.74	3,482.92	2,486.27
Wholesaler & Retailer	19,564.65	9,204.77	31,426.39	20,953.47	11,812.50	49,136.13	24,583.01
Finance, Insurance and Real Estate	4,573.32	4,442.53	10,441.39	9,808.05	4,111.97	18,021.79	8,853.66
Hotel or Restaurant	4,762.06	2,889.02	3,979.10	5,067.97	2,772.67	12,455.02	3,291.85
Other Services	1,545.36	11,777.10	4,386.46	5,912.29	2,970.38	6,176.77	6,093.65
Consumption Loans	1,332.73	1,168.54	3,528.67	6,942.38	2,045.06	10,117.74	2,792.15
Local Government	-	-	-	-	-	-	129.84
Others	17,714.19	4,704.89	11,529.50	3,453.24	14,985.51	73,069.09	12,585.84
TOTAL sectorwise	89,115.27	61,183.53	119,520.53	88,594.37	75,264.88	224,902.28	102,499.86

Product Wise

Term Loan	19,407.89	12,597.30	27,836.94	17,885.86	21,274.52	28,615.54	21,143.60
Overdraft	862.64	7,052.72	24,410.13	22,796.39	15,913.93	60,553.20	8,255.36
Trust Receipt Loan / Import Loan	10,112.88	1,968.70	6,618.41	3,457.75	2,346.24	261.02	6,181.80
Demand & Other Working Capital Loan	27,406.15	12,770.66	15,479.57	15,956.61	10,878.53	49,831.54	12,066.05
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,643.60	3,851.74	20,999.50	3,667.07	4,297.60	17,414.57	5,630.49
Real Estate Loan	4,036.73	2,542.41	3,549.46	4,243.29	1,215.48	19,612.12	4,425.59
Margin Nature Loan	-	724.19	408.57	1,615.99	1,117.21	4,489.96	479.83
Hire Purchase Loan	2,413.74	6,903.20	5,282.91	6,934.80	4,901.38	9,526.07	6,541.61
Deprived Sector Loan	5,745.23	3,129.53	6,991.58	5,807.81	3,343.21	8,689.65	5,951.67
Bills Purchased	0.08	305.79	-	891.91	1.76	-	-
Other Product	16,486.34	9,337.29	7,943.46	5,336.88	9,975.00	25,908.60	31,823.87
Total Product wise Loan	89,115.27	61,183.53	119,520.53	88,594.37	75,264.88	224,902.28	102,499.86

Collateral Wise

Gold and Silver	-	393.02	-	26.51	56.47	61.78	123.18
Government Securities	-	-	0.98	-	-	-	1.20
Non Governmental Securities	-	743.66	443.70	-	1,117.21	4,489.96	9.80
Fixed Deposit Receipts	877.36	161.29	942.68	369.30	415.90	368.11	291.49
Own	877.36	160.80	942.68	369.30	415.90	368.11	290.39
Other Licences Institutions	-	0.50	-	-	-	-	1.10
Collateral of Properties	66,147.82	57,618.88	103,318.71	79,422.05	69,493.37	205,671.18	96,609.76
Fixed Assets	50,399.63	56,713.52	62,773.61	75,430.11	67,110.33	189,778.33	50,587.88
Current Assets	15,748.19	905.36	40,545.10	3,991.94	2,383.04	15,892.84	46,021.88
Against security of Bill	10,112.88	356.85	5,370.15	575.51	671.58	-	-
Domestic Bills	-	261.37	87.92	-	-	-	-
Foreign Bills	10,112.88	95.48	5,282.22	575.51	671.58	-	-
Against Guarantee	5,010.98	1,731.13	7,582.31	8,184.16	2,614.37	12,986.90	1,785.60
Government Guarantee	156.09	107.30	198.74	133.03	74.74	216.53	130.78
Institutional Guarantee	4,261.81	1,501.77	6,604.23	5,253.62	2,537.80	12,364.89	649.82
Personal Guarantee	-	41.34	779.34	62.11	1.83	-	965.53
Collective Guarantee	-	-	-	-	-	-	0.49
Int. Rtd. Foreign Bank's Guarantee	593.07	-	-	843.78	-	-	-
Other Guarantee	-	80.72	-	1,891.63	-	405.47	38.98
Credit Card	-	37.08	1.67	12.59	12.64	115.17	155.97
Others	6,966.23	141.63	1,860.34	4.25	883.32	1,209.19	3,522.87
Total	89,115.27	61,183.53	119,520.53	88,594.37	75,264.88	224,902.28	102,499.86

Statement of Credit as on Mangsir end, 2077(Mid-Dec, 2020)

BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizen	Prime
Sector Wise							
Agricultural and Forest Related	3,468.71	3,594.68	7,850.48	35,184.18	7,740.77	4,690.61	7,980.21
Fishery Related	209.56	170.23	99.39	570.57	172.04	116.84	318.42
Mining Related	651.83	34.77	243.09	230.39	151.26	1,433.54	104.33
Manufacturing (Producing) Related	26,484.91	16,366.56	20,843.76	8,152.68	39,717.83	15,791.46	14,092.14
Construction	12,900.71	21,593.99	8,400.82	9,950.27	25,484.81	4,790.45	14,242.89
Electricity, Gas and Water	7,187.97	6,491.02	6,139.76	4,823.28	16,139.66	6,370.05	10,854.73
Metal Products, Mach. & Ele. Eqp.	3,426.64	3,368.05	2,685.80	462.97	1,045.37	756.85	1,204.88
Tras., Com. and Public Utilities	7,294.29	4,194.90	6,096.52	1,409.85	6,848.07	2,005.78	2,679.26
Wholesaler & Retailer	14,280.09	16,759.09	31,142.62	28,947.66	46,103.49	13,586.57	12,363.43
Finance, Insurance and Real Estate	7,988.60	6,416.25	9,368.72	448.88	12,932.63	5,900.33	15,285.42
Hotel or Restaurant	5,653.26	3,923.92	5,387.41	3,316.09	9,212.98	1,676.84	6,838.40
Other Services	4,529.61	3,042.39	4,463.29	3,512.22	9,836.31	3,900.04	7,286.02
Consumption Loans	5,610.02	3,268.73	6,561.29	1,072.94	8,622.30	5,047.63	9,417.29
Local Government	10.22	136.67	150.58	-	-	-	-
Others	17,761.35	1,133.01	26,953.83	29,621.13	24,994.54	20,709.36	17,442.96
TOTAL sectorwise	117,457.77	90,494.26	136,387.36	127,703.11	209,002.06	86,776.36	120,110.40

Product Wise

Term Loan	33,810.62	21,551.36	36,916.92	2,429.69	46,295.47	21,822.23	25,140.73
Overdraft	17,491.91	4,900.45	25,889.34	6,960.03	41,749.41	17,058.41	29,700.18
Trust Receipt Loan / Import Loan	4,861.35	6,761.05	6,310.89	86.09	9,739.28	2,929.21	1,408.89
Demand & Other Working Capital Loan	28,153.44	20,633.49	28,183.45	97,783.92	44,264.05	14,419.82	14,878.97
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,527.58	4,844.25	6,230.69	5,418.70	17,896.69	5,889.42	6,873.61
Real Estate Loan	2,017.18	4,075.96	6,797.58	343.10	4,440.39	4,887.19	9,516.14
Margin Nature Loan	3,627.09	1,118.80	4,895.65	96.41	4,136.78	3,021.30	3,052.35
Hire Purchase Loan	4,808.06	2,522.11	9,418.61	1,172.91	11,018.29	5,624.02	7,132.53
Deprived Sector Loan	5,609.33	5,609.61	8,531.14	11,868.59	11,163.78	6,231.66	6,601.88
Bills Purchased	29.43	40.98	2.03	-	-	25.90	345.57
Other Product	10,521.79	18,436.20	3,211.05	1,543.67	18,297.92	4,867.18	15,459.55
Total Product wise Loan	117,457.77	90,494.26	136,387.36	127,703.11	209,002.06	86,776.36	120,110.40

Collateral Wise

Gold and Silver	99.54	470.14	-	65.68	27.77	673.49	4,330.53
Government Securities	122.08	-	2.90	-	-	6.76	7.52
Non Governmental Securities	3,717.61	-	4,915.53	-	131.46	3,121.62	3,032.40
Fixed Deposit Receipts	444.73	560.61	1,016.39	463.82	905.33	400.11	616.80
Own	444.68	560.61	1,014.01	463.82	905.33	382.66	616.80
Other Licences Institutions	0.05	-	2.38	-	-	17.46	-
Collateral of Properties	105,402.94	83,901.58	120,598.12	127,047.33	178,211.81	66,269.76	102,204.88
Fixed Assets	102,121.26	61,990.74	71,511.30	127,047.33	110,605.85	49,820.38	101,309.08
Current Assets	3,281.67	21,910.85	49,086.82	-	67,605.97	16,449.38	895.80
Against security of Bill	0.04	-	3,804.79	-	-	3,740.96	0.75
Domestic Bills	-	-	74.50	-	-	39.90	0.75
Foreign Bills	0.04	-	3,730.29	-	-	3,701.06	-
Against Guarantee	6,043.11	136.67	4,431.12	-	1,303.13	833.27	6,153.06
Government Guarantee	170.99	136.67	145.02	-	22.44	2.98	154.83
Institutional Guarantee	5,016.13	-	4,187.18	-	823.15	5.91	4,733.57
Personal Guarantee	716.49	-	97.66	-	430.65	798.14	1,100.77
Collective Guarantee	134.45	-	-	-	26.89	3.49	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	5.05	-	1.26	-	-	22.75	163.89
Credit Card	48.86	58.60	256.13	-	222.09	54.79	73.43
Others	1,578.85	5,366.66	1,362.39	126.28	28,200.47	11,675.59	3,691.04
Total	117,457.77	90,494.26	136,387.36	127,703.11	209,002.06	86,776.36	120,110.40

Statement of Credit as on Mangsir end, 2077(Mid-Dec, 2020)

BFI Name	Sunrise	NMB	Prabhu	Mega	CBL	Century	Sanima
Sector Wise							
Agricultural and Forest Related	6,916.28	5,654.82	5,770.41	4,911.23	3,945.01	2,808.33	4,789.82
Fishery Related	239.40	173.68	19.73	83.68	16.82	56.42	87.10
Mining Related	14.13	195.66	-	143.98	108.60	175.82	89.56
Manufacturing (Producing) Related	10,579.85	30,104.28	18,874.00	21,783.65	11,501.95	14,206.86	17,223.77
Construction	16,472.10	16,297.85	14,413.70	7,882.85	3,307.23	6,983.20	9,775.12
Electricity, Gas and Water	4,592.99	7,743.89	6,937.58	3,891.03	4,797.84	5,724.15	6,572.57
Metal Products, Mach. & Ele. Eqp.	1,159.53	1,836.09	1,495.20	1,078.45	535.34	1,298.93	1,097.08
Tras., Com. and Public Utilities	308.83	3,219.05	3,469.91	2,186.53	1,939.69	1,708.68	4,778.67
Wholesaler & Retailer	18,748.36	40,683.88	19,946.27	24,668.77	12,152.61	11,828.14	17,862.85
Finance, Insurance and Real Estate	6,351.97	7,681.50	12,750.23	17,306.64	7,905.09	6,375.19	6,667.11
Hotel or Restaurant	3,087.02	5,481.43	11,185.64	7,188.31	2,146.02	3,110.42	3,593.81
Other Services	3,877.87	3,276.25	15,327.09	5,031.76	2,234.49	2,399.01	4,136.49
Consumption Loans	4,188.65	2,991.87	4,805.16	6,409.10	5,149.23	3,829.29	1,640.63
Local Government	-	-	-	-	-	-	-
Others	11,406.10	10,883.92	9,035.70	21,274.40	6,813.08	7,829.08	23,822.95
TOTAL sectorwise	87,943.08	136,224.17	124,030.64	123,840.37	62,552.99	68,333.52	102,137.53

Product Wise

Term Loan	12,203.54	35,834.77	40,771.77	21,658.62	15,654.81	20,357.41	23,505.28
Overdraft	15,487.89	12,427.89	13,366.18	19,836.11	9,900.99	12,046.91	9,753.01
Trust Receipt Loan / Import Loan	2,422.60	4,636.67	6,095.85	2,872.74	4,747.31	1,315.60	2,975.44
Demand & Other Working Capital Loan	15,675.57	22,533.21	17,163.07	30,128.01	13,513.31	17,148.26	19,489.60
Res. Per. H. Loan (Up to Rs. 15 mil.)	12,361.64	12,935.11	9,735.94	6,191.27	2,027.95	3,693.60	6,189.37
Real Estate Loan	3,964.86	4,449.09	3,418.99	13,265.94	4,052.76	3,450.68	5,478.87
Margin Nature Loan	2,180.17	1,193.53	2,167.68	3,370.09	2,800.17	1,772.19	1,193.75
Hire Purchase Loan	4,318.50	5,298.66	6,458.35	5,784.61	2,332.32	2,184.76	4,288.52
Deprived Sector Loan	5,101.83	8,094.95	6,792.77	6,118.03	3,598.08	3,072.30	5,901.85
Bills Purchased	1,299.31	-	-	-	-	17.27	47.97
Other Product	12,927.19	28,820.30	18,060.02	14,614.96	3,925.28	3,274.55	23,313.87
Total Product wise Loan	87,943.08	136,224.17	124,030.64	123,840.37	62,552.99	68,333.52	102,137.53

Collateral Wise

Gold and Silver	-	262.52	53.84	777.92	180.36	40.40	40.82
Government Securities	-	225.22	3.00	-	18.00	-	-
Non Governmental Securities	2,180.17	1,167.26	2,153.93	3,928.96	2,973.79	1,772.19	4.50
Fixed Deposit Receipts	513.39	419.18	3,043.26	417.65	356.11	218.05	453.65
Own	513.39	419.18	3,043.26	408.69	356.11	218.05	453.65
Other Licences Institutions	-	-	-	8.96	-	-	-
Collateral of Properties	81,860.42	132,943.26	104,360.48	111,982.55	56,469.68	64,200.78	96,899.83
Fixed Assets	78,167.26	122,611.15	101,827.30	109,799.11	56,071.25	47,278.10	83,311.60
Current Assets	3,693.15	10,332.11	2,533.18	2,183.44	398.43	16,922.68	13,588.23
Against security of Bill	1.89	-	4,450.14	-	-	17.27	118.69
Domestic Bills	-	-	4.70	-	-	17.27	-
Foreign Bills	1.89	-	4,445.44	-	-	-	118.69
Against Guarantee	1,980.55	275.37	7,662.23	5,210.92	2,297.23	1,954.03	1.74
Government Guarantee	-	0.10	124.42	2.69	18.05	-	-
Institutional Guarantee	1,857.88	8.74	6,749.20	4,744.38	2,191.05	1,932.28	-
Personal Guarantee	28.15	203.66	764.56	421.47	24.06	21.72	1.74
Collective Guarantee	-	22.69	16.55	41.47	54.93	0.03	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	94.53	40.19	7.50	0.92	9.13	-	-
Credit Card	96.17	35.95	2.41	82.48	-	45.52	32.11
Others	1,310.50	895.40	2,301.35	1,439.88	257.83	85.28	4,586.19
Total	87,943.08	136,224.17	124,030.64	123,840.37	62,552.99	68,333.52	102,137.53

Statement of Credit as on Mangsir end, 2077(Mid-Dec, 2020)

BFI Name	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Tinau
Sector Wise							
Agricultural and Forest Related	1,691.12	2.90	428.41	739.31	438.78	357.29	1,738.99
Fishery Related	50.06	-	-	14.15	14.96	2.79	82.98
Mining Related	-	-	-	19.39	1.66	-	-
Manufacturing (Producing) Related	1,627.32	-	415.81	1,417.10	873.31	345.27	1,236.00
Construction	3,928.78	-	91.42	4,611.48	1,276.68	1,028.80	966.25
Electricity, Gas and Water	666.76	-	-	393.54	34.61	-	-
Metal Products, Mach. & Ele. Eqp.	139.39	-	-	152.03	130.69	33.19	111.22
Tras., Com. and Public Utilities	1,788.70	4.52	107.79	1,424.07	144.27	172.28	1,022.39
Wholesaler & Retailer	5,250.38	-	771.38	3,648.73	1,840.55	503.43	2,737.62
Finance, Insurance and Real Estate	3,653.48	-	200.00	3,792.70	1,117.08	530.80	1,467.69
Hotel or Restaurant	1,330.93	-	-	1,361.31	204.55	67.56	791.72
Other Services	879.91	-	791.54	1,090.82	441.67	54.69	1,043.08
Consumption Loans	2,483.33	-	43.32	1,262.56	223.88	82.48	302.94
Local Government	-	2.72	-	3.34	-	1.50	-
Others	6,854.93	2.72	-	7,666.62	1,669.45	1,240.55	1,971.42
TOTAL sectorwise	30,345.08	12.86	2,849.66	27,597.17	8,412.12	4,420.63	13,472.31

Product Wise

Term Loan	8,105.91	0.55	562.71	9,007.09	2,091.57	257.96	3,941.69
Overdraft	7,908.51	2.72	1,099.79	6,450.23	1,319.83	450.38	4,169.81
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	-	1,652.66	1,262.64	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,106.86	-	91.42	3,974.30	1,215.72	712.19	774.55
Real Estate Loan	2,409.75	-	200.00	1,267.59	723.82	100.95	508.67
Margin Nature Loan	1,390.90	-	-	595.81	602.44	-	4.81
Hire Purchase Loan	1,832.16	4.52	107.79	2,398.79	197.28	269.15	752.37
Deprived Sector Loan	3,009.92	2.35	142.95	1,720.37	503.39	660.65	1,932.08
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,581.08	2.72	645.00	530.32	495.44	1,969.34	1,388.31
Total Product wise Loan	30,345.08	12.86	2,849.66	27,597.17	8,412.12	4,420.63	13,472.31

Collateral Wise

Gold and Silver	529.03	-	-	43.45	54.64	-	131.71
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,390.90	-	-	600.75	598.58	-	4.81
Fixed Deposit Receipts	335.64	-	43.32	123.97	12.47	20.62	100.27
Own	335.64	-	43.32	123.97	12.47	20.62	100.27
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	26,151.04	10.14	2,806.35	23,727.75	7,538.38	4,398.51	11,399.26
Fixed Assets	26,150.83	10.14	2,806.35	23,727.75	7,538.38	4,398.51	11,399.26
Current Assets	0.22	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	1,929.83	2.72	-	3,101.25	153.77	-	1,836.25
Government Guarantee	-	2.72	-	-	-	-	-
Institutional Guarantee	1,926.86	-	-	2,560.64	124.26	-	869.51
Personal Guarantee	0.21	-	-	450.76	29.52	-	2.80
Collective Guarantee	2.75	-	-	89.84	-	-	963.94
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	8.65	-	-	-	54.28	1.50	-
Total	30,345.08	12.86	2,849.66	27,597.17	8,412.12	4,420.63	13,472.31

Statement of Credit as on Mangsir end, 2077(Mid-Dec, 2020)

BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB
Sector Wise							
Agricultural and Forest Related	5,326.13	1,980.65	1,218.98	8.52	2,180.30	2,167.35	1,012.76
Fishery Related	75.23	88.69	71.02	11.31	47.02	148.41	59.96
Mining Related	-	49.02	25.00	-	28.94	63.23	15.38
Manufacturing (Producing) Related	1,793.01	1,805.08	1,710.93	32.40	2,689.19	4,225.65	1,647.59
Construction	11,775.31	6,695.50	2,208.44	99.61	4,654.08	2,258.27	3,951.29
Electricity, Gas and Water	243.61	151.56	90.00	-	709.02	6.58	2,647.13
Metal Products, Mach. & Ele. Eqp.	378.57	277.05	500.79	5.43	486.93	22.26	95.18
Tras., Com. and Public Utilities	3,601.30	3,095.54	1,909.03	28.07	528.61	1,726.44	872.53
Wholesaler & Retailer	9,494.96	4,164.35	5,303.34	31.98	3,619.60	5,694.51	3,011.38
Finance, Insurance and Real Estate	6,647.96	2,446.55	2,422.65	-	4,415.48	921.98	4,729.94
Hotel or Restaurant	1,780.94	1,759.45	1,020.89	1.40	1,067.38	2,926.84	796.50
Other Services	810.86	689.71	650.95	2.62	797.11	1,661.45	1,862.99
Consumption Loans	2,832.45	2,655.86	2,556.13	17.55	2,582.14	596.39	1,265.51
Local Government	-	0.03	-	-	3.40	-	-
Others	13,531.30	17,553.86	11,827.45	47.11	10,722.55	5,087.27	5,958.05
TOTAL sectorwise	58,291.63	43,412.92	31,515.57	286.00	34,531.76	27,506.62	27,926.20

Product Wise

Term Loan	15,328.91	14,060.98	14,031.59	33.65	9,736.29	5,772.81	5,140.33
Overdraft	8,645.19	9,062.34	6,568.65	96.51	9,444.68	1,346.79	5,503.23
Trust Receipt Loan / Import Loan	-	17.51	13.76	-	-	-	-
Demand & Other Working Capital Loan	300.56	242.28	1,171.28	5.61	222.61	8,811.84	2,040.41
Res. Per. H. Loan (Up to Rs. 15 mil.)	10,782.55	5,161.78	2,045.80	75.23	3,784.87	1,954.18	2,844.72
Real Estate Loan	2,673.42	1,495.68	491.84	10.02	1,784.73	1,224.77	2,643.58
Margin Nature Loan	1,726.76	1,090.15	1,155.24	-	1,106.02	30.99	1,032.96
Hire Purchase Loan	4,238.00	4,423.71	2,393.90	42.24	1,882.52	1,761.93	1,454.70
Deprived Sector Loan	13,081.97	4,741.14	2,824.06	19.58	3,782.83	3,866.89	1,938.10
Bills Purchased	-	-	-	-	-	-	-
Other Product	1,514.26	3,117.36	819.45	3.17	2,787.22	2,736.42	5,328.19
Total Product wise Loan	58,291.63	43,412.92	31,515.57	286.00	34,531.76	27,506.62	27,926.20

Collateral Wise

Gold and Silver	322.30	1,033.43	612.45	-	290.11	0.85	102.29
Government Securities	-	-	-	-	0.71	-	-
Non Governmental Securities	1,726.76	588.13	1,158.81	-	1,105.92	-	1,032.96
Fixed Deposit Receipts	296.50	337.14	194.38	3.41	199.88	138.59	441.55
Own	296.50	337.14	194.38	3.41	199.88	138.59	441.55
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	44,925.35	37,755.83	27,537.09	282.51	28,047.35	27,365.00	24,068.07
Fixed Assets	44,925.35	37,755.83	27,537.09	282.51	28,045.11	27,365.00	24,068.07
Current Assets	-	-	-	-	2.23	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	10,838.84	3,301.41	2,010.69	-	4,847.51	2.18	2,277.84
Government Guarantee	-	11.41	0.60	-	4.07	-	17.19
Institutional Guarantee	3,920.52	1,564.41	1,176.72	-	3,203.91	-	2,252.58
Personal Guarantee	2,396.35	1,010.02	771.15	-	1,410.63	-	1.06
Collective Guarantee	4,521.97	685.27	62.22	-	224.94	2.18	7.01
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	30.30	-	-	3.96	-	-
Credit Card	-	-	-	-	-	-	-
Others	181.87	396.98	2.15	0.08	40.29	-	3.50
Total	58,291.63	43,412.92	31,515.57	286.00	34,531.76	27,506.62	27,926.20

Statement of Credit as on Mangsir end, 2077(Mid-Dec, 2020)

BFI Name	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML
Sector Wise							
Agricultural and Forest Related	29.10	227.19	266.91	755.61	207.81	11.30	0.52
Fishery Related	-	22.75	3.62	6.49	4.62	-	-
Mining Related	-	-	-	-	4.63	-	-
Manufacturing (Producing) Related	110.02	73.69	35.16	101.49	137.40	-	61.10
Construction	548.12	12.77	15.41	244.63	78.50	33.20	20.02
Electricity, Gas and Water	-	-	-	3.03	9.07	-	-
Metal Products, Mach. & Ele. Eqp.	2.40	3.59	2.01	-	12.57	-	3.45
Tras., Com. and Public Utilities	201.35	1.40	-	62.07	118.31	5.09	-
Wholesaler & Retailer	371.15	110.14	67.55	762.68	106.84	23.67	33.33
Finance, Insurance and Real Estate	528.09	4.32	0.87	277.91	61.90	5.00	40.31
Hotel or Restaurant	96.06	5.61	40.11	66.91	30.55	-	27.50
Other Services	14.48	49.18	0.90	35.88	-	-	-
Consumption Loans	142.44	1.80	14.29	130.05	76.59	2.83	144.91
Local Government	-	-	-	-	-	-	33.18
Others	746.59	274.22	115.12	614.02	501.10	60.83	1,886.00
TOTAL sectorwise	2,789.80	786.65	561.94	3,060.78	1,349.90	141.93	2,250.32

Product Wise

Term Loan	830.91	51.69	217.97	1,486.37	474.71	-	125.37
Overdraft	428.56	33.96	135.03	571.79	318.84	39.26	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	231.07	599.88	-	94.63	-	23.67	147.82
Res. Per. H. Loan (Up to Rs. 15 mil.)	489.84	-	-	129.26	132.24	16.58	20.02
Real Estate Loan	58.99	-	-	277.91	13.23	33.72	1,765.88
Margin Nature Loan	1.09	-	-	2.73	12.36	2.83	26.19
Hire Purchase Loan	220.40	-	11.64	51.80	164.57	5.09	122.28
Deprived Sector Loan	400.64	54.75	106.78	230.59	186.50	16.30	33.18
Bills Purchased	-	-	-	-	-	-	-
Other Product	128.31	46.37	90.52	215.70	47.45	4.47	9.57
Total Product wise Loan	2,789.80	786.65	561.94	3,060.78	1,349.90	141.93	2,250.32

Collateral Wise

Gold and Silver	90.18	-	-	91.43	30.32	-	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1.09	-	-	2.73	12.36	-	26.19
Fixed Deposit Receipts	37.71	8.16	1.97	11.02	12.87	-	0.05
Own	37.71	8.16	-	11.02	12.87	-	0.05
Other Licences Institutions	-	-	1.97	-	-	-	-
Collateral of Properties	2,197.65	778.49	559.98	2,910.44	1,232.90	129.33	402.63
Fixed Assets	2,197.65	778.49	559.98	2,910.44	1,232.90	129.33	402.63
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	463.17	-	-	45.16	-	5.30	83.27
Government Guarantee	-	-	-	-	-	-	33.18
Institutional Guarantee	463.17	-	-	-	-	5.00	-
Personal Guarantee	-	-	-	45.16	-	0.30	50.09
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	-	-	-	-	61.46	7.30	1,738.17
Total	2,789.80	786.65	561.94	3,060.78	1,349.90	141.93	2,250.32

Statement of Credit as on Mangsir end, 2077(Mid-Dec, 2020)

BFI Name	GURKHAFC	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Sector Wise								
Agricultural and Forest Related	173.40	327.33	484.74	-	271.06	290.43	134.99	240.84
Fishery Related	1.95	-	22.19	-	-	3.88	9.11	-
Mining Related	-	-	0.00	2.12	-	7.06	-	-
Manufacturing (Producing) Related	345.16	72.00	150.58	-	747.01	179.36	202.47	187.85
Construction	536.35	1,653.40	1,051.12	10.99	-	185.99	113.30	61.42
Electricity,Gas and Water	-	-	-	-	-	-	1.40	-
Metal Products, Mach. & Ele. Eqp.	-	12.12	37.53	-	-	95.42	2.01	-
Tras., Com. and Public Utilities	210.42	826.79	117.49	-	1,019.81	114.34	82.06	-
Wholesaler & Retailer	718.56	3,051.98	713.99	44.45	340.64	146.26	143.76	765.43
Finance, Insurance and Real Estate	771.84	-	372.98	69.34	2,588.06	294.93	370.30	216.88
Hotel or Restaurant	232.29	363.47	71.47	-	218.83	76.29	103.73	118.33
Other Services	154.11	65.63	648.63	137.59	-	26.11	22.74	23.90
Consumption Loans	874.73	367.22	404.02	13.12	221.50	180.78	67.86	51.55
Local Government	-	-	-	-	-	-	-	-
Others	1,900.84	347.41	473.11	45.57	141.30	745.67	640.31	647.19
TOTAL sectorwise	5,919.63	7,087.36	4,547.85	323.18	5,548.20	2,346.53	1,894.04	2,313.38

Product Wise

Term Loan	397.03	3,742.78	681.04	44.45	488.98	131.74	195.03	899.68
Overdraft	384.66	-	62.61	-	-	285.21	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	930.32	72.00	717.18	-	182.49	74.74	64.26	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	536.35	1,653.40	751.18	10.99	569.58	90.06	62.92	61.42
Real Estate Loan	325.60	-	618.33	69.34	255.05	146.03	77.68	216.88
Margin Nature Loan	162.42	347.41	346.47	4.03	93.32	27.06	115.72	-
Hire Purchase Loan	262.85	838.91	102.88	8.53	1,652.82	237.55	88.42	7.56
Deprived Sector Loan	471.94	-	267.36	1.54	381.14	221.36	519.47	43.65
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,448.47	432.85	1,000.79	184.30	1,924.82	1,132.79	770.54	1,084.20
Total Product wise Loan	5,919.63	7,087.36	4,547.85	323.18	5,548.20	2,346.53	1,894.04	2,313.38

Collateral Wise

Gold and Silver	624.69	209.33	-	-	115.99	3.08	-	-
Government Securities	-	1.71	-	-	-	-	-	-
Non Governmental Securities	162.42	-	346.47	4.03	-	33.64	106.64	-
Fixed Deposit Receipts	32.96	156.19	46.17	0.56	8.18	11.94	2.15	43.99
Own	32.96	156.19	46.17	0.56	8.18	11.94	2.15	43.99
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,560.22	6,360.61	3,909.71	136.97	5,118.74	2,017.58	1,250.61	2,269.38
Fixed Assets	4,560.22	6,360.61	3,909.71	90.98	4,848.51	2,017.58	1,248.61	2,269.38
Current Assets	-	-	-	45.99	270.24	-	2.00	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	539.34	12.12	245.50	-	175.25	265.15	532.85	-
Government Guarantee	-	-	-	-	-	4.02	-	-
Institutional Guarantee	454.64	-	245.50	-	175.25	189.94	502.30	-
Personal Guarantee	84.70	-	-	-	-	71.19	30.55	-
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	12.12	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	347.41	-	181.61	130.04	15.14	1.79	-
Total	5,919.63	7,087.36	4,547.85	323.18	5,548.20	2,346.53	1,894.04	2,313.38

Statement of Credit as on Mangsir end, 2077(Mid-Dec, 2020)

BFI Name	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	GMFL	ICFC
Sector Wise								
Agricultural and Forest Related	479.41	310.61	235.53	1,331.00	17.19	287.76	101.96	186.85
Fishery Related	4.60	2.40	-	-	-	-	0.98	15.32
Mining Related	-	53.44	-	-	-	-	-	1.94
Manufacturing (Producing) Related	386.66	87.96	4.02	-	1.99	584.16	136.16	383.13
Construction	486.42	556.28	42.22	131.73	92.97	-	972.25	185.11
Electricity, Gas and Water	-	-	-	-	-	-	16.95	20.94
Metal Products, Mach. & Ele. Eqp.	-	113.33	-	-	1.46	-	3.39	13.94
Tras., Com. and Public Utilities	582.62	237.52	-	-	8.17	2.94	112.26	443.07
Wholesaler & Retailer	1,502.28	257.95	20.87	335.25	29.85	84.26	462.84	1,389.89
Finance, Insurance and Real Estate	1,580.23	249.48	-	108.12	5.48	-	491.22	2,684.81
Hotel or Restaurant	413.43	67.66	-	-	-	74.77	331.18	722.30
Other Services	8.91	117.07	1.16	1.18	-	-	56.39	400.72
Consumption Loans	26.68	175.66	31.66	134.92	26.55	1.76	412.92	586.33
Local Government	-	-	-	-	-	-	-	-
Others	1,499.47	1,343.32	22.34	4,197.91	84.33	550.93	1,034.55	2,685.05
TOTAL sectorwise	6,970.74	3,572.66	357.79	6,240.12	267.99	1,586.58	4,133.06	9,719.40

Product Wise

Term Loan	2,428.89	159.47	-	173.48	112.99	910.11	346.89	2,156.64
Overdraft	901.16	-	-	1,620.04	46.81	-	331.55	3,430.22
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	809.11	662.88	292.07	161.77	3.70	149.60	260.95	397.28
Res. Per. H. Loan (Up to Rs. 15 mil.)	457.61	556.28	42.22	131.73	41.20	-	779.54	911.84
Real Estate Loan	419.25	129.98	-	226.39	-	419.96	400.88	458.80
Margin Nature Loan	37.43	4.41	-	0.37	15.61	-	314.61	368.39
Hire Purchase Loan	582.62	329.25	-	61.91	13.43	2.47	81.40	442.77
Deprived Sector Loan	1,199.43	163.04	22.34	352.99	3.71	-	320.34	1,417.99
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	135.24	1,567.37	1.16	3,511.45	30.54	104.44	1,296.92	135.47
Total Product wise Loan	6,970.74	3,572.66	357.79	6,240.12	267.99	1,586.58	4,133.06	9,719.40

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	4.41	-	-	15.61	-	-	368.39
Fixed Deposit Receipts	26.68	20.39	31.66	73.01	-	-	70.70	118.77
Own	26.68	20.39	31.66	73.01	-	-	70.70	118.77
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	5,613.13	3,460.77	326.13	170.03	248.88	1,586.58	3,488.16	7,896.91
Fixed Assets	5,613.13	3,460.77	326.13	170.03	248.88	1,586.58	3,488.16	7,896.91
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,293.50	87.10	-	-	3.50	-	260.65	1,328.18
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	1,189.80	87.10	-	-	-	-	260.00	1,303.70
Personal Guarantee	103.70	-	-	-	3.50	-	0.65	24.48
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	37.43	-	-	5,997.08	-	-	313.56	7.14
Total	6,970.74	3,572.66	357.79	6,240.12	267.99	1,586.58	4,133.06	9,719.40

BFI Name	CityExpress	Manju	Reliance
Sector Wise			
Agricultural and Forest Related	-	222.74	44.38
Fishery Related	1.50	20.30	-
Mining Related	-	-	0.55
Manufacturing (Producing) Related	-	138.84	266.78
Construction	5.87	1,793.16	707.11
Electricity, Gas and Water	-	162.17	35.01
Metal Products, Mach. & Ele. Eqp.	-	141.67	53.63
Tras., Com. and Public Utilities	1.10	348.90	519.33
Wholesaler & Retailer	13.00	674.79	320.35
Finance, Insurance and Real Estate	55.63	2,107.71	509.94
Hotel or Restaurant	1.50	194.87	294.12
Other Services	1.50	73.14	101.42
Consumption Loans	12.71	682.69	265.33
Local Government	-	-	-
Others	-	889.84	1,043.05
TOTAL sectorwise	92.81	7,450.80	4,161.00

Product Wise

Term Loan	8.64	1,924.73	40.52
Overdraft	1.95	6.29	-
Trust Receipt Loan / Import Loan	-	-	-
Demand & Other Working Capital Loan	-	505.82	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	58.31	1,651.94	606.36
Real Estate Loan	-	191.22	341.30
Margin Nature Loan	0.35	374.34	248.01
Hire Purchase Loan	1.10	334.10	510.14
Deprived Sector Loan	-	1,943.06	375.34
Bills Purchased	-	-	-
Other Product	22.45	519.29	2,031.84
Total Product wise Loan	92.81	7,450.80	4,161.00

Collateral Wise

Gold and Silver	-	-	-
Government Securities	-	-	-
Non Governmental Securities	-	374.34	-
Fixed Deposit Receipts	0.13	30.13	14.26
Own	0.13	30.13	14.26
Other Licences Institutions	-	-	-
Collateral of Properties	92.32	4,852.77	3,247.34
Fixed Assets	92.32	4,852.77	3,247.34
Current Assets	-	-	-
Against security of Bill	-	-	-
Domestic Bills	-	-	-
Foreign Bills	-	-	-
Against Guarantee	-	2,183.52	591.37
Government Guarantee	-	-	-
Institutional Guarantee	-	1,905.00	369.85
Personal Guarantee	-	278.52	1.26
Collective Guarantee	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-
Other Guarantee	-	-	220.26
Credit Card	-	-	-
Others	0.35	10.05	308.04
Total	92.81	7,450.80	4,161.00

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	17,420	25,503	33,424	39,275	39,195	46.40	31.06	-0.20
a. Paid-up Capital	11,159	17,078	21,495	22,076	22,279	53.04	25.87	0.92
b. Statutory Reserves	2,451	3,531	4,814	5,457	5,428	44.08	36.32	-0.53
c. Retained Earning	1,379	1,750	2,790	6,882	6,598	26.91	59.44	-4.13
d. Others Reserves	2,431	3,144	4,324	4,860	4,890	29.33	37.53	0.62
2 BORROWINGS	87,707	126,378	142,095	155,496	164,073	44.09	12.44	5.52
a. NRB	2,070	1,701	8	4,158	6,526	-17.80	-99.52	56.93
f. Others	85,637	124,677	142,086	151,338	157,548	45.59	13.96	4.10
3 DEPOSITS	49,549	85,606	106,150	116,157	116,355	72.77	24.00	0.17
4 BILLS PAYABLE	1	75	41	20	21	5591.09	-45.48	3.00
5 OTHER LIABILITIES	13,552	23,664	29,558	32,615	36,684	74.63	24.90	12.48
a. Loan Loss Provision	2,391	4,013	7,631	10,025	10,686	67.86	90.16	6.59
b. Interest Suspense a/c	1,121	1,800	4,003	4,256	4,352	60.53	122.36	2.25
c. Others	10,039	17,851	17,924	18,334	21,647	77.81	0.41	18.07
6 RECONCILIATION A/c	3,480	5,192	8,482	13,685	15,122	49.19	63.36	10.50
7 PROFIT & LOSS A/c	4,039	6,608	5,419	2,318	2,948	63.62	-17.99	27.19
Total	175,748	273,028	325,169	359,566	374,398	55.35	19.10	4.13
Assets								
1 LIQUID FUNDS	16,314	19,246	30,382	22,336	22,131	17.97	57.86	-0.92
a. Cash Balance	147	214	379	153	377	45.57	76.94	145.77
b. Bank Balance	9,190	13,398	16,872	14,395	12,087	45.79	25.93	-16.03
c. Money at Call	6,977	5,634	13,130	7,788	9,668	-19.25	133.06	24.14
2 INVESTMENT IN SECURITIES EXCEPT SHARE	43	312	468	345	315	629.98	49.91	-8.68
3 SHARE & OTHER INVESTMENT	2,565	2,262	9,732	14,423	16,848	-11.81	330.28	16.81
4 LOANS & ADVANCES	145,944	235,101	262,732	294,119	305,205	61.09	11.75	3.77
Institutional	30,597	38,955	39,721	38,626	37,002	27.32	1.97	-4.21
Individual	115,347	196,147	223,012	255,493	268,203	70.05	13.70	4.97
5 FIXED ASSETS	1,472	2,107	2,223	2,297	2,326	43.14	5.50	1.28
6 OTHER ASSETS	5,735	8,552	11,063	11,515	11,672	49.11	29.36	1.37
7 EXPENSES NOT WRITTEN OFF	7	11	11	10	10	53.11	1.87	-4.28
8 NON BANKING ASSETS	-	1	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	3,609	5,391	8,469	13,504	15,050	49.37	57.11	11.45
10 PROFIT & LOSS A/c	57	45	88	1,015	840	-20.95	96.81	-17.27
Total	175,745	273,028	325,169	359,566	374,398	55.35	19.10	4.13
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	11,759	17,022	21,965	5,989	7,383	44.75	29.04	23.28
2 COMMISSION/FEE EXPENSES	3	7	38	4	3	114.61	472.63	-5.82
3 EMPLOYEE EXPENSES	4,735	6,299	8,757	3,179	3,811	33.03	39.02	19.89
4 OFFICE OPERATING EXPENSES	1,594	2,358	2,907	839	1,098	47.90	23.29	30.83
5 NON OPERATING EXPENSES	9	63	140	19	26	578.43	122.70	39.93
6 PROVISION FOR RISK	1,048	1,921	6,648	12,622	14,249	83.21	246.15	12.89
7 LOAN WRITTEN OFF	1	5	5	7	7	464.16	14.51	0.00
8 EXTRAORDINARY EXPENSES	-	1	18	2	3	0.00	1279.00	28.65
9 PROVISION FOR STAFF BONUS	547	861	836	327	444	57.54	-2.95	35.85
10 PROVISION FOR INCOME TAX	1,663	2,545	2,353	905	1,228	52.98	-7.52	35.76
11 NET PROFIT	4,013	6,249	5,394	2,282	2,881	55.70	-13.68	26.24
TOTAL EXPENSES	25,374	37,331	49,062	26,174	31,134	47.12	31.43	18.95
Income								
1. INTEREST INCOME	22,236	31,647	41,259	13,016	16,403	42.32	30.37	26.02
2. COMMISSION & DISCOUNT	546	805	718	452	591	47.34	-10.80	30.75
3 OTHER OPERATING INCOME	2,049	3,739	3,726	1,366	1,852	82.48	-0.33	35.49
4 NON OPERATING INCOME	142	176	153	92	70	23.91	-13.28	-24.24
5 PROVISION FOR WRITTEN BACK	364	936	3,134	10,251	11,425	156.84	234.88	11.45
6 RECOVERY FOR WRITE BACK	5	2	2	0	0	-59.94	6.73	315.12
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	0	18	16	21	712.18	53203.70	25.90
8 NET LOSS	31	26	52	979	773	-17.32	102.16	-21.10
TOTAL INCOME	25,374	37,331	49,062	26,174	31,134	47.12	31.43	18.95
Miscellaneous Information								
No. of Total Staffs	11,552	17,361	19,017	19,120	19,488	50.29	9.54	1.92
No. of Total Branches	2,448	3,629	4,057	4,118	4,216	48.24	11.79	2.38
No. of Total Centers	172,788	274,186	310,895	324,835	328,450	58.68	13.39	1.11
No. of Total Groups	562,425	926,625	1,039,696	1,095,120	1,107,629	64.76	12.20	1.14
No. of Total Passive Groups	5,762	9,565	9,398	13,862	13,964	66.00	-1.75	0.74
No. of Total Members	2,856,380	4,327,991	4,686,659	4,828,069	4,863,075	51.52	8.29	0.73
No. of Total Passive Members	51,516	118,044	195,311	336,724	359,311	129.14	65.46	6.71
No. of Total Borrowers	1,853,417	2,679,016	2,783,222	2,820,295	2,842,819	44.54	3.89	0.80
No. of Total Overdue Borrowers	56,824	165,984	1,001,407	1,358,968	1,037,210	192.10	503.32	-23.68
No. of Total Saving Members	3,010,166	4,323,957	4,679,987	4,811,881	4,927,618	43.65	8.23	2.41
Total Saving Amount (Rs million)	49,549	101,910	106,150	116,105	117,948	105.68	4.16	1.59

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	21	-	-	21	130,834	6,230
2	1	Panchthar	26	3	2	31	197,172	6,360
3	1	Ilam	38	7	2	47	312,130	6,641
4	1	Jhapa	139	48	13	200	927,127	4,636
5	1	Sankhuwasabha	27	-	-	27	155,924	5,775
6	1	Bhojpur	25	-	1	26	155,582	5,984
7	1	Terhathum	17	3	-	20	100,783	5,039
8	1	Dhankuta	25	7	1	33	171,227	5,189
9	1	Morang	153	50	13	216	1,094,764	5,068
10	1	Sunsari	124	37	13	174	914,307	5,255
11	1	Solukhumbu	27	-	-	27	102,339	3,790
12	1	Khotang	17	6	-	23	173,676	7,551
13	1	Okhaldhunga	22	4	-	26	151,613	5,831
14	1	Udayapur	36	3	1	40	356,592	8,915
	Total		697	168	46	911	4,944,070	5,427
15	2	Saptari	47	6	8	61	711,489	11,664
16	2	Siraha	77	11	2	90	704,302	7,826
17	2	Dhanusa	81	8	6	95	842,870	8,872
18	2	Mahottari	59	7	4	70	710,341	10,148
19	2	Sarlahi	67	12	3	82	895,888	10,925
20	2	Rautahat	56	8	1	65	844,659	12,995
21	2	Bara	75	11	5	91	830,410	9,125
22	2	Parsa	67	10	4	81	716,206	8,842
	Total		529	73	33	635	6,256,166	9,852
23	3	Dolakha	26	3	-	29	187,160	6,454
24	3	Ramechhap	24	1	-	25	208,890	8,356
25	3	Sindhuli	31	2	2	35	311,222	8,892
26	3	Rasuwa	26	1	1	28	45,074	1,610
27	3	Dhading	57	17	-	74	354,430	4,790
28	3	Nuwakot	37	13	1	51	287,648	5,640
29	3	Sindhupalchok	36	10	-	46	294,493	6,402
30	3	Kavrepalanchok	72	13	5	90	402,780	4,475
31	3	Kathmandu	790	122	47	959	2,241,726	2,338
32	3	Lalitpur	188	25	14	227	573,740	2,527
33	3	Bhaktapur	102	14	7	123	370,113	3,009
34	3	Makwanpur	58	15	5	78	462,357	5,928
35	3	Chitawan	159	49	14	222	698,153	3,145
	Total		1,606	285	96	1,987	6,437,788	3,240
36	4	Gorkha	41	5	3	49	246,590	5,032
37	4	Manang	10	-	-	10	6,321	632
38	4	Lamjung	41	5	2	48	171,974	3,583
39	4	Kaski	188	73	17	278	587,189	2,112
40	4	Tanahu	78	22	1	101	346,560	3,431
41	4	Syangja	42	23	2	67	251,152	3,749
42	4	Mustang	16	1	-	17	11,486	676
43	4	Baglung	47	10	-	57	283,818	4,979
44	4	Parbat	28	10	-	38	148,501	3,908
45	4	Myagdi	22	9	-	31	110,947	3,579
46	4	Nawalparasi East	60	23	5	88	354,602	4,030
	Total		573	181	30	784	2,519,139	3,213

47	5	Gulmi	36	14	-	50	256,029	5,121
48	5	Palpa	47	13	-	60	248,210	4,137
49	5	Rupandehi	196	96	20	312	1,069,324	3,427
50	5	Kapilbastu	69	19	5	93	670,038	7,205
51	5	Arghakhanchi	21	5	-	26	202,556	7,791
52	5	Pyuthan	19	12	-	31	242,534	7,824
53	5	Rolpa	20	2	-	22	237,971	10,817
54	5	Rukum East	7	-	-	7	58,562	8,366
55	5	Dang	90	34	4	128	649,878	5,077
56	5	Banke	81	28	6	115	608,317	5,290
57	5	Bardiya	39	19	-	58	480,603	8,286
58	5	Nawalparasi West	50	25	3	78	374,240	4,798
Total			675	267	38	980	5,098,262	5,202
59	6	Rukum West	17	1	1	19	170,405	8,969
60	6	Salyan	24	4	1	29	272,840	9,408
61	6	Surkhet	51	8	2	61	418,940	6,868
62	6	Dailekh	22	1	-	23	298,140	12,963
63	6	Jajarkot	12	1	-	13	198,861	15,297
64	6	Dolpa	12	-	-	12	42,426	3,535
65	6	Jumla	19	1	-	20	125,405	6,270
66	6	Kalikot	14	-	-	14	159,735	11,410
67	6	Mugu	8	-	-	8	64,122	8,015
68	6	Humla	9	1	-	10	58,910	5,891
Total			188	17	4	209	1,809,783	8,659
69	7	Doti	20	1	-	21	213,664	10,174
70	7	Bajhang	18	1	-	19	222,357	11,703
71	7	Kailali	131	22	5	158	951,069	6,019
72	7	Bajura	12	1	-	13	155,779	11,983
73	7	Achham	17	3	-	20	288,220	14,411
74	7	Kanchanpur	60	8	1	69	530,312	7,686
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			4,585	1,032	253	5,870	29,996,478	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	19	21	76	1	144
No. of Branches [^]	4,585	1,032	253	4,216		10,086
Population per Branch [*] (Served by A, B and C class BFI's)						5,110
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,974

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	697	168	46	687	911	1,598
2	529	73	33	858	635	1,493
Bagmati	1,606	285	96	630	1,987	2,617
Gandaki	573	181	30	534	784	1,318
Lumbini	675	267	38	971	980	1,951
Karnali	188	17	4	185	209	394
Sudur Paschim	317	41	6	351	364	715
Total	4,585	1,032	253	4,216	5,870	10,086

* 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 Crystal Finance Limited, 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)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.16	1,075,115.88	3.64	1,081,490.38	3.33	1,106,298.32	3.22	1,161,478.97	3.11	1,180,322.40
2	Fixed:	9.02	1,604,791.08	8.79	1,664,836.95	8.68	1,689,310.20	8.46	1,717,266.57	8.37	1,740,061.30
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	7.80	301,118.48	7.44	298,332.69	7.43	277,580.34
2.4	6-12 months	8.96	466,993.97	8.70	465,857.57	8.47	487,162.45	8.18	548,139.62	8.05	549,955.19
2.5	1-2 yrs	9.03	591,804.56	8.78	644,983.76	8.67	647,097.63	8.51	619,700.46	8.39	652,965.05
2.6	2 yrs and above	10.02	252,125.52	10.02	253,552.11	10.16	253,931.63	10.16	251,093.80	9.99	259,560.72
3	Call	2.37	294,411.03	1.73	322,925.01	1.36	307,026.87	1.22	308,505.24	1.09	302,630.69
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	8.24	3,291.96	8.23	3,138.73	8.09	2,830.97	7.90	2,891.37	7.99	2,858.56
6	Non interest bearing deposits	-	387,608.35	-	295,411.77	-	293,922.36	-	355,420.23	-	312,341.37
6.1	Current	-	361,765.65	-	268,205.80	-	266,561.40	-	326,763.03	-	283,274.93
6.2	Margin	-	23,727.26	-	24,725.94	-	25,064.31	-	26,320.39	-	26,734.48
6.3	Other	-	2,115.45	-	2,480.03	-	2,296.65	-	2,336.80	-	2,331.95
	Aggregate	6.01	3,365,218.31	5.77	3,367,802.84	5.61	3,399,388.71	5.45	3,545,562.37	5.31	3,538,214.31

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.37	163,056.24	9.83	160,733.96	9.73	165,256.92	9.49	175,365.86	9.13	177,720.04
2	Fishery Related	9.95	4,751.44	9.37	4,634.65	9.20	4,641.47	8.97	4,818.26	8.82	5,003.87
3	Mining Related	10.87	5,180.14	11.10	5,199.44	10.49	5,372.95	10.15	5,758.34	9.94	5,884.51
4	Agriculture, Forestry & Beverage Production Related	10.89	142,758.63	10.01	138,786.45	9.74	142,120.99	9.59	143,788.58	9.10	143,706.12
5	Non Food Production Related	10.25	341,968.19	10.30	337,393.74	10.02	340,206.24	9.55	345,507.96	9.13	347,235.57
6	Construction	10.99	294,292.47	11.02	295,341.18	10.88	291,087.98	10.60	300,437.14	10.29	307,142.34
7	Electricity, Gas and Water	10.46	153,061.09	10.75	158,824.37	10.56	161,153.62	9.88	165,656.35	9.76	167,218.24
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.73	40,702.62	10.49	40,250.67	10.24	40,709.53	9.97	43,876.26	9.64	43,020.13
9	Transport, Communication and Public Utilities	11.22	70,513.19	11.21	67,008.68	11.08	66,162.53	10.65	66,107.08	10.33	67,982.33
10	Wholesaler & Retailer	10.98	600,807.81	10.41	590,531.41	10.28	603,781.83	9.95	631,372.38	9.62	630,225.85
11	Finance, Insurance and Real Estate	10.53	222,514.55	9.87	212,288.98	8.91	206,690.88	8.22	240,921.36	7.87	238,226.04
12	Hotel or Restaurant	10.61	127,550.63	10.60	130,153.50	10.36	131,310.78	9.90	135,232.24	9.51	137,586.81
13	Other Services	10.86	137,152.30	10.82	139,542.20	10.46	144,086.99	10.10	149,912.39	9.83	150,414.75
14	Consumption Loans	11.43	137,942.87	11.11	135,033.52	10.89	141,855.37	10.44	146,752.56	10.13	139,973.52
15	Local Government	4.32	1,538.89	4.23	1,538.97	5.10	1,423.11	5.78	1,167.52	5.30	1,422.72
16	Others	11.45	376,867.47	11.46	380,781.61	11.39	381,240.13	11.12	389,985.73	10.67	397,805.45
	Aggregate	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,101.33	9.83	2,946,660.01	9.52	2,960,568.29

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.60	608,333.35	10.71	613,974.93	10.41	616,175.87	9.88	629,178.40	9.77	640,274.63
2	Overdraft	11.18	421,258.16	10.92	411,744.98	10.66	417,436.91	10.32	438,658.43	9.99	440,590.36
3	Trust Receipt Loan / Import Loan	8.52	71,861.49	8.87	60,468.16	8.49	62,021.15	8.06	61,371.84	7.72	63,173.40
4	Demand & Other Working Capital Loan	10.75	683,545.18	10.26	687,275.48	9.99	702,335.94	9.65	747,491.35	9.38	733,979.65
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.00	208,542.63	10.91	207,779.20	10.83	209,886.45	10.55	213,311.37	10.25	213,937.46
6	Real Estate Loan	11.16	140,543.75	10.91	142,081.95	10.67	138,324.10	10.41	137,972.23	10.03	139,673.51
7	Margin Nature Loan	10.85	41,345.03	10.42	41,355.84	10.09	43,165.98	9.47	48,564.23	9.01	50,390.86
8	Hire Purchase Loan	11.58	144,991.31	11.70	142,548.87	11.47	143,175.17	11.29	141,209.49	10.91	140,376.98
9	Deprived Sector Loan	10.28	169,089.66	9.38	161,310.25	8.35	158,920.15	7.63	172,808.59	7.45	168,381.31
10	Bills Purchased	7.26	3,253.77	6.98	3,290.92	6.80	3,279.53	4.82	4,024.55	4.44	3,988.77
11	Other Product	11.42	327,894.18	11.41	326,212.74	11.30	332,384.73	10.94	352,069.53	10.52	365,801.36
	Aggregate	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,105.99	9.83	2,946,660.02	9.52	2,960,568.29

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount
1	Saving	2.85	1,187,308.52
2	Fixed:	8.20	1,762,732.52
2.1	up to 1 month	-	-
2.2	1-3 months	-	-
2.3	3-6 months	7.27	267,486.65
2.4	6-12 months	7.93	527,100.93
2.5	1-2 yrs	8.09	695,564.58
2.6	2 yrs and above	9.94	272,580.35
3	Call	1.00	317,889.64
4	Certificate of Deposits	-	-
5	Other	8.00	2,826.90
6	Non interest bearing deposits	-	333,733.74
6.1	Current	-	302,640.99
6.2	Margin	-	28,553.07
6.3	Other	-	2,539.68
	Aggregate	5.14	3,604,491.33

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.97	185,964.12
2	Fishery Related	8.59	5,136.45
3	Mining Related	9.83	5,585.74
4	Agriculture, Forestry & Beverage Production Related	9.24	145,597.93
5	Non Food Production Related	9.08	343,641.61
6	Construction	10.20	305,985.07
7	Electricity, Gas and Water	9.58	166,898.42
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.36	42,960.44
9	Transport, Communication and Public Utilities	10.14	68,483.83
10	Wholesaler & Retailer	9.48	638,175.93
11	Finance, Insurance and Real Estate	7.77	235,754.59
12	Hotel or Restaurant	9.41	139,548.55
13	Other Services	9.67	152,013.81
14	Consumption Loans	9.95	145,563.21
15	Local Government	4.34	1,422.72
16	Others	10.40	429,675.83
	Aggregate	9.37	3,012,408.24

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount
1	Term Loan	9.38	647,513.76
2	Overdraft	9.83	451,030.92
3	Trust Receipt Loan / Import Loan	8.22	58,736.72
4	Demand & Other Working Capital Loan	9.25	748,221.77
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.10	213,022.19
6	Real Estate Loan	9.91	145,572.06
7	Margin Nature Loan	8.82	56,612.67
8	Hire Purchase Loan	10.76	140,352.51
9	Deprived Sector Loan	7.22	177,108.17
10	Bills Purchased	4.21	4,156.64
11	Other Product	10.50	370,080.82
	Aggregate	9.37	3,012,408.24

**Name list of Bank and Financial Institutions
Mid-Dec, 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.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizen	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	Prabhu	24	Mega Bank Nepal Ltd.	Mega
25	Civil Bank Ltd.	CBL	26	Century Commercial Bank Ltd.	Century
27	Sanima Bank Ltd.	Sanima			
B. 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	Lumbini Bikas Bank Ltd.	LumbiniDB
15	Sindhu Bikas Bank Ltd.	Sindhu	16	Sahara Bikas Bank Ltd.	Sahara
17	Salapa Bikash Bank Ltd.	Salapa	18	Saptakoshi Development Bank Ltd.	Saptakoshi
19	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	Sworojagar Laghubitta Bittiya Sanstha Ltd.	Sworojgar	10	First Microfinance Laghubitta Bittiya Sanstha Ltd.	First
11	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika	12	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire
13	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	14	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
15	Womi Laghubitta Bittiya Sanstha Ltd.	Womi	16	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
17	Civil Laghubitta Bittiya Sanstha Ltd.	CivilMF	18	Mahila Sahayatra Laghubitta Bittiya Sanstha Ltd.	MahilaMF
19	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF	20	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF
21	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF	22	Global IME Laghubitta Bittiya Sanstha Ltd.	GIMEMF
23	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF	24	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF
25	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	26	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF
27	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	28	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
29	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF	30	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	SewaMF
31	Unnati Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	32	Swadeshi Laghubitta Bittiya Sanstha Ltd.	SadeshiMF
33	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	34	Support Microfinance Bittiya Sanstha Ltd.	Support
35	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	AChautari	36	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
37	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	38	Nepal Agro Microfinance Bittiya Sanstha Ltd.	Agro
39	Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans	40	Ganapati Microfinance Bittiya Sanstha Ltd.	Ganapati
41	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity	42	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola
43	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman	44	Sparsha Laghubitta Bittiya Sanstha Ltd.	Sparsha
45	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko	46	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
47	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	48	Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi
49	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana	50	Summit Laghubitta Bittiya Sanstha Limited	Summit
51	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti	52	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
53	Grameen Swayamsewak Laghubitta Bittiya Sanstha Ltd.	Grameen	54	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila
55	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha	56	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
57	Jalpa Laghubitta Bittiya Sanstha Limited	Jalpa	58	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi
59	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra	60	WEAN Laghubitta Bittiya Sanstha Limited	WEAN
61	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	62	BPW Laghubitta Bittiya Sanstha Limited	BPW
63	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	64	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
65	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO	66	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
67	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	68	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
69	NRN Laghubitta Bittiya Sanstha Limited	NRN	70	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban
71	Gharelu Laghubitta Bittiya Sanstha Limited	Gharelu	72	Super Laghubitta Bittiya Sanstha Limited	Super
73	Shaligram Laghubitta Bittiya Sanstha Limited	Shaligram	74	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan
75	Deurali Laghubitta Bittiya Sanstha Limited	Deurali	76	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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