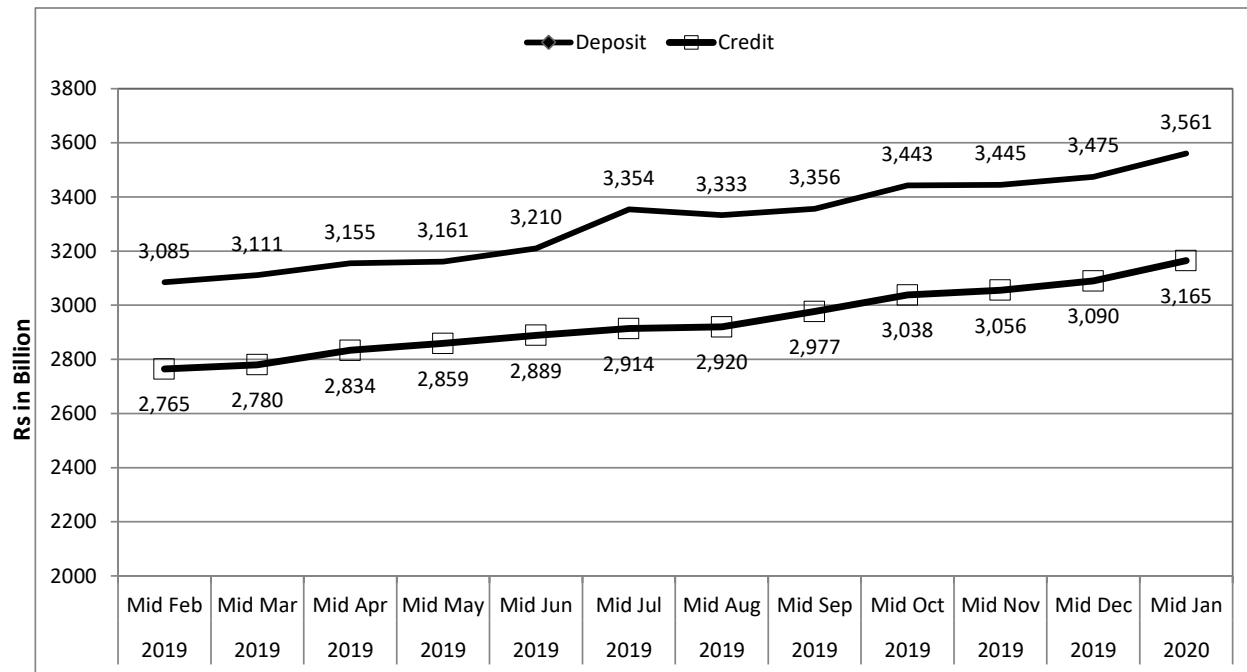


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2076 Pus
Mid-Jan, 2020

Contents

	Page
1. Explanatory Notes	1
2. Major Financial Indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions	3
4. Profit & Loss Account of Banks & Financial Institutions	7
5. Statement of Sector wise, Product wise and Security wise Credit	11
6. Statement of Assets and Liabilities	
a. Commercial Banks	15
b. Development Banks	17
c. Finance Companies	22
7. Profit & Loss Account	
a. Commercial Banks	23
b. Development Banks	25
c. Finance Companies	28
8. Sector- wise, product-wise and security-wise credit	
a. Commercial Banks	31
b. Development Banks	33
c. Finance Companies	36
9. Micro-credit Development Banks	
a. Major Financial Indicators	39
b. Statement of Assets and Liabilities	39
c. Profit & Loss Account	39
	39
10. Districtwise Branch List	40
11. Interest Rate Structure of Commercial Banks	42
Annexure	
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	24	22	87	160
Total Number of Licensed BFIs*	27	24	22	90	163

* 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 is based on NFRS reporting.

Major Financial Indicators

as on Pus End, 2076 (Mid-Jan, 2020)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	88.39	12.01	2.37	102.78
2	Total Credit/GDP	78.96	10.27	2.13	91.36
3	Total Credit/ Total Deposit	89.32	85.55	89.52	88.89
4	CCD Ratio [#]	77.47	76.01	74.36	77.01
5	Fixed Deposit/Total Deposit	47.86	50.13	53.54	48.26
6	Saving Deposit/Total Deposit	30.78	31.70	26.91	30.80
7	Current Deposit/Total Deposit	9.18	1.97	0.75	8.14
8	Call Deposit/Total Deposit	11.01	16.03	10.90	11.60
9	NPL/ Total Loan	1.71	1.21	6.67	1.77
10	Total LLP/Total Loan	2.25	1.72	8.96	2.35
11	Deprived Sector Loan/Total Loan [§]	6.47	11.11	8.56	7.00
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	8.95	9.40	17.72	9.21
2	Investment in Gov. Securities/Total Deposit	12.02	3.05	3.58	10.78
3	Total Liquid Assets/Total Deposit	22.19	26.60	33.81	22.98
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	11.79	14.12	18.48	12.15
2	Total Capital/RWA	13.71	15.25	19.39	13.97
D. Financial Access					
1	No. of institutions	27	24	22	73
2	No. of Branches	4,011	1,293	229	5,533
3	No. of Deposit Accounts	25,619,949	4,855,872	636,373	31,112,194
4	No. of Loan Accounts	1,113,719	339,988	44,760	1,498,467
5	No. of Branchless Banking Centers	1,577	-	-	1,577
6	No. of Branchless Banking Customers	188,862	-	-	188,862
7	No. of Mobile Banking Customers	8,679,130	1,049,365	77,742	9,806,237
8	No. of Internet Banking Customers	933,868	29,675	5,512	969,055
9	No. of ATMs	3,274	337	51	3,662
10	No. of Debit Cards	6,912,553	263,596	39,497	7,215,646
11	No. of Credit Cards	146,856	-	-	146,856
12	No. of Prepaid Cards	63,775	-	-	63,775
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	6.79			
	(a) Saving	4.97			
	(b) Fixed	9.71			
	(c) Call	4.19			
2	Wt. Avg Interest Rate on Credit	11.94			

Note:

Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2018/19 Rs. 34,64,319 million(Preliminary)

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

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

Poush month end (last day) CCD ratio

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

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2017	2018	2019	2019	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	308,652	370,014	446,402	497,378	488,274	19.88	20.64	-1.83
a. Paid-up Capital	225,314	282,196	305,885	311,401	320,122	25.25	8.39	2.80
b. Statutory Reserves	53,665	63,756	76,174	87,144	90,135	18.80	19.48	3.43
c. Retained Earning	(3,005)	(1,932)	4,538	32,931	19,623	-35.71	-334.90	-40.41
d. Others Reserves	32,678	25,995	59,805	65,901	58,394	-20.45	130.07	-11.39
2 BORROWINGS	31,800	35,453	90,729	90,413	104,709	11.49	155.92	15.81
a. NRB	7,094	12,122	22,927	16,127	22,292	70.87	89.14	38.23
b. "A"Class Licensed Institution	9,094	8,583	34,286	27,878	32,707	-5.62	299.48	17.32
c. Foreign Banks and Fin. Ins.	-	-	3,299	5,673	5,665	0.00	0.00	-0.14
d. Other Financial Ins.	5,299	2,436	3,283	745	1,072	-54.04	34.79	43.99
e. Bonds and Securities	10,312	12,312	26,935	39,989	42,973	19.39	118.76	7.46
3 DEPOSITS	2,384,807	2,836,930	3,354,428	3,474,555	3,560,543	18.96	18.24	2.47
a. Current	204,361	256,809	311,505	264,951	289,858	25.66	21.30	9.40
b. Savings	816,572	947,024	1,060,516	1,078,658	1,096,716	15.98	11.98	1.67
c. Fixed	998,259	1,229,731	1,526,497	1,671,101	1,718,228	23.19	24.13	2.82
d. Call Deposits	333,350	367,597	417,390	416,290	412,849	10.27	13.55	-0.83
e. Others	32,265	35,770	38,519	43,557	42,891	10.86	7.69	-1.53
4 Bills Payable	2,219	3,109	2,309	2,318	4,691	40.09	-25.72	102.36
5 Other Liabilities	224,201	263,876	303,249	348,634	337,752	17.70	14.92	-3.12
1. Loan Loss Provision	52,553	55,009	54,893	65,013	66,861	4.67	-0.21	2.84
2. Interest Suspense a/c	34,892	37,705	20,271	27,964	22,562	8.06	-46.24	-19.32
3. Others	136,756	171,163	228,085	255,657	248,328	25.16	33.26	-2.87
6 Reconciliation A/c	2,359	4,265	15,556	30,338	11,075	80.84	264.72	-63.49
7 Profit & Loss A/c	54,882	61,338	73,519	26,933	36,893	11.76	19.86	36.98
TOTAL	3,008,920	3,574,985	4,286,193	4,470,569	4,543,937	18.81	19.89	1.64
Assets								
1 LIQUID FUNDS	423,242	439,299	466,279	428,697	434,353	3.79	6.14	1.32
a. Cash Balance	64,373	74,893	92,563	88,684	90,043	16.34	23.59	1.53
Nepalese Notes & Coins	63,283	72,208	84,640	81,060	79,569	14.10	17.22	-1.84
Foreign Currency	1,090	2,685	7,923	7,624	10,473	146.37	195.09	37.37
b. Bank Balance	305,795	298,098	295,862	250,046	237,798	-2.52	-0.75	-4.90
1. In Nepal Rastra Bank	233,257	218,135	215,138	185,198	173,672	-6.48	-1.37	-6.22
2. "A"Class Licensed Institution	38,882	41,055	29,036	23,426	21,986	5.59	-29.28	-6.15
3. Other Financial Ins.	6,369	7,557	13,010	10,428	9,841	18.65	72.16	-5.63
4. In Foreign banks	27,287	31,352	38,678	30,994	32,299	14.89	23.37	4.21
c. Money at Call	53,074	66,307	77,853	89,967	106,512	24.93	17.41	18.39
2 INVESTMENTS	232,707	331,231	375,402	376,722	385,904	42.34	13.34	2.44
a. Govt. Securities	214,381	295,854	374,262	375,411	383,689	38.00	26.50	2.21
b. Others	18,326	35,377	1,140	1,311	2,214	93.05	-96.78	68.91
3 SHARE & OTHER INVESTMENT	129,938	109,665	186,189	180,041	192,039	-15.60	69.78	6.66
4 LOANS & ADVANCES (Including Bills Purchased)	1,994,078	2,422,798	2,913,970	3,089,801	3,164,873	21.50	20.27	2.43
4.1 LOANS & ADVANCES	1,976,880	2,419,842	2,910,511	3,085,917	3,161,351	22.41	20.28	2.44
a. Private Sector	1,923,942	2,355,915	2,819,279	2,995,235	3,059,576	22.45	19.67	2.15
b. Financial Institutions	44,543	58,056	86,056	86,791	98,200	30.34	48.23	13.15
c. Government Organizations	8,394	5,871	5,176	3,891	3,575	-30.06	-11.83	-8.11
4.2 BILLS PURCHASED	17,199	2,956	3,459	3,885	3,522	-82.81	17.03	-9.33
5 LOANS AGT. COLLECTED BILLS	571	129	-	-	-	-77.46	-100.00	0.00
6 FIXED ASSETS	40,634	47,763	71,420	74,816	75,796	17.54	49.53	1.31
7 OTHER ASSETS	166,139	206,834	253,949	285,866	268,091	24.49	22.78	-6.22
a. Accrued Interests	37,666	43,309	46,171	105,418	107,967	14.98	6.61	2.42
b. Others	128,473	163,525	207,777	134,918	133,494	27.28	27.06	-1.06
8 Expenses not Written off	279	264	26	40	39	-5.36	-89.99	-0.98
9 Non Banking Assets	4,465	4,614	5,716	5,988	6,132	3.33	23.87	2.40
10 Reconciliation Account	16,631	12,389	13,167	28,104	16,509	-25.51	6.28	-41.26
11 Profit & Loss A/c	235	1	75	495	200	-99.69	10417.22	-59.67
TOTAL	3,008,920	3,574,985	4,286,193	4,470,569	4,543,937	18.81	19.89	1.64

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2017	2018	2019	2019	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	262,230	314,190	385,245	429,969	422,495	19.81	22.62	-1.74
a. Paid-up Capital	185,011	231,458	252,260	260,426	266,477	25.10	8.99	2.32
b. Statutory Reserves	46,702	56,203	67,359	77,968	80,431	20.34	19.85	3.16
c. Retained Earning	891	3,053	8,249	28,376	19,736	242.69	170.19	-30.45
d. Others Reserves	29,627	23,477	57,377	63,199	55,851	-20.76	144.40	-11.63
2 BORROWINGS	29,667	33,552	82,024	84,582	99,068	13.09	144.47	17.13
a. NRB	6,081	11,690	21,327	15,723	22,188	92.25	82.43	41.12
b. "A"Class Licensed Institution	7,974	7,113	27,181	22,451	27,170	-10.80	282.13	21.02
c. Foreign Banks and Fin. Ins.	-	-	3,299	5,673	5,665	0.00	0.00	-0.14
d. Other Financial Ins.	5,299	2,436	3,283	745	1,072	-54.04	34.79	43.99
e. Bonds and Securities	10,312	12,312	26,935	39,989	42,973	19.39	118.76	7.46
3 DEPOSITS	2,093,256	2,471,514	2,880,092	2,994,530	3,062,213	18.07	16.53	2.26
a. Current	199,360	249,248	301,550	258,280	281,027	25.02	20.98	8.81
b. Savings	703,029	811,668	901,359	928,364	942,697	15.45	11.05	1.54
c. Fixed	879,140	1,070,788	1,308,269	1,427,740	1,465,587	21.80	22.18	2.65
d. Call Deposits	285,289	308,550	336,801	343,620	337,170	8.15	9.16	-1.88
e. Others	26,438	31,261	32,114	36,525	35,731	18.24	2.73	-2.17
4 Bills Payable	2,179	3,050	2,239	2,274	4,640	40.00	-26.59	104.05
5 Other Liabilities	190,587	228,764	264,670	304,298	300,353	20.03	15.70	-1.30
1. Loan Loss Provision	41,453	44,118	42,916	52,376	54,121	6.43	-2.72	3.33
2. Interest Suspense a/c	26,199	28,593	10,597	14,908	12,467	9.14	-62.94	-16.37
3. Others	122,935	156,052	211,156	237,014	233,765	26.94	35.31	-1.37
6 Reconciliation A/c	(2,298)	(432)	8,608	22,011	2,620	-81.22	-2094.36	-88.10
7 Profit & Loss A/c	45,610	53,633	64,456	25,837	32,756	17.59	20.18	26.78
TOTAL	2,621,230	3,104,271	3,687,334	3,863,501	3,924,145	18.43	18.78	1.57
Assets								
1 LIQUID FUNDS	335,601	328,307	348,011	309,330	311,522	-2.17	6.00	0.71
a. Cash Balance	56,469	66,242	82,456	78,433	80,938	17.31	24.48	3.19
Nepalese Notes & Coins	55,472	63,741	74,684	70,961	70,655	14.91	17.17	-0.43
Foreign Currency	997	2,501	7,772	7,472	10,283	150.87	210.80	37.62
b. Bank Balance	261,547	244,464	242,924	203,210	193,198	-6.53	-0.63	-4.93
1. In Nepal Rastra Bank	218,402	201,684	196,554	165,512	154,733	-7.65	-2.54	-6.51
2. "A"Class Licensed Institution	15,694	11,245	7,476	5,936	6,023	-28.35	-33.51	1.46
3. Other Financial Ins.	227	192	223	773	145	-15.65	16.34	-81.24
4. In Foreign banks	27,224	31,344	38,671	30,988	32,297	15.13	23.38	4.22
c. Money at Call	17,585	17,601	22,631	27,687	37,386	0.09	28.58	35.03
2 INVESTMENTS	226,811	321,107	356,216	359,960	370,034	41.57	10.93	2.80
a. Govt. Securities	208,700	285,850	355,159	358,878	368,048	36.97	24.25	2.56
b. Others	18,111	35,257	1,057	1,083	1,986	94.67	-97.00	83.45
3 SHARE & OTHER INVESTMENT	126,101	103,824	179,087	172,471	184,435	-17.67	72.49	6.94
4 LOANS & ADVANCES (Including Bills Purchased)	1,735,328	2,112,202	2,500,066	2,674,165	2,735,298	21.72	18.36	2.29
4.1 LOANS & ADVANCES	1,718,132	2,109,246	2,496,607	2,670,280	2,731,776	22.76	18.36	2.30
a. Private Sector	1,668,294	2,049,940	2,414,260	2,588,964	2,639,941	22.88	17.77	1.97
b. Financial Institutions	41,449	53,464	77,175	77,427	88,260	28.99	44.35	13.99
c. Government Organizations	8,388	5,842	5,172	3,890	3,574	-30.35	-11.48	-8.12
4.2 BILLS PURCHASED	17,196	2,956	3,459	3,885	3,522	-82.81	17.03	-9.33
5 LOANS AGT. COLLECTED BILLS	571	129	-	-	-	-77.46	-100.00	0.00
6 FIXED ASSETS	35,012	41,139	62,650	65,337	66,146	17.50	52.29	1.24
7 OTHER ASSETS	146,337	186,241	230,511	257,578	243,603	27.27	23.77	-5.43
a. Accrued Interests	28,672	33,650	35,840	89,481	94,422	17.36	6.51	5.52
b. Others	117,665	152,590	194,671	126,468	125,726	29.68	27.58	-0.59
8 Expenses not Written off	260	247	18	18	18	-5.00	-92.74	0.00
9 Non Banking Assets	3,133	3,380	4,555	4,935	5,053	7.88	34.77	2.39
10 Reconciliation Account	11,901	7,696	6,219	19,707	8,036	-35.33	-19.19	-59.23
11 Profit & Loss A/c	176	-	-	-	-	-100.00	0.00	0.00
TOTAL	2,621,230	3,104,271	3,687,334	3,863,501	3,924,145	18.43	18.78	1.57

Statement of Assets and Liabilities of Development Banks

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2017	2018	2019	2019	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	38,281	44,037	47,933	51,952	50,767	15.03	8.85	-2.28
a. Paid-up Capital	30,210	38,004	40,039	37,561	39,723	25.80	5.36	5.76
b. Statutory Reserves	4,803	5,021	6,067	6,337	6,780	4.54	20.83	6.99
c. Retained Earning	1,287	(531)	427	6,733	2,868	-141.26	-180.42	-57.41
d. Others Reserves	1,981	1,543	1,400	1,321	1,396	-22.15	-9.24	5.70
2 BORROWINGS	876	731	5,173	3,600	2,999	-16.59	607.67	-16.71
a. NRB	501	221	1,406	308	8	-55.92	536.37	-97.25
b. "A"Class Licensed Institution	375	510	3,767	3,292	2,990	36.00	638.56	-9.16
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00
3 DEPOSITS	239,420	301,858	398,341	400,029	416,086	26.08	31.96	4.01
a. Current	4,910	7,280	9,426	6,295	8,214	48.27	29.48	30.49
b. Savings	95,029	114,849	135,366	128,581	131,886	20.86	17.86	2.57
c. Fixed	94,271	124,858	178,880	200,063	208,604	32.45	43.27	4.27
d. Call Deposits	44,105	54,586	74,358	64,797	66,717	23.76	36.22	2.96
e. Others	1,105	285	311	293	665	-74.22	9.26	127.22
4 Bills Payable	39	54	59	31	50	37.29	9.25	60.82
5 Other Liabilities	16,330	17,211	20,723	24,726	18,957	5.40	20.41	-23.33
1. Loan Loss Provision	4,205	4,384	5,639	5,991	6,140	4.25	28.65	2.49
2. Interest Suspense a/c	2,087	1,607	2,069	4,537	2,142	-23.00	28.79	-52.79
3. Others	10,038	11,220	13,014	14,198	10,675	11.78	15.98	-24.81
6 Reconciliation A/c	3,260	4,584	6,828	8,326	8,455	40.62	48.97	1.55
7 Profit & Loss A/c	6,873	6,227	7,258	912	3,359	-9.40	16.57	268.26
TOTAL	305,079	374,701	486,316	489,576	500,673	22.82	29.79	2.27
Assets								
1 LIQUID FUNDS	71,097	89,988	94,564	95,286	97,964	26.57	5.08	2.81
a. Cash Balance	6,813	7,344	8,673	8,863	7,775	7.80	18.08	-12.28
Nepalese Notes & Coins	6,720	7,160	8,521	8,711	7,584	6.55	19.01	-12.93
Foreign Currency	93	184	151	152	190	98.24	-18.00	25.01
b. Bank Balance	34,886	42,555	40,335	32,175	31,356	21.98	-5.22	-2.55
1. In Nepal Rastra Bank	12,554	14,045	15,331	16,157	15,490	11.88	9.16	-4.13
2. "A"Class Licensed Institution	17,790	23,101	16,437	11,208	10,937	29.85	-28.85	-2.42
3. Other Financial Ins.	4,479	5,401	8,560	4,804	4,927	20.60	58.48	2.56
4. In Foreign banks	63	7	7	5	2	-88.33	-3.28	-62.49
c. Money at Call	29,398	40,089	45,556	54,248	58,833	36.37	13.64	8.45
2 INVESTMENTS	4,361	7,774	15,305	13,799	12,905	78.25	96.87	-6.47
a. Govt. Securities	4,361	7,654	15,245	13,594	12,700	75.50	99.18	-6.57
b. Others	-	120	60	205	205	0.00	-50.00	0.00
3 SHARE & OTHER INVESTMENT	2,348	3,668	4,745	4,936	4,970	56.21	29.36	0.68
4 LOANS & ADVANCES								
(Including Bills Purchased)	209,605	253,251	345,165	343,409	355,949	20.82	36.29	3.65
4.1 LOANS & ADVANCES	209,605	253,251	345,165	343,409	355,949	20.82	36.29	3.65
a. Private Sector	207,149	249,741	338,885	337,460	349,658	20.56	35.69	3.61
b. Financial Institutions	2,450	3,506	6,276	5,948	6,291	43.10	79.00	5.75
c. Government Organizations	5	4	4	-	-	-25.54	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	3,953	4,726	6,744	7,078	7,230	19.56	42.70	2.15
7 OTHER ASSETS	9,634	10,047	12,326	15,836	12,501	4.28	22.68	-21.06
a. Accrued Interests	2,343	2,047	2,609	8,514	6,416	-12.64	27.50	-24.64
b. Others	7,291	8,000	9,716	6,047	5,253	9.72	21.45	-13.14
8 Expenses not Written off	13	10	6	20	19	-24.70	-35.80	-4.06
9 Non Banking Assets	714	659	624	550	571	-7.73	-5.29	3.86
10 Reconciliation Account	3,355	4,578	6,827	8,396	8,473	36.47	49.14	0.92
11 Profit & Loss A/c	-	0	9	269	92	0.00	6827.21	-65.57
TOTAL	305,079	374,701	486,316	489,576	500,673	22.82	29.79	2.27

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2017	2018	2019	2019	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	8,140	11,787	13,224	15,457	15,012	44.80	12.19	-2.88
a. Paid-up Capital	10,093	12,735	13,585	13,414	13,922	26.17	6.68	3.79
b. Statutory Reserves	2,160	2,531	2,748	2,839	2,924	17.18	8.56	2.99
c. Retained Earning	(5,183)	(4,454)	(4,138)	(2,177)	(2,981)	-14.06	-7.10	36.91
d. Others Reserves	1,070	975	1,029	1,381	1,147	-8.82	5.47	-16.97
2 BORROWINGS	1,257	1,170	3,532	2,231	2,642	-6.93	201.89	18.45
a. NRB	512	210	194	95	95	-58.92	-7.71	0.00
b. "A"Class Licensed Institution	745	960	3,338	2,135	2,547	28.84	247.86	19.27
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	52,131	63,558	75,995	79,996	82,244	21.92	19.57	2.81
a. Current	91	281	530	376	617	207.55	88.38	64.20
b. Savings	18,514	20,508	23,791	21,712	22,133	10.77	16.01	1.94
c. Fixed	24,847	34,085	39,349	43,297	44,037	37.18	15.44	1.71
d. Call Deposits	3,957	4,460	6,231	7,872	8,963	12.73	39.70	13.85
e. Others	4,721	4,224	6,094	6,739	6,494	-10.54	44.28	-3.63
4 Bills Payable	1	5	11	13	0	327.14	134.61	-96.94
5 Other Liabilities	17,284	17,902	17,857	19,610	18,442	3.57	-0.25	-5.96
1. Loan Loss Provision	6,895	6,507	6,338	6,646	6,600	-5.63	-2.60	-0.69
2. Interest Suspense a/c	6,606	7,505	7,604	8,519	7,953	13.60	1.33	-6.64
3. Others	3,783	3,890	3,915	4,445	3,888	2.83	0.64	-12.53
6 Reconciliation A/c	1,397	113	120	1	0	-91.91	6.10	-82.63
7 Profit & Loss A/c	2,400	1,478	1,805	184	778	-38.40	22.08	322.63
TOTAL	82,610	96,013	112,543	117,492	119,119	16.22	17.22	1.38
Assets								
1 LIQUID FUNDS	16,544	21,004	23,704	24,081	24,866	26.95	12.85	3.26
a. Cash Balance	1,091	1,307	1,435	1,388	1,330	19.80	9.81	-4.19
Nepalese Notes & Coins	1,091	1,307	1,435	1,388	1,329	19.80	9.80	-4.18
Foreign Currency	0	0	0	0	0	-18.20	130.29	-43.12
b. Bank Balance	9,362	11,079	12,603	14,662	13,244	18.34	13.75	-9.67
1. In Nepal Rastra Bank	2,301	2,407	3,253	3,528	3,449	4.59	35.15	-2.25
2. "A"Class Licensed Institution	5,398	6,709	5,123	6,282	5,025	24.29	-23.64	-20.01
3. Other Financial Ins.	1,663	1,964	4,227	4,851	4,770	18.08	115.26	-1.69
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	6,092	8,618	9,666	8,032	10,293	41.47	12.17	28.16
2 INVESTMENTS	1,534	2,350	3,881	2,963	2,965	53.15	65.18	0.04
a. Govt. Securities	1,320	2,350	3,858	2,940	2,941	78.04	64.18	0.04
b. Others	215	-	24	24	24	-100.00	0.00	0.00
3 SHARE & OTHER INVESTMENT	1,489	2,172	2,357	2,634	2,634	45.87	8.51	0.00
4 LOANS & ADVANCES	49,146	57,345	68,738	72,228	73,627	16.68	19.87	1.94
4.1 LOANS & ADVANCES	49,143	57,345	68,738	72,228	73,627	16.69	19.87	1.94
a. Private Sector	48,499	56,235	66,133	68,811	69,977	15.95	17.60	1.69
b. Financial Institutions	644	1,086	2,605	3,416	3,649	68.56	139.97	6.82
c. Government Organizations	-	24	-	1	1	0.00	-100.00	24.20
4.2 BILLS PURCHASED	3	-	-	-	-	-100.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	1,669	1,898	2,026	2,401	2,421	13.68	6.75	0.80
7 OTHER ASSETS	10,168	10,546	11,111	12,453	11,987	3.72	5.36	-3.74
a. Accrued Interests	6,651	7,611	7,722	7,423	7,129	14.44	1.45	-3.96
b. Others	3,517	2,935	3,389	2,403	2,515	-16.55	15.49	4.66
8 Expenses not Written off	6	7	2	2	3	20.65	-69.16	19.33
9 Non Banking Assets	619	576	537	503	508	-6.92	-6.77	0.92
10 Reconciliation Account	1,376	115	121	0	1	-91.65	4.95	62.84
11 Profit & Loss A/c	59	1	66	226	107	-99.00	11229.31	-52.67
TOTAL	82,610	96,013	112,543	117,492	119,119	16.22	17.22	1.38

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

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2017	2018	2019	2019	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	97,851	167,967	212,129	97,226	116,781	71.66	26.29	20.11
1.1 Deposit Liabilities	95,609	165,254	208,274	95,208	114,319	72.84	26.03	20.07
1.1.1 Saving A/c	23,526	39,005	48,102	23,563	28,181	65.80	23.32	19.60
1.1.2 Fixed A/c	55,651	112,317	143,530	63,998	76,931	101.82	27.79	20.21
1.1.2.1 Upto 3 Months Fixed A/c	2,496	8,398	8,211	4,998	4,731	236.48	-2.22	-5.34
1.1.2.2 3 to 6 Months fixed A/c	2,673	6,799	10,806	5,358	6,947	154.39	58.93	29.66
1.1.2.3 6 Months to 1 Year Fixed	29,697	57,784	72,244	32,683	39,613	94.58	25.02	21.20
1.1.2.4 Above 1 Year	20,785	39,336	52,269	20,958	25,640	89.25	32.88	22.34
1.1.3 Call Deposit	16,430	13,818	16,374	7,539	9,079	-15.90	18.50	20.43
1.1.4 Certificate of Deposits	2	114	268	109	129	5683.67	134.99	18.67
1.2 Others	2,242	2,713	3,855	2,018	2,461	21.00	42.11	21.99
2 Commission/Fee Expense	601	613	1,668	657	783	1.97	172.29	19.04
3 Employees Expenses	26,627	31,472	39,312	17,596	21,372	18.20	24.91	21.46
4 Office Operating Expenses	20,755	25,517	29,456	11,904	15,207	22.95	15.44	27.75
5 Exchange Fluctuation Loss	109	125	35	20	24	15.31	-71.96	21.34
5.1 Due to Change in Exchange Rates	88	102	26	17	20	16.08	-74.34	16.45
5.2 Due to Foreign Currency Transaction	21	23	9	3	5	12.00	-61.39	46.62
6 Non-Operating Expenses	34	58	164	141	177	74.28	180.08	25.66
7. Provision for Risk	12,763	15,147	19,852	7,860	12,216	18.68	31.06	55.41
7.1 Loan loss Provision	11,477	12,875	19,032	7,573	12,022	12.17	47.83	58.74
7.1.1 General Loan loss Provision	7,036	6,484	8,358	3,794	5,539	-7.84	28.90	46.00
7.1.1.1 Pass Loan Loss Provision	6,257	5,679	6,457	2,495	4,133	-9.24	13.71	65.62
7.1.1.2 Watch List Provision	779	806	1,901	1,299	1,407	3.44	135.94	8.30
7.1.2 Special Loan Loss Provision	4,375	6,216	9,623	3,467	6,290	42.07	54.80	81.41
7.1.3 Additional Loan Loss Provision	66	174	1,051	312	193	162.29	503.65	-38.13
7.2. Provision for Non-Banking Assets	1,053	1,255	481	223	161	19.15	-61.67	-27.62
7.3. Provision for Loss on Investment	186	716	147	54	22	284.90	-79.49	-59.00
7.4. Provision for Loss of Other Assets	46	302	191	10	10	0.00	0.00	1.30
8 Loan Written Off	996	971	917	118	237	-2.50	-5.53	100.91
9 Provision for Staff Bonus	6,657	7,982	8,857	2,997	4,684	19.90	10.96	56.27
10 Provision for Income Tax	20,371	24,583	30,505	9,955	14,808	20.68	24.09	48.74
11 Others	56	29	21	6	6	-48.09	-28.98	13.57
12 Net Profit	54,665	61,337	74,230	26,867	36,728	12.20	21.02	36.70
TOTAL EXPENSES	241,483	335,802	417,146	175,347	223,022	39.06	24.22	27.19
Income								
1. Interest Income	194,358	283,227	359,820	152,939	192,151	45.72	27.04	25.64
1.1. On Loans and Advance	181,923	265,446	335,598	142,153	178,466	45.91	26.43	25.55
1.2. On Investment	5,875	10,903	13,247	6,879	8,315	85.58	21.50	20.87
1.2.1 Government Bonds	4,830	9,360	11,868	6,457	7,804	93.77	26.80	20.87
1.2.2 Foreign Bonds	153	186	195	46	55	21.29	4.66	20.33
1.2.3 NRB Bonds	777	1,031	620	365	432	32.69	-39.84	18.21
1.2.4 Deventure & Bonds	115	327	565	11	23	184.63	72.80	108.89
1.3 Agency Balance	1,022	988	1,064	366	494	-3.33	7.70	34.74
1.4 On Call Deposit	3,475	3,928	6,394	2,174	3,123	13.02	62.79	43.69
1.5 Others	2,063	1,963	3,517	1,366	1,753	-4.83	79.16	28.28
2. Comission & Discount	11,807	13,569	18,694	7,781	10,349	14.93	37.76	33.01
2.1 Bills Purchase & Discount	240	117	218	99	116	-51.18	86.03	17.99
2.2 Comission	9,865	11,381	15,685	6,400	8,508	15.37	37.82	32.94
2.3 Others	1,702	2,071	2,791	1,283	1,725	21.69	34.75	34.48
3 Income From Exchange Fluctuation	6,249	7,850	10,506	4,213	5,180	25.62	33.84	22.97
3.1 Due to Change in Exchange Rate	707	1,537	1,182	485	554	117.44	-23.10	14.11
3.2 Due to Foreign Currency Trans.	5,542	6,313	9,324	3,727	4,627	13.91	47.70	24.13
4 Other Operating Income	10,772	13,392	15,376	6,142	6,952	24.32	14.81	13.17
5 Non Operating Income	3,783	2,491	792	710	1,953	-34.15	-68.19	175.04
6 Provision Written Back	12,883	14,545	10,302	2,951	6,039	12.90	-29.17	104.68
7 Recovery from Written off Loan	1,504	673	995	171	207	-55.26	47.82	21.02
8 Income from Extra Ordinary Expenses	108	53	635	12	157	-50.71	1090.25	1190.61
9 Net Loss	18	-	26	429	35	-100.00	0.00	-91.95
TOTAL INCOME	241,483	335,802	417,146	175,347	223,022	39.06	24.22	27.19

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2017	2018	2019	2019	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	81,092	141,815	177,011	80,627	96,854	74.88	24.82	20.13
1.1 Deposit Liabilities	79,132	139,186	173,492	78,704	94,501	75.89	24.65	20.07
1.1.1 Saving A/c	17,436	30,569	38,239	19,100	22,827	75.32	25.09	19.52
1.1.2 Fixed A/c	47,955	97,070	122,507	53,714	64,590	102.42	26.21	20.25
1.1.2.1 Upto 3 Months Fixed A/c	2,170	7,668	6,916	3,773	3,353	253.35	-9.82	-11.15
1.1.2.2 3 to 6 Months fixed A/c	2,298	5,904	9,377	4,351	5,580	156.88	58.82	28.24
1.1.2.3 6 Months to 1 Year Fixed	25,818	49,040	59,650	27,233	33,166	89.94	21.64	21.79
1.1.2.4 Above 1 Year	17,668	34,458	46,565	18,356	22,491	95.03	35.14	22.52
1.1.3 Call Deposit	13,739	11,433	12,478	5,782	6,955	-16.78	9.13	20.28
1.1.4 Certificate of Deposits	2	114	268	109	129	5683.67	134.99	18.67
1.2 Others	1,960	2,629	3,519	1,923	2,353	34.13	33.87	22.36
2 Commission/Fee Expense	597	608	1,663	657	782	1.81	173.43	19.04
3 Employees Expenses	23,306	27,585	33,900	15,030	18,293	18.36	22.89	21.71
4 Office Operating Expenses	17,488	21,746	24,478	9,990	12,636	24.35	12.56	26.49
5 Exchange Fluctuation Loss	26	108	22	13	15	321.27	-79.15	15.86
5.1 Due to Change in Exchange Rates	5	85	14	13	15	1583.93	-83.85	15.86
5.2 Due to Foreign Currency Transaction	21	23	9	-	-	12.00	-61.82	0.00
6 Non-Operating Expenses	18	53	156	139	172	198.03	192.82	24.21
7. Provision for Risk	10,569	11,964	16,833	6,224	10,124	13.20	40.70	62.67
7.1 Loan loss Provision	9,651	10,356	16,382	6,008	9,977	7.31	58.18	66.06
7.1.1 General Loan loss Provision	6,272	5,380	6,774	2,965	4,676	-14.21	25.91	57.71
7.1.1.1 Pass Loan Loss Provision	5,678	4,860	5,223	2,140	3,704	-14.40	7.46	73.07
7.1.1.2 Watch List Provision	594	520	1,552	825	972	-12.41	198.29	17.84
7.1.2 Special Loan Loss Provision	3,369	4,856	8,592	2,758	5,138	44.13	76.95	86.26
7.1.3 Additional Loan Loss Provision	10	121	1,015	284	163	1090.14	741.42	-42.77
7.2. Provision for Non-Banking Assets	839	1,030	263	209	132	22.69	-74.49	-36.86
7.3. Provision for Loss on Investment	46	375	4	7	15	717.05	-98.87	123.29
7.4. Provision for Loss of Other Assets	33	203	185	0	0	0.00	0.00	-0.25
8 Loan Written Off	907	885	868	114	228	-2.47	-1.91	100.72
9 Provision for Staff Bonus	5,544	7,011	7,625	2,852	4,189	26.45	8.77	46.86
10 Provision for Income Tax	17,164	21,670	26,928	9,538	13,405	26.26	24.26	40.55
11 Others	48	7	15	4	5	-85.02	103.54	21.52
12 Net Profit	45,434	53,633	65,216	25,837	32,756	18.05	21.60	26.78
TOTAL EXPENSES	202,193	287,085	354,715	151,024	189,460	41.99	23.56	25.45
Income								
1. Interest Income	161,584	241,266	304,367	131,345	162,026	49.31	26.15	23.36
1.1. On Loans and Advance	152,697	227,301	285,281	122,331	151,149	48.86	25.51	23.56
1.2. On Investment	5,687	10,487	12,684	6,541	7,886	84.41	20.95	20.56
1.2.1 Government Bonds	4,702	9,096	11,439	6,166	7,428	93.43	25.77	20.47
1.2.2 Foreign Bonds	153	186	195	46	55	21.29	4.66	20.33
1.2.3 NRB Bonds	747	941	491	323	385	26.06	-47.80	19.46
1.2.4 Deventure & Bonds	84	264	559	7	18	212.71	111.81	147.94
1.3 Agency Balance	483	638	878	317	399	31.95	37.71	25.84
1.4 On Call Deposit	781	1,093	2,190	843	924	39.89	100.40	9.60
1.5 Others	1,936	1,748	3,334	1,312	1,667	-9.72	90.74	27.10
2. Comission & Discount	11,328	13,027	18,058	7,627	10,076	15.00	38.62	32.11
2.1 Bills Purchase & Discount	240	117	218	99	116	-51.17	86.03	17.99
2.2 Comission	9,582	11,052	15,267	6,289	8,295	15.34	38.14	31.90
2.3 Others	1,507	1,858	2,573	1,240	1,665	23.33	38.48	34.25
3 Income From Exchange Fluctuation	6,128	7,817	10,475	4,183	5,144	27.57	33.99	22.97
3.1 Due to Change in Exchange Rate	629	1,519	1,172	471	536	141.39	-22.89	13.97
3.2 Due to Foreign Currency Trans.	5,498	6,298	9,303	3,712	4,607	14.54	47.72	24.11
4 Other Operating Income	8,715	10,703	11,744	4,724	5,117	22.81	9.73	8.32
5 Non Operating Income	2,775	1,960	509	483	1,680	-29.35	-74.01	247.79
6 Provision Written Back	10,242	11,618	8,057	2,517	5,105	13.43	-30.65	102.82
7 Recovery from Written off Loan	1,369	647	847	136	160	-52.71	30.82	17.82
8 Income from Extra Ordinary Expenses	52	45	658	10	153	-12.52	1348.42	1466.55
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	202,193	287,085	354,715	151,024	189,460	41.99	23.56	25.45

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2017	2018	2019	2019	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	13,201	20,949	28,665	13,550	16,279	58.69	36.83	20.14
1.1 Deposit Liabilities	13,087	20,905	28,433	13,496	16,216	59.74	36.01	20.16
1.1.1 Saving A/c	4,677	6,871	8,006	3,613	4,294	46.91	16.52	18.85
1.1.2 Fixed A/c	5,950	11,833	16,780	8,305	10,038	98.89	41.81	20.87
1.1.2.1 Upto 3 Months Fixed A/c	271	602	1,159	1,076	1,211	122.42	92.32	12.48
1.1.2.2 3 to 6 Months fixed A/c	299	732	1,210	868	1,197	144.41	65.26	37.88
1.1.2.3 6 Months to 1 Year Fixed	2,933	6,548	9,967	4,249	5,095	123.26	52.21	19.92
1.1.2.4 Above 1 Year	2,446	3,950	4,445	2,112	2,535	61.48	12.53	20.04
1.1.3 Call Deposit	2,461	2,201	3,646	1,578	1,885	-10.55	65.67	19.45
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	114	44	232	54	62	-61.53	428.78	14.59
2 Commission/Fee Expense	-	-	-	-	-	0.00	0.00	0.00
3 Employees Expenses	2,687	3,148	4,474	2,130	2,559	17.13	42.13	20.10
4 Office Operating Expenses	2,614	2,941	4,070	1,565	2,121	12.51	38.39	35.57
5 Exchange Fluctuation Loss	83	18	13	7	9	-78.58	-28.61	31.73
5.1 Due to Change in Exchange Rates	83	18	13	4	4	-78.61	-29.10	18.55
5.2 Due to Foreign Currency Transaction	0	0	0	3	5	10.32	188.94	46.62
6 Non-Operating Expenses	14	1	7	2	2	-92.71	586.86	5.50
7. Provision for Risk	1,566	2,225	2,088	1,148	1,551	42.12	-6.18	35.05
7.1 Loan loss Provision	1,484	1,894	1,906	1,094	1,535	27.64	0.62	40.25
7.1.1 General Loan loss Provision	624	950	1,332	590	697	52.38	40.21	18.23
7.1.1.1 Pass Loan Loss Provision	465	729	1,057	172	368	56.67	44.98	114.30
7.1.1.2 Watch List Provision	158	222	276	418	330	39.79	24.50	-21.19
7.1.2 Special Loan Loss Provision	833	911	565	503	836	9.29	-37.97	66.37
7.1.3 Additional Loan Loss Provision	27	33	9	2	1	22.32	-74.36	-44.30
7.2. Provision for Non-Banking Assets	25	92	120	3	3	259.78	31.00	0.00
7.3. Provision for Loss on Investment	46	148	62	47	9	224.17	-58.21	-81.27
7.4. Provision for Loss of Other Assets	11	91	0	4	5	0.00	0.00	2.92
8 Loan Written Off	40	82	4	4	4	105.74	-95.70	2.69
9 Provision for Staff Bonus	942	846	1,052	130	415	-10.21	24.40	219.88
10 Provision for Income Tax	2,724	2,535	3,075	377	1,179	-6.92	21.29	212.80
11 Others	1	21	0	0	0	2493.62	-98.52	0.00
12 Net Profit	6,872	6,227	7,258	912	3,267	-9.40	16.57	258.13
TOTAL EXPENSES	30,743	38,991	50,705	19,825	27,386	26.83	30.04	38.14
Income								
1. Interest Income	26,568	34,091	45,718	17,826	24,825	28.32	34.10	39.27
1.1. On Loans and Advance	24,001	31,194	41,784	16,491	22,690	29.97	33.95	37.59
1.2. On Investment	136	309	434	244	326	127.69	40.73	33.27
1.2.1 Government Bonds	95	186	330	231	308	95.44	77.21	33.64
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	12	65	105	14	16	425.81	62.04	20.19
1.2.4 Deventure & Bonds	28	58	-	-	1	106.58	-100.00	0.00
1.3 Agency Balance	344	234	35	4	5	-31.99	-85.22	23.18
1.4 On Call Deposit	2,056	2,227	3,387	1,050	1,759	8.33	52.09	67.48
1.5 Others	31	128	79	36	45	310.96	-38.78	26.73
2. Comission & Discount	385	456	554	128	239	18.45	21.62	87.18
2.1 Bills Purchase & Discount	0	-	0	-	-	-100.00	0.00	0.00
2.2 Comission	263	291	383	101	201	10.43	31.56	98.87
2.3 Others	121	165	171	27	38	35.88	4.08	43.02
3 Income From Exchange Fluctuation	121	32	31	29	36	-73.36	-3.07	23.83
3.1 Due to Change in Exchange Rate	77	17	10	14	17	-77.72	-42.21	19.38
3.2 Due to Foreign Currency Trans.	44	15	21	15	19	-65.69	41.59	28.01
4 Other Operating Income	1,657	2,137	2,995	1,173	1,507	29.02	40.14	28.47
5 Non Operating Income	445	356	163	90	131	-19.95	-54.22	44.41
6 Provision Written Back	1,547	1,904	1,242	307	643	23.09	-34.79	109.65
7 Recovery from Written off Loan	13	10	34	2	2	-23.53	253.95	0.00
8 Income from Extra Ordinary Expenses	9	5	(42)	1	2	-47.64	-968.96	42.93
9 Net Loss	-	-	9	269	-	0.00	0.00	-100.00
TOTAL INCOME	30,743	38,991	50,705	19,825	27,386	26.83	30.04	38.14

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2017	2018	2019	2019	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	3,557	5,203	6,453	3,049	3,648	46.27	24.02	19.66
1.1 Deposit Liabilities	3,389	5,163	6,349	3,008	3,602	52.34	22.97	19.73
1.1.1 Saving A/c	1,413	1,565	1,856	851	1,059	10.80	18.59	24.54
1.1.2 Fixed A/c	1,747	3,414	4,243	1,979	2,303	95.50	24.25	16.39
1.1.2.1 Upto 3 Months Fixed A/c	55	127	137	148	168	132.03	8.05	13.20
1.1.2.2 3 to 6 Months fixed A/c	75	163	219	139	171	117.83	34.39	22.75
1.1.2.3 6 Months to 1 Year Fixed	946	2,196	2,627	1,202	1,351	132.16	19.62	12.44
1.1.2.4 Above 1 Year	671	928	1,259	490	614	38.32	35.65	25.25
1.1.3 Call Deposit	230	184	250	179	239	-20.25	36.42	33.85
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	168	40	104	40	46	-76.17	159.64	14.48
2 Commission/Fee Expense	4	5	5	1	1	28.84	20.25	20.51
3 Employees Expenses	634	740	938	436	521	16.78	26.76	19.48
4 Office Operating Expenses	653	830	909	349	449	27.15	9.46	28.71
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 Transaction	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	1	4	1	-	2	223.24	-77.14	0.00
7. Provision for Risk	628	958	931	488	541	52.42	-2.80	10.80
7.1 Loan loss Provision	343	624	745	471	511	82.01	19.35	8.39
7.1.1 General Loan loss Provision	140	154	252	239	166	9.54	63.68	-30.67
7.1.1.1 Pass Loan Loss Provision	114	90	178	183	61	-21.10	98.33	-66.89
7.1.1.2 Watch List Provision	27	64	74	56	105	140.41	15.10	88.05
7.1.2 Special Loan Loss Provision	173	450	466	206	316	159.61	3.51	53.11
7.1.3 Additional Loan Loss Provision	29	20	27	26	29	-30.34	34.46	13.33
7.2. Provision for Non-Banking Assets	189	134	98	11	26	-29.13	-26.35	145.81
7.3. Provision for Loss on Investment	94	192	81	1	(1)	103.88	-58.04	-240.00
7.4. Provision for Loss of Other Assets	3	8	7	5	5	0.00	0.00	0.00
8 Loan Written Off	49	4	46	0	4	-91.21	965.03	5871.46
9 Provision for Staff Bonus	171	126	180	15	80	-26.59	42.93	424.74
10 Provision for Income Tax	484	377	502	41	223	-22.00	33.07	448.56
11 Others	7	1	6	1	1	-88.62	605.47	-12.63
12 Net Profit	2,359	1,478	1,755	118	705	-37.37	18.78	496.66
TOTAL EXPENSES	8,547	9,726	11,726	4,498	6,176	13.79	20.56	37.31
Income								
1. Interest Income	6,206	7,869	9,734	3,768	5,300	26.81	23.70	40.64
1.1. On Loans and Advance	5,225	6,951	8,533	3,330	4,626	33.04	22.76	38.92
1.2. On Investment	53	107	129	94	103	103.54	19.80	10.04
1.2.1 Government Bonds	33	78	99	60	68	137.67	27.24	12.75
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	18	25	24	29	30	39.47	-3.02	3.33
1.2.4 Deventure & Bonds	2	5	5	4	5	106.85	15.65	17.55
1.3 Agency Balance	194	116	151	45	90	-40.30	30.23	98.21
1.4 On Call Deposit	638	608	817	280	440	-4.74	34.35	57.09
1.5 Others	96	87	105	19	41	-9.07	20.58	111.23
2. Comission & Discount	94	87	82	26	34	-7.69	-5.64	31.05
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	20	39	35	10	12	93.85	-7.90	19.94
2.3 Others	74	49	47	16	22	-34.80	-3.84	37.81
3 Income From Exchange Fluctuation	-	-	-	0	0	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	0	0	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	401	552	636	245	328	37.80	15.30	33.61
5 Non Operating Income	564	175	120	137	142	-68.97	-31.49	4.23
6 Provision Written Back	1,094	1,023	1,003	127	291	-6.50	-1.94	129.72
7 Recovery from Written off Loan	123	16	114	33	45	-86.88	607.52	35.49
8 Income from Extra Ordinary Expenses	47	3	19	1	1	-93.48	505.32	23.10
9 Net Loss	18	-	17	160	35	-100.00	0.00	-78.47
TOTAL INCOME	8,547	9,726	11,726	4,498	6,176	13.79	20.56	37.31

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

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2017	2018	2019	2019	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	87,899	115,386	157,905	173,292	180,175	31.27	36.85	3.97
Fishery Related	2,329	2,725	4,216	4,918	5,052	17.03	54.70	2.73
Mining Related	3,950	5,033	7,313	6,861	7,054	27.42	45.30	2.81
Agriculture, Forestry & Beverage Production Related	329,835	415,539	510,038	536,994	547,233	25.98	22.74	1.91
Construction	213,029	253,187	309,417	333,318	338,629	18.85	22.21	1.59
Electricity, Gas and Water	63,521	86,863	126,594	140,987	142,861	36.75	45.74	1.33
Metal Products, Machinery & Electronic Equipment & Assemblage	25,045	33,148	37,076	39,493	40,486	32.36	11.85	2.51
Transport, Communication and Public Utilities	76,264	83,255	93,129	97,218	97,557	9.17	11.86	0.35
Wholesaler & Retailer	436,443	532,011	615,309	645,600	657,186	21.90	15.66	1.79
Finance, Insurance and Real Estate	166,374	203,050	233,847	243,577	251,907	22.04	15.17	3.42
Hotel or Restaurant	66,900	91,146	122,122	132,728	137,083	36.24	33.99	3.28
Other Services	90,251	105,969	122,900	131,231	133,929	17.42	15.98	2.06
Consumption Loans	158,359	166,319	163,819	159,870	164,500	5.03	-1.50	2.90
Local Government	1,569	1,554	1,569	1,565	1,564	-0.96	1.00	-0.07
Others	272,882	327,742	406,642	434,106	456,034	20.10	24.07	5.05
TOTAL	1,994,649	2,422,926	2,911,897	3,081,758	3,161,250	21.47	20.18	2.58
Productwise								
Term Loan	320,735	423,648	562,527	625,043	651,218	32.09	32.78	4.19
Overdraft	361,907	410,911	455,716	465,424	480,258	13.54	10.90	3.19
Trust Receipt Loan / Import Loan	64,530	113,869	127,216	133,439	130,272	76.46	11.72	-2.37
Demand & Other Working Capital Loan	404,195	498,116	615,755	664,068	677,829	23.24	23.62	2.07
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	168,384	201,682	237,959	251,818	254,612	19.77	17.99	1.11
Real Estate Loan	127,319	142,005	146,991	159,329	161,124	11.54	3.51	1.13
Margin Nature Loan	41,170	41,129	45,417	44,612	45,670	-0.10	10.43	2.37
Hire Purchase Loan	150,400	171,054	180,957	183,336	183,006	13.73	5.79	-0.18
Deprived Sector Loan	111,985	137,728	177,390	189,911	202,057	22.99	28.80	6.40
Bills Purchased	17,354	2,859	3,342	3,880	3,440	-83.53	16.90	-11.35
Other Product	226,670	279,927	358,628	360,899	371,765	23.50	28.11	3.01
Total	1,994,649	2,422,926	2,911,897	3,081,758	3,161,250	21.47	20.18	2.58
Collateral wise								
Gold and Silver	37,467	38,070	38,246	37,562	38,611	1.61	0.46	2.79
Government Securities	998	470	336	322	411	-52.86	-28.53	27.82
Non Governmental Securities	34,635	37,124	35,873	34,844	35,650	7.19	-3.37	2.31
Fixed Deposit Receipts	22,176	18,558	24,099	21,887	22,997	-16.32	29.86	5.07
Own	20,781	17,907	23,569	21,351	22,474	-13.83	31.62	5.26
Other Licences Institutions	1,395	650	530	536	524	-53.38	-18.51	-2.26
Collateral of Properties	1,734,997	2,136,643	2,600,225	2,750,624	2,821,419	23.15	21.70	2.57
Fixed Assets	1,459,790	1,788,776	2,206,624	2,331,074	2,394,568	22.54	23.36	2.72
Current Assets	275,207	347,867	393,601	419,549	426,851	26.40	13.15	1.74
Against security of Bill	15,874	18,166	23,281	31,860	31,432	14.44	28.15	-1.34
Domestic Bills	798	826	2,382	1,288	1,104	3.49	188.24	-14.29
Foreign Bills	15,075	17,340	20,899	30,572	30,329	15.02	20.52	-0.80
Against Guarantee	63,293	78,284	100,601	105,541	110,765	23.69	28.51	4.95
Government Guarantee	2,560	2,348	2,365	2,339	2,348	-8.27	0.72	0.39
Institutional Guarantee	42,759	55,645	77,217	79,579	84,145	30.14	38.77	5.74
Personal Guarantee	5,340	6,081	5,846	7,141	7,111	13.86	-3.86	-0.42
Collective Guarantee	5,829	7,086	7,398	7,702	8,247	21.56	4.42	7.07
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,666	1,720	14.45	-1.16	3.20
Other Guarantee	5,336	5,444	6,112	7,113	7,194	2.02	12.28	1.13
Credit Card	906	1,257	1,670	2,777	2,017	38.78	32.88	-27.36
Others	84,304	94,353	87,565	96,341	97,947	11.92	-7.19	1.67
Total	1,994,649	2,422,926	2,911,897	3,081,758	3,161,250	21.47	20.18	2.58

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2017	2018	2019	2019	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	73,353	96,590	131,517	146,937	153,608	31.68	36.16	4.54
Fishery Related	1,997	2,330	3,427	4,096	4,195	16.72	47.04	2.43
Mining Related	3,468	4,420	6,887	6,426	6,784	27.47	55.80	5.56
Agriculture, Forestry & Beverage Production Related	315,942	398,079	483,686	510,619	521,282	26.00	21.50	2.09
Construction	178,777	212,488	251,365	274,210	277,604	18.86	18.30	1.24
Electricity, Gas and Water	59,345	82,192	119,658	134,009	135,657	38.50	45.58	1.23
Metal Products, Machinery & Electronic Equipment & Assemblage	22,633	29,803	32,235	35,095	36,128	31.68	8.16	2.94
Transport, Communication and Public Utilities	52,471	57,257	63,602	69,084	70,984	9.12	11.08	2.75
Wholesaler & Retailer	397,945	483,927	550,845	581,288	590,083	21.61	13.83	1.51
Finance, Insurance and Real Estate	148,589	179,843	200,565	209,237	216,316	21.03	11.52	3.38
Hotel or Restaurant	57,139	79,499	105,954	117,037	120,719	39.13	33.28	3.15
Other Services	80,039	95,129	109,323	117,425	118,944	18.85	14.92	1.29
Consumption Loans	134,353	141,446	137,464	136,041	138,758	5.28	-2.82	2.00
Local Government	1,507	1,500	1,513	1,510	1,508	-0.46	0.86	-0.07
Others	208,341	247,825	299,952	323,110	339,104	18.95	21.03	4.95
TOTAL	1,735,899	2,112,330	2,497,993	2,666,122	2,731,675	21.69	18.26	2.46
Productwise								
Term Loan	280,894	369,100	477,035	535,599	555,449	31.40	29.24	3.71
Overdraft	310,487	349,119	374,792	385,781	397,789	12.44	7.35	3.11
Trust Receipt Loan / Import Loan	64,520	113,869	127,214	133,425	130,265	76.49	11.72	-2.37
Demand & Other Working Capital Loan	386,184	480,565	598,418	645,631	658,751	24.44	24.52	2.03
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	140,053	167,220	186,651	199,584	202,156	19.40	11.62	1.29
Real Estate Loan	104,245	114,770	118,860	131,716	133,996	10.10	3.56	1.73
Margin Nature Loan	34,420	33,208	35,571	34,945	35,646	-3.52	7.12	2.00
Hire Purchase Loan	120,086	137,333	141,826	146,089	145,580	14.36	3.27	-0.35
Deprived Sector Loan	93,429	114,232	142,088	153,015	162,909	0.00	0.00	6.47
Bills Purchased	17,352	2,856	3,339	3,877	3,437	-83.54	16.90	-11.36
Other Product	184,230	230,060	292,199	296,458	305,698	24.88	27.01	3.12
Total	1,735,899	2,112,330	2,497,993	2,666,122	2,731,675	21.69	18.26	2.46
Collateral wise								
Gold and Silver	32,843	32,616	31,871	32,213	33,101	-0.69	-2.28	2.76
Government Securities	986	433	298	284	373	-56.10	-31.05	31.52
Non Governmental Securities	29,674	30,512	27,631	26,616	27,143	2.82	-9.44	1.98
Fixed Deposit Receipts	15,282	13,517	18,896	17,942	18,746	-11.55	39.79	4.48
Own	13,888	12,876	18,366	17,407	18,229	-7.28	42.64	4.73
Other Licences Institutions	1,395	641	530	536	517	-54.03	-17.36	-3.52
Collateral of Properties	1,510,055	1,864,917	2,236,454	2,385,083	2,444,413	23.50	19.92	2.49
Fixed Assets	1,234,935	1,517,181	1,843,001	1,965,667	2,017,633	22.86	21.48	2.64
Current Assets	275,119	347,736	393,453	419,416	426,780	26.39	13.15	1.76
Against security of Bill	15,874	18,164	23,279	31,860	31,432	14.43	28.16	-1.34
Domestic Bills	798	824	2,380	1,288	1,104	3.17	189.00	-14.29
Foreign Bills	15,075	17,340	20,899	30,572	30,329	15.02	20.52	-0.80
Against Guarantee	52,805	64,117	80,168	83,190	86,884	21.42	25.03	4.44
Government Guarantee	2,456	2,250	2,267	2,245	2,254	-8.41	0.75	0.40
Institutional Guarantee	38,747	49,664	65,753	67,074	70,372	28.18	32.40	4.92
Personal Guarantee	4,274	4,505	4,146	4,885	5,126	5.40	-7.98	4.93
Collective Guarantee	641	692	474	455	464	7.95	-31.42	2.04
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,666	1,720	14.45	-1.16	3.20
Other Guarantee	5,217	5,324	5,865	6,865	6,947	2.04	10.18	1.20
Credit Card	906	1,257	1,670	2,777	2,017	38.78	32.88	-27.36
Others	77,475	86,798	77,725	86,156	87,565	12.03	-10.45	1.64
Total	1,735,899	2,112,330	2,497,993	2,666,122	2,731,675	21.69	18.26	2.46

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2017	2018	2019	2019	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	11,518	15,080	21,662	21,230	21,566	30.93	43.65	1.59
Fishery Related	276	341	723	757	792	23.65	112.06	4.60
Mining Related	451	592	361	373	210	31.27	-38.99	-43.63
Agriculture, Forestry & Beverage Production Related	11,610	14,743	23,263	23,208	22,782	26.98	57.80	-1.84
Construction	27,622	32,571	48,633	49,607	51,569	17.92	49.31	3.95
Electricity, Gas and Water	4,008	4,469	6,597	6,626	6,852	11.51	47.60	3.41
Metal Products, Machinery & Electronic Equipment & Assemblage	1,557	2,254	3,610	3,220	3,202	44.77	60.14	-0.57
Transport, Communication and Public Utilities	18,909	20,941	24,873	23,341	21,807	10.75	18.78	-6.57
Wholesaler & Retailer	32,766	40,640	55,398	54,811	57,162	24.03	36.31	4.29
Finance, Insurance and Real Estate	14,170	18,547	25,994	26,297	27,280	30.89	40.15	3.74
Hotel or Restaurant	8,381	9,948	13,522	12,917	13,381	18.70	35.92	3.59
Other Services	8,372	8,988	11,457	11,753	12,959	7.36	27.48	10.26
Consumption Loans	19,361	20,685	21,569	19,350	21,123	6.84	4.27	9.16
Local Government	25	20	23	23	23	-16.90	13.07	-0.15
Others	50,581	63,432	87,479	89,895	95,242	25.41	37.91	5.95
TOTAL	209,605	253,251	345,165	343,409	355,949	20.82	36.29	3.65
Productwise								
Term Loan	33,011	45,529	72,328	75,637	81,463	37.92	58.86	7.70
Overdraft	51,420	61,791	76,191	73,632	76,048	20.17	23.30	3.28
Trust Receipt Loan / Import Loan	10	-	-	9	1	-100.00	0.00	-88.99
Demand & Other Working Capital Loan	10,587	9,701	11,710	12,704	13,465	-8.37	20.71	5.99
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22,017	26,402	42,448	43,376	43,602	19.92	60.77	0.52
Real Estate Loan	16,955	19,575	20,965	20,423	19,912	15.45	7.10	-2.51
Margin Nature Loan	3,835	5,692	7,600	7,550	7,838	48.39	33.52	3.82
Hire Purchase Loan	24,555	27,530	33,002	31,094	31,311	12.11	19.88	0.70
Deprived Sector Loan	16,415	20,705	30,550	31,371	33,323	0.00	0.00	6.22
Bills Purchased	-	-	3	3	3	0.00	0.00	0.10
Other Product	30,800	36,327	50,368	47,609	48,985	17.94	38.65	2.89
Total	209,605	253,251	345,165	343,409	355,949	20.82	36.29	3.65
Collateral wise								
Gold and Silver	4,319	4,851	5,442	4,437	4,560	12.33	12.18	2.77
Government Securities	0	38	18	18	18	24397.71	-52.02	0.00
Non Governmental Securities	3,801	5,612	7,484	7,471	7,753	47.65	33.36	3.77
Fixed Deposit Receipts	5,265	4,001	4,083	3,047	3,262	-24.00	2.03	7.07
Own	5,265	3,992	4,083	3,047	3,256	-24.17	2.26	6.85
Other Licences Institutions	-	9	-	-	7	0.00	-100.00	0.00
Collateral of Properties	186,567	226,108	310,078	309,917	320,636	21.19	37.14	3.46
Fixed Assets	186,556	226,064	310,036	309,851	320,630	21.18	37.14	3.48
Current Assets	11	44	42	67	5	313.42	-4.80	-92.36
Against security of Bill	-	-	1	-	-	0.00	0.00	0.00
Domestic Bills	-	-	1	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	9,201	11,959	16,412	17,442	18,743	29.97	37.23	7.46
Government Guarantee	63	61	61	57	57	-2.90	0.11	-0.01
Institutional Guarantee	3,198	4,659	8,352	8,525	9,561	45.69	79.26	12.15
Personal Guarantee	751	845	1,073	1,611	1,341	12.57	27.00	-16.77
Collective Guarantee	5,188	6,394	6,924	7,248	7,783	23.24	8.29	7.38
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	-	1	2	2	-100.00	0.00	-1.34
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	453	682	1,648	1,077	977	50.59	141.79	-9.24
Total	209,605	253,251	345,165	343,409	355,949	20.82	36.29	3.65

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2017	2018	2019	2019	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	3,028	3,716	4,726	5,125	5,000	22.72	27.18	-2.43
Fishery Related	56	54	66	66	66	-4.58	22.47	0.17
Mining Related	32	21	65	62	60	-32.79	208.41	-3.20
Agriculture, Forestry & Beverage Production Related	2,283	2,717	3,088	3,167	3,170	19.01	13.68	0.09
Construction	6,630	8,128	9,419	9,501	9,456	22.60	15.88	-0.47
Electricity, Gas and Water	168	202	339	352	352	20.35	67.94	-0.15
Metal Products, Machinery & Electronic Equipment & Assemblage	854	1,091	1,230	1,178	1,156	27.73	12.77	-1.84
Transport, Communication and Public Utilities	4,884	5,057	4,654	4,793	4,765	3.53	-7.96	-0.58
Wholesaler & Retailer	5,732	7,444	9,067	9,501	9,941	29.86	21.81	4.63
Finance, Insurance and Real Estate	3,616	4,661	7,288	8,044	8,311	28.90	56.38	3.33
Hotel or Restaurant	1,380	1,698	2,647	2,773	2,983	23.06	55.85	7.56
Other Services	1,841	1,852	2,119	2,053	2,026	0.63	14.43	-1.30
Consumption Loans	4,646	4,187	4,786	4,479	4,619	-9.87	14.29	3.13
Local Government	37	33	33	33	33	-10.79	0.00	0.00
Others	13,960	16,485	19,210	21,101	21,688	18.09	16.53	2.78
TOTAL	49,146	57,345	68,738	72,228	73,627	16.68	19.87	1.94
Productwise								
Term Loan	6,831	9,019	13,163	13,807	14,306	32.04	45.96	3.62
Overdraft	-	-	4,733	6,011	6,421	0.00	0.00	6.83
Trust Receipt Loan / Import Loan	-	-	1	4	6	0.00	0.00	47.19
Demand & Other Working Capital Loan	7,425	7,850	5,628	5,733	5,612	5.73	-28.31	-2.11
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,314	8,060	8,861	8,857	8,854	27.65	9.94	-0.04
Real Estate Loan	6,118	7,661	7,165	7,189	7,217	25.21	-6.47	0.38
Margin Nature Loan	2,915	2,230	2,246	2,117	2,186	-23.50	0.72	3.29
Hire Purchase Loan	5,759	6,191	6,128	6,152	6,116	7.50	-1.01	-0.59
Deprived Sector Loan	2,141	2,791	4,752	5,525	5,826	0.00	0.00	5.45
Bills Purchased	3	3	-	-	-	0.00	-100.00	0.00
Other Product	11,640	13,541	16,061	16,832	17,082	16.32	18.61	1.48
Total	49,146	57,345	68,738	72,228	73,627	16.68	19.87	1.94
Collateral wise								
Gold and Silver	306	604	934	912	950	97.59	54.58	4.11
Government Securities	12	-	20	20	20	-100.00	0.00	0.00
Non Governmental Securities	1,160	1,000	758	757	755	-13.81	-24.20	-0.30
Fixed Deposit Receipts	1,628	1,039	1,120	898	989	-36.21	7.85	10.12
Own	1,628	1,039	1,120	898	989	-36.21	7.85	10.12
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	38,376	45,618	53,693	55,623	56,371	18.87	17.70	1.34
Fixed Assets	38,299	45,531	53,587	55,557	56,305	18.88	17.69	1.35
Current Assets	77	87	106	66	66	13.95	21.50	-0.02
Against security of Bill	-	3	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	3	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	1,287	2,209	4,021	4,909	5,138	71.62	82.09	4.67
Government Guarantee	40	37	37	37	37	-8.03	0.00	0.00
Institutional Guarantee	814	1,321	3,112	3,980	4,211	62.21	135.57	5.81
Personal Guarantee	315	730	627	645	645	131.73	-14.18	-0.06
Collective Guarantee	0	0	-	-	-	0.00	-100.00	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	117	120	245	246	245	2.66	104.57	-0.75
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,377	6,873	8,192	9,109	9,405	7.78	19.19	3.25
Total	49,146	57,345	68,738	72,228	73,627	16.68	19.87	1.94

S.N.	BFI Name	Reliance	GURKHAFC	Shree	Central	BestFC
Liabilities						
1	CAPITAL FUND	1,040.14	1,249.47	1,013.31	1,017.69	775.91
	a. Paid-up Capital	832.42	867.99	829.04	823.40	828.91
	b. Calls in Advance	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-
	d. General Reserves	76.61	392.62	179.76	100.23	157.16
	e. Share Premium	1.14	22.40	-	1.60	3.03
	f. Retained Earning	110.93	(54.12)	1.04	87.20	(310.58)
	g. Others Reserves Fund	19.05	20.58	3.47	5.26	97.40
2	BORROWINGS	-	150.00	100.00	4.08	-
	a. NRB	-	-	-	4.08	-
	b. Interbank Borrowing	-	150.00	100.00	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-
3	DEPOSITS	4,631.71	6,678.46	5,021.28	4,009.78	2,600.34
	a. Current	-	-	-	18.13	37.18
	Domestic	-	-	-	18.13	37.18
	Foreign	-	-	-	-	-
	b. Savings	1,133.30	1,755.06	1,199.60	876.01	906.51
	Domestic	1,133.30	1,755.06	1,199.60	876.01	906.51
	Foreign	-	-	-	-	-
	c. Fixed	2,195.87	2,917.32	3,112.91	2,337.37	1,292.25
	Domestic	2,195.87	2,917.32	3,112.91	2,337.37	1,292.25
	Foreign	-	-	-	-	-
	d. Call Deposits	-	2,006.09	708.78	-	364.40
	Domestic	-	2,006.09	708.78	-	364.40
	Foreign	-	-	-	-	-
	e. Others	1,302.54	-	-	778.27	-
	Domestic	1,302.54	-	-	778.27	-
	Foreign	-	-	-	-	-
4	Bills Payable	-	-	-	-	-
5	Other Liabilities	269.89	884.06	360.96	332.00	764.28
	1. Sundry Creditors	3.25	2.25	1.51	5.42	8.64
	2. Loan Loss Provision	104.62	241.91	58.47	74.93	308.39
	3. Interest Suspense a/c	30.48	149.29	7.29	31.60	257.75
	4. Others	131.54	490.62	293.69	220.04	189.49
6	Reconciliation A/c	-	0.18	-	-	-
7	Profit & Loss A/c	84.90	12.75	78.73	30.07	57.83
	TOTAL Liabilities	6,026.64	8,974.93	6,574.28	5,393.61	4,198.36
Assets						
1	LIQUID FUNDS	1,491.89	1,794.43	1,333.55	1,404.96	973.52
	a. Cash Balance	30.95	211.33	80.54	51.38	43.24
	Nepalese Notes & Coins	30.95	211.33	80.54	51.38	43.24
	Foreign Currency	-	-	-	-	-
	b. Bank Balance	199.89	277.16	1,253.00	227.88	930.28
	1. In Nepal Rastra Bank	199.89	277.16	215.12	227.88	118.97
	Domestic Currency	199.89	277.16	215.12	227.88	118.97
	Foreign Currency	-	-	-	-	-
	2. "A" Class Licensed Institution	-	-	541.92	-	209.88
	Domestic Currency	-	-	541.92	-	209.88
	Foreign Currency	-	-	-	-	-
	3. Other Financial Ins.	-	-	495.96	-	601.43
	4. In Foreign Banks	-	-	-	-	-
	c. Money at Call	1,261.05	1,305.94	-	1,125.70	-
	Domestic Currency	1,261.05	1,305.94	-	1,125.70	-
	Foreign Currency	-	-	-	-	-
2	INVESTMENT IN SECURITIES	121.26	150.40	251.20	155.00	180.00
	a. Govt. Securities	97.76	150.40	251.20	155.00	180.00
	b. NRB Bond	23.50	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-
	e. Non Residents	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	239.59	242.29	50.75	159.06	89.17
	a. Interbank Lending	-	-	-	-	-
	b. Non Residents	-	-	-	-	-
	c. Others	239.59	242.29	50.75	159.06	89.17
4	LOANS & ADVANCES (Including Bills Purchased)	3,968.25	5,974.23	4,556.22	3,335.73	2,327.65
	4.1 LOANS & ADVANCES	3,968.25	5,974.23	4,556.22	3,335.73	2,327.65
	a. Private Sector	3,543.75	5,564.29	4,340.72	3,335.73	2,327.65
	b. Financial Institutions	424.50	409.94	215.50	-	-
	c. Government Organizations	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-
6	FIXED ASSETS	26.90	167.68	124.33	90.41	88.16
7	OTHER ASSETS	146.09	544.39	243.87	240.21	445.03
	a. Accrued Interest:	31.85	150.98	9.60	31.60	258.88
	Financial Institutions	2.82	47.39	2.53	-	78.01
	Government Enterprises	1.37	1.69	2.31	-	1.13
	Private Sector	27.66	101.90	4.76	31.60	179.75
	b. Staff Loans / Adv.	18.15	11.38	40.32	17.64	6.22
	c. Sundry Debtors	0.44	35.77	0.29	13.75	11.70
	d. Cash In Transit	-	-	-	0.44	-
	e. Others	95.65	346.27	193.67	176.78	168.23
8	Expenses not Written off	-	2.31	-	-	-
9	Non Banking Assets	0.71	99.21	1.00	8.24	67.40
10	Reconciliation Account	0.21	-	-	-	-
11	Profit & Loss A/c	31.75	-	13.36	-	27.43
	TOTAL ASSETS	6,026.64	8,974.93	6,574.28	5,393.61	4,198.36

BFI Name	NBL	ADBNL	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	2,996.64	4,449.40	4,689.27	4,671.28	1,580.36	3,599.09	3,614.36
1.1 On Deposit Liabilities	2,995.08	4,438.44	4,678.12	4,507.20	1,580.24	3,466.73	3,505.62
1.1.1 Saving Account	1,482.92	961.17	995.04	750.92	551.74	758.65	568.85
1.1.2 Fixed Account	1,377.78	3,411.22	3,283.30	3,495.64	911.36	2,558.66	2,905.53
1.1.2.1 Up to 3 months Fixed Account	129.17	-	492.49	60.37	-	-	116.44
1.1.2.2 3 to 6 months Fixed Account	97.37	-	656.66	-	56.73	-	92.80
1.1.2.3 6 months to 1 year Fixed Account	1,050.76	2,726.55	1,641.65	-	309.19	2,558.66	254.69
1.1.2.4 Above 1 year Fixed Account	100.48	684.67	492.49	3,435.27	545.44	-	2,441.61
1.1.3 Call Deposit	134.38	66.05	399.78	260.64	117.14	149.43	31.24
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.56	10.95	11.15	164.07	0.12	132.36	108.74
2. Commission Expense	46.04	9.99	166.95	186.04	25.84	-	-
3. Staff Expense	1,051.03	1,415.40	751.37	505.54	388.42	608.39	637.99
4. Office Operating Expenses	358.70	499.00	539.94	526.28	282.45	571.31	512.51
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	6.03	-	-	-	-	0.52
7. Provision for Risk	346.71	935.31	159.30	874.43	34.11	73.96	150.62
7.1 Loan loss Provision	346.71	935.31	158.86	874.43	34.11	73.96	149.87
7.1.1 General Loan loss Provision	346.71	201.24	110.21	439.66	26.77	-	96.17
7.1.1.1 Pass Loan Loss Provision	346.71	94.78	110.21	104.15	7.79	-	96.17
7.1.1.2 Watch List Provision	-	106.46	-	335.51	18.98	-	-
7.1.2 Special Loan Loss Provision	-	734.08	48.64	434.76	7.33	-	53.70
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	73.96	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.75
7.5. Provision for Loss of Other Assets	-	-	0.45	-	-	-	-
8. Loan Written Off	-	-	2.97	0.72	7.62	-	-
9. Provision for Staff Bonus	99.97	114.08	323.13	264.46	194.75	260.95	158.85
10. Provision for Income Tax	592.80	584.65	866.31	714.05	525.82	606.13	428.89
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,352.40	1,582.87	2,041.86	1,666.11	1,226.91	1,742.41	1,000.75
Total Expenses	6,844.29	9,596.74	9,541.10	9,408.91	4,266.28	7,462.24	6,504.50
Income							
1. Interest Income	5,741.71	7,628.21	8,140.96	7,734.63	3,417.40	6,177.15	5,716.11
1.1 On Loans and Advances	5,350.51	7,234.47	7,308.63	7,229.72	2,931.77	5,692.91	5,403.68
1.2 On Investment	156.61	388.12	518.67	347.12	246.11	375.10	236.41
1.2.1 Government Bonds	156.61	388.12	518.67	347.12	246.11	357.30	236.41
1.2.2 Foreign Bonds	-	-	-	-	-	17.80	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	71.85	-	17.34	150.28	2.50	-	4.00
1.4 On Call Deposit	-	-	221.09	7.22	62.92	-	-
1.5 On Others	162.74	5.63	75.23	0.31	174.10	109.14	72.01
2. Commission and Discount	410.22	281.59	530.72	697.27	395.63	378.52	512.31
2.1 Bills Purchase and Discount	-	0.00	0.04	1.39	8.34	1.49	0.75
2.2 Commission	410.22	259.26	527.22	695.88	310.59	232.56	176.04
2.3 Others	-	22.32	3.46	-	76.70	144.47	335.51
3. Exchange Fluctuation Income	168.89	178.55	378.10	499.78	388.93	341.93	171.06
3.1 Due to Change in Exchange Rate	4.04	-	240.17	33.64	100.58	-	6.03
3.2 Due to Foreign Currency Transaction	164.85	178.55	137.93	466.14	288.35	341.93	165.03
4. Other Operating Income	115.83	532.78	369.50	156.59	42.60	67.49	-
5. Non Operating Income	210.55	199.48	73.83	5.30	15.03	37.45	20.91
6. Write Back from Provisions for loss	197.08	759.00	46.59	315.33	6.70	313.61	84.12
7. Recovery of written-off Loan	-	17.13	1.41	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	146.09	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	6,844.29	9,596.74	9,541.10	9,408.91	4,266.28	7,462.24	6,504.50

BFI Name	NBBL	EBL	Kumari	Laxmi	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	2,304.07	4,269.53	3,379.19	3,232.43	3,241.96	3,323.94	2,918.08
1.1 On Deposit Liabilities	2,301.77	4,221.68	3,350.28	3,171.60	3,171.88	3,317.02	2,816.97
1.1.1 Saving Account	575.04	950.86	554.06	679.34	546.41	541.69	549.40
1.1.2 Fixed Account	1,440.53	3,105.42	2,395.11	2,243.60	2,399.63	2,137.02	2,150.86
1.1.2.1 Up to 3 months Fixed Account	-	705.59	-	62.82	224.22	-	-
1.1.2.2 3 to 6 months Fixed Account	0.21	669.52	-	121.65	153.85	228.96	949.72
1.1.2.3 6 months to 1 year Fixed Account	-	700.27	-	986.19	1,860.17	1,615.69	113.95
1.1.2.4 Above 1 year Fixed Account	1,440.32	1,030.05	2,395.11	1,072.95	161.40	292.37	1,087.20
1.1.3 Call Deposit	286.19	165.39	401.11	248.66	225.85	638.31	116.71
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.30	47.85	28.91	60.83	70.08	6.93	101.11
2. Commission Expense	14.01	57.14	-	-	24.98	-	0.70
3. Staff Expense	397.13	648.03	512.37	458.55	403.93	283.67	527.28
4. Office Operating Expenses	276.46	450.37	414.81	461.38	328.06	261.82	460.18
5. Foreign Exchange Loss	12.23	-	-	-	1.73	-	-
5.1 Due to Change in Exchange Rates	12.23	-	-	-	1.73	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.08	0.07	8.49	-	-	-
7. Provision for Risk	761.04	89.40	508.83	191.88	66.05	311.99	413.63
7.1 Loan loss Provision	761.04	89.40	508.83	191.88	66.05	311.99	413.63
7.1.1 General Loan loss Provision	318.77	89.40	360.58	124.49	(6.33)	119.15	74.33
7.1.1.1 Pass Loan Loss Provision	224.52	89.40	350.07	79.91	(16.07)	42.76	62.49
7.1.1.2 Watch List Provision	94.26	-	10.51	44.58	9.73	76.38	11.85
7.1.2 Special Loan Loss Provision	442.26	-	148.26	67.39	72.38	192.84	339.30
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	0.00	-	-	41.98	-	-	-
9. Provision for Staff Bonus	125.95	239.66	127.46	139.66	109.16	205.97	149.90
10. Provision for Income Tax	325.81	647.07	344.15	353.91	294.73	552.97	404.74
11. Others	-	-	-	-	-	-	-
12. Net Profit	807.78	1,509.83	803.01	903.03	687.70	1,300.79	944.39
Total Expenses	5,024.49	7,911.10	6,089.89	5,791.31	5,158.30	6,241.15	5,818.90
Income							
1. Interest Income	3,630.41	7,172.01	5,202.13	4,976.83	4,679.96	5,488.55	4,938.78
1.1 On Loans and Advances	3,415.91	6,602.56	4,914.63	4,755.56	4,256.04	5,217.22	4,604.14
1.2 On Investment	138.44	552.41	189.22	137.04	238.98	212.48	258.80
1.2.1 Government Bonds	35.02	538.73	189.22	134.38	238.98	212.48	256.11
1.2.2 Foreign Bonds	-	13.68	-	-	-	-	-
1.2.3 NRB Bonds	103.42	-	-	2.66	-	-	2.70
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	1.38	-	-	-	20.67	9.33	1.07
1.4 On Call Deposit	53.80	-	-	-	3.26	-	58.94
1.5 On Others	20.89	17.04	98.28	84.23	161.01	49.53	15.83
2. Commission and Discount	448.34	540.28	264.09	211.65	313.42	536.88	226.37
2.1 Bills Purchase and Discount	16.52	-	-	20.79	-	-	45.30
2.2 Commission	427.08	540.28	119.59	190.86	308.72	530.93	160.28
2.3 Others	4.74	-	144.49	-	4.70	5.95	20.79
3. Exchange Fluctuation Income	114.36	138.56	149.04	155.27	134.21	115.10	114.77
3.1 Due to Change in Exchange Rate	-	13.42	29.81	3.34	-	0.32	8.57
3.2 Due to Foreign Currency Transaction	114.36	125.14	119.23	151.93	134.21	114.78	106.20
4. Other Operating Income	152.78	-	74.28	210.59	4.27	89.23	323.00
5. Non Operating Income	2.34	60.26	22.50	101.84	20.99	11.39	43.50
6. Write Back from Provisions for loss	664.95	-	377.86	130.96	-	-	168.66
7. Recovery of written-off Loan	11.31	-	-	4.17	5.46	-	3.81
8. Income from Extra Ordinary transactions	-	-	-	0.00	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	5,024.49	7,911.10	6,089.89	5,791.31	5,158.30	6,241.15	5,818.90

BFI Name	Century	Sanima	M/BL	NIC	Global	NMB	Prabhu
Expenses							
1. Interest Expense	2,669.12	3,602.08	3,694.78	6,524.42	5,082.81	4,278.69	3,532.90
1.1 On Deposit Liabilities	2,659.01	3,495.04	3,537.27	6,024.38	4,928.87	4,055.10	3,461.51
1.1.1 Saving Account	524.14	896.93	780.97	1,787.03	1,408.24	857.94	922.16
1.1.2 Fixed Account	1,795.64	2,395.85	2,510.68	3,852.70	3,266.58	2,841.85	2,267.08
1.1.2.1 Up to 3 months Fixed Account	-	20.97	-	-	628.70	475.97	211.05
1.1.2.2 3 to 6 months Fixed Account	316.09	509.32	-	-	282.03	351.76	256.26
1.1.2.3 6 months to 1 year Fixed Account	671.38	480.49	1,971.11	3,287.38	1,650.75	948.26	1,501.08
1.1.2.4 Above 1 year Fixed Account	808.16	1,385.07	539.58	565.32	705.10	1,065.87	298.69
1.1.3 Call Deposit	339.23	202.25	245.62	384.65	254.05	226.38	272.27
1.1.4 Certificate of Deposit	-	-	-	-	-	128.93	-
1.2 On Borrowing	10.11	107.04	157.51	500.04	153.94	223.58	71.40
2. Commission Expense	7.31	-	19.54	-	103.59	57.99	-
3. Staff Expense	463.67	422.72	685.07	975.24	1,169.38	655.01	753.72
4. Office Operating Expenses	310.87	403.69	477.96	823.27	617.09	536.09	604.56
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	2.51	-	0.03	-	-	-	-
7. Provision for Risk	53.36	230.06	174.80	324.54	476.44	1,192.05	159.44
7.1 Loan loss Provision	53.36	230.06	174.80	192.68	476.44	1,192.05	159.44
7.1.1 General Loan loss Provision	7.16	137.44	141.67	192.68	476.44	64.17	137.47
7.1.1.1 Pass Loan Loss Provision	27.25	77.64	117.29	192.68	476.44	64.17	74.60
7.1.1.2 Watch List Provision	(20.09)	59.79	24.38	-	-	-	62.87
7.1.2 Special Loan Loss Provision	46.20	92.63	33.13	-	-	770.02	21.97
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	357.86	-
7.2. Provision for Non-Banking Assets	-	-	-	131.86	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	0.02	39.08	35.59	-	33.98	21.10
9. Provision for Staff Bonus	-	180.48	133.30	323.99	-	233.19	165.28
10. Provision for Income Tax	278.69	476.88	377.81	864.10	683.55	462.66	401.79
11. Others	-	-	-	-	-	4.35	-
12. Net Profit	650.29	1,147.47	821.85	2,016.23	1,685.91	1,636.08	1,085.77
Total Expenses	4,435.81	6,463.40	6,424.23	11,887.38	9,818.77	9,090.09	6,724.57
Income							
1. Interest Income	4,160.58	5,767.40	5,681.65	10,171.88	8,631.50	7,013.07	5,916.28
1.1 On Loans and Advances	3,975.46	5,381.71	5,355.26	9,741.12	8,212.32	6,607.64	5,373.07
1.2 On Investment	138.51	362.35	263.82	19.44	341.62	268.60	324.05
1.2.1 Government Bonds	138.51	362.35	246.12	19.44	341.62	245.15	324.05
1.2.2 Foreign Bonds	-	-	-	-	-	23.45	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	17.69	-	-	-	-
1.3 On Agency Balance	24.45	-	-	12.66	-	-	40.60
1.4 On Call Deposit	-	-	-	358.34	-	33.03	6.19
1.5 On Others	22.17	23.33	62.58	40.32	77.56	103.81	172.36
2. Commission and Discount	163.29	124.95	545.92	115.45	799.58	528.48	274.54
2.1 Bills Purchase and Discount	-	-	0.01	3.53	-	-	4.16
2.2 Commission	163.29	124.95	379.10	111.91	799.58	528.48	256.66
2.3 Others	-	-	166.81	-	-	-	13.72
3. Exchange Fluctuation Income	76.45	225.58	184.31	175.63	244.99	241.76	203.85
3.1 Due to Change in Exchange Rate	2.99	3.17	35.26	1.55	-	48.35	0.49
3.2 Due to Foreign Currency Transaction	73.46	222.41	149.05	174.08	244.99	193.41	203.36
4. Other Operating Income	14.77	287.19	-	1,395.01	79.81	97.76	320.01
5. Non Operating Income	20.73	46.51	8.89	20.00	-	603.66	5.44
6. Write Back from Provisions for loss	-	11.78	-	-	62.49	586.84	-
7. Recovery of written-off Loan	-	-	3.45	9.42	0.40	11.23	4.45
8. Income from Extra Ordinary transactions	-	-	-	-	-	7.28	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	4,435.81	6,463.40	6,424.23	11,887.38	9,818.77	9,090.09	6,724.57

BFI Name	SBL	BOK	CBL	NCC	RBB	Mega	Narayani
Expenses							
1. Interest Expense	4,770.60	3,152.59	1,899.50	2,671.19	3,665.80	3,039.70	0.25
1.1 On Deposit Liabilities	4,516.69	3,101.61	1,870.35	2,648.23	3,661.58	3,018.55	0.25
1.1.1 Saving Account	1,057.66	493.62	333.98	654.58	2,024.15	619.87	0.25
1.1.2 Fixed Account	2,974.48	2,499.61	1,333.78	1,585.94	1,412.17	2,037.98	-
1.1.2.1 Up to 3 months Fixed Account	8.61	-	-	143.98	72.24	-	-
1.1.2.2 3 to 6 months Fixed Account	546.14	-	-	235.72	55.38	-	-
1.1.2.3 6 months to 1 year Fixed Account	1,090.84	2,499.61	1,333.78	1,097.27	778.67	2,037.98	-
1.1.2.4 Above 1 year Fixed Account	1,328.89	-	-	108.98	505.88	-	-
1.1.3 Call Deposit	484.55	108.37	202.60	407.72	225.26	360.70	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	253.91	50.98	29.15	22.96	4.22	21.14	-
2. Commission Expense	-	31.52	-	10.00	-	20.15	-
3. Staff Expense	872.04	473.08	457.79	486.96	1,624.08	665.27	1.09
4. Office Operating Expenses	633.92	498.96	327.85	319.97	748.31	390.54	2.31
5. Foreign Exchange Loss	-	-	-	1.22	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	1.22	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.92	-	153.66	-	-
7. Provision for Risk	523.71	287.18	251.92	338.09	930.67	264.61	-
7.1 Loan loss Provision	523.71	287.18	251.92	338.09	916.51	264.61	-
7.1.1 General Loan loss Provision	523.71	208.31	53.70	208.89	164.74	58.76	-
7.1.1.1 Pass Loan Loss Provision	523.71	196.64	53.70	150.64	97.97	58.76	-
7.1.1.2 Watch List Provision	-	11.67	-	58.25	66.77	-	-
7.1.2 Special Loan Loss Provision	-	78.86	198.22	129.21	1,020.80	205.85	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	(269.03)	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	14.16	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	37.38	-	0.16	-	-	7.77	-
9. Provision for Staff Bonus	164.81	140.29	49.54	117.71	166.13	-	-
10. Provision for Income Tax	456.79	378.78	129.61	303.01	946.92	402.68	-
11. Others	-	-	0.56	-	-	0.39	-
12. Net Profit	1,026.55	883.82	316.25	756.35	2,209.48	950.20	6.43
Total Expenses	8,485.79	5,846.21	3,434.10	5,004.50	10,445.05	5,741.29	10.07
Income							
1. Interest Income	7,544.43	5,085.38	3,092.38	4,336.63	8,807.45	5,172.23	1.27
1.1 On Loans and Advances	7,107.58	4,748.38	2,908.72	4,131.80	7,950.40	4,737.89	1.10
1.2 On Investment	389.09	299.42	164.75	169.68	852.41	297.05	-
1.2.1 Government Bonds	389.09	299.42	164.75	169.68	852.41	20.42	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	276.63	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	1.83	-	0.92	35.15	4.56	0.86	0.16
1.4 On Call Deposit	38.75	12.91	17.98	-	-	49.41	-
1.5 On Others	7.19	24.67	-	0.00	0.08	87.01	-
2. Commission and Discount	580.82	311.17	53.33	285.30	219.36	326.79	-
2.1 Bills Purchase and Discount	9.86	1.28	-	-	0.82	2.10	-
2.2 Commission	68.64	309.89	53.33	285.30	218.54	106.07	-
2.3 Others	502.33	-	-	-	-	218.62	-
3. Exchange Fluctuation Income	231.81	155.24	100.71	82.02	38.82	133.98	-
3.1 Due to Change in Exchange Rate	(3.34)	-	2.92	-	4.99	-	-
3.2 Due to Foreign Currency Transaction	235.16	155.24	97.79	82.02	33.83	133.98	-
4. Other Operating Income	128.60	37.81	116.01	25.78	416.84	58.30	6.93
5. Non Operating Income	-	-	4.99	-	142.98	1.27	-
6. Write Back from Provisions for loss	-	255.62	66.69	274.76	733.24	48.73	1.88
7. Recovery of written-off Loan	0.11	1.00	-	-	86.36	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	0.00	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	8,485.79	5,846.21	3,434.10	5,004.50	10,445.05	5,741.29	10.07

BFI Name	Sahayogi	Karnali	Excel	Miteri	Mukti	Corporate	Kanchan
Expenses							
1. Interest Expense	179.49	160.34	276.90	224.42	2,078.67	11.09	234.66
1.1 On Deposit Liabilities	179.49	160.34	276.52	224.29	2,071.47	11.09	234.66
1.1.1 Saving Account	118.70	61.41	79.12	57.88	528.06	3.48	95.80
1.1.2 Fixed Account	55.42	81.55	173.78	151.05	1,299.08	6.73	103.53
1.1.2.1 Up to 3 months Fixed Account	3.52	-	0.83	6.04	283.46	-	5.89
1.1.2.2 3 to 6 months Fixed Account	5.12	-	41.70	7.55	143.47	-	8.52
1.1.2.3 6 months to 1 year Fixed Account	29.33	-	81.21	52.87	729.83	5.12	32.39
1.1.2.4 Above 1 year Fixed Account	17.46	81.55	50.04	84.59	142.32	1.61	56.73
1.1.3 Call Deposit	5.36	17.38	23.62	15.36	244.32	0.88	35.33
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	0.38	0.12	7.21	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	26.26	26.87	58.59	28.98	332.41	7.53	37.24
4. Office Operating Expenses	23.46	19.95	45.68	19.38	282.11	6.97	31.75
5. Foreign Exchange Loss	-	-	-	-	3.65	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	3.65	-	-
6. Non Operating Expense	-	-	-	0.29	-	-	-
7. Provision for Risk	27.58	1.64	30.25	5.27	137.78	4.32	26.59
7.1 Loan loss Provision	27.58	1.64	30.25	5.27	137.78	4.32	26.59
7.1.1 General Loan loss Provision	11.11	1.64	19.32	2.12	112.69	2.14	14.51
7.1.1.1 Pass Loan Loss Provision	3.31	1.64	12.00	1.42	76.91	0.53	-
7.1.1.2 Watch List Provision	7.80	-	7.32	0.70	35.78	1.61	14.51
7.1.2 Special Loan Loss Provision	16.47	-	10.93	3.15	25.09	2.18	12.08
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	8.01	-	10.56	8.31	63.29	2.85	6.52
10. Provision for Income Tax	21.62	-	31.68	24.93	189.86	-	17.61
11. Others	-	-	-	-	0.01	-	-
12. Net Profit	50.46	8.64	73.91	58.18	443.02	28.47	41.09
Total Expenses	336.88	217.43	527.56	369.76	3,530.80	61.22	395.47
Income							
1. Interest Income	291.34	198.52	464.20	316.60	3,149.17	30.24	360.04
1.1 On Loans and Advances	258.00	194.15	437.54	294.87	2,892.09	23.50	319.08
1.2 On Investment	-	-	-	-	56.20	-	-
1.2.1 Government Bonds	-	-	-	-	44.43	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	11.78	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	33.30	4.37	26.66	21.73	193.07	-	38.28
1.5 On Others	0.04	-	-	-	7.81	6.74	2.68
2. Commission and Discount	3.45	18.91	9.60	2.45	23.87	0.03	9.84
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.45	1.75	7.52	1.77	23.84	0.02	2.93
2.3 Others	-	17.16	2.08	0.68	0.03	0.01	6.91
3. Exchange Fluctuation Income	-	-	-	-	10.03	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	2.53	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	7.50	-	-
4. Other Operating Income	30.52	-	43.35	24.71	287.99	1.19	17.15
5. Non Operating Income	-	-	0.14	26.00	8.01	-	-
6. Write Back from Provisions for loss	11.57	-	10.27	-	51.74	29.76	6.36
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	2.08
9. Net Loss	-	-	-	-	-	-	-
Total Income	336.88	217.43	527.56	369.76	3,530.80	61.22	395.47

BFI Name	Sindhu	Sahara	Salapa	GreenDB	Shangrila	Deva	Kailash
Expenses							
1. Interest Expense	105.40	36.36	19.87	47.78	970.83	1,002.65	1,424.18
1.1 On Deposit Liabilities	105.40	36.36	19.87	47.78	969.75	999.29	1,416.96
1.1.1 Saving Account	35.96	25.17	12.63	7.50	290.92	284.38	271.19
1.1.2 Fixed Account	43.95	5.86	6.24	28.88	571.94	591.10	942.06
1.1.2.1 Up to 3 months Fixed Account	-	-	0.15	-	51.44	-	23.04
1.1.2.2 3 to 6 months Fixed Account	4.22	-	0.12	5.87	298.72	-	29.66
1.1.2.3 6 months to 1 year Fixed Account	26.58	-	5.04	21.72	152.11	-	801.29
1.1.2.4 Above 1 year Fixed Account	13.15	5.86	0.92	1.29	69.67	591.10	88.08
1.1.3 Call Deposit	25.49	5.33	1.01	11.40	106.88	123.81	203.71
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.00	-	-	-	1.09	3.36	7.22
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	28.43	9.47	10.96	15.35	164.68	145.47	204.65
4. Office Operating Expenses	25.42	5.66	2.53	14.79	152.35	156.24	144.78
5. Foreign Exchange Loss	-	-	-	-	-	4.31	0.28
5.1 Due to Change in Exchange Rates	-	-	-	-	-	4.31	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.28
6. Non Operating Expense	-	-	-	-	0.00	0.23	0.10
7. Provision for Risk	9.42	1.16	6.14	9.32	20.25	205.93	72.82
7.1 Loan loss Provision	9.42	1.16	6.14	9.32	20.25	205.93	70.76
7.1.1 General Loan loss Provision	9.42	1.16	1.23	3.03	20.46	36.25	23.70
7.1.1.1 Pass Loan Loss Provision	9.42	1.16	0.68	2.03	27.69	21.63	5.44
7.1.1.2 Watch List Provision	-	-	0.55	1.00	(7.23)	14.62	18.27
7.1.2 Special Loan Loss Provision	-	-	4.91	6.29	(0.21)	169.68	47.06
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	2.06
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	2.58	-	0.33
9. Provision for Staff Bonus	-	-	0.30	-	26.25	23.29	35.73
10. Provision for Income Tax	-	-	-	-	78.76	69.88	107.38
11. Others	-	-	-	-	-	-	-
12. Net Profit	12.85	14.54	3.02	13.48	183.78	163.04	249.92
Total Expenses	181.51	67.18	42.82	100.72	1,599.49	1,771.03	2,240.18
Income							
1. Interest Income	166.76	60.56	34.93	87.37	1,498.69	1,528.54	2,107.79
1.1 On Loans and Advances	148.10	51.26	32.16	74.84	1,363.59	1,372.80	1,931.05
1.2 On Investment	1.11	-	-	-	26.05	13.69	41.92
1.2.1 Government Bonds	-	-	-	-	26.05	13.69	41.92
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.15	-	-	-	-	-	-
1.2.4 Debenture & Bonds	0.96	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	4.62	-
1.4 On Call Deposit	17.55	9.31	2.77	11.58	100.45	127.12	134.82
1.5 On Others	-	-	-	0.94	8.60	10.31	-
2. Commission and Discount	1.57	-	0.86	0.47	8.38	9.26	8.55
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.32	-	0.86	0.47	8.09	8.88	8.55
2.3 Others	0.25	-	-	-	0.29	0.38	-
3. Exchange Fluctuation Income	-	-	-	-	0.48	5.12	1.48
3.1 Due to Change in Exchange Rate	-	-	-	-	0.45	5.03	1.00
3.2 Due to Foreign Currency Transaction	-	-	-	-	0.02	0.09	0.48
4. Other Operating Income	9.62	6.62	3.37	4.02	88.46	95.46	93.75
5. Non Operating Income	-	-	-	-	3.48	-	11.74
6. Write Back from Provisions for loss	3.56	-	3.66	8.86	-	132.65	16.87
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	181.51	67.18	42.82	100.72	1,599.49	1,771.03	2,240.18

BFI Name	Shine	Jyoti	Garima	Mahaaxmi	GandakiDB	LumbiniDB	Kamana
Expenses							
1. Interest Expense	1,058.11	1,270.95	1,477.55	1,427.58	1,327.07	1,114.14	1,110.50
1.1 On Deposit Liabilities	1,058.11	1,241.74	1,474.86	1,424.97	1,327.07	1,105.72	1,110.50
1.1.1 Saving Account	362.17	272.19	345.73	391.84	370.54	227.94	240.16
1.1.2 Fixed Account	660.40	760.77	921.53	906.33	849.78	700.32	744.12
1.1.2.1 Up to 3 months Fixed Account	56.30	186.53	231.63	194.07	-	0.03	163.44
1.1.2.2 3 to 6 months Fixed Account	87.61	71.53	110.53	65.97	203.37	-	89.45
1.1.2.3 6 months to 1 year Fixed Account	427.74	389.43	525.39	576.45	570.88	10.47	335.11
1.1.2.4 Above 1 year Fixed Account	88.76	113.27	53.97	69.84	75.53	689.82	156.13
1.1.3 Call Deposit	35.54	208.79	207.61	126.81	106.75	177.46	126.22
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	29.20	2.69	2.61	-	8.42	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	137.11	199.61	203.88	233.02	187.11	125.86	208.87
4. Office Operating Expenses	117.24	186.78	186.82	160.57	140.08	123.44	180.71
5. Foreign Exchange Loss	-	-	0.82	-	-	0.02	0.01
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.02	0.01
5.2 Due to Foreign Currency Transaction	-	-	0.82	-	-	-	-
6. Non Operating Expense	-	0.19	-	0.01	-	0.00	1.20
7. Provision for Risk	50.19	186.78	92.95	110.62	90.57	185.82	93.52
7.1 Loan loss Provision	50.19	186.78	86.72	107.50	90.57	185.82	93.52
7.1.1 General Loan loss Provision	26.06	68.92	57.50	70.39	23.22	76.12	54.06
7.1.1.1 Pass Loan Loss Provision	14.53	8.57	47.82	23.07	12.27	27.32	37.22
7.1.1.2 Watch List Provision	11.52	60.35	9.68	47.32	10.96	48.79	16.84
7.1.2 Special Loan Loss Provision	24.13	117.86	29.22	37.11	67.35	108.77	39.39
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	0.93	0.07
7.2. Provision for Non-Banking Assets	-	-	-	3.12	-	-	-
7.3. Provision for Loss on Investment	-	-	6.23	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	1.30	-
9. Provision for Staff Bonus	47.45	30.06	48.61	-	38.16	35.66	16.97
10. Provision for Income Tax	126.30	90.19	131.24	-	103.04	96.27	50.92
11. Others	-	0.00	-	-	-	-	-
12. Net Profit	300.79	210.45	306.23	422.81	240.43	224.64	118.82
Total Expenses	1,837.20	2,175.02	2,448.09	2,354.60	2,126.47	1,907.15	1,781.53
Income							
1. Interest Income	1,744.79	2,000.17	2,259.34	2,146.05	1,967.43	1,655.30	1,635.53
1.1 On Loans and Advances	1,600.77	1,829.27	2,085.59	1,918.39	1,822.46	1,513.40	1,509.27
1.2 On Investment	31.23	27.14	29.05	52.85	-	34.97	6.77
1.2.1 Government Bonds	31.23	27.14	29.05	52.85	-	34.97	6.77
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	112.79	143.58	141.19	173.39	144.97	104.09	119.49
1.5 On Others	-	0.18	3.50	1.43	-	2.84	-
2. Commission and Discount	82.36	5.82	11.80	14.34	5.65	3.59	11.20
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	82.36	5.82	9.78	5.91	5.65	3.59	11.20
2.3 Others	-	-	2.02	8.43	-	-	-
3. Exchange Fluctuation Income	-	17.63	0.88	0.22	-	0.39	0.05
3.1 Due to Change in Exchange Rate	-	3.65	0.88	3.02	-	0.36	-
3.2 Due to Foreign Currency Transaction	-	13.97	-	(2.79)	-	0.04	0.05
4. Other Operating Income	-	142.90	163.54	95.49	128.06	63.10	126.96
5. Non Operating Income	6.38	8.52	5.71	20.52	25.32	4.36	7.79
6. Write Back from Provisions for loss	3.68	-	6.82	75.66	-	180.40	-
7. Recovery of written-off Loan	-	(0.00)	-	2.32	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	1,837.20	2,175.02	2,448.09	2,354.60	2,126.47	1,907.15	1,781.53

BFI Name	Septakoshi	Tinau	NFL	NSML	Goodwill	Lalitpur	United
Expenses							
1. Interest Expense	108.01	611.86	0.90	1.18	382.57	13.80	317.29
1.1 On Deposit Liabilities	108.01	611.86	0.90	1.18	375.56	13.80	316.91
1.1.1 Saving Account	31.08	179.91	0.88	1.02	116.39	5.38	54.52
1.1.2 Fixed Account	62.57	370.56	0.01	-	259.16	7.77	232.65
1.1.2.1 Up to 3 months Fixed Account	0.00	4.20	0.00	-	2.58	0.04	0.60
1.1.2.2 3 to 6 months Fixed Account	16.21	6.92	-	-	5.24	0.11	43.32
1.1.2.3 6 months to 1 year Fixed Account	19.16	303.33	-	-	128.21	5.46	169.29
1.1.2.4 Above 1 year Fixed Account	27.20	56.12	0.01	-	123.14	2.17	19.44
1.1.3 Call Deposit	14.36	61.39	-	0.16	-	0.65	29.74
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	7.01	-	0.38
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	42.11	123.09	2.76	1.30	36.30	7.94	55.41
4. Office Operating Expenses	32.38	60.10	3.38	7.27	43.47	6.30	38.96
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	71.57	110.52	0.54	-	3.45	0.84	39.57
7.1 Loan loss Provision	71.12	105.93	0.05	-	3.45	-	36.76
7.1.1 General Loan loss Provision	27.87	34.16	0.05	-	-	-	(0.83)
7.1.1.1 Pass Loan Loss Provision	6.10	26.82	0.05	-	-	-	(2.53)
7.1.1.2 Watch List Provision	21.77	7.34	-	-	-	-	1.70
7.1.2 Special Loan Loss Provision	43.25	71.77	-	-	-	-	37.59
7.1.3 Additional Loan Loss Provision	-	-	-	-	3.45	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	2.73
7.3. Provision for Loss on Investment	0.45	-	0.49	-	-	0.84	-
7.5. Provision for Loss of Other Assets	-	4.59	-	-	-	-	0.08
8. Loan Written Off	-	-	-	-	-	-	0.21
9. Provision for Staff Bonus	4.16	8.95	-	-	6.98	-	4.50
10. Provision for Income Tax	12.49	26.86	-	-	18.31	-	13.51
11. Others	-	-	-	-	-	-	-
12. Net Profit	29.14	62.67	22.73	10.62	44.55	39.75	31.52
Total Expenses	299.86	1,004.05	30.30	20.37	535.64	68.63	500.98
Income							
1. Interest Income	216.88	903.55	15.24	8.18	468.10	34.29	480.12
1.1 On Loans and Advances	194.82	822.25	11.14	-	403.45	27.65	436.45
1.2 On Investment	-	4.54	-	-	16.04	-	6.03
1.2.1 Government Bonds	-	-	-	-	16.04	-	6.03
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	4.54	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	22.05	76.76	-	8.18	48.61	6.63	34.40
1.5 On Others	-	-	4.10	-	-	-	3.24
2. Commission and Discount	2.25	4.99	-	-	1.45	-	0.34
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.25	4.99	-	-	1.45	-	0.02
2.3 Others	-	-	-	-	-	-	0.32
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	14.04	59.82	0.04	-	62.94	0.04	20.51
5. Non Operating Income	-	2.72	0.04	12.19	-	0.02	-
6. Write Back from Provisions for loss	66.70	32.97	14.98	-	3.14	-	-
7. Recovery of written-off Loan	-	-	-	-	-	34.29	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	299.86	1,004.05	30.30	20.37	535.64	68.63	500.98

BFI Name	Progressive	Janaki	Pokhara	Multi	Srijana	Samriddhi	CMerchant
Expenses							
1. Interest Expense	57.29	106.38	292.31	14.91	323.40	2.71	2.08
1.1 On Deposit Liabilities	57.29	106.38	290.27	14.91	323.40	2.71	1.67
1.1.1 Saving Account	23.89	26.22	70.12	3.32	124.28	2.64	0.10
1.1.2 Fixed Account	26.75	78.62	194.57	11.59	171.66	0.07	-
1.1.2.1 Up to 3 months Fixed Account	-	-	16.52	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	6.61	1.03	16.30	-	14.14	-	-
1.1.2.3 6 months to 1 year Fixed Account	15.41	0.56	149.58	-	145.34	0.07	-
1.1.2.4 Above 1 year Fixed Account	4.74	77.03	12.17	11.59	12.18	0.00	-
1.1.3 Call Deposit	6.64	1.54	25.58	-	27.46	-	1.56
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	2.04	-	-	-	0.41
2. Commission Expense	-	-	-	-	0.71	-	-
3. Staff Expense	15.66	10.45	46.71	1.68	44.53	5.67	2.47
4. Office Operating Expenses	17.36	8.20	34.15	2.60	24.61	6.68	2.38
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	61.90	109.22	20.37	4.53	82.43	-	-
7.1 Loan loss Provision	61.90	109.22	19.87	4.53	82.43	-	-
7.1.1 General Loan loss Provision	14.01	16.35	8.70	0.91	30.47	-	-
7.1.1.1 Pass Loan Loss Provision	1.92	1.37	3.13	0.26	13.72	-	-
7.1.1.2 Watch List Provision	12.09	14.98	5.58	0.65	16.75	-	-
7.1.2 Special Loan Loss Provision	22.01	92.87	11.17	3.62	51.96	-	-
7.1.3 Additional Loan Loss Provision	25.87	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	0.49	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	1.91	7.11	-	-	-	-
10. Provision for Income Tax	-	5.72	21.33	-	-	-	-
11. Others	-	-	0.04	-	-	-	-
12. Net Profit	-	13.35	49.77	3.06	44.04	-	-
Total Expenses	152.20	255.23	471.78	26.78	519.71	15.06	6.93
Income							
1. Interest Income	99.20	184.29	447.48	22.36	444.72	4.47	-
1.1 On Loans and Advances	75.61	161.26	401.01	22.36	383.50	0.74	-
1.2 On Investment	0.34	-	5.19	-	-	-	-
1.2.1 Government Bonds	-	-	5.19	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.34	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	22.69	23.04	40.82	-	61.22	3.73	-
1.5 On Others	0.55	-	0.45	-	-	-	-
2. Commission and Discount	0.08	0.23	0.40	4.42	-	-	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.08	0.02	0.40	-	-	-	-
2.3 Others	-	0.21	-	4.42	-	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	5.58	8.98	23.16	-	55.66	0.01	0.00
5. Non Operating Income	0.01	2.34	0.74	-	-	-	1.67
6. Write Back from Provisions for loss	26.35	57.19	-	-	19.33	1.80	1.90
7. Recovery of written-off Loan	-	2.20	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	21.00	-	-	-	-	8.79	3.35
Total Income	152.20	255.23	471.78	26.78	519.71	15.06	6.93

BFI Name	Crystal	GMBFL	ICFC	CityExpress	Manju	Reliance
Expenses						
1. Interest Expense	0.32	187.74	536.64	6.17	376.32	203.53
1.1 On Deposit Liabilities	0.32	187.74	513.89	6.17	368.17	203.53
1.1.1 Saving Account	0.32	60.06	109.60	2.51	169.07	87.92
1.1.2 Fixed Account	-	124.62	373.57	3.31	199.09	115.61
1.1.2.1 Up to 3 months Fixed Account	-	10.78	33.18	0.26	41.76	18.53
1.1.2.2 3 to 6 months Fixed Account	-	5.41	11.63	0.77	32.27	10.44
1.1.2.3 6 months to 1 year Fixed Account	-	76.54	226.19	0.42	79.72	54.14
1.1.2.4 Above 1 year Fixed Account	-	31.90	102.57	1.85	45.34	32.50
1.1.3 Call Deposit	-	3.05	30.73	0.35	-	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	-	-	22.74	-	8.16	-
2. Commission Expense	-	-	-	-	-	-
3. Staff Expense	0.79	23.46	56.05	8.56	41.13	27.73
4. Office Operating Expenses	0.59	17.88	55.97	8.61	37.41	25.61
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	-	13.99	34.42	0.08	9.89	6.32
7.1 Loan loss Provision	-	13.99	29.45	0.08	9.89	6.32
7.1.1 General Loan loss Provision	-	13.99	12.70	0.08	9.89	5.01
7.1.1.1 Pass Loan Loss Provision	-	13.99	6.00	0.08	9.89	0.59
7.1.1.2 Watch List Provision	-	-	6.69	-	-	4.42
7.1.2 Special Loan Loss Provision	-	-	16.75	-	-	1.30
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	4.97	-	-	-
8. Loan Written Off	-	-	-	4.10	-	-
9. Provision for Staff Bonus	-	-	10.16	0.33	18.34	8.44
10. Provision for Income Tax	-	-	27.42	-	55.01	22.78
11. Others	-	-	-	0.93	-	-
12. Net Profit	-	58.62	63.98	2.98	128.36	53.15
Total Expenses	1.71	301.68	784.63	31.77	666.46	347.56
Income						
1. Interest Income	0.04	277.25	729.01	17.21	551.12	307.40
1.1 On Loans and Advances	-	246.21	615.52	13.43	494.42	270.98
1.2 On Investment	-	4.19	23.96	-	25.21	2.44
1.2.1 Government Bonds	-	-	23.96	-	-	1.81
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	25.21	-
1.2.4 Debenture & Bonds	-	4.19	-	-	-	0.63
1.3 On Agency Balance	-	-	89.53	-	-	-
1.4 On Call Deposit	-	25.98	-	3.79	-	33.98
1.5 On Others	0.04	0.88	-	-	31.48	-
2. Commission and Discount	-	0.91	5.66	0.06	17.17	0.44
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	-	0.80	5.66	0.06	0.17	0.44
2.3 Others	-	0.10	-	-	17.00	-
3. Exchange Fluctuation Income	-	0.48	-	-	-	-
3.1 Due to Change in Exchange Rate	-	0.48	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
4. Other Operating Income	-	14.66	40.87	0.87	-	18.33
5. Non Operating Income	0.28	1.78	8.95	0.81	98.17	2.65
6. Write Back from Provisions for loss	-	6.61	-	9.82	-	18.73
7. Recovery of written-off Loan	-	-	0.15	2.99	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-
9. Net Loss	1.39	-	-	-	-	-
Total Income	1.71	301.68	784.63	31.77	666.46	347.56

BFI Name	GURKHAF	Shree	Central	BestFC
Expenses				
1. Interest Expense	300.49	229.87	175.53	116.87
1.1 On Deposit Liabilities	297.09	227.76	175.53	116.87
1.1.1 Saving Account	64.94	40.65	57.44	37.97
1.1.2 Fixed Account	156.82	161.24	118.09	68.16
1.1.2.1 Up to 3 months Fixed Account	30.12	4.95	8.58	-
1.1.2.2 3 to 6 months Fixed Account	19.55	1.31	2.40	-
1.1.2.3 6 months to 1 year Fixed Account	63.69	96.05	72.14	68.16
1.1.2.4 Above 1 year Fixed Account	43.45	58.93	34.98	-
1.1.3 Call Deposit	75.33	25.87	-	10.74
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	3.40	2.11	-	-
2. Commission Expense	-	-	-	-
3. Staff Expense	51.70	23.89	23.97	32.58
4. Office Operating Expenses	44.33	23.08	16.19	24.16
5. Foreign Exchange Loss	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-
6. Non Operating Expense	-	-	-	2.41
7. Provision for Risk	18.74	12.06	26.18	96.09
7.1 Loan loss Provision	11.30	12.06	26.18	83.32
7.1.1 General Loan loss Provision	(2.62)	9.30	26.18	21.69
7.1.1.1 Pass Loan Loss Provision	8.17	1.45	-	2.62
7.1.1.2 Watch List Provision	(10.78)	7.85	26.18	19.07
7.1.2 Special Loan Loss Provision	13.92	2.76	-	61.64
7.1.3 Additional Loan Loss Provision	-	-	-	-
7.2. Provision for Non-Banking Assets	10.63	-	-	12.77
7.3. Provision for Loss on Investment	(3.19)	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-
8. Loan Written Off	0.07	-	-	-
9. Provision for Staff Bonus	2.02	10.38	4.77	4.83
10. Provision for Income Tax	5.46	28.02	12.89	13.03
11. Others	0.18	-	-	-
12. Net Profit	12.75	65.37	30.07	30.40
Total Expenses	435.74	392.67	289.61	320.35
Income				
1. Interest Income	404.38	364.40	257.78	182.85
1.1 On Loans and Advances	356.02	325.89	225.21	155.55
1.2 On Investment	4.54	7.14	4.43	3.41
1.2.1 Government Bonds	4.54	7.14	-	3.41
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	-	-	4.43	-
1.2.4 Debenture & Bonds	-	-	-	-
1.3 On Agency Balance	-	-	-	-
1.4 On Call Deposit	43.82	31.37	28.15	23.90
1.5 On Others	-	-	-	-
2. Commission and Discount	0.71	0.56	0.66	0.64
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	0.71	0.56	0.66	0.64
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	26.45	23.30	18.92	7.35
5. Non Operating Income	4.21	1.54	5.85	1.06
6. Write Back from Provisions for loss	-	2.87	-	128.24
7. Recovery of written-off Loan	-	-	5.50	-
8. Income from Extra Ordinary transactions	-	-	0.88	0.20
9. Net Loss	-	-	-	-
Total Income	435.74	392.67	289.61	320.35

Statement of Credit as on Pus end, 2076(Mid-Jan, 2020)

BFI Name	NBL	ADBNI	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	6,040.79	23,496.95	4,372.42	8,222.37	2,982.31	5,718.12	3,198.36
Fishery Related	318.56	744.50	4.38	72.30	-	1.12	27.04
Mining Related	784.06	194.88	127.93	381.00	-	-	11.46
Manufacturing (Producing) Related	20,438.35	7,257.12	37,886.84	41,774.70	13,009.22	37,758.16	28,508.86
Construction	11,996.68	9,070.21	1,093.65	7,731.60	12,859.02	4,227.40	3,713.23
Electricity, Gas and Water	6,726.19	8,391.93	8,052.27	13,997.10	24.25	833.56	3,448.81
Metal Products, Mach. & Ele. Eqp.	1,479.89	449.38	705.36	1,196.73	1,708.13	2,065.71	3,083.34
Tras., Com. and Public Utilities	3,636.24	1,197.88	1,046.75	4,704.68	206.05	3,535.30	1,869.16
Wholesaler & Retailer	16,401.82	29,249.13	39,613.90	26,120.40	13,523.44	19,316.01	22,764.84
Finance, Insurance and Real Estate	4,096.73	1,811.33	7,788.82	8,441.13	2,604.74	12,205.28	5,280.05
Hotel or Restaurant	4,508.43	3,335.55	4,472.16	9,535.74	1,310.45	5,109.66	4,373.54
Other Services	2,335.41	3,307.24	3,235.28	9,455.67	568.73	4,298.43	1,608.25
Consumption Loans	12,516.89	1,239.84	4,198.17	3,244.55	5,479.56	3,561.90	1,468.97
Local Government	-	-	-	383.43	138.81	255.20	-
Others	12,626.07	28,010.49	31,949.86	5,616.11	2,261.76	4,025.98	18,695.44
TOTAL sectorwise	103,906.10	117,756.43	144,547.80	140,877.52	56,676.48	102,911.82	98,051.38

Product Wise

Term Loan	18,387.07	3,831.68	25,020.08	45,902.45	5,791.25	18,991.62	17,248.51
Overdraft	13,495.63	7,062.28	15,541.09	16,591.92	5,100.95	9,476.91	860.73
Trust Receipt Loan / Import Loan	1,716.12	66.81	11,049.61	19,066.07	5,632.38	14,334.41	9,212.16
Demand & Other Working Capital Loan	13,571.85	91,145.00	46,977.16	37,175.26	11,274.79	33,761.59	38,810.67
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,374.66	5,368.10	10,813.40	2,248.31	8,734.04	4,227.40	2,832.82
Real Estate Loan	4,871.74	224.06	6,582.28	4,982.42	4,567.68	3,861.38	4,247.70
Margin Nature Loan	4,952.91	34.04	877.74	1,281.46	-	1,174.01	-
Hire Purchase Loan	2,925.28	957.62	2,718.36	3,213.23	5,022.50	7,744.25	2,539.68
Deprived Sector Loan	9,153.93	7,526.39	7,646.01	6,893.69	2,744.50	5,316.86	5,322.63
Bills Purchased	2.80	-	249.43	562.62	45.01	40.88	0.08
Other Product	29,454.11	1,540.44	17,072.64	2,960.11	7,763.37	3,982.51	16,976.39
Total Product wise Loan	103,906.10	117,756.43	144,547.80	140,877.52	56,676.48	102,911.82	98,051.38

Collateral Wise

Gold and Silver	10,315.69	55.59	406.23	923.26	-	-	-
Government Securities	7.53	-	0.18	0.89	-	-	-
Non Governmental Securities	0.09	-	1,497.36	1,281.46	-	1,174.01	-
Fixed Deposit Receipts	401.01	769.04	804.50	602.72	340.91	724.37	886.20
Own	395.25	769.04	524.67	602.72	152.38	724.37	886.20
Other Licences Institutions	5.76	-	279.83	-	188.53	-	-
Collateral of Properties	91,156.28	116,931.80	119,967.45	119,711.28	50,342.01	95,772.47	75,748.50
Fixed Assets	89,088.36	116,931.80	64,410.54	97,274.25	39,856.63	95,615.07	54,408.30
Current Assets	2,067.93	-	55,556.91	22,437.02	10,485.39	157.40	21,340.21
Against security of Bill	1.06	-	8,181.98	66.50	-	40.88	8,485.03
Domestic Bills	-	-	-	39.00	-	22.07	-
Foreign Bills	1.06	-	8,181.98	27.50	-	18.80	8,485.03
Against Guarantee	1,308.49	-	2,302.78	5,895.94	908.20	5,102.46	5,728.31
Government Guarantee	25.64	-	0.84	383.43	138.81	-	156.11
Institutional Guarantee	1,232.98	-	1,815.46	4,774.59	769.39	-	4,936.37
Personal Guarantee	7.09	-	486.47	603.12	-	-	-
Collective Guarantee	1.01	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	198.35	635.83
Other Guarantee	-	-	-	134.80	-	4,904.10	-
Credit Card	-	-	283.12	35.89	309.22	97.63	-
Others	715.95	-	11,104.21	12,359.59	4,776.13	-	7,203.33
Total	103,906.10	117,756.43	144,547.80	140,877.52	56,676.48	102,911.82	98,051.38

Statement of Credit as on Pus end, 2076(Mid-Jan, 2020)

BFI Name	NBBL	EBL	Kumari	Laxmi	Citizen	Prime	Sunrise
Sector Wise							
Agricultural and Forest Related	3,842.73	5,731.89	2,299.28	3,474.02	2,614.85	6,324.52	5,732.78
Fishery Related	129.72	8.65	136.34	143.37	69.84	261.54	219.98
Mining Related	986.92	18.78	817.90	58.41	560.99	124.42	26.49
Manufacturing (Producing) Related	7,815.10	16,970.90	23,889.97	17,710.04	13,132.11	12,376.35	10,549.75
Construction	5,448.21	21,965.85	9,252.92	19,044.63	3,912.08	10,797.80	14,082.73
Electricity, Gas and Water	2,972.77	4,513.35	4,453.00	5,257.10	5,170.46	8,632.21	3,102.09
Metal Products, Mach. & Ele. Eqp.	868.21	1,877.84	2,333.01	2,867.92	219.34	459.83	1,016.35
Tras., Com. and Public Utilities	1,837.83	3,052.98	3,838.62	4,895.23	1,926.21	2,071.49	248.08
Wholesaler & Retailer	9,387.45	33,096.56	10,071.99	15,370.59	10,717.09	8,218.38	16,434.37
Finance, Insurance and Real Estate	4,646.73	11,147.55	6,005.90	5,841.30	4,382.33	9,020.82	5,755.43
Hotel or Restaurant	2,349.77	3,873.83	3,733.18	3,482.15	1,334.71	5,462.13	3,709.28
Other Services	13,874.07	2,388.81	3,461.99	3,796.44	4,081.09	4,794.21	3,848.10
Consumption Loans	1,539.83	4,478.76	4,248.61	3,107.62	4,756.60	7,532.11	3,692.76
Local Government	-	-	-	136.67	-	-	-
Others	4,315.84	11,127.47	10,176.13	1,146.62	18,478.96	8,973.83	9,070.30
TOTAL sectorwise	60,015.18	120,253.21	84,718.84	86,332.10	71,356.66	85,049.63	77,488.49

Product Wise

Term Loan	10,443.89	23,262.35	25,455.78	19,950.38	17,632.17	18,727.56	11,642.99
Overdraft	7,835.02	24,888.27	16,656.41	5,628.25	11,027.38	17,452.85	13,474.86
Trust Receipt Loan / Import Loan	2,658.75	5,467.56	4,220.82	6,240.70	2,058.81	1,749.68	1,947.79
Demand & Other Working Capital Loan	11,194.12	18,043.73	18,861.49	20,347.39	11,746.20	10,045.73	13,767.90
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,327.80	20,478.55	5,379.47	4,429.00	5,671.19	3,934.25	10,476.36
Real Estate Loan	3,018.57	3,982.81	1,499.25	3,813.72	5,105.01	6,465.39	3,355.27
Margin Nature Loan	261.04	107.46	2,494.09	1,374.36	2,590.59	1,550.33	1,562.59
Hire Purchase Loan	7,425.46	6,795.21	3,401.80	2,977.40	6,072.58	4,641.23	4,499.32
Deprived Sector Loan	3,509.46	8,071.29	4,308.07	4,937.38	4,164.91	4,274.53	3,968.55
Bills Purchased	447.74	-	36.69	-	26.10	207.64	700.95
Other Product	8,893.35	9,155.98	2,404.99	16,633.53	5,261.71	16,000.44	12,091.91
Total Product wise Loan	60,015.18	120,253.21	84,718.84	86,332.10	71,356.66	85,049.63	77,488.49

Collateral Wise

Gold and Silver	495.36	-	2.08	522.54	992.96	4,599.13	-
Government Securities	-	0.93	111.94	-	-	5.57	-
Non Governmental Securities	330.29	414.74	2,457.96	-	2,707.20	1,884.41	1,562.59
Fixed Deposit Receipts	282.73	1,565.13	357.04	618.81	434.95	703.43	576.67
Own	281.21	1,565.13	334.58	618.81	419.96	703.43	576.67
Other Licences Institutions	1.52	-	22.45	-	14.98	-	-
Collateral of Properties	55,942.06	105,192.09	76,494.73	80,797.10	57,777.73	71,766.87	73,132.91
Fixed Assets	54,796.92	61,737.96	73,520.56	59,341.14	42,254.74	70,808.65	69,046.92
Current Assets	1,145.14	43,454.13	2,974.18	21,455.96	15,522.99	958.22	4,085.99
Against security of Bill	512.03	4,231.82	21.84	-	1,897.46	-	-
Domestic Bills	348.78	96.82	0.45	-	26.10	-	-
Foreign Bills	163.24	4,135.00	21.39	-	1,871.36	-	-
Against Guarantee	2,268.28	7,119.59	3,433.60	136.67	131.56	4,404.44	1,421.63
Government Guarantee	91.30	198.74	151.18	136.67	3.92	139.38	-
Institutional Guarantee	2,056.33	6,477.71	2,954.36	-	4.28	3,666.83	1,388.72
Personal Guarantee	68.70	443.14	281.95	-	117.37	596.48	28.99
Collective Guarantee	-	-	-	-	2.96	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	51.95	-	46.11	-	3.04	1.74	3.91
Credit Card	31.37	13.55	34.95	63.68	44.56	83.69	62.91
Others	153.08	1,715.35	1,804.70	4,193.30	7,370.24	1,602.09	731.79
Total	60,015.18	120,253.21	84,718.84	86,332.10	71,356.66	85,049.63	77,488.49

Statement of Credit as on Pus end, 2076(Mid-Jan, 2020)

BFI Name	Century	Sanima	MBL	NIC	Global	NMB	Prabhu
Sector Wise							
Agricultural and Forest Related	2,261.42	4,543.58	4,171.88	11,185.92	7,363.18	3,410.91	4,972.67
Fishery Related	35.00	82.46	160.97	311.79	153.07	145.51	10.61
Mining Related	180.52	991.05	125.32	2.99	196.99	130.37	-
Manufacturing (Producing) Related	13,926.55	15,337.48	19,627.68	11,557.76	40,137.29	23,954.87	14,970.88
Construction	6,422.97	8,395.26	7,172.89	21,403.15	23,830.40	15,880.35	14,252.28
Electricity, Gas and Water	4,063.39	2,941.70	4,039.24	1,527.36	12,286.49	6,447.68	5,002.93
Metal Products, Mach. & Ele. Eqp.	1,162.04	1,265.02	474.62	392.53	1,284.21	1,576.13	803.71
Tras., Com. and Public Utilities	958.44	6,307.93	2,594.15	543.49	3,148.80	3,188.38	3,693.98
Wholesaler & Retailer	10,946.54	16,367.32	21,825.12	37,121.49	47,306.36	35,955.15	17,081.77
Finance, Insurance and Real Estate	7,378.64	4,463.28	8,520.38	19,001.60	12,027.26	8,443.45	8,876.68
Hotel or Restaurant	2,130.07	3,215.23	2,216.23	11,626.92	8,453.75	4,893.11	6,628.46
Other Services	2,318.40	3,035.48	6,004.39	3,888.60	8,783.17	2,790.27	8,659.87
Consumption Loans	3,230.28	2,013.32	3,091.37	10,168.64	7,701.11	3,834.06	5,734.87
Local Government	-	-	129.84	-	97.39	-	-
Others	7,547.34	22,529.23	9,900.71	36,514.44	25,909.54	9,268.83	7,991.97
TOTAL sectorwise	62,561.61	91,488.34	90,054.81	165,246.69	198,679.01	119,919.06	98,680.70

Product Wise

Term Loan	19,969.36	19,541.22	16,968.38	27,579.24	36,669.50	30,851.92	33,804.76
Overdraft	12,061.53	9,001.93	7,785.96	34,205.37	42,969.40	8,546.70	12,759.80
Trust Receipt Loan / Import Loan	1,257.66	1,455.57	4,176.35	446.50	9,143.29	4,382.27	4,513.82
Demand & Other Working Capital Loan	12,889.11	17,940.64	11,604.41	30,511.15	42,702.25	19,884.29	13,898.76
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,616.61	6,158.25	6,017.39	17,118.35	17,207.56	13,316.44	10,370.59
Real Estate Loan	3,818.21	5,488.64	4,254.23	17,529.86	4,929.45	4,154.31	3,461.10
Margin Nature Loan	842.68	510.01	362.11	501.64	2,337.19	494.63	1,899.04
Hire Purchase Loan	2,339.41	4,710.33	6,864.71	9,515.74	11,887.13	5,975.98	7,136.99
Deprived Sector Loan	3,070.72	5,086.65	4,313.40	19,561.95	9,530.91	6,925.13	4,633.55
Bills Purchased	3.80	31.11	-	-	-	-	24.11
Other Product	2,692.52	21,564.00	27,707.88	8,276.88	21,302.33	25,387.39	6,178.18
Total Product wise Loan	62,561.61	91,488.34	90,054.81	165,246.69	198,679.01	119,919.06	98,680.70

Collateral Wise

Gold and Silver	51.51	69.13	17.21	89.83	100.37	516.08	47.81
Government Securities	-	-	-	0.60	-	0.90	14.55
Non Governmental Securities	842.68	4.50	-	501.64	143.64	473.20	1,903.26
Fixed Deposit Receipts	214.23	613.72	344.52	475.24	859.95	503.64	3,755.94
Own	214.23	612.45	344.52	475.24	859.95	503.64	3,755.94
Other Licences Institutions	-	1.27	-	-	-	-	-
Collateral of Properties	58,928.45	87,133.97	85,588.11	149,663.42	176,584.72	117,202.60	83,904.66
Fixed Assets	43,759.28	73,384.23	43,765.39	128,839.72	114,467.16	104,536.60	81,763.02
Current Assets	15,169.17	13,749.74	41,822.72	20,823.70	62,117.56	12,666.00	2,141.64
Against security of Bill	3.80	96.19	14.80	-	-	-	2,878.98
Domestic Bills	3.80	-	-	-	-	-	49.68
Foreign Bills	-	96.19	14.80	-	-	-	2,829.31
Against Guarantee	2,371.27	10.97	1,056.82	14,080.17	416.73	739.72	4,813.86
Government Guarantee	-	-	129.84	216.53	22.16	87.27	124.94
Institutional Guarantee	2,349.21	-	377.69	13,665.81	-	357.71	3,921.54
Personal Guarantee	22.04	10.87	509.84	-	363.84	176.98	600.04
Collective Guarantee	0.03	-	-	-	30.72	86.18	167.34
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	0.10	39.45	197.82	-	31.58	-
Credit Card	49.25	33.66	88.49	118.09	325.34	22.83	2.78
Others	100.41	3,526.20	2,944.86	317.69	20,248.27	460.11	1,358.86
Total	62,561.61	91,488.34	90,054.81	165,246.69	198,679.01	119,919.06	98,680.70

Statement of Credit as on Pus end, 2076(Mid-Jan, 2020)

BFI Name	SBL	BOK	CBL	NCC	RBB	Mega	Narayani
Sector Wise							
Agricultural and Forest Related	7,125.07	3,691.66	2,639.52	2,930.52	12,872.42	2,388.25	0.80
Fishery Related	63.45	73.96	14.12	242.83	747.74	16.03	-
Mining Related	407.61	12.00	11.51	525.10	-	107.16	-
Manufacturing (Producing) Related	20,086.46	17,344.65	10,519.10	15,908.63	15,868.71	12,964.12	-
Construction	7,951.80	4,180.04	2,698.79	8,853.46	17,394.45	3,972.25	-
Electricity, Gas and Water	4,978.45	3,569.74	3,559.01	3,892.95	4,768.47	3,004.38	-
Metal Products, Mach. & Ele. Eqp.	2,175.59	1,589.12	549.64	1,497.46	2,440.77	586.11	-
Tras., Com. and Public Utilities	7,124.26	1,953.10	1,233.00	2,362.07	2,903.31	906.92	3.94
Wholesaler & Retailer	25,681.34	20,739.66	9,897.01	10,750.44	47,054.25	19,070.51	-
Finance, Insurance and Real Estate	9,334.56	8,616.02	6,675.37	4,177.14	14,699.06	15,074.01	-
Hotel or Restaurant	4,507.81	3,885.46	2,476.25	2,353.60	8,264.43	3,477.36	-
Other Services	3,965.81	6,518.39	1,807.94	3,277.40	3,770.18	3,070.76	-
Consumption Loans	4,488.28	7,898.61	3,709.10	1,731.30	19,243.23	4,847.95	-
Local Government	150.47	-	-	-	216.60	-	2.72
Others	25,015.17	2,422.61	4,225.99	10,408.42	2,270.61	8,624.15	2.72
TOTAL sectorwise	123,056.11	82,495.02	50,016.33	68,911.31	152,514.23	78,109.95	10.18

Product Wise

Term Loan	31,276.71	15,181.19	11,573.99	16,040.93	19,352.37	14,351.32	-
Overdraft	24,178.90	23,164.19	7,735.30	16,146.47	23,647.40	10,493.62	2.72
Trust Receipt Loan / Import Loan	5,189.85	3,696.06	4,104.41	2,521.89	1,712.67	2,242.62	-
Demand & Other Working Capital Loan	24,969.50	13,906.66	10,593.02	9,836.84	52,048.51	21,243.27	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,535.14	3,599.24	1,904.86	4,381.99	13,865.87	4,768.75	-
Real Estate Loan	7,349.05	4,032.40	3,751.79	1,098.99	9,004.90	8,545.46	-
Margin Nature Loan	3,105.47	1,260.15	1,747.00	798.26	2,527.05	999.86	-
Hire Purchase Loan	10,129.89	7,252.10	2,319.05	5,391.85	6,869.79	4,252.80	3.94
Deprived Sector Loan	7,709.02	4,148.00	3,013.53	3,253.86	8,105.91	5,717.76	0.80
Bills Purchased	110.13	889.90	-	-	57.74	-	-
Other Product	3,502.43	5,365.13	3,273.38	9,440.22	15,322.02	5,494.49	2.72
Total Product wise Loan	123,056.11	82,495.02	50,016.33	68,911.31	152,514.23	78,109.95	10.18

Collateral Wise

Gold and Silver	-	23.68	217.64	55.25	13,561.43	38.40	-
Government Securities	3.33	-	-	-	224.98	1.97	-
Non Governmental Securities	3,172.60	349.69	1,795.73	798.26	2,527.05	1,320.59	-
Fixed Deposit Receipts	1,039.29	467.57	134.11	329.19	597.04	344.23	-
Own	1,036.80	467.57	134.11	329.19	597.04	344.23	-
Other Licences Institutions	2.49	-	-	-	-	-	-
Collateral of Properties	110,130.24	74,930.55	45,509.18	62,953.67	130,720.95	70,429.03	7.46
Fixed Assets	66,537.48	68,415.87	45,148.56	60,502.04	130,674.27	66,747.45	7.46
Current Assets	43,592.76	6,514.67	360.62	2,451.62	46.68	3,681.58	-
Against security of Bill	3,487.83	638.47	-	819.87	50.04	3.80	-
Domestic Bills	494.15	-	-	-	19.04	3.80	-
Foreign Bills	2,993.68	638.47	-	819.87	31.00	-	-
Against Guarantee	3,017.53	6,073.35	2,095.53	2,700.77	4,517.42	4,827.78	2.72
Government Guarantee	145.02	2.17	16.46	74.74	8.86	-	2.72
Institutional Guarantee	2,827.50	3,697.51	2,001.14	2,625.82	4,036.62	4,434.85	-
Personal Guarantee	43.62	8.50	2.72	0.21	413.35	340.99	-
Collective Guarantee	-	-	65.25	-	58.59	51.94	-
Int. Rtd. Foreign Bank's Guarantee	-	843.78	-	-	-	-	-
Other Guarantee	1.40	1,521.39	9.97	-	-	-	-
Credit Card	231.44	11.72	-	4.22	-	68.83	-
Others	1,973.85	-	264.14	1,250.08	315.32	1,075.31	-
Total	123,056.11	82,495.02	50,016.33	68,911.31	152,514.23	78,109.95	10.18

Statement of Credit as on Pus end, 2076(Mid-Jan, 2020)

BFI Name	Sahayogi	Karnali	Excel	Miteri	Mukti	Corporate	Kanchan	Sindhu
Sector Wise								
Agricultural and Forest Related	532.53	312.20	375.44	346.01	4,595.16	6.64	219.54	27.76
Fishery Related	19.74	-	12.61	5.99	58.97	4.17	11.35	-
Mining Related	-	-	-	-	-	-	1.80	-
Manufacturing (Producing) Related	300.08	301.39	995.88	357.38	1,264.84	95.82	587.10	64.70
Construction	115.38	112.38	1,363.96	997.25	11,069.95	114.24	367.92	532.17
Electricity, Gas and Water	10.48	-	24.26	-	222.08	-	1.10	-
Metal Products, Mach. & Ele. Eqp.	-	-	109.72	46.49	169.09	5.78	42.41	2.50
Tras., Com. and Public Utilities	69.86	241.63	118.37	222.77	4,627.99	18.29	289.22	226.17
Wholesaler & Retailer	1,433.10	355.17	2,054.88	490.17	7,677.89	31.13	2,039.92	264.57
Finance, Insurance and Real Estate	166.57	-	751.55	128.40	1,723.93	6.28	360.92	561.93
Hotel or Restaurant	41.60	-	226.54	168.34	1,547.11	0.51	117.97	126.39
Other Services	66.75	981.60	392.18	55.65	617.30	2.85	290.87	15.61
Consumption Loans	28.39	68.07	196.35	125.49	2,179.92	37.00	81.31	121.51
Local Government	-	-	-	1.50	-	-	-	-
Others	1,372.32	-	1,038.68	1,284.87	9,455.09	60.26	804.88	578.72
TOTAL sectorwise	4,156.80	2,372.44	7,660.43	4,230.32	45,209.32	382.97	5,216.33	2,522.04

Product Wise

Term Loan	-	656.56	2,223.72	31.15	10,494.22	25.82	617.70	668.16
Overdraft	-	941.92	1,046.46	407.55	6,878.12	125.86	2,208.68	247.87
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	1,731.57	-	1,970.93	-	3.00	56.52	36.66	154.29
Res. Per. H. Loan (Up to Rs. 15 mil.)	48.73	112.38	1,080.69	784.00	9,649.86	87.97	373.86	523.24
Real Estate Loan	92.41	-	495.02	115.72	1,603.50	19.60	46.87	60.40
Margin Nature Loan	-	-	88.32	-	1,072.22	-	40.65	6.30
Hire Purchase Loan	46.70	241.63	172.32	312.02	4,724.75	45.80	337.95	251.76
Deprived Sector Loan	266.18	173.76	332.07	223.86	9,626.90	11.76	405.57	517.84
Bills Purchased	-	-	-	-	-	2.99	-	-
Other Product	1,971.21	246.19	250.90	2,356.02	1,156.77	6.65	1,148.39	92.18
Total Product wise Loan	4,156.80	2,372.44	7,660.43	4,230.32	45,209.32	382.97	5,216.33	2,522.04

Collateral Wise

Gold and Silver	-	-	64.52	-	240.66	-	-	71.87
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	-	88.32	-	1,073.13	-	-	6.30
Fixed Deposit Receipts	28.39	68.07	23.08	47.69	321.46	11.91	64.06	19.11
Own	28.39	68.07	23.08	47.69	321.46	11.91	64.06	19.11
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,126.40	2,304.37	7,484.50	4,181.13	37,128.37	370.98	4,755.12	1,928.70
Fixed Assets	4,126.40	2,304.37	7,484.50	4,181.13	37,123.28	370.98	4,755.12	1,928.70
Current Assets	-	-	-	-	5.09	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	-	-	-	6,267.23	-	356.50	496.06
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	-	-	-	-	82.71	-	340.00	496.06
Personal Guarantee	-	-	-	-	439.08	-	-	-
Collective Guarantee	-	-	-	-	5,745.43	-	16.50	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	2.01	-	0.01	1.50	178.48	0.08	40.65	-
Total	4,156.80	2,372.44	7,660.43	4,230.32	45,209.32	382.97	5,216.33	2,522.04

Statement of Credit as on Pus end, 2076(Mid-Jan, 2020)

BFI Name	Sahara	Salapa	GreenDB	Shangrila	Deva	Kailash	Shine
Sector Wise							
Agricultural and Forest Related	105.08	176.83	114.76	651.87	1,197.66	403.86	2,133.05
Fishery Related	11.45	4.09	4.28	7.79	60.46	72.84	99.43
Mining Related	-	-	4.52	37.52	-	-	-
Manufacturing (Producing) Related	73.96	30.53	53.53	1,191.98	1,092.69	1,592.21	3,444.69
Construction	14.57	1.76	39.07	3,371.94	2,918.10	3,615.11	2,446.61
Electricity, Gas and Water	-	-	2.99	312.33	846.06	1,456.20	42.79
Metal Products, Mach. & Ele. Eqp.	10.23	3.56	-	178.19	191.82	450.33	74.57
Tras., Com. and Public Utilities	0.40	0.87	109.64	1,346.29	1,459.29	1,935.01	1,371.17
Wholesaler & Retailer	152.79	46.18	105.83	3,423.44	2,787.86	3,325.31	5,965.70
Finance, Insurance and Real Estate	4.41	-	109.83	1,600.20	1,401.92	3,600.05	908.90
Hotel or Restaurant	17.95	49.98	32.83	887.32	452.71	790.47	2,007.62
Other Services	51.13	-	13.89	1,210.73	526.52	576.41	1,530.71
Consumption Loans	9.31	11.28	94.12	1,013.49	1,977.40	941.92	795.66
Local Government	-	0.14	-	3.34	10.33	-	-
Others	247.98	112.13	542.87	6,844.54	6,785.80	10,085.78	3,508.04
TOTAL sectorwise	699.26	437.35	1,228.16	22,080.96	21,708.62	28,845.50	24,328.93

Product Wise

Term Loan	5.83	192.71	431.53	7,867.24	1,549.60	3,992.06	5,921.21
Overdraft	21.01	86.24	315.56	5,607.46	1,065.29	6,525.45	1,885.40
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	590.39	-	-	380.64	196.64	285.65	6,931.78
Res. Per. H. Loan (Up to Rs. 15 mil.)	-	-	122.95	2,899.01	2,283.87	3,415.59	2,032.73
Real Estate Loan	-	-	25.04	962.30	1,284.76	3,338.04	1,322.78
Margin Nature Loan	-	-	20.09	367.50	1,085.35	1,208.67	27.70
Hire Purchase Loan	-	6.48	146.78	2,171.52	2,053.19	3,127.88	1,885.88
Deprived Sector Loan	39.63	79.46	113.20	1,600.94	971.80	1,744.51	1,503.69
Bills Purchased	-	-	-	-	-	-	-
Other Product	42.39	72.46	53.02	224.35	11,218.12	5,207.64	2,817.77
Total Product wise Loan	699.26	437.35	1,228.16	22,080.96	21,708.62	28,845.50	24,328.93

Collateral Wise

Gold and Silver	-	-	33.07	3.19	432.90	199.92	21.00
Government Securities	-	-	-	-	18.00	-	-
Non Governmental Securities	-	-	20.09	367.50	1,070.41	1,208.67	-
Fixed Deposit Receipts	9.31	3.15	18.80	132.26	217.32	145.13	232.24
Own	9.31	3.15	18.80	132.26	217.32	145.13	232.24
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	689.94	434.20	1,042.99	20,551.92	18,858.14	25,991.16	24,047.99
Fixed Assets	689.94	434.20	1,042.99	20,551.92	18,858.14	25,991.16	24,047.99
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	-	-	-	1,026.09	887.90	1,299.77	-
Government Guarantee	-	-	-	3.34	10.33	14.45	-
Institutional Guarantee	-	-	-	797.04	624.15	1,154.05	-
Personal Guarantee	-	-	-	102.23	67.39	131.27	-
Collective Guarantee	-	-	-	123.47	186.04	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	-	-	113.20	-	223.95	0.85	27.70
Total	699.26	437.35	1,228.16	22,080.96	21,708.62	28,845.50	24,328.93

Statement of Credit as on Pus end, 2076(Mid-Jan, 2020)

BFI Name	Jyoti	Garima	Mahalaxmi	GandakiDB	LumbiniDB	Kamana	Septakoshi
Sector Wise							
Agricultural and Forest Related	1,619.07	1,662.22	1,605.13	1,248.39	827.57	910.25	802.71
Fishery Related	45.99	65.79	47.11	64.68	44.06	62.72	-
Mining Related	20.03	52.28	-	-	49.46	44.80	-
Manufacturing (Producing) Related	2,589.01	1,739.81	1,555.67	1,803.53	1,108.81	1,380.70	-
Construction	4,299.58	5,182.75	4,008.85	4,104.08	3,425.68	2,243.51	148.46
Electricity, Gas and Water	700.32	92.66	654.45	42.35	2,354.09	90.00	-
Metal Products, Mach. & Ele. Eqp.	551.28	329.73	88.29	221.58	36.26	453.85	126.52
Tras., Com. and Public Utilities	514.14	3,107.13	882.19	1,461.42	909.07	1,846.62	9.26
Wholesaler & Retailer	3,148.71	3,451.24	5,451.37	4,163.21	3,066.75	4,390.37	735.29
Finance, Insurance and Real Estate	3,141.17	883.35	3,955.29	1,197.76	3,511.32	2,356.32	95.11
Hotel or Restaurant	765.21	1,149.47	1,595.73	1,255.25	671.12	783.04	12.27
Other Services	683.23	631.63	1,079.91	773.63	1,864.28	677.29	8.68
Consumption Loans	2,745.85	2,033.57	3,645.74	1,563.79	1,724.49	1,211.51	147.05
Local Government	4.60	0.03	-	-	-	-	-
Others	7,365.32	13,210.87	6,217.55	9,636.31	5,305.01	8,145.88	618.43
TOTAL sectorwise	28,193.49	33,592.52	30,787.28	27,535.98	24,897.98	24,596.85	2,703.79

Product Wise

Term Loan	7,176.16	11,568.19	8,054.75	2,344.21	4,976.88	9,590.73	1,498.12
Overdraft	7,717.64	8,531.21	8,359.21	9,166.58	4,703.79	5,355.35	463.12
Trust Receipt Loan / Import Loan	-	0.99	-	-	-	-	-
Demand & Other Working Capital Loan	-	55.72	-	-	563.33	377.35	125.61
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,485.60	3,915.72	3,023.52	4,264.15	2,599.68	1,861.63	148.46
Real Estate Loan	1,943.95	1,129.16	2,685.35	1,518.09	2,054.85	608.34	95.11
Margin Nature Loan	1,036.20	267.60	1,358.96	105.38	1,019.97	122.68	-
Hire Purchase Loan	2,043.74	4,423.37	2,234.60	2,158.46	1,604.01	2,403.69	51.77
Deprived Sector Loan	2,273.96	1,874.21	2,185.56	1,546.74	2,692.80	3,666.58	217.07
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,516.25	1,826.37	2,885.33	6,432.38	4,682.68	610.50	104.54
Total Product wise Loan	28,193.49	33,592.52	30,787.28	27,535.98	24,897.98	24,596.85	2,703.79

Collateral Wise

Gold and Silver	267.41	867.19	891.26	807.66	21.54	424.15	77.81
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,036.20	217.18	1,358.96	-	1,019.97	275.71	-
Fixed Deposit Receipts	278.94	250.04	363.83	254.58	442.68	163.96	26.73
Own	278.94	250.04	363.83	254.58	435.93	163.96	26.73
Other Licences Institutions	-	-	-	-	6.75	-	-
Collateral of Properties	24,149.00	31,344.35	26,698.44	25,734.87	22,003.66	23,008.16	2,599.25
Fixed Assets	24,149.00	31,344.35	26,698.44	25,734.87	22,003.66	23,008.16	2,599.25
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	2,343.42	903.84	1,474.79	633.51	1,407.72	572.34	-
Government Guarantee	4.60	0.20	-	2.69	17.19	1.73	-
Institutional Guarantee	1,937.78	265.00	1,468.13	414.50	1,382.97	332.36	-
Personal Guarantee	67.71	166.60	0.36	216.32	1.21	148.32	-
Collective Guarantee	333.33	470.41	6.30	-	6.35	89.93	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	1.62	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	118.51	9.93	-	105.38	2.42	152.52	-
Total	28,193.49	33,592.52	30,787.28	27,535.98	24,897.98	24,596.85	2,703.79

Statement of Credit as on Pus end, 2076(Mid-Jan, 2020)

BFI Name	Tinau	NFL	NSML	Goodwill	Lalitpur	United	Progressive	Janaki
Sector Wise								
Agricultural and Forest Related	1,691.62	-	0.52	879.35	5.49	83.48	67.56	131.41
Fishery Related	88.20	-	-	-	-	-	-	-
Mining Related	-	-	-	-	2.76	-	-	-
Manufacturing (Producing) Related	1,157.51	-	61.10	-	-	196.64	229.80	103.16
Construction	1,075.42	21.52	20.02	1,574.39	13.72	817.85	137.28	76.62
Electricity, Gas and Water	-	-	-	-	-	150.00	-	-
Metal Products, Mach. & Ele. Eqp.	109.51	-	3.45	12.22	-	631.01	-	-
Tras., Com. and Public Utilities	1,036.54	0.36	-	697.50	-	1,285.53	80.40	-
Wholesaler & Retailer	2,601.39	40.87	33.33	2,304.59	64.57	337.64	111.06	927.36
Finance, Insurance and Real Estate	814.82	5.00	40.31	-	82.69	199.93	407.28	251.94
Hotel or Restaurant	681.14	-	27.50	324.66	-	-	109.62	50.15
Other Services	907.74	-	-	61.98	137.59	-	94.05	32.39
Consumption Loans	369.29	0.08	146.49	283.99	16.85	419.38	36.13	53.39
Local Government	-	-	33.18	-	-	-	-	-
Others	2,018.02	25.00	1,886.00	222.59	54.94	1,783.55	185.88	677.63
TOTAL sectorwise	12,551.21	92.83	2,251.90	6,361.28	378.60	5,905.01	1,459.06	2,304.04

Product Wise

Term Loan	1,575.99	-	125.37	3,146.26	64.57	373.87	311.71	990.57
Overdraft	4,385.15	-	-	-	-	-	5.00	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	4.67	40.87	147.82	-	-	194.49	268.68	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	888.35	15.90	20.02	1,183.41	13.72	682.90	46.31	76.62
Real Estate Loan	510.45	22.72	1,765.88	459.21	82.69	459.91	86.49	251.94
Margin Nature Loan	10.10	0.08	26.19	222.59	5.08	314.26	33.18	-
Hire Purchase Loan	862.66	0.36	123.86	702.55	10.22	2,021.29	78.74	8.29
Deprived Sector Loan	1,253.73	5.00	33.18	304.92	1.63	420.74	386.82	112.03
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	3,060.12	7.90	9.57	342.33	200.69	1,437.56	242.13	864.58
Total Product wise Loan	12,551.21	92.83	2,251.90	6,361.28	378.60	5,905.01	1,459.06	2,304.04

Collateral Wise

Gold and Silver	135.80	-	-	164.57	-	73.56	-	-
Government Securities	-	-	-	1.71	-	-	-	-
Non Governmental Securities	10.10	-	26.19	-	5.08	-	24.10	-
Fixed Deposit Receipts	139.69	-	0.05	117.71	1.55	23.30	1.70	45.10
Own	139.69	-	0.05	117.71	1.55	23.30	1.70	45.10
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,194.41	87.74	404.22	5,842.48	181.08	5,287.66	1,051.56	2,258.94
Fixed Assets	11,194.41	87.74	404.22	5,842.48	114.88	5,287.66	1,051.56	2,258.94
Current Assets	-	-	-	-	66.20	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,071.22	5.00	83.27	12.22	-	199.93	381.70	-
Government Guarantee	-	-	33.18	-	-	-	-	-
Institutional Guarantee	266.19	5.00	-	-	-	199.93	323.92	-
Personal Guarantee	-	-	50.09	-	-	-	7.78	-
Collective Guarantee	805.03	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	12.22	-	-	50.00	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	0.08	1,738.17	222.59	190.89	320.57	-	-
Total	12,551.21	92.83	2,251.90	6,361.28	378.60	5,905.01	1,459.06	2,304.04

Statement of Credit as on Pus end, 2076(Mid-Jan, 2020)

BFI Name	Pokhara	Multi	Srijana	Samriddhi	CMerchant	Crystal
Sector Wise						
Agricultural and Forest Related	314.07	194.94	1,253.37	-	287.76	-
Fishery Related	4.76	-	-	-	-	-
Mining Related	-	-	-	-	-	-
Manufacturing (Producing) Related	362.94	1.46	-	-	584.16	-
Construction	574.81	43.92	147.50	39.47	-	-
Electricity, Gas and Water	-	-	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	-	-	-	-	-	-
Tras., Com. and Public Utilities	590.68	-	-	4.96	2.94	-
Wholesaler & Retailer	1,339.69	17.28	405.86	30.00	84.26	-
Finance, Insurance and Real Estate	869.69	-	99.63	26.62	-	-
Hotel or Restaurant	367.33	-	-	-	74.77	-
Other Services	71.95	2.02	1.23	0.13	-	-
Consumption Loans	62.99	12.13	205.11	4.09	1.76	9.44
Local Government	-	-	-	-	-	-
Others	1,667.50	17.15	4,131.44	68.15	550.93	310.92
TOTAL sectorwise	6,226.40	288.90	6,244.14	173.41	1,586.58	320.35

Product Wise

Term Loan	2,209.48	-	196.00	40.72	910.11	218.69
Overdraft	704.45	-	1,310.83	-	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-
Demand & Other Working Capital Loan	988.05	225.80	209.87	54.00	149.60	16.79
Res. Per. H. Loan (Up to Rs. 15 mil.)	492.40	43.92	147.50	-	-	-
Real Estate Loan	569.06	-	192.60	14.62	419.96	82.14
Margin Nature Loan	41.02	-	0.40	34.50	-	0.02
Hire Purchase Loan	590.68	-	67.29	9.06	2.47	2.72
Deprived Sector Loan	396.91	17.15	389.13	2.98	-	-
Bills Purchased	-	-	-	-	-	-
Other Product	234.35	2.02	3,730.55	17.54	104.44	-
Total Product wise Loan	6,226.40	288.90	6,244.14	173.41	1,586.58	320.35

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	-	-	-	14.50	-	-
Fixed Deposit Receipts	62.99	12.02	137.82	-	-	6.70
Own	62.99	12.02	137.82	-	-	6.70
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	5,634.50	276.88	166.91	130.87	1,586.58	313.63
Fixed Assets	5,634.50	276.88	166.91	130.87	1,586.58	313.63
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	487.88	-	-	28.04	-	-
Government Guarantee	-	-	-	-	-	-
Institutional Guarantee	383.04	-	-	22.63	-	-
Personal Guarantee	104.84	-	-	5.41	-	-
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	41.02	-	5,939.41	-	-	0.02
Total	6,226.40	288.90	6,244.14	173.41	1,586.58	320.35

Statement of Credit as on Pus end, 2076(Mid-Jan, 2020)

BFI Name	GMBFL	ICFC	CityExpress	Manju	Reliance	GURKHAF	Shree	Central
Sector Wise								
Agricultural and Forest Related	56.71	198.45	2.00	172.21	33.10	191.97	527.45	266.78
Fishery Related	7.00	11.01	1.50	19.63	-	2.05	14.40	2.50
Mining Related	-	-	-	-	0.67	-	4.02	45.19
Manufacturing (Producing) Related	93.34	438.98	0.99	182.07	164.09	329.30	148.54	92.58
Construction	839.22	173.94	6.45	1,760.43	618.01	590.63	1,136.22	702.30
Electricity, Gas and Water	-	9.68	-	149.72	35.01	-	-	-
Metal Products, Mach. & Ele. Eqp.	2.80	26.96	-	139.06	85.66	-	43.09	109.86
Tras., Com. and Public Utilities	71.00	323.00	1.27	349.27	628.60	235.72	123.10	229.31
Wholesaler & Retailer	248.27	1,331.66	18.04	626.43	194.34	674.18	760.95	234.47
Finance, Insurance and Real Estate	513.10	2,250.51	100.70	1,429.91	576.12	580.83	417.94	206.69
Hotel or Restaurant	266.70	864.84	1.50	166.85	246.98	227.63	132.34	59.07
Other Services	47.44	333.48	9.58	136.42	105.41	217.28	647.13	103.98
Consumption Loans	439.55	383.63	16.23	633.13	299.35	1,039.06	214.34	154.26
Local Government	-	-	-	-	-	-	-	-
Others	862.34	3,151.98	-	1,003.35	980.91	1,885.59	386.70	1,128.75
TOTAL sectorwise	3,447.48	9,498.12	158.27	6,768.47	3,968.25	5,974.23	4,556.22	3,335.73

Product Wise

Term Loan	323.92	2,071.88	18.55	1,947.98	-	272.23	808.89	142.75
Overdraft	141.68	3,726.09	2.00	-	-	269.07	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	114.62	329.86	-	462.81	19.55	1,029.44	695.75	593.15
Res. Per. H. Loan (Up to Rs. 15 mil.)	589.19	918.02	96.23	1,692.26	576.12	590.63	854.47	702.30
Real Estate Loan	433.20	638.44	1.00	295.72	375.08	163.83	680.26	95.79
Margin Nature Loan	183.01	384.25	0.35	273.38	264.22	210.68	155.27	18.87
Hire Purchase Loan	99.94	483.53	1.27	336.24	631.89	293.35	118.63	305.36
Deprived Sector Loan	305.42	765.14	8.68	1,225.84	426.19	433.67	243.51	153.22
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,256.50	180.91	30.19	534.24	1,675.19	2,711.34	999.44	1,324.29
Total Product wise Loan	3,447.48	9,498.12	158.27	6,768.47	3,968.25	5,974.23	4,556.22	3,335.73

Collateral Wise

Gold and Silver	-	-	-	-	-	703.38	-	4.94
Government Securities	-	18.00	-	-	-	-	-	-
Non Governmental Securities	-	-	-	273.38	-	210.68	155.27	18.87
Fixed Deposit Receipts	183.66	162.91	0.27	21.71	30.37	62.32	42.24	18.34
Own	183.66	162.91	0.27	21.71	30.37	62.32	42.24	18.34
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	2,862.80	8,217.04	148.97	4,969.04	3,043.87	4,484.85	4,143.20	3,206.49
Fixed Assets	2,862.80	8,217.04	148.97	4,969.04	3,043.87	4,484.85	4,143.20	3,206.49
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	240.00	708.78	8.68	1,492.38	603.95	513.00	215.50	0.10
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	240.00	686.00	8.68	1,155.00	420.00	409.94	215.50	0.10
Personal Guarantee	-	22.78	-	337.38	1.58	103.06	-	-
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	182.37	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	161.02	391.39	0.35	11.96	290.05	-	-	87.00
Total	3,447.48	9,498.12	158.27	6,768.47	3,968.25	5,974.23	4,556.22	3,335.73

BFI Name	BestFC
Sector Wise	
Agricultural and Forest Related	333.78
Fishery Related	2.98
Mining Related	7.06
Manufacturing (Producing) Related	180.46
Construction	161.98
Electricity,Gas and Water	7.50
Metal Products, Mach. & Ele. Eqp.	102.24
Tras., Com. and Public Utilities	141.81
Wholesaler & Retailer	156.01
Finance, Insurance and Real Estate	252.33
Hotel or Restaurant	62.95
Other Services	24.01
Consumption Loans	188.11
Local Government	-
Others	706.42
TOTAL sectorwise	2,327.65

Product Wise

Term Loan	132.78
Overdraft	261.97
Trust Receipt Loan / Import Loan	6.18
Demand & Other Working Capital Loan	71.33
Res. Per. H. Loan (Up to Rs. 15 mil.)	111.96
Real Estate Loan	126.22
Margin Nature Loan	19.13
Hire Purchase Loan	227.94
Deprived Sector Loan	193.80
Bills Purchased	-
Other Product	1,176.34
Total Product wise Loan	2,327.65

Collateral Wise

Gold and Silver	3.48
Government Securities	-
Non Governmental Securities	26.87
Fixed Deposit Receipts	58.00
Own	58.00
Other Licences Institutions	-
Collateral of Properties	2,071.48
Fixed Assets	2,071.48
Current Assets	-
Against security of Bill	-
Domestic Bills	-
Foreign Bills	-
Against Guarantee	157.32
Government Guarantee	4.02
Institutional Guarantee	141.66
Personal Guarantee	11.64
Collective Guarantee	-
Int. Rtd. Foreign Bank's Guarantee	-
Other Guarantee	-
Credit Card	-
Others	10.50
Total	2,327.65

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% change		
	2017	2018	2019	2019	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	12,593	17,420	25,503	33,277	32,596	38.33	46.40	-2.05
a. Paid-up Capital	7,721	11,159	17,078	18,661	20,107	44.52	53.04	7.75
b. Statutory Reserves	1,748	2,451	3,531	4,197	4,746	40.25	44.08	13.10
c. Retained Earning	1,179	1,379	1,750	6,612	3,395	16.91	26.91	-48.65
d. Others Reserves	1,944	2,431	3,144	3,808	4,349	25.03	29.33	14.21
2 BORROWINGS	66,773	87,707	126,378	134,659	144,940	31.35	44.09	7.63
a. NRB	555	2,070	1,701	6,516	11,112	273.02	-17.80	70.55
f. Others	66,218	85,637	124,677	128,143	133,828	29.33	45.59	4.44
3 DEPOSITS	34,344	49,549	85,606	94,814	98,759	44.27	72.77	4.16
4 BILLS PAYABLE	2	1	75	41	38	-33.54	5591.09	-6.85
5 OTHER LIABILITIES	10,366	13,552	23,664	28,976	25,126	30.73	74.63	-13.29
a. Loan Loss Provision	1,716	2,391	4,013	4,707	4,854	39.32	67.86	3.14
b. Interest Suspense a/c	939	1,121	1,800	2,361	2,085	19.49	60.53	-11.68
c. Others	7,712	10,039	17,851	21,909	18,186	30.18	77.81	-16.99
6 RECONCILIATION A/c	5,780	3,480	5,192	6,119	6,333	-39.79	49.19	3.50
7 PROFIT & LOSS A/c	3,907	4,039	6,608	3,237	4,322	3.37	63.62	33.52
Total	133,765	175,748	273,028	301,122	312,113	31.39	55.35	3.65
Assets								
1 LIQUID FUNDS	12,498	16,314	19,246	24,291	26,912	30.54	17.97	10.79
a. Cash Balance	94	147	214	269	287	56.92	45.57	6.78
b. Bank Balance	6,243	9,190	13,398	14,084	13,991	47.19	45.79	-0.66
c. Money at Call	6,161	6,977	5,634	9,938	12,634	13.26	-19.25	27.13
2 INVESTMENT IN SECURITIES EXCEPT SHARE	43	43	312	212	409	0.00	629.98	92.92
3 SHARE & OTHER INVESTMENT	2,658	2,565	2,262	9,065	10,956	-3.52	-11.81	20.86
4 LOANS & ADVANCES	106,541	145,944	235,101	250,539	256,319	36.98	61.09	2.31
Institutional	24,131	30,597	38,955	38,092	39,183	26.79	27.32	2.87
Individual	82,410	115,347	196,147	212,447	217,136	39.97	70.05	2.21
5 FIXED ASSETS	1,219	1,472	2,107	2,227	2,253	20.72	43.14	1.17
6 OTHER ASSETS	4,766	5,735	8,552	8,931	8,801	20.34	49.11	-1.45
7 EXPENSES NOT WRITTEN OFF	11	7	11	13	14	-36.38	53.11	5.70
8 NON BANKING ASSETS	-	-	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,959	3,609	5,391	5,794	6,412	-39.44	49.37	10.66
10 PROFIT & LOSS A/c	70	57	45	48	35	-18.74	-20.95	-27.03
Total	133,765	175,745	273,028	301,122	312,113	31.38	55.35	3.65
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	5,938	11,759	17,022	8,767	10,644	98.04	44.75	21.41
2 COMMISSION/FEE EXPENSES	0	3	7	13	15	1378.80	114.61	8.41
3 EMPLOYEE EXPENSES	3,619	4,735	6,299	3,556	4,349	30.85	33.03	22.31
4 OFFICE OPERATING EXPENSES	1,232	1,594	2,358	1,009	1,316	29.44	47.90	30.42
5 NON OPERATING EXPENSES	1	9	63	50	70	1056.98	578.43	39.52
6 PROVISION FOR RISK	641	1,048	1,921	1,174	1,502	63.43	83.21	27.94
7 LOAN WRITTEN OFF	3	1	5	-	-	-72.34	464.16	0.00
8 EXTRAORDINARY EXPENSES	0	-	1	0	0	-100.00	0.00	125.09
9 PROVISION FOR STAFF BONUS	519	547	861	438	621	5.43	57.54	41.73
10 PROVISION FOR INCOME TAX	1,561	1,663	2,545	1,235	1,735	6.56	52.98	40.48
11 NET PROFIT	3,902	4,013	6,249	3,211	4,303	2.87	55.70	34.00
TOTAL EXPENSES	17,415	25,374	37,331	19,455	24,556	45.70	47.12	26.22
Income								
1. INTEREST INCOME	15,659	22,236	31,647	16,736	20,924	42.00	42.32	25.02
2. COMMISSION & DISCOUNT	410	546	805	366	452	33.36	47.34	23.45
3 OTHER OPERATING INCOME	1,000	2,049	3,739	1,818	2,325	104.84	82.48	27.89
4 NON OPERATING INCOME	51	142	176	72	62	180.15	23.91	-13.53
5 PROVISION FOR WRITTEN BACK	241	364	936	427	762	50.99	156.84	78.27
6 RECOVERY FOR WRITE BACK	3	5	2	0	0	73.37	-59.94	100.70
7 INCOME FOR EXTRA ORDINARY EXPENSES	-	0	0	12	13	0.00	712.18	8.07
8 NET LOSS	51	31	26	23	17	-39.31	-17.32	-23.56
TOTAL INCOME	17,415	25,374	37,331	19,455	24,556	45.70	47.12	26.22
Miscellaneous Information								
No. of Total Staffs	8,903	11,552	17,361	18,573	18,885	29.75	50.29	1.68
No. of Total Branches	1,895	2,448	3,629	3,861	3,861	29.18	48.24	0.00
No. of Total Centers	132,355	172,788	274,186	298,796	298,359	30.55	58.68	-0.15
No. of Total Groups	455,206	562,425	926,625	985,200	1,005,538	23.55	64.76	2.06
No. of Total Passive Groups	4,942	5,762	9,565	9,615	9,536	16.59	66.00	-0.82
No. of Total Members	2,338,046	2,856,380	4,327,991	4,516,617	4,579,739	22.17	51.52	1.40
No. of Total Passive Members	37,050	51,516	118,044	167,203	171,769	39.04	129.14	2.73
No. of Total Borrowers	1,576,155	1,853,417	2,679,016	2,789,673	2,805,815	17.59	44.54	0.58
No. of Total Overdue Borrowers	44,281	56,824	165,984	147,460	141,771	28.33	192.10	-3.86
No. of Total Saving Members	2,368,500	3,010,166	4,323,957	4,522,589	4,505,516	27.09	43.65	-0.38
Total Saving Amount (Rs million)	34,583	49,549	101,910	94,798	98,762	43.27	105.68	4.18

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	19	1	-	20	142,447	7,122
2	1	Panchthar	22	4	2	28	214,370	7,656
3	1	Ilam	37	7	2	46	324,381	7,052
4	1	Jhapa	137	49	9	195	908,198	4,657
5	1	Sankhuwasabha	26	-	-	26	177,406	6,823
6	1	Bhojpur	25	-	1	26	203,912	7,843
7	1	Terhathum	15	3	-	18	113,520	6,307
8	1	Dhankuta	24	7	1	32	182,625	5,707
9	1	Morang	138	52	12	202	1,078,874	5,341
10	1	Sunsari	118	38	12	168	853,255	5,079
11	1	Solukhumbu	25	-	-	25	118,336	4,733
12	1	Khotang	16	6	-	22	230,569	10,480
13	1	Okhaldhunga	19	5	-	24	165,383	6,891
14	1	Udayapur	35	3	1	39	354,866	9,099
	Total		656	175	40	871	5,068,144	5,819
15	2	Saptari	41	7	8	56	714,448	12,758
16	2	Siraha	71	13	2	86	712,263	8,282
17	2	Dhanusa	68	14	5	87	843,521	9,696
18	2	Mahottari	49	16	4	69	701,368	10,165
19	2	Sarlahi	63	13	2	78	860,231	11,029
20	2	Rautahat	52	8	1	61	767,464	12,581
21	2	Bara	68	12	5	85	768,566	9,042
22	2	Parsa	58	14	4	76	671,682	8,838
	Total		470	97	31	598	6,039,543	10,100
23	3	Dolakha	24	3	-	27	208,492	7,722
24	3	Ramechhap	23	1	-	24	226,472	9,436
25	3	Sindhuli	29	3	1	33	331,017	10,031
26	3	Rasuwa	24	1	1	26	48,391	1,861
27	3	Dhading	44	26	-	70	375,580	5,365
28	3	Nuwakot	32	14	1	47	310,095	6,598
29	3	Sindhupalchok	35	11	-	46	321,636	6,992
30	3	Kavrepalanchok	65	19	5	89	426,844	4,796
31	3	Kathmandu	694	150	47	891	1,949,321	2,188
32	3	Lalitpur	160	29	13	202	523,173	2,590
33	3	Bhaktapur	80	19	6	105	340,471	3,243
34	3	Makwanpur	58	17	3	78	469,915	6,025
35	3	Chitawan	132	69	12	213	648,176	3,043
	Total		1,400	362	89	1,851	6,179,583	3,339
36	4	Gorkha	39	7	3	49	302,931	6,182
37	4	Manang	7	2	-	9	7,307	812
38	4	Lamjung	34	10	2	46	187,444	4,075
39	4	Kaski	145	100	16	261	549,957	2,107
40	4	Tanahu	68	30	1	99	361,299	3,649
41	4	Syangja	33	28	2	63	323,145	5,129
42	4	Mustang	11	3	-	14	15,034	1,074
43	4	Baglung	41	11	-	52	300,195	5,773
44	4	Parbat	22	15	-	37	163,825	4,428
45	4	Myagdi	19	10	-	29	127,002	4,379
46	4	Nawalparasi East	52	29	5	86	348,241	4,049
	Total		471	245	29	745	2,686,381	3,606

47	5	Gulmi	30	17	-	47	313,100	6,662
48	5	Palpa	41	15	-	56	291,889	5,212
49	5	Rupandehi	171	111	18	300	983,686	3,279
50	5	Kapilbastu	58	23	4	85	639,182	7,520
51	5	Arghakhanchi	20	6	-	26	220,869	8,495
52	5	Pyuthan	19	12	-	31	254,921	8,223
53	5	Rolpa	18	2	-	20	250,903	12,545
54	5	Rukum East	6	-	-	6	59,437	9,906
55	5	Dang	71	48	4	123	617,554	5,021
56	5	Banke	69	38	5	112	549,080	4,902
57	5	Bardiya	33	22	-	55	476,731	8,668
58	5	Nawalparasi West	42	26	2	70	370,928	5,299
Total			578	320	33	931	5,028,279	5,401
59	6	Rukum West	16	1	1	18	173,652	9,647
60	6	Salyan	21	4	1	26	270,950	10,421
61	6	Surkhet	41	11	2	54	392,050	7,260
62	6	Dailekh	21	1	-	22	292,548	13,298
63	6	Jajarkot	11	1	-	12	191,445	15,954
64	6	Dolpa	11	-	-	11	41,015	3,729
65	6	Jumla	17	2	-	19	121,728	6,407
66	6	Kalikot	13	-	-	13	153,050	11,773
67	6	Mugu	6	-	-	6	61,786	10,298
68	6	Humla	9	1	-	10	56,838	5,684
Total			166	21	4	191	1,755,062	9,189
69	7	Doti	18	3	-	21	236,642	11,269
70	7	Bajhang	16	1	-	17	218,105	12,830
71	7	Kailali	106	37	3	146	866,914	5,938
72	7	Bajura	10	1	-	11	150,774	13,707
73	7	Achham	17	3	-	20	287,750	14,388
74	7	Kanchanpur	47	21	-	68	504,304	7,416
75	7	Darchula	17	2	-	19	148,944	7,839
76	7	Baitadi	16	3	-	19	280,398	14,758
77	7	Dadeldhura	23	2	-	25	158,801	6,352
Total			270	73	3	346	2,852,632	8,245
Grand Total			4,011	1,293	229	5,533	29,609,623	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	24	22	90	1	164
No. of Branches [@]	4,011	1,293	229	3,861		9,394
Population per Branch [*] (Served by A, B and C class BFI's)						5,351
Population per Branch [*] (Served by A, B, C and D class BFI's)						3,152

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	656	175	40	665	871	1,536
2	470	97	31	717	598	1,315
Bagmati	1,400	362	89	581	1,851	2,432
Gandaki	471	245	29	514	745	1,259
5	578	320	33	869	931	1,800
Karnali	166	21	4	181	191	372
Sudur Paschim	270	73	3	334	346	680
Total	4,011	1,293	229	3,861	5,533	9,394

* Population 29,609,623 for 2019 calculated on yearly basis based on five yearly population projection Source : <https://cbs.gov.np/population-projection-2011-2031/> (Medium Variant)

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

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)		Bhadau, 2073 (
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
1	Saving	3.19	400,747.32	2.91	548,126.69	2.24	677,491.77	2.12	692,634.89	2.13
2	Fixed:	6.67	327,493.28	6.45	394,658.43	5.57	491,833.03	5.61	503,034.68	5.65
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	4.87
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	5.09
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	4.29
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	5.87
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	5.50
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	6.86
3	Call	4.24	213,449.60	4.57	266,676.00	3.81	279,169.40	3.95	291,844.55	3.79
4	Certificate of Deposits	10.00	6.70	5.00	1.47	5.00	672.41	5.00	671.52	5.00
5	Other	6.82	206.28	5.50	247.33	3.06	1,034.97	4.09	177.37	4.51
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	3.27

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)		Bhadau, 2073 (
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	10.27
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73	9.86	1,525.19	9.80
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15	8.41	2,990.89	8.28
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	8.15
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	8.08
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98	9.36	142,122.65	9.28
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	9.19
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	8.52
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	9.14
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06	8.75	312,227.08	8.59
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	7.05
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14	8.70	41,797.35	8.57
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66	9.55	59,150.57	9.38
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15	9.91	100,167.31	9.71
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94	3.27	1,512.43	3.04
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19	9.30	211,643.06	9.26
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96	8.88	1,391,062.98	8.77

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)		Bhadau, 2073 (
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
1	Term Loan	11.11	128,891.11	10.37	177,808.97	9.33	220,017.14	9.30	224,827.33	9.16
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00	9.32	242,714.87	9.20
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	6.42
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	8.45
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	9.16
6	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44	9.20
7	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10	8.43	28,475.15	7.87
8	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57	9.57	83,518.22	9.40
9	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30	5.72	62,152.96	5.77
10	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24	2.40	7,311.68	2.94
11	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91	10.21	136,329.19	10.15
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95	8.86	1,391,062.97	8.75

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		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	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	
1	Saving	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:	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	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	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	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	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	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	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	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	665.10	5.00	665.69	5.00	660.97	5.00	654.84	5.50	635.39	
5	Other	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	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		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	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	
1	Agricultural and Forest Related	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45	9.45	248,305.54	
	Aggregate	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		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	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	
1	Term Loan	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	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	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	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)	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	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	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	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	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	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	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33	10.48	155,046.08	
	Aggregate	1,430,690.32	8.67	1,465,317.41	8.93	1,485,887.79	9.07	1,512,667.91	9.28	1,581,373.77	

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Trust Receipt Loan / Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
4	Demand & Other Working Capital Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
6	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
7	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
8	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
9	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
10	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
11	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.74	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	277,967.22	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	171,977.12	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

Annex-I

Name list of Bank and Financial Institutions

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
---	-----------------------------------	-------