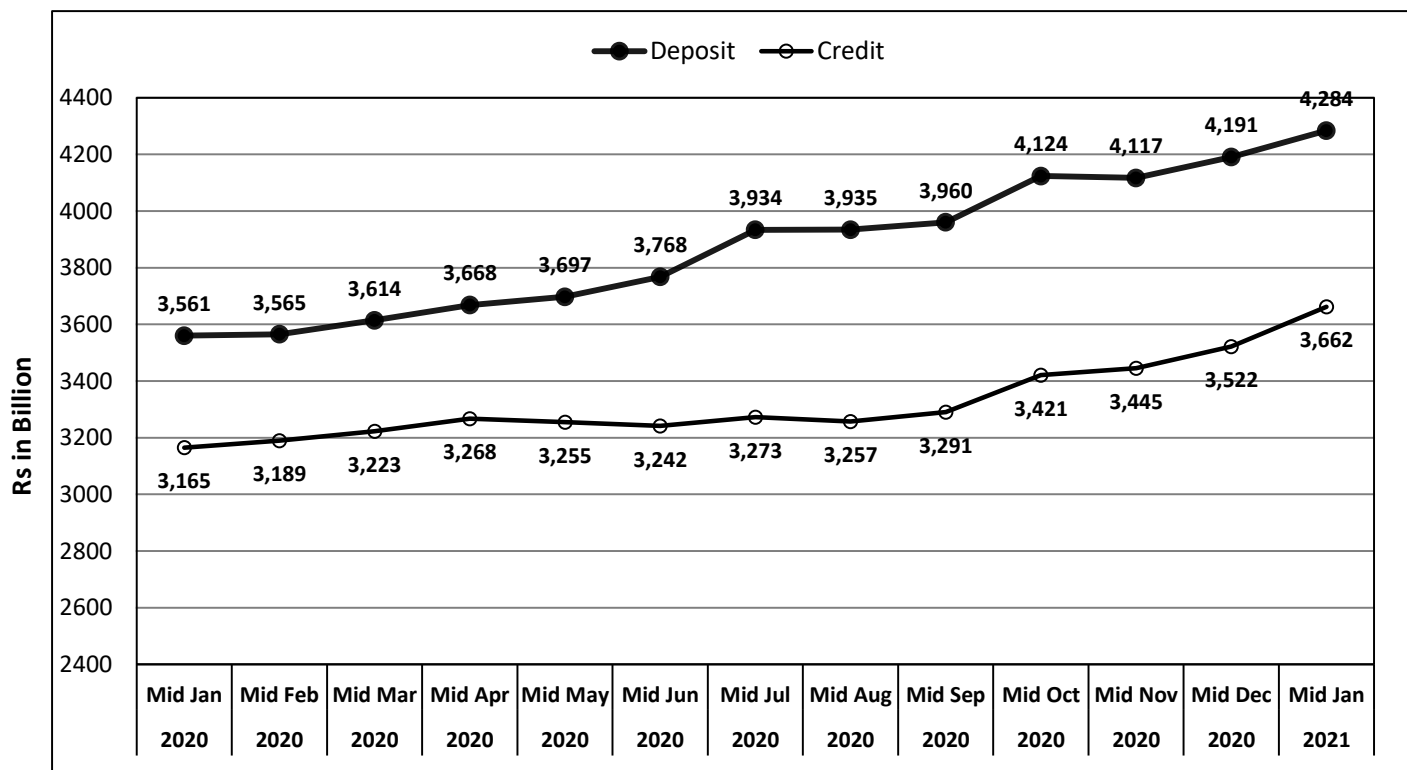


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2077 Pus

Mid-Jan, 2021

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

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	27	19	21	76	143
Total Number of Licensed BFIs*	27	19	21	76	143

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

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

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

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

Major Financial Indicators

as on Pus End, 2077 (Mid-Jan, 2021)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	100.46	10.64	2.63	113.73
2	Total Credit/GDP	86.09	9.02	2.11	97.21
3	Total Credit/ Total Deposit	85.69	84.83	80.01	85.48
4	CCD Ratio [#]	74.91	77.00	67.96	74.94
5	Fixed Deposit/Total Deposit	47.62	54.96	56.97	48.52
6	Saving Deposit/Total Deposit	32.99	32.54	28.67	32.85
7	Current Deposit/Total Deposit	9.34	2.79	1.56	8.55
8	Call Deposit/Total Deposit	8.94	9.54	11.17	9.04
9	NPL/ Total Loan	1.71	1.93	6.64	1.84
10	Total LLP /Total Loan	2.20	1.84	8.90	2.31
11	Deprived Sector Loan/Total Loan [§]	6.75	15.29	12.08	7.59
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	10.48	8.75	16.93	10.47
2	Investment in Gov. Securities/Total Deposit	15.20	8.22	11.66	14.46
3	Total Liquid Assets/Total Deposit	26.51	25.94	40.58	26.78
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	11.33	12.45	18.28	11.56
2	Total Capital/RWA	13.75	13.51	19.81	13.86
D. Financial Access					
1	No. of institutions	27	19	21	67
2	No. of Branches	4,613	1,048	254	5,915
3	No. of Deposit Accounts	29,767,651	4,208,542	695,756	34,671,949
4	No. of Loan Accounts	1,245,271	311,147	45,539	1,601,958
5	No. of Branchless Banking Centers	1,685	-	-	1,685
6	No. of Branchless Banking Customers	201,676	-	-	201,676
7	No. of Mobile Banking Customers	11,354,095	1,219,563	115,787	12,689,445
8	No. of Internet Banking Customers	1,056,340	27,121	6,861	1,090,322
9	No. of ATMs	3,891	310	53	4,254
10	No. of Debit Cards	7,723,619	284,524	40,916	8,049,059
11	No. of Credit Cards	176,414	-	-	176,414
12	No. of Prepaid Cards	55,617	-	-	55,617

E. Interest Rate(%)

1	Wt. Avg Interest Rate on Deposit	5.00
	(a) Saving	2.78
	(b) Fixed	8.01
	(c) Call	0.98
2	Wt. Avg Interest Rate on Credit	9.09

Note:

Bank balance includes money at call

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

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

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

Month end (last day) CCD ratio

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

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2018	2019	2020	2020	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	370,014	446,402	488,277	548,244	548,346	20.64	9.38	0.02
a. Paid-up Capital	282,196	305,885	330,876	332,688	356,965	8.39	8.17	7.30
b. Statutory Reserves	63,756	76,174	94,150	99,574	101,362	19.48	23.60	1.79
c. Retained Earning	(1,932)	4,538	4,312	40,030	18,870	-334.90	-4.98	-52.86
d. Others Reserves	25,995	59,805	58,939	75,951	71,150	130.07	-1.45	-6.32
2 BORROWINGS	35,453	90,729	81,610	120,741	172,477	155.92	-10.05	42.85
a. NRB	12,122	22,927	7,992	19,416	70,627	89.14	-65.14	263.76
b. "A"Class Licensed Institution	8,583	34,286	5,392	28,644	24,914	299.48	-84.27	-13.02
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	13,805	13,371	0.00	348.99	-3.14
d. Other Financial Ins.	2,436	3,283	1,737	1,113	1,744	34.79	-47.10	56.79
e. Bonds and Securities	12,312	26,935	51,679	57,764	61,821	118.76	91.87	7.02
3 DEPOSITS	2,836,930	3,354,428	3,933,738	4,190,717	4,284,220	18.24	17.27	2.23
a. Current	256,809	311,505	401,130	334,149	366,336	21.30	28.77	9.63
b. Savings	947,024	1,060,516	1,224,189	1,338,723	1,407,325	11.98	15.43	5.12
c. Fixed	1,229,731	1,526,497	1,884,402	2,047,495	2,078,734	24.13	23.45	1.53
d. Call Deposits	367,597	417,390	387,287	391,749	387,473	13.55	-7.21	-1.09
e. Others	35,770	38,519	36,729	78,601	44,352	7.69	-4.65	-43.57
4 Bills Payable	3,109	2,309	2,053	754	3,957	-25.72	-11.11	424.66
5 Other Liabilities	263,876	303,249	385,596	429,925	426,785	14.92	27.15	-0.73
1. Loan Loss Provision	55,009	54,893	78,604	83,791	82,685	-0.21	43.19	-1.32
2. Interest Suspense a/c	37,705	20,271	27,582	29,406	24,750	-46.24	36.06	-15.84
3. Others	171,163	228,085	279,410	316,728	319,350	33.26	22.50	0.83
6 Reconciliation A/c	4,265	15,556	3,427	3,368	4,421	264.72	-77.97	31.24
7 Profit & Loss A/c	61,338	73,519	59,045	26,414	34,758	19.86	-19.69	31.59
TOTAL	3,574,985	4,286,193	4,953,745	5,320,164	5,474,963	19.89	15.57	2.91
Assets								
1 LIQUID FUNDS	439,299	466,279	563,630	517,573	527,646	6.14	20.88	1.95
a. Cash Balance	74,893	92,563	110,726	103,477	100,576	23.59	19.62	-2.80
Nepalese Notes & Coins	72,208	84,640	98,161	89,134	87,318	17.22	15.97	-2.04
Foreign Currency	2,685	7,923	12,565	14,343	13,258	195.09	58.59	-7.57
b. Bank Balance	298,098	295,862	369,615	337,129	347,784	-0.75	24.93	3.16
1. In Nepal Rastra Bank	218,135	215,138	294,780	254,868	268,396	-1.37	37.02	5.31
2. "A"Class Licensed Institution	41,055	29,036	27,141	33,742	30,018	-29.28	-6.53	-11.04
3. Other Financial Ins.	7,557	13,010	3,372	2,296	2,414	72.16	-74.08	5.13
4. In Foreign banks	31,352	38,678	44,322	46,223	46,955	23.37	14.59	1.58
c. Money at Call	66,307	77,853	83,288	76,967	79,286	17.41	6.98	3.01
2 INVESTMENTS	331,231	375,402	534,611	654,340	657,867	13.34	42.41	0.54
a. Govt. Securities	295,854	374,262	533,827	599,281	619,624	26.50	42.63	3.39
b. Others	35,377	1,140	784	55,059	38,242	-96.78	-31.24	-30.54
3 SHARE & OTHER INVESTMENT	109,665	186,189	171,683	200,900	199,359	69.78	-7.79	-0.77
4 LOANS & ADVANCES (Including Bills Purchased)	2,422,798	2,913,970	3,273,096	3,522,156	3,662,120	20.27	12.32	3.97
4.1 LOANS & ADVANCES	2,419,842	2,910,511	3,270,133	3,518,440	3,658,135	20.28	12.36	3.97
a. Private Sector	2,355,915	2,819,279	3,156,509	3,387,533	3,514,642	19.67	11.96	3.75
b. Financial Institutions	58,056	86,056	110,945	126,601	137,153	48.23	28.92	8.33
c. Government Organizations	5,871	5,176	2,679	4,305	6,341	-11.83	-48.24	47.28
4.2 BILLS PURCHASED	2,956	3,459	2,963	3,716	3,985	17.03	-14.36	7.22
5 LOANS AGT. COLLECTED BILLS	129	-	-	-	-	-100.00	0.00	0.00
6 FIXED ASSETS	47,763	71,420	78,568	80,060	80,033	49.53	10.01	-0.03
7 OTHER ASSETS	206,834	253,949	312,752	356,235	359,962	22.78	23.16	1.05
a. Accrued Interests	43,309	46,171	117,719	140,362	149,155	6.61	154.96	6.26
b. Others	163,525	207,777	159,955	176,160	180,514	27.06	-23.02	2.47
8 Expenses not Written off	264	26	189	177	174	-89.99	613.61	-1.93
9 Non Banking Assets	4,614	5,716	7,076	7,578	7,739	23.87	23.80	2.14
10 Reconciliation Account	12,389	13,167	11,715	(19,170)	(20,282)	6.28	-11.03	5.80
11 Profit & Loss A/c	1	75	426	316	347	10417.22	464.35	9.79
TOTAL	3,574,985	4,286,193	4,953,745	5,320,164	5,474,963	19.89	15.57	2.91

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2018	2019	2020	2020	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	314,190	385,245	433,941	488,672	489,071	22.62	12.64	0.08
a. Paid-up Capital	231,458	252,260	284,811	287,099	309,616	8.99	12.90	7.84
b. Statutory Reserves	56,203	67,359	86,033	91,128	92,361	19.85	27.72	1.35
c. Retained Earning	3,053	8,249	8,248	40,443	21,655	170.19	-0.01	-46.46
d. Others Reserves	23,477	57,377	54,850	70,002	65,439	144.40	-4.40	-6.52
2 BORROWINGS	33,552	82,024	78,942	111,742	162,246	144.47	-3.76	45.20
a. NRB	11,690	21,327	7,810	17,203	65,498	82.43	-63.38	280.75
b. "A"Class Licensed Institution	7,113	27,181	3,356	22,308	20,259	282.13	-87.65	-9.19
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	13,805	13,371	0.00	348.99	-3.14
d. Other Financial Ins.	2,436	3,283	1,737	1,113	1,744	34.79	-47.10	56.79
e. Bonds and Securities	12,312	26,935	51,229	57,314	61,374	118.76	90.20	7.08
3 DEPOSITS	2,471,514	2,880,092	3,490,101	3,711,493	3,784,396	16.53	21.18	1.96
a. Current	249,248	301,550	389,700	325,824	353,607	20.98	29.23	8.53
b. Savings	811,668	901,359	1,087,517	1,201,245	1,248,517	11.05	20.65	3.94
c. Fixed	1,070,788	1,308,269	1,646,630	1,798,641	1,802,043	22.18	25.86	0.19
d. Call Deposits	308,550	336,801	332,548	345,588	338,165	9.16	-1.26	-2.15
e. Others	31,261	32,114	33,706	40,195	42,063	2.73	4.96	4.65
4 Bills Payable	3,050	2,239	2,036	708	3,925	-26.59	-9.06	454.22
5 Other Liabilities	228,764	264,670	350,780	389,792	390,939	15.70	32.54	0.29
1. Loan Loss Provision	44,118	42,916	67,444	71,346	70,084	-2.72	57.15	-1.77
2. Interest Suspense a/c	28,593	10,597	16,882	17,552	14,783	-62.94	59.30	-15.78
3. Others	156,052	211,156	266,454	300,894	306,072	35.31	26.19	1.72
6 Reconciliation A/c	(432)	8,608	3,286	3,230	4,308	-2094.36	-61.83	33.36
7 Profit & Loss A/c	53,633	64,456	54,484	24,266	31,140	20.18	-15.47	28.33
TOTAL	3,104,271	3,687,334	4,413,571	4,729,903	4,866,025	18.78	19.70	2.88
Assets								
1 LIQUID FUNDS	328,307	348,011	462,843	418,264	427,981	6.00	33.00	2.32
a. Cash Balance	66,242	82,456	100,912	94,403	91,777	24.48	22.38	-2.78
Nepalese Notes & Coins	63,741	74,684	88,499	80,172	78,585	17.17	18.50	-1.98
Foreign Currency	2,501	7,772	12,412	14,232	13,192	210.80	59.72	-7.31
b. Bank Balance	244,464	242,924	327,901	292,790	304,762	-0.63	34.98	4.09
1. In Nepal Rastra Bank	201,684	196,554	275,162	238,780	250,765	-2.54	39.99	5.02
2. "A"Class Licensed Institution	11,245	7,476	8,186	7,530	6,810	-33.51	9.49	-9.56
3. Other Financial Ins.	192	223	233	259	234	16.34	4.35	-9.59
4. In Foreign banks	31,344	38,671	44,320	46,220	46,953	23.38	14.61	1.58
c. Money at Call	17,601	22,631	34,031	31,070	31,442	28.58	50.37	1.20
2 INVESTMENTS	321,107	356,216	498,252	608,625	611,800	10.93	39.87	0.52
a. Govt. Securities	285,850	355,159	497,643	555,117	575,140	24.25	40.12	3.61
b. Others	35,257	1,057	609	53,507	36,660	-97.00	-42.36	-31.49
3 SHARE & OTHER INVESTMENT	103,824	179,087	164,516	191,009	189,723	72.49	-8.14	-0.67
4 LOANS & ADVANCES (Including Bills Purchased)	2,112,202	2,500,066	2,910,231	3,123,696	3,242,895	18.36	16.41	3.82
4.1 LOANS & ADVANCES	2,109,246	2,496,607	2,907,269	3,119,979	3,238,910	18.36	16.45	3.81
a. Private Sector	2,049,940	2,414,260	2,801,001	3,004,723	3,116,668	17.77	16.02	3.73
b. Financial Institutions	53,464	77,175	103,588	110,975	118,182	44.35	34.23	6.49
c. Government Organizations	5,842	5,172	2,679	4,281	4,060	-11.48	-48.20	-5.17
4.2 BILLS PURCHASED	2,956	3,459	2,963	3,716	3,985	17.03	-14.36	7.22
5 LOANS AGT. COLLECTED BILLS	129	-	-	-	-	-100.00	0.00	0.00
6 FIXED ASSETS	41,139	62,650	69,840	71,409	71,304	52.29	11.48	-0.15
7 OTHER ASSETS	186,241	230,511	290,073	329,619	335,849	23.77	25.84	1.89
a. Accrued Interests	33,650	35,840	105,141	125,292	136,505	6.51	193.36	8.95
b. Others	152,590	194,671	153,770	169,044	172,994	27.58	-21.01	2.34
8 Expenses not Written off	247	18	169	158	154	-92.74	843.42	-2.24
9 Non Banking Assets	3,380	4,555	5,945	6,414	6,719	34.77	30.51	4.75
10 Reconciliation Account	7,696	6,219	11,569	(19,290)	(20,400)	-19.19	86.02	5.75
11 Profit & Loss A/c	-	-	133	-	-	0.00	0.00	0.00
TOTAL	3,104,271	3,687,334	4,413,571	4,729,903	4,866,025	18.78	19.70	2.88

Statement of Assets and Liabilities of Development Banks

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2018	2019	2020	2020	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	44,037	47,933	39,284	43,223	42,737	8.85	-18.04	-1.12
a. Paid-up Capital	38,004	40,039	31,964	31,380	32,553	5.36	-20.17	3.74
b. Statutory Reserves	5,021	6,067	5,096	5,351	5,748	20.83	-16.01	7.43
c. Retained Earning	(531)	427	(186)	3,739	1,960	-180.42	-143.58	-47.59
d. Others Reserves	1,543	1,400	2,410	2,753	2,476	-9.24	72.13	-10.06
2 BORROWINGS	731	5,173	136	4,280	6,025	607.67	-97.37	40.76
a. NRB	221	1,406	136	2,130	4,625	536.37	-90.34	117.11
b. "A"Class Licensed Institution	510	3,767	-	2,150	1,400	638.56	-100.00	-34.88
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00
3 DEPOSITS	301,858	398,341	354,778	382,399	400,711	31.96	-10.94	4.79
a. Current	7,280	9,426	9,263	7,363	11,186	29.48	-1.73	51.93
b. Savings	114,849	135,366	112,816	110,537	130,391	17.86	-16.66	17.96
c. Fixed	124,858	178,880	188,006	193,015	220,224	43.27	5.10	14.10
d. Call Deposits	54,586	74,358	44,048	34,785	38,235	36.22	-40.76	9.92
e. Others	285	311	646	36,698	674	9.26	107.38	-98.16
4 Bills Payable	54	59	15	42	32	9.25	-75.01	-25.44
5 Other Liabilities	17,211	20,723	15,497	20,219	16,948	20.41	-25.22	-16.18
1. Loan Loss Provision	4,384	5,639	4,242	5,713	5,621	28.65	-24.79	-1.61
2. Interest Suspense a/c	1,607	2,069	1,470	2,334	1,369	28.79	-28.95	-41.34
3. Others	11,220	13,014	9,785	12,171	9,957	15.98	-24.81	-18.19
6 Reconciliation A/c	4,584	6,828	141	119	113	48.97	-97.93	-5.03
7 Profit & Loss A/c	6,227	7,258	3,577	1,925	2,739	16.57	-50.72	42.28
TOTAL	374,701	486,316	413,428	452,207	469,304	29.79	-14.99	3.78
Assets								
1 LIQUID FUNDS	89,988	94,564	76,518	68,995	71,005	5.08	-19.08	2.91
a. Cash Balance	7,344	8,673	7,918	7,397	7,104	18.08	-8.71	-3.96
Nepalese Notes & Coins	7,160	8,521	7,765	7,285	7,038	19.01	-8.88	-3.39
Foreign Currency	184	151	153	112	66	-18.00	0.90	-40.85
b. Bank Balance	42,555	40,335	28,987	28,812	27,941	-5.22	-28.13	-3.02
1. In Nepal Rastra Bank	14,045	15,331	15,492	12,319	13,257	9.16	1.04	7.61
2. "A"Class Licensed Institution	23,101	16,437	12,441	16,042	14,191	-28.85	-24.31	-11.54
3. Other Financial Ins.	5,401	8,560	1,052	448	490	58.48	-87.70	9.45
4. In Foreign banks	7	7	3	3	3	-3.28	-64.63	0.00
c. Money at Call	40,089	45,556	39,613	32,786	35,960	13.64	-13.04	9.68
2 INVESTMENTS	7,774	15,305	28,288	34,776	34,106	96.87	84.82	-1.93
a. Govt. Securities	7,654	15,245	28,113	33,225	32,923	99.18	84.40	-0.91
b. Others	120	60	175	1,551	1,183	-50.00	191.67	-23.78
3 SHARE & OTHER INVESTMENT	3,668	4,745	4,484	7,213	6,772	29.36	-5.51	-6.12
4 LOANS & ADVANCES (Including Bills Purchased)	253,251	345,165	287,580	321,535	339,928	36.29	-16.68	5.72
4.1 LOANS & ADVANCES	253,251	345,165	287,580	321,535	339,928	36.29	-16.68	5.72
a. Private Sector	249,741	338,885	284,009	311,102	326,451	35.69	-16.19	4.93
b. Financial Institutions	3,506	6,276	3,571	10,433	13,477	79.00	-43.10	29.18
c. Government Organizations	4	4	-	-	-	0.00	-100.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	4,726	6,744	6,094	6,123	6,200	42.70	-9.64	1.26
7 OTHER ASSETS	10,047	12,326	9,692	12,808	10,628	22.68	-21.36	-17.02
a. Accrued Interests	2,047	2,609	4,810	6,894	4,910	27.50	84.35	-28.78
b. Others	8,000	9,716	4,137	4,786	4,993	21.45	-57.42	4.31
8 Expenses not Written off	10	6	17	18	18	-35.80	169.91	0.00
9 Non Banking Assets	659	624	599	583	465	-5.29	-3.99	-20.26
10 Reconciliation Account	4,578	6,827	141	120	112	49.14	-97.93	-6.28
11 Profit & Loss A/c	0	9	15	35	69	6827.21	59.13	98.55
TOTAL	374,701	486,316	413,428	452,207	469,304	29.79	-14.99	3.78

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2018	2019	2020	2020	2021	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	11,787	13,224	15,051	16,349	16,538	12.19	13.82	1.16
	a. Paid-up Capital	12,735	13,585	14,101	14,210	14,796	6.68	3.80	4.12
	b. Statutory Reserves	2,531	2,748	3,021	3,096	3,252	8.56	9.95	5.05
	c. Retained Earning	(4,454)	(4,138)	(3,750)	(4,152)	(4,744)	-7.10	-9.37	14.28
	d. Others Reserves	975	1,029	1,680	3,195	3,235	5.47	63.25	1.23
2	BORROWINGS	1,170	3,532	2,531	4,719	4,206	201.89	-28.33	-10.86
	a. NRB	210	194	46	83	504	-7.71	-76.43	504.65
	b. "A"Class Licensed Institution	960	3,338	2,036	4,185	3,255	247.86	-39.01	-22.22
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	-	-	450	450	447	0.00	0.00	-0.76
3	DEPOSITS	63,558	75,995	88,858	96,826	99,113	19.57	16.93	2.36
	a. Current	281	530	2,167	962	1,543	88.38	309.33	60.42
	b. Savings	20,508	23,791	23,856	26,940	28,417	16.01	0.28	5.48
	c. Fixed	34,085	39,349	49,766	55,839	56,466	15.44	26.47	1.12
	d. Call Deposits	4,460	6,231	10,691	11,376	11,073	39.70	71.57	-2.67
	e. Others	4,224	6,094	2,377	1,708	1,614	44.28	-60.99	-5.49
4	Bills Payable	5	11	2	4	1	134.61	-84.01	-66.97
5	Other Liabilities	17,902	17,857	19,319	19,914	18,898	-0.25	8.19	-5.11
	1. Loan Loss Provision	6,507	6,338	6,918	6,732	6,980	-2.60	9.16	3.69
	2. Interest Suspense a/c	7,505	7,604	9,230	9,520	8,598	1.33	21.37	-9.69
	3. Others	3,890	3,915	3,171	3,663	3,320	0.64	-19.00	-9.35
6	Reconciliation A/c	113	120	0	19	0	6.10	-99.96	-99.72
7	Profit & Loss A/c	1,478	1,805	984	223	879	22.08	-45.45	293.26
	TOTAL	96,013	112,543	126,746	138,055	139,635	17.22	12.62	1.14
	Assets								
1	LIQUID FUNDS	21,004	23,704	24,269	30,315	28,659	12.85	2.38	-5.46
	a. Cash Balance	1,307	1,435	1,897	1,677	1,695	9.81	32.21	1.04
	Nepalese Notes & Coins	1,307	1,435	1,897	1,677	1,694	9.80	32.22	1.04
	Foreign Currency	0	0	0	0	0	130.29	-16.14	0.01
	b. Bank Balance	11,079	12,603	12,727	15,527	15,081	13.75	0.99	-2.87
	1. In Nepal Rastra Bank	2,407	3,253	4,126	3,768	4,375	35.15	26.84	16.10
	2. "A"Class Licensed Institution	6,709	5,123	6,514	10,170	9,016	-23.64	27.16	-11.34
	3. Other Financial Ins.	1,964	4,227	2,087	1,589	1,690	115.26	-50.62	6.32
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,618	9,666	9,644	13,111	11,884	12.17	-0.23	-9.36
2	INVESTMENTS	2,350	3,881	8,072	10,940	11,961	65.18	107.97	9.34
	a. Govt. Securities	2,350	3,858	8,072	10,939	11,561	64.18	109.23	5.68
	b. Others	-	24	-	0	400	0.00	-100.00	205655.53
3	SHARE & OTHER INVESTMENT	2,172	2,357	2,683	2,678	2,864	8.51	13.86	6.95
4	LOANS & ADVANCES								
	(Including Bills Purchased)	57,345	68,738	75,284	76,925	79,298	19.87	9.52	3.08
	4.1 LOANS & ADVANCES	57,345	68,738	75,284	76,925	79,298	19.87	9.52	3.08
	a. Private Sector	56,235	66,133	71,499	71,708	71,523	17.60	8.11	-0.26
	b. Financial Institutions	1,086	2,605	3,785	5,193	5,493	139.97	45.31	5.78
	c. Government Organizations	24	-	-	24	2,281	-100.00	0.00	9411.36
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	1,898	2,026	2,634	2,528	2,528	6.75	30.01	0.02
7	OTHER ASSETS	10,546	11,111	12,986	13,807	13,485	5.36	16.88	-2.33
	a. Accrued Interests	7,611	7,722	7,767	8,176	7,740	1.45	0.59	-5.33
	b. Others	2,935	3,389	2,048	2,330	2,528	15.49	-39.56	8.49
8	Expenses not Written off	7	2	3	1	1	-69.16	13.23	13.20
9	Non Banking Assets	576	537	533	580	556	-6.77	-0.80	-4.21
10	Reconciliation Account	115	121	4	0	5	4.95	-96.44	1994.33
11	Profit & Loss A/c	1	66	279	281	278	11229.31	320.12	-1.14
	TOTAL	96,013	112,543	126,746	138,055	139,635	17.22	12.62	1.14

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

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2018	2019	2020	2020	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	167,967	212,129	232,951	95,410	113,055	26.29	9.82	18.49
1.1 Deposit Liabilities	165,254	208,274	227,205	92,938	109,936	26.03	9.09	18.29
1.1.1 Saving A/c	39,005	48,102	53,627	18,717	22,089	23.32	11.49	18.01
1.1.2 Fixed A/c	112,317	143,530	157,021	71,906	85,308	27.79	9.40	18.64
1.1.2.1 Upto 3 Months Fixed A/c	8,398	8,211	7,335	3,600	3,985	-2.22	-10.68	10.69
1.1.2.2 3 to 6 Months fixed A/c	6,799	10,806	18,168	8,139	9,132	58.93	68.14	12.20
1.1.2.3 6 Months to 1 Year Fixed A/c	57,784	72,244	74,620	30,351	37,934	25.02	3.29	24.98
1.1.2.4 Above 1 Year	39,336	52,269	56,898	29,816	34,257	32.88	8.86	14.89
1.1.3 Call Deposit	13,818	16,374	16,291	2,231	2,440	18.50	-0.51	9.36
1.1.4 Certificate of Deposits	114	268	266	83	99	134.99	-0.75	18.53
1.2 Others	2,713	3,855	5,746	2,472	3,119	42.11	49.04	26.19
2 Commission/Fee Expense	613	1,668	1,695	530	740	172.29	1.59	39.64
3 Employees Expenses	31,472	39,312	42,145	18,307	22,206	24.91	7.21	21.30
4 Office Operating Expenses	25,517	29,456	32,395	12,603	15,749	15.44	9.98	24.96
5 Exchange Fluctuation Loss	125	35	6	1	86	-71.96	-83.89	9090.08
5.1 Due to Change in Exchange Rates	102	26	5	0	85	-74.34	-81.86	18091.73
5.2 Due to Foreign Currency Transactions	23	9	1	0	1	-61.39	-89.93	70.21
6 Non-Operatiing Expenses	58	164	463	471	760	180.08	182.54	61.29
7. Provision for Risk	15,147	19,852	33,869	10,135	17,151	31.06	70.61	69.23
7.1 Loan loss Provision	12,875	19,032	33,522	10,126	16,953	47.83	76.13	67.41
7.1.1 General Loan loss Provision	6,484	8,358	17,257	6,006	9,121	28.90	106.46	51.86
7.1.1.1 Pass Loan Loss Provision	5,679	6,457	10,921	2,912	6,204	13.71	69.12	113.07
7.1.1.2 Watch List Provision	806	1,901	6,336	3,094	2,917	135.94	233.29	-5.73
7.1.2 Special Loan Loss Provision	6,216	9,623	15,094	4,327	9,928	54.80	56.86	129.43
7.1.3 Additional Loan Loss Provision	174	1,051	1,171	(207)	(2,096)	503.65	11.40	913.76
7.2. Provision for Non-Banking Assets	1,255	481	124	18	23	-61.67	-74.23	24.80
7.3. Provision for Loss on Investment	716	147	92	2	14	-79.49	-37.32	510.71
7.4. Provision for Loss of Other Assets	302	191	131	(12)	161	0.00	0.00	-1417.76
8 Loan Written Off	971	917	411	167	374	-5.53	-55.19	123.94
9 Provision for Staff Bonus	7,982	8,857	7,499	3,408	4,519	10.96	-15.33	32.61
10 Provision for Income Tax	24,583	30,505	24,783	10,703	14,052	24.09	-18.76	31.29
11 Others	29	21	36	30	33	-28.98	74.69	10.43
12 Net Profit	61,337	74,230	58,924	26,641	34,950	21.02	-20.62	31.19
TOTAL EXPENSES	335,802	417,146	435,177	178,405	223,674	24.22	4.32	25.37
Income								
1. Interest Income	283,227	359,820	378,136	152,142	183,329	27.04	5.09	20.50
1.1. On Loans and Advance	265,446	335,598	350,654	140,647	169,233	26.43	4.49	20.32
1.2. On Investment	10,903	13,247	19,023	10,144	12,236	21.50	43.60	20.62
1.2.1 Government Bonds	9,360	11,868	17,635	9,576	11,532	26.80	48.59	20.43
1.2.2 Foreign Bonds	186	195	109	32	41	4.66	-44.25	29.32
1.2.3 NRB Bonds	1,031	620	1,038	262	319	-39.84	67.49	22.00
1.2.4 Deventure & Bonds	327	565	242	275	343	72.80	-57.16	25.01
1.3 Agency Balance	988	1,064	640	67	76	7.70	-39.84	12.58
1.4 On Call Deposit	3,928	6,394	4,459	449	585	62.79	-30.26	30.28
1.5 Others	1,963	3,517	3,360	835	1,199	79.16	-4.46	43.62
2. Comission & Discount	13,569	18,694	19,439	8,391	11,729	37.76	3.99	39.78
2.1 Bills Purchase & Discount	117	218	194	97	127	86.03	-11.04	30.45
2.2 Comission	11,381	15,685	15,925	6,782	9,570	37.82	1.53	41.11
2.3 Others	2,071	2,791	3,321	1,512	2,032	34.75	18.98	34.40
3 Income From Exchange Fluctuation	7,850	10,506	10,780	3,839	4,780	33.84	2.61	24.50
3.1 Due to Change in Exchange Rate	1,537	1,182	1,320	490	466	-23.10	11.70	-4.74
3.2 Due to Foreign Currency Trans.	6,313	9,324	9,461	3,350	4,314	47.70	1.46	28.78
4 Other Operating Income	13,392	15,376	11,434	5,041	6,372	14.81	-25.64	26.41
5 Non Operating Income	2,491	792	2,353	2,679	3,307	-68.19	196.94	23.40
6 Provision Written Back	14,545	10,302	12,606	5,847	13,523	-29.17	22.36	131.28
7 Recovery from Written off Loan	673	995	449	179	424	47.82	-54.88	137.45
8 Income from Extra Ordinary Expenses	53	635	(98)	5	3	1090.25	-115.50	-44.95
9 Net Loss	-	26	79	281	208	0.00	203.28	-26.11
TOTAL INCOME	335,802	417,146	435,177	178,405	223,674	24.22	4.32	25.37

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2018	2019	2020	2020	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	141,815	177,011	199,997	82,197	97,336	24.82	12.99	18.42
1.1 Deposit Liabilities	139,186	173,492	194,436	79,740	94,240	24.65	12.07	18.18
1.1.1 Saving A/c	30,569	38,239	45,353	15,956	18,806	25.09	18.60	17.86
1.1.2 Fixed A/c	97,070	122,507	135,903	61,805	73,288	26.21	10.93	18.58
1.1.2.1 Upto 3 Months Fixed A/c	7,668	6,916	4,900	2,724	2,987	-9.82	-29.14	9.67
1.1.2.2 3 to 6 Months fixed A/c	5,904	9,377	15,244	6,271	6,911	58.82	62.57	10.22
1.1.2.3 6 Months to 1 Year Fixed A/c	49,040	59,650	65,454	25,772	32,429	21.64	9.73	25.83
1.1.2.4 Above 1 Year	34,458	46,565	50,304	27,039	30,960	35.14	8.03	14.50
1.1.3 Call Deposit	11,433	12,478	12,915	1,896	2,048	9.13	3.50	8.02
1.1.4 Certificate of Deposits	114	268	266	83	99	134.99	-0.75	18.53
1.2 Others	2,629	3,519	5,561	2,457	3,096	33.87	58.00	26.03
2 Commission/Fee Expense	608	1,663	1,678	516	723	173.43	0.92	40.18
3 Employees Expenses	27,585	33,900	36,655	16,016	19,483	22.89	8.13	21.65
4 Office Operating Expenses	21,746	24,478	27,815	10,911	13,638	12.56	13.64	24.99
5 Exchange Fluctuation Loss	108	22	-	0	85	-79.15	-100.00	217753.59
5.1 Due to Change in Exchange Rates	85	14	-	0	84	-83.85	-100.00	217262.03
5.2 Due to Foreign Currency Transactions	23	9	-	-	0	-61.82	-100.00	0.00
6 Non-Operatiing Expenses	53	156	458	468	759	192.82	194.30	62.12
7. Provision for Risk	11,964	16,833	28,699	8,063	13,707	40.70	70.49	70.00
7.1 Loan loss Provision	10,356	16,382	28,485	8,062	13,531	58.18	73.89	67.83
7.1.1 General Loan loss Provision	5,380	6,774	14,922	4,957	7,676	25.91	120.28	54.84
7.1.1.1 Pass Loan Loss Provision	4,860	5,223	10,150	2,496	5,315	7.46	94.34	112.95
7.1.1.2 Watch List Provision	520	1,552	4,772	2,461	2,360	198.29	207.60	-4.10
7.1.2 Special Loan Loss Provision	4,856	8,592	12,531	3,324	7,997	76.95	45.85	140.59
7.1.3 Additional Loan Loss Provision	121	1,015	1,032	(219)	(2,142)	741.42	1.65	879.51
7.2. Provision for Non-Banking Assets	1,030	263	-	0	0	-74.49	-100.00	494.59
7.3. Provision for Loss on Investment	375	4	91	-	-	-98.87	2060.20	0.00
7.4. Provision for Loss of Other Assets	203	185	122	1	176	0.00	0.00	29002.76
8 Loan Written Off	885	868	385	166	371	-1.91	-55.67	123.54
9 Provision for Staff Bonus	7,011	7,625	6,917	3,077	4,002	8.77	-9.29	30.06
10 Provision for Income Tax	21,670	26,928	22,858	9,720	12,514	24.26	-15.11	28.74
11 Others	7	15	33	29	33	103.54	127.43	14.37
12 Net Profit	53,633	65,216	54,351	24,266	31,073	21.60	-16.66	28.05
TOTAL EXPENSES	287,085	354,715	379,846	155,429	193,723	23.56	7.08	24.64
Income								
1. Interest Income	241,266	304,367	328,666	132,876	159,329	26.15	7.98	19.91
1.1. On Loans and Advance	227,301	285,281	305,723	122,371	146,590	25.51	7.17	19.79
1.2. On Investment	10,487	12,684	17,963	9,447	11,280	20.95	41.62	19.41
1.2.1 Government Bonds	9,096	11,439	16,712	8,972	10,687	25.77	46.09	19.11
1.2.2 Foreign Bonds	186	195	109	32	41	4.66	-44.25	29.32
1.2.3 NRB Bonds	941	491	930	189	238	-47.80	89.33	26.30
1.2.4 Deventure & Bonds	264	559	213	254	314	111.81	-61.95	23.81
1.3 Agency Balance	638	878	639	67	76	37.71	-27.26	12.58
1.4 On Call Deposit	1,093	2,190	1,127	219	262	100.40	-48.52	19.66
1.5 Others	1,748	3,334	3,214	773	1,122	90.74	-3.58	45.12
2. Comission & Discount	13,027	18,058	18,463	7,991	11,070	38.62	2.24	38.52
2.1 Bills Purchase & Discount	117	218	194	97	127	86.03	-11.04	30.45
2.2 Comission	11,052	15,267	15,407	6,613	9,208	38.14	0.92	39.23
2.3 Others	1,858	2,573	2,862	1,281	1,736	38.48	11.23	35.49
3 Income From Exchange Fluctuation	7,817	10,475	10,720	3,836	4,776	33.99	2.34	24.50
3.1 Due to Change in Exchange Rate	1,519	1,172	1,293	490	467	-22.89	10.36	-4.71
3.2 Due to Foreign Currency Trans.	6,298	9,303	9,427	3,346	4,309	47.72	1.33	28.78
4 Other Operating Income	10,703	11,744	9,346	4,045	4,686	9.73	-20.42	15.83
5 Non Operating Income	1,960	509	1,859	1,720	1,978	-74.01	264.92	15.01
6 Provision Written Back	11,618	8,057	10,461	4,778	11,494	-30.65	29.84	140.56
7 Recovery from Written off Loan	647	847	431	176	387	30.82	-49.15	119.86
8 Income from Extra Ordinary Expenses	45	658	(100)	5	3	1348.42	-115.25	-44.95
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	287,085	354,715	379,846	155,429	193,723	23.56	7.08	24.64

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2018	2019	2020	2020	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	20,949	28,665	25,608	10,300	12,244	36.83	-10.66	18.87
1.1 Deposit Liabilities	20,905	28,433	25,519	10,299	12,238	36.01	-10.25	18.83
1.1.1 Saving A/c	6,871	8,006	6,462	2,188	2,584	16.52	-19.29	18.09
1.1.2 Fixed A/c	11,833	16,780	16,342	7,874	9,383	41.81	-2.61	19.15
1.1.2.1 Upto 3 Months Fixed A/c	602	1,159	2,121	728	825	92.32	83.05	13.34
1.1.2.2 3 to 6 Months fixed A/c	732	1,210	2,524	1,588	1,885	65.26	108.68	18.67
1.1.2.3 6 Months to 1 Year Fixed A/c	6,548	9,967	6,517	3,563	4,305	52.21	-34.62	20.82
1.1.2.4 Above 1 Year	3,950	4,445	5,180	1,995	2,368	12.53	16.54	18.68
1.1.3 Call Deposit	2,201	3,646	2,715	236	272	65.67	-25.54	15.04
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	44	232	89	1	5	428.78	-61.55	523.91
2 Commission/Fee Expense	-	-	16	14	17	0.00	0.00	24.05
3 Employees Expenses	3,148	4,474	4,354	1,816	2,150	42.13	-2.67	18.41
4 Office Operating Expenses	2,941	4,070	3,590	1,327	1,637	38.39	-11.80	23.34
5 Exchange Fluctuation Loss	18	13	6	1	1	-28.61	-55.51	17.27
5.1 Due to Change in Exchange Rates	18	13	5	0	0	-29.10	-62.20	4.28
5.2 Due to Foreign Currency Transactions	0	0	1	0	1	188.94	681.16	29.20
6 Non-Operatiing Expenses	1	7	3	0	1	586.86	-56.01	2014.59
7. Provision for Risk	2,225	2,088	3,878	1,644	2,555	-6.18	85.77	55.35
7.1 Loan loss Provision	1,894	1,906	3,807	1,644	2,549	0.62	99.79	55.09
7.1.1 General Loan loss Provision	950	1,332	1,863	901	1,268	40.21	39.86	40.78
7.1.1.1 Pass Loan Loss Provision	729	1,057	716	372	814	44.98	-32.22	119.10
7.1.1.2 Watch List Provision	222	276	1,147	529	454	24.50	315.98	-14.25
7.1.2 Special Loan Loss Provision	911	565	1,868	743	1,272	-37.97	230.83	71.24
7.1.3 Additional Loan Loss Provision	33	9	75	-	9	-74.36	786.22	0.00
7.2. Provision for Non-Banking Assets	92	120	66	1	5	31.00	-45.27	511.26
7.3. Provision for Loss on Investment	148	62	0	-	0	-58.21	-99.26	0.00
7.4. Provision for Loss of Other Assets	91	0	5	-	-	0.00	0.00	0.00
8 Loan Written Off	82	4	4	1	2	-95.70	10.39	90.71
9 Provision for Staff Bonus	846	1,052	473	308	418	24.40	-55.05	35.94
10 Provision for Income Tax	2,535	3,075	1,627	920	1,273	21.29	-47.09	38.42
11 Others	21	0	0	1	-	-98.52	-98.52	-100.00
12 Net Profit	6,227	7,258	3,804	2,187	3,077	16.57	-47.59	40.71
TOTAL EXPENSES	38,991	50,705	43,362	18,518	23,374	30.04	-14.48	26.23
Income								
1. Interest Income	34,091	45,718	39,332	15,906	19,027	34.10	-13.97	19.63
1.1. On Loans and Advance	31,194	41,784	36,071	15,193	18,031	33.95	-13.67	18.68
1.2. On Investment	309	434	781	505	711	40.73	79.87	40.97
1.2.1 Government Bonds	186	330	739	454	651	77.21	124.14	43.49
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	65	105	41	50	61	62.04	-60.45	20.20
1.2.4 Deventure & Bonds	58	-	1	1	-	-100.00	0.00	-100.00
1.3 Agency Balance	234	35	1	-	-	-85.22	-96.39	0.00
1.4 On Call Deposit	2,227	3,387	2,413	154	220	52.09	-28.76	43.09
1.5 Others	128	79	67	54	65	-38.78	-15.07	21.00
2. Comission & Discount	456	554	915	375	620	21.62	65.23	65.34
2.1 Bills Purchase & Discount	-	0	-	-	-	0.00	-100.00	0.00
2.2 Comission	291	383	496	158	345	31.56	29.77	118.53
2.3 Others	165	171	419	217	275	4.08	144.36	26.60
3 Income From Exchange Fluctuation	32	31	60	4	5	-3.07	91.57	24.41
3.1 Due to Change in Exchange Rate	17	10	26	(0)	(0)	-42.21	164.75	1005.65
3.2 Due to Foreign Currency Trans.	15	21	34	4	5	41.59	57.48	27.50
4 Other Operating Income	2,137	2,995	1,504	725	1,200	40.14	-49.80	65.59
5 Non Operating Income	356	163	180	654	884	-54.22	10.47	35.29
6 Provision Written Back	1,904	1,242	1,353	818	1,613	-34.79	8.94	97.15
7 Recovery from Written off Loan	10	34	3	3	16	253.95	-90.09	516.28
8 Income from Extra Ordinary Expenses	5	(42)	-	-	-	-968.96	-100.00	0.00
9 Net Loss	-	9	15	34	8	0.00	59.13	-75.39
TOTAL INCOME	38,991	50,705	43,362	18,518	23,374	30.04	-14.48	26.23

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2018	2019	2020	2020	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	5,203	6,453	7,345	2,913	3,475	24.02	13.83	19.30
1.1 Deposit Liabilities	5,163	6,349	7,250	2,899	3,458	22.97	14.18	19.28
1.1.1 Saving A/c	1,565	1,856	1,811	573	699	18.59	-2.41	22.11
1.1.2 Fixed A/c	3,414	4,243	4,777	2,226	2,638	24.25	12.58	18.47
1.1.2.1 Upto 3 Months Fixed A/c	127	137	314	149	173	8.05	128.24	16.43
1.1.2.2 3 to 6 Months fixed A/c	163	219	400	280	336	34.39	82.44	19.90
1.1.2.3 6 Months to 1 Year Fixed A/c	2,196	2,627	2,650	1,016	1,200	19.62	0.85	18.15
1.1.2.4 Above 1 Year	928	1,259	1,414	782	929	35.65	12.30	18.74
1.1.3 Call Deposit	184	250	662	99	121	36.42	164.27	21.30
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	40	104	96	14	17	159.64	-7.87	23.18
2 Commission/Fee Expense	5	5	1	1	1	20.25	-85.02	-29.39
3 Employees Expenses	740	938	1,136	475	574	26.76	21.07	20.64
4 Office Operating Expenses	830	909	990	364	473	9.46	8.96	29.93
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	4	1	2	3	0	-77.14	71.02	-99.23
7. Provision for Risk	958	931	1,293	427	889	-2.80	38.84	108.16
7.1 Loan loss Provision	624	745	1,229	421	873	19.35	64.98	107.54
7.1.1 General Loan loss Provision	154	252	471	148	177	63.68	87.08	19.64
7.1.1.1 Pass Loan Loss Provision	90	178	55	44	74	98.33	-69.22	68.99
7.1.1.2 Watch List Provision	64	74	416	104	103	15.10	464.72	-1.20
7.1.2 Special Loan Loss Provision	450	466	694	261	659	3.51	49.06	153.08
7.1.3 Additional Loan Loss Provision	20	27	64	12	36	34.46	132.79	206.06
7.2. Provision for Non-Banking Assets	134	98	58	17	17	-26.35	-40.78	0.00
7.3. Provision for Loss on Investment	192	81	0	2	14	-58.04	-99.76	496.66
7.4. Provision for Loss of Other Assets	8	7	5	(13)	(15)	0.00	0.00	14.66
8 Loan Written Off	4	46	22	-	1	965.03	-51.09	0.00
9 Provision for Staff Bonus	126	180	109	23	99	42.93	-39.31	328.73
10 Provision for Income Tax	377	502	298	63	265	33.07	-40.59	318.46
11 Others	1	6	3	-	-	605.47	-52.71	0.00
12 Net Profit	1,478	1,755	770	189	800	18.78	-56.14	323.56
TOTAL EXPENSES	9,726	11,726	11,969	4,459	6,577	20.56	2.07	47.50
Income								
1. Interest Income	7,869	9,734	10,138	3,360	4,972	23.70	4.14	47.96
1.1. On Loans and Advance	6,951	8,533	8,861	3,083	4,612	22.76	3.84	49.63
1.2. On Investment	107	129	279	193	244	19.80	116.63	26.47
1.2.1 Government Bonds	78	99	184	150	195	27.24	85.24	29.54
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	25	24	67	23	21	-3.02	179.14	-9.65
1.2.4 Deventure & Bonds	5	5	28	20	29	15.65	413.40	44.48
1.3 Agency Balance	116	151	-	-	-	30.23	-100.00	0.00
1.4 On Call Deposit	608	817	919	76	103	34.35	12.48	34.92
1.5 Others	87	105	79	8	13	20.58	-24.70	50.20
2. Comission & Discount	87	82	61	24	39	-5.64	-25.70	58.56
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	39	35	21	10	17	-7.90	-40.04	62.75
2.3 Others	49	47	40	14	22	-3.84	-14.80	55.44
3 Income From Exchange Fluctuation	-	-	0	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	0	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	552	636	584	271	487	15.30	-8.27	79.52
5 Non Operating Income	175	120	314	306	444	-31.49	161.61	45.18
6 Provision Written Back	1,023	1,003	792	251	415	-1.94	-21.12	65.67
7 Recovery from Written off Loan	16	114	15	-	21	607.52	-86.91	0.00
8 Income from Extra Ordinary Expenses	3	19	2	-	-	505.32	-89.16	0.00
9 Net Loss	-	17	64	247	199	0.00	282.36	-19.26
TOTAL INCOME	9,726	11,726	11,969	4,459	6,577	20.56	2.07	47.50

NAS BASED REPORTING

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

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2018	2019	2020	2020	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	115,386	157,905	189,981	215,050	231,438	36.85	20.31	7.62
Fishery Related	2,725	4,216	5,490	5,923	6,447	54.70	30.24	8.85
Mining Related	5,033	7,313	6,454	6,438	7,116	45.30	-11.75	10.53
Agriculture, Forestry & Beverage Production Related	415,539	510,038	563,969	581,684	603,835	22.74	10.57	3.81
Construction	253,187	309,417	347,420	360,196	369,394	22.21	12.28	2.55
Electricity, Gas and Water	86,863	126,594	161,972	175,459	179,640	45.74	27.95	2.38
Metal Products, Machinery & Electronic Equipment & Assemblage	33,148	37,076	46,073	49,951	53,668	11.85	24.27	7.44
Transport, Communication and Public Utilities	83,255	93,129	97,603	96,404	96,217	11.86	4.80	-0.19
Wholesaler & Retailer	532,011	615,309	662,828	701,605	725,914	15.66	7.72	3.46
Finance, Insurance and Real Estate	203,050	233,847	252,638	281,496	299,751	15.17	8.04	6.49
Hotel or Restaurant	91,146	122,122	148,657	161,844	164,620	33.99	21.73	1.72
Other Services	105,969	122,900	150,620	165,041	170,382	15.98	22.55	3.24
Consumption Loans	166,319	163,819	158,624	168,331	179,139	-1.50	-3.17	6.42
Local Government	1,554	1,569	1,583	1,467	1,470	1.00	0.89	0.18
Others	327,742	406,642	472,099	536,419	569,355	24.07	16.10	6.14
TOTAL	2,422,926	2,911,897	3,266,012	3,507,309	3,658,386	20.18	12.16	4.31
Productwise								
Term Loan	423,648	562,527	718,480	769,384	800,931	32.78	27.72	4.10
Overdraft	410,911	455,716	488,596	524,743	554,090	10.90	7.22	5.59
Trust Receipt Loan / Import Loan	113,869	127,216	138,316	140,572	146,100	11.72	8.73	3.93
Demand & Other Working Capital Loan	498,116	615,755	702,115	771,397	797,519	23.62	14.03	3.39
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	201,682	237,959	252,542	259,307	263,838	17.99	6.13	1.75
Real Estate Loan	142,005	146,991	163,480	167,553	168,665	3.51	11.22	0.66
Margin Nature Loan	41,129	45,417	50,410	67,854	75,703	10.43	10.99	11.57
Hire Purchase Loan	171,054	180,957	174,058	168,246	166,374	5.79	-3.81	-1.11
Deprived Sector Loan	137,728	177,390	201,610	224,068	243,275	28.80	13.65	8.57
Bills Purchased	2,859	3,342	3,304	4,177	4,644	16.90	-1.14	11.18
Other Product	279,927	358,628	373,101	410,008	437,248	28.11	4.04	6.64
Total	2,422,926	2,911,897	3,266,012	3,507,309	3,658,386	20.18	12.16	4.31
Collateral wise								
Gold and Silver	38,070	38,246	38,427	38,202	40,547	0.46	0.47	6.14
Government Securities	470	336	465	929	720	-28.53	38.25	-22.48
Non Governmental Securities	37,124	35,873	39,776	55,288	60,373	-3.37	10.88	9.20
Fixed Deposit Receipts	18,558	24,099	20,041	20,114	21,722	29.86	-16.84	7.99
Own	17,907	23,569	19,704	19,889	21,539	31.62	-16.40	8.30
Other Licences Institutions	650	530	336	225	183	-18.51	-36.49	-18.80
Collateral of Properties	2,136,643	2,600,225	2,913,947	3,096,890	3,219,988	21.70	12.07	3.97
Fixed Assets	1,788,776	2,206,624	2,489,020	2,670,991	2,775,166	23.36	12.80	3.90
Current Assets	347,867	393,601	424,927	425,899	444,823	13.15	7.96	4.44
Against security of Bill	18,166	23,281	33,694	37,918	37,545	28.15	44.73	-0.98
Domestic Bills	826	2,382	720	502	379	188.24	-69.78	-24.51
Foreign Bills	17,340	20,899	32,974	37,416	37,166	20.52	57.78	-0.67
Against Guarantee	78,284	100,601	110,038	138,967	153,202	28.51	9.38	10.24
Government Guarantee	2,348	2,365	2,666	2,411	2,310	0.72	12.73	-4.20
Institutional Guarantee	55,645	77,217	80,995	104,958	116,844	38.77	4.89	11.33
Personal Guarantee	6,081	5,846	9,330	15,333	17,589	-3.86	59.59	14.71
Collective Guarantee	7,086	7,398	8,340	6,968	7,134	4.42	12.72	2.38
International Rated Foreign Bank's Guarantee	1,682	1,662	1,901	1,695	1,553	-1.16	14.39	-8.39
Other Guarantee	5,444	6,112	6,806	7,601	7,772	12.28	11.35	2.24
Credit Card	1,257	1,670	1,748	2,000	2,013	32.88	4.62	0.61
Others	94,353	87,565	107,877	117,000	122,275	-7.19	23.20	4.51
Total	2,422,926	2,911,897	3,266,012	3,507,309	3,658,386	20.18	12.16	4.31

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2018	2019	2020	2020	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	96,590	131,517	166,856	189,120	204,038	36.16	26.87	7.89
Fishery Related	2,330	3,427	4,751	5,136	5,496	47.04	38.66	7.00
Mining Related	4,420	6,887	6,218	6,166	6,682	55.80	-9.71	8.37
Agriculture, Forestry & Beverage Production Related	398,079	483,686	540,111	557,472	579,287	21.50	11.67	3.91
Construction	212,488	251,365	295,117	307,112	314,618	18.30	17.41	2.44
Electricity, Gas and Water	82,192	119,658	156,730	170,268	174,413	45.58	30.98	2.43
Metal Products, Machinery & Electronic Equipment & Assemblage	29,803	32,235	42,906	47,120	50,885	8.16	33.10	7.99
Transport, Communication and Public Utilities	57,257	63,602	75,379	74,963	75,820	11.08	18.52	1.14
Wholesaler & Retailer	483,927	550,845	605,155	643,041	662,868	13.83	9.86	3.08
Finance, Insurance and Real Estate	179,843	200,565	222,515	235,755	249,094	11.52	10.94	5.66
Hotel or Restaurant	79,499	105,954	133,795	145,184	146,541	33.28	26.28	0.93
Other Services	95,129	109,323	137,370	152,323	157,412	14.92	25.65	3.34
Consumption Loans	141,446	137,464	137,969	146,375	155,749	-2.82	0.37	6.40
Local Government	1,500	1,513	1,539	1,423	1,425	0.86	1.72	0.19
Others	247,825	299,952	377,177	429,796	455,408	21.03	25.75	5.96
TOTAL	2,112,330	2,497,993	2,903,588	3,111,254	3,239,736	18.26	16.24	4.13
Productwise								
Term Loan	369,100	477,035	623,349	663,282	687,206	29.24	30.67	3.61
Overdraft	349,119	374,792	421,257	454,077	478,050	7.35	12.40	5.28
Trust Receipt Loan / Import Loan	113,869	127,214	138,308	140,541	146,070	11.72	8.72	3.93
Demand & Other Working Capital Loan	480,565	598,418	684,538	749,298	774,424	24.52	14.39	3.35
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	167,220	186,651	208,419	213,022	217,308	11.62	11.66	2.01
Real Estate Loan	114,770	118,860	141,435	145,572	145,279	3.56	18.99	-0.20
Margin Nature Loan	33,208	35,571	41,345	56,613	64,060	7.12	16.23	13.15
Hire Purchase Loan	137,333	141,826	144,991	140,353	138,673	3.27	2.23	-1.20
Deprived Sector Loan	114,232	142,088	169,090	177,108	192,978	0.00	0.00	8.96
Bills Purchased	2,856	3,339	3,304	4,177	4,644	16.90	-1.05	11.18
Other Product	230,060	292,199	327,553	367,213	391,044	27.01	12.10	6.49
Total	2,112,330	2,497,993	2,903,588	3,111,254	3,239,736	18.26	16.24	4.13
Collateral wise								
Gold and Silver	32,616	31,871	34,208	33,917	36,005	-2.28	7.33	6.16
Government Securities	433	298	445	927	707	-31.05	49.12	-23.75
Non Governmental Securities	30,512	27,631	31,998	45,622	50,401	-9.44	15.80	10.47
Fixed Deposit Receipts	13,517	18,896	16,803	17,107	18,130	39.79	-11.07	5.98
Own	12,876	18,366	16,467	16,884	17,947	42.64	-10.34	6.30
Other Licences Institutions	641	530	336	223	183	-17.36	-36.49	-18.08
Collateral of Properties	1,864,917	2,236,454	2,598,788	2,766,059	2,875,803	19.92	16.20	3.97
Fixed Assets	1,517,181	1,843,001	2,174,097	2,340,481	2,431,310	21.48	17.97	3.88
Current Assets	347,736	393,453	424,691	425,578	444,493	13.15	7.94	4.44
Against security of Bill	18,164	23,279	33,694	37,918	37,544	28.16	44.74	-0.99
Domestic Bills	824	2,380	720	502	378	189.00	-69.77	-24.77
Foreign Bills	17,340	20,899	32,974	37,416	37,166	20.52	57.78	-0.67
Against Guarantee	64,117	80,168	87,681	100,550	107,160	25.03	9.37	6.57
Government Guarantee	2,250	2,267	2,196	2,338	2,237	0.75	-3.14	-4.31
Institutional Guarantee	49,664	65,753	69,941	80,207	85,663	32.40	6.37	6.80
Personal Guarantee	4,505	4,146	6,704	8,567	9,834	-7.98	61.71	14.80
Collective Guarantee	692	474	398	408	381	-31.42	-16.21	-6.61
International Rated Foreign Bank's Guarantee	1,682	1,662	1,698	1,695	1,553	-1.16	2.14	-8.39
Other Guarantee	5,324	5,865	6,744	7,334	7,491	10.18	14.98	2.14
Credit Card	1,257	1,670	1,748	2,000	2,013	32.88	4.62	0.61
Others	86,798	77,725	98,224	107,154	111,975	-10.45	26.37	4.50
Total	2,112,330	2,497,993	2,903,588	3,111,254	3,239,736	18.26	16.24	4.13

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2018	2019	2020	2020	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	15,080	21,662	18,518	20,778	22,035	43.65	-14.51	6.05
Fishery Related	341	723	677	704	860	112.06	-6.37	22.20
Mining Related	592	361	178	207	370	-38.99	-50.63	78.52
Agriculture, Forestry & Beverage Production Related	14,743	23,263	20,325	20,276	20,648	57.80	-12.63	1.83
Construction	32,571	48,633	42,472	44,445	45,882	49.31	-12.67	3.23
Electricity, Gas and Water	4,469	6,597	4,891	4,955	4,990	47.60	-25.86	0.71
Metal Products, Machinery & Electronic Equipment & Assemblage	2,254	3,610	2,150	2,353	2,283	60.14	-40.43	-2.99
Transport, Communication and Public Utilities	20,941	24,873	17,516	16,809	15,919	18.78	-29.58	-5.29
Wholesaler & Retailer	40,640	55,398	46,826	47,491	51,422	36.31	-15.47	8.28
Finance, Insurance and Real Estate	18,547	25,994	21,802	33,219	39,840	40.15	-16.13	19.93
Hotel or Restaurant	9,948	13,522	11,734	13,349	14,619	35.92	-13.22	9.52
Other Services	8,988	11,457	11,219	10,878	11,145	27.48	-2.08	2.45
Consumption Loans	20,685	21,569	15,664	17,270	18,422	4.27	-27.38	6.67
Local Government	20	23	11	11	11	13.07	-52.43	0.00
Others	63,432	87,479	73,157	86,384	90,905	37.91	-16.37	5.23
TOTAL	253,251	345,165	287,140	319,130	339,352	36.29	-16.81	6.34
Productwise								
Term Loan	45,529	72,328	80,772	91,134	98,347	58.86	11.67	7.92
Overdraft	61,791	76,191	60,457	63,557	68,417	23.30	-20.65	7.65
Trust Receipt Loan / Import Loan	-	-	8	31	30	0.00	0.00	-3.01
Demand & Other Working Capital Loan	9,701	11,710	11,989	16,635	17,588	20.71	2.38	5.73
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,402	42,448	35,073	37,275	38,035	60.77	-17.37	2.04
Real Estate Loan	19,575	20,965	14,628	15,885	16,713	7.10	-30.23	5.21
Margin Nature Loan	5,692	7,600	6,446	8,752	9,025	33.52	-15.19	3.12
Hire Purchase Loan	27,530	33,002	23,215	22,207	22,180	19.88	-29.66	-0.13
Deprived Sector Loan	20,705	30,550	26,851	39,206	41,643	0.00	0.00	6.22
Bills Purchased	-	3	-	-	-	0.00	-100.00	0.00
Other Product	36,327	50,368	27,699	24,447	27,374	38.65	-45.01	11.97
Total	253,251	345,165	287,140	319,130	339,352	36.29	-16.81	6.34
Collateral wise								
Gold and Silver	4,851	5,442	3,254	3,332	3,543	12.18	-40.20	6.33
Government Securities	38	18	-	1	3	-52.02	-100.00	396.38
Non Governmental Securities	5,612	7,484	6,341	8,224	8,461	33.36	-15.27	2.89
Fixed Deposit Receipts	4,001	4,083	2,395	2,319	2,800	2.03	-41.33	20.71
Own	3,992	4,083	2,395	2,317	2,800	2.26	-41.33	20.81
Other Licences Institutions	9	-	-	2	-	-100.00	0.00	-100.00
Collateral of Properties	226,108	310,078	257,303	273,692	285,647	37.14	-17.02	4.37
Fixed Assets	226,064	310,036	257,300	273,690	285,644	37.14	-17.01	4.37
Current Assets	44	42	3	2	3	-4.80	-92.48	29.99
Against security of Bill	-	1	-	-	1	0.00	-100.00	0.00
Domestic Bills	-	1	-	-	1	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	11,959	16,412	17,425	30,811	37,884	37.23	6.17	22.96
Government Guarantee	61	61	31	36	36	0.11	-49.31	-1.29
Institutional Guarantee	4,659	8,352	7,455	18,063	23,956	79.26	-10.74	32.63
Personal Guarantee	845	1,073	1,995	6,118	7,099	27.00	85.84	16.05
Collective Guarantee	6,394	6,924	7,942	6,560	6,753	8.29	14.71	2.94
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	-	1	2	34	39	0.00	73.27	14.83
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	682	1,648	421	751	1,013	141.79	-74.46	34.87
Total	253,251	345,165	287,140	319,130	339,352	36.29	-16.81	6.34

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2018	2019	2020	2020	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	3,716	4,726	4,608	5,152	5,364	27.18	-2.51	4.12
Fishery Related	54	66	62	82	90	22.47	-5.88	10.02
Mining Related	21	65	58	65	64	208.41	-11.86	-1.07
Agriculture, Forestry & Beverage Production Related	2,717	3,088	3,533	3,935	3,899	13.68	14.41	-0.91
Construction	8,128	9,419	9,830	8,639	8,894	15.88	4.37	2.95
Electricity, Gas and Water	202	339	352	236	237	67.94	3.75	0.03
Metal Products, Machinery & Electronic Equipment & Assemblage	1,091	1,230	1,016	478	501	12.77	-17.38	4.73
Transport, Communication and Public Utilities	5,057	4,654	4,708	4,632	4,478	-7.96	1.16	-3.33
Wholesaler & Retailer	7,444	9,067	10,847	11,073	11,624	21.81	19.63	4.97
Finance, Insurance and Real Estate	4,661	7,288	8,322	12,522	10,818	56.38	14.18	-13.61
Hotel or Restaurant	1,698	2,647	3,128	3,312	3,460	55.85	18.18	4.49
Other Services	1,852	2,119	2,032	1,840	1,826	14.43	-4.15	-0.79
Consumption Loans	4,187	4,786	4,991	4,686	4,967	14.29	4.29	6.01
Local Government	33	33	33	33	33	0.00	0.00	0.00
Others	16,485	19,210	21,765	20,239	23,042	16.53	13.30	13.85
TOTAL	57,345	68,738	75,284	76,925	79,298	19.87	9.52	3.08
Productwise								
Term Loan	9,019	13,163	14,359	14,968	15,378	45.96	9.08	2.74
Overdraft	-	4,733	6,881	7,110	7,622	0.00	45.39	7.21
Trust Receipt Loan / Import Loan	-	1	-	-	-	0.00	-100.00	0.00
Demand & Other Working Capital Loan	7,850	5,628	5,588	5,463	5,506	-28.31	-0.71	0.79
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,060	8,861	9,051	9,010	8,495	9.94	2.15	-5.71
Real Estate Loan	7,661	7,165	7,418	6,096	6,673	-6.47	3.52	9.46
Margin Nature Loan	2,230	2,246	2,619	2,489	2,618	0.72	16.62	5.17
Hire Purchase Loan	6,191	6,128	5,851	5,686	5,522	-1.01	-4.52	-2.89
Deprived Sector Loan	2,791	4,752	5,669	7,754	8,654	0.00	0.00	11.60
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	13,541	16,061	17,849	18,349	18,830	18.61	11.13	2.62
Total	57,345	68,738	75,284	76,925	79,298	19.87	9.52	3.08
Collateral wise								
Gold and Silver	604	934	965	953	999	54.58	3.38	4.82
Government Securities	-	20	20	2	10	0.00	-0.04	498.09
Non Governmental Securities	1,000	758	1,437	1,442	1,511	-24.20	89.60	4.75
Fixed Deposit Receipts	1,039	1,120	842	688	793	7.85	-24.86	15.24
Own	1,039	1,120	842	688	793	7.85	-24.86	15.24
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	45,618	53,693	57,856	57,139	58,538	17.70	7.75	2.45
Fixed Assets	45,531	53,587	57,624	56,821	58,212	17.69	7.53	2.45
Current Assets	87	106	233	318	327	21.50	119.37	2.70
Against security of Bill	3	-	-	-	-	-100.00	0.00	0.00
Domestic Bills	3	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	2,209	4,021	4,933	7,607	8,159	82.09	22.65	7.26
Government Guarantee	37	37	440	37	37	0.00	1081.98	0.00
Institutional Guarantee	1,321	3,112	3,599	6,688	7,225	135.57	15.64	8.03
Personal Guarantee	730	627	631	649	655	-14.18	0.63	0.94
Collective Guarantee	0	-	-	-	-	-100.00	0.00	0.00
International Rated Foreign Bank's Guarantee	-	-	204	-	-	0.00	0.00	0.00
Other Guarantee	120	245	60	232	241	104.57	-75.73	3.86
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,873	8,192	9,232	9,095	9,288	19.19	12.69	2.12
Total	57,345	68,738	75,284	76,925	79,298	19.87	9.52	3.08

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	2,771.86	3,977.25	4,551.72	4,315.51	1,547.08	3,377.63	3,353.76
1.1 On Deposit Liabilities	2,771.40	3,977.08	4,443.51	4,173.79	1,546.59	3,246.76	3,184.98
1.1.1 Saving Account	944.01	1,996.48	764.26	664.27	541.19	722.19	577.13
1.1.2 Fixed Account	1,752.27	1,980.16	3,491.87	3,366.75	977.40	2,403.41	2,569.06
1.1.2.1 Up to 3 months Fixed Account	110.33	-	523.78	63.20	32.10	-	102.95
1.1.2.2 3 to 6 months Fixed Account	162.00	-	698.37	-	149.25	-	82.05
1.1.2.3 6 months to 1 year Fixed Account	1,278.93	-	1,745.94	-	610.66	2,403.41	225.20
1.1.2.4 Above 1 year Fixed Account	201.01	1,980.16	523.78	3,303.55	185.40	-	2,158.86
1.1.3 Call Deposit	75.12	0.44	187.38	142.77	28.00	121.16	38.78
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.47	0.17	108.21	141.72	0.49	130.87	168.78
2. Commission Expense	26.92	-	80.51	98.17	42.45	-	46.03
3. Staff Expense	1,123.41	1,043.38	764.86	751.08	406.59	642.66	646.37
4. Office Operating Expenses	409.10	1,074.31	596.14	523.17	266.13	521.46	410.55
5. Foreign Exchange Loss	-	-	-	-	-	9.87	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	9.87	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	749.45	-	0.00	-	-	-
7. Provision for Risk	510.83	1,282.57	111.37	2,045.86	195.66	147.15	126.42
7.1 Loan loss Provision	510.83	1,106.38	111.37	2,045.86	195.66	147.15	126.42
7.1.1 General Loan loss Provision	510.83	236.18	61.58	1,628.77	-	-	7.54
7.1.1.1 Pass Loan Loss Provision	510.83	-	61.58	543.98	-	-	-
7.1.1.2 Watch List Provision	-	236.18	-	1,084.79	-	-	7.54
7.1.2 Special Loan Loss Provision	-	3,143.04	49.79	417.10	195.66	-	118.88
7.1.3 Additional Loan Loss Provision	-	(2,272.84)	-	-	-	147.15	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	176.18	-	-	-	-	-
8. Loan Written Off	-	-	4.30	64.93	4.58	43.55	-
9. Provision for Staff Bonus	110.98	131.48	303.72	-	115.50	104.90	81.72
10. Provision for Income Tax	725.25	-	850.36	679.98	311.85	290.86	220.65
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,350.42	1,748.70	2,016.02	1,586.61	727.64	653.27	514.86
Total Expenses	7,028.78	10,007.13	9,279.01	10,065.31	3,617.47	5,791.35	5,400.36
Income							
1. Interest Income	5,743.26	7,965.63	7,674.36	7,297.94	2,692.82	5,137.34	4,533.90
1.1 On Loans and Advances	5,236.13	6,736.99	6,801.48	6,799.13	2,407.75	4,703.48	4,134.47
1.2 On Investment	73.29	1,226.76	665.64	474.20	255.48	396.81	341.11
1.2.1 Government Bonds	73.29	1,226.76	665.64	474.20	255.48	388.25	341.11
1.2.2 Foreign Bonds	-	-	-	-	-	8.56	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	15.39	0.20	0.20	22.76	0.11	-	2.29
1.4 On Call Deposit	-	0.76	125.44	-	10.46	-	-
1.5 On Others	418.45	0.92	81.60	1.85	19.03	37.05	56.02
2. Commission and Discount	383.91	245.69	495.73	400.45	317.86	294.32	472.90
2.1 Bills Purchase and Discount	-	0.16	0.21	0.25	18.02	0.16	0.69
2.2 Commission	383.91	233.49	492.54	400.20	231.65	178.60	167.76
2.3 Others	-	12.04	2.98	-	68.19	115.56	304.45
3. Exchange Fluctuation Income	191.49	(42.25)	342.95	345.37	373.14	299.51	162.63
3.1 Due to Change in Exchange Rate	12.02	11.56	265.07	18.65	(93.13)	-	7.59
3.2 Due to Foreign Currency Transaction	179.47	(53.81)	77.87	326.72	466.27	299.51	155.04
4. Other Operating Income	124.70	241.14	454.23	202.49	30.57	57.26	-
5. Non Operating Income	29.45	266.71	59.18	140.88	5.07	0.10	6.03
6. Write Back from Provisions for loss	555.97	1,136.45	250.53	1,678.17	198.01	-	224.71
7. Recovery of written-off Loan	-	193.78	2.03	-	-	2.83	0.18
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	7,028.78	10,007.13	9,279.01	10,065.31	3,617.47	5,791.35	5,400.36

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	2,132.65	4,020.30	2,642.76	2,540.95	6,547.17	3,428.46	3,879.60
1.1 On Deposit Liabilities	2,132.65	3,977.22	2,596.11	2,527.45	6,070.23	3,246.40	3,718.16
1.1.1 Saving Account	458.63	760.05	364.41	572.46	971.23	592.81	484.40
1.1.2 Fixed Account	1,632.09	3,136.65	2,181.34	1,939.11	5,000.84	2,596.51	3,174.30
1.1.2.1 Up to 3 months Fixed Account	-	712.68	-	210.98	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.26	676.26	-	194.66	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	707.31	2,181.34	1,321.80	0.56	2,220.43	-
1.1.2.4 Above 1 year Fixed Account	1,631.83	1,040.41	-	211.67	5,000.28	376.08	3,174.30
1.1.3 Call Deposit	41.92	80.52	50.36	15.87	98.17	57.08	59.45
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	43.08	46.65	13.50	476.94	182.07	161.44
2. Commission Expense	7.02	82.03	32.87	9.95	-	38.62	-
3. Staff Expense	421.26	616.51	490.51	495.38	1,044.50	773.29	777.79
4. Office Operating Expenses	283.72	415.78	448.20	318.07	817.55	452.10	541.48
5. Foreign Exchange Loss	-	-	-	-	74.79	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	74.59	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	0.19	-	-
6. Non Operating Expense	-	(0.19)	-	-	-	2.19	-
7. Provision for Risk	697.21	-	479.28	597.84	(71.88)	265.38	880.38
7.1 Loan loss Provision	697.21	-	479.28	597.84	(71.88)	265.38	880.38
7.1.1 General Loan loss Provision	347.99	-	120.43	396.87	259.07	133.86	687.68
7.1.1.1 Pass Loan Loss Provision	197.06	-	116.87	263.78	680.71	133.86	472.97
7.1.1.2 Watch List Provision	150.93	-	3.56	133.10	(421.64)	-	214.71
7.1.2 Special Loan Loss Provision	349.22	-	358.85	200.96	(330.95)	131.52	192.70
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	-	-	-	-	100.36	14.35	-
9. Provision for Staff Bonus	148.73	152.68	114.23	95.11	327.07	127.52	195.37
10. Provision for Income Tax	394.94	412.24	319.53	242.01	883.09	344.92	541.77
11. Others	-	-	-	-	-	-	-
12. Net Profit	941.26	961.90	708.51	614.00	2,060.54	802.77	1,216.56
Total Expenses	5,026.79	6,661.26	5,235.88	4,913.32	11,783.18	6,249.61	8,032.94
Income							
1. Interest Income	3,379.10	5,911.01	4,192.89	3,985.25	10,493.98	5,416.89	6,377.39
1.1 On Loans and Advances	3,148.16	5,239.78	3,910.96	3,797.29	9,714.75	5,078.93	5,944.57
1.2 On Investment	192.21	670.86	276.83	177.43	745.59	321.20	394.59
1.2.1 Government Bonds	16.32	660.24	276.83	177.43	745.59	10.97	394.59
1.2.2 Foreign Bonds	-	10.62	-	-	-	-	-
1.2.3 NRB Bonds	175.89	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	310.23	-
1.3 On Agency Balance	0.14	-	-	10.53	0.58	-	-
1.4 On Call Deposit	20.12	-	0.05	-	4.39	-	-
1.5 On Others	18.47	0.37	5.06	-	28.67	16.76	38.23
2. Commission and Discount	371.76	447.05	308.99	306.22	931.69	593.20	337.95
2.1 Bills Purchase and Discount	9.65	-	1.38	0.01	2.83	0.00	-
2.2 Commission	358.25	447.05	307.60	306.22	928.86	393.26	97.51
2.3 Others	3.86	-	-	-	-	199.94	240.44
3. Exchange Fluctuation Income	113.09	148.75	134.91	98.79	215.16	140.94	188.26
3.1 Due to Change in Exchange Rate	7.68	17.68	-	0.51	0.00	20.92	39.78
3.2 Due to Foreign Currency Transaction	105.40	131.07	134.91	98.28	215.16	120.03	148.48
4. Other Operating Income	180.18	-	67.96	68.70	136.47	-	189.49
5. Non Operating Income	117.88	23.60	-	-	5.88	37.32	17.81
6. Write Back from Provisions for loss	858.34	130.85	531.13	454.35	-	52.17	922.04
7. Recovery of written-off Loan	6.45	-	-	-	-	9.09	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	5,026.79	6,661.26	5,235.88	4,913.32	11,783.18	6,249.61	8,032.94

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	3,095.89	4,693.02	4,181.20	6,358.04	3,445.37	3,945.56	2,746.60
1.1 On Deposit Liabilities	2,919.22	4,357.62	4,035.64	6,219.09	3,294.72	3,943.34	2,515.19
1.1.1 Saving Account	554.29	903.50	779.68	1,347.36	488.25	459.92	412.57
1.1.2 Fixed Account	2,234.56	3,356.45	3,238.74	4,748.10	2,739.28	3,366.79	2,043.41
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	230.19	-	-
1.1.2.2 3 to 6 months Fixed Account	195.35	275.94	-	1,004.02	156.55	665.59	972.47
1.1.2.3 6 months to 1 year Fixed Account	941.47	1,201.60	3,111.21	1,675.62	1,878.83	2,045.38	82.83
1.1.2.4 Above 1 year Fixed Account	1,097.74	1,878.91	127.53	2,068.45	473.71	655.82	988.11
1.1.3 Call Deposit	130.38	97.67	17.22	123.64	67.20	116.63	59.21
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	176.67	335.40	145.56	138.95	150.65	2.22	231.42
2. Commission Expense	-	-	4.34	130.30	26.51	-	1.78
3. Staff Expense	526.50	869.00	1,342.28	1,271.05	417.77	472.16	633.64
4. Office Operating Expenses	433.75	611.07	613.38	790.52	380.85	399.45	528.89
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.73	-	5.22	-	-	-	-
7. Provision for Risk	514.64	706.07	1,683.44	297.83	488.65	212.30	525.49
7.1 Loan loss Provision	514.64	706.07	1,683.44	297.83	488.65	212.21	525.49
7.1.1 General Loan loss Provision	415.62	706.07	560.22	(2.72)	106.43	133.44	295.88
7.1.1.1 Pass Loan Loss Provision	146.48	706.07	235.89	118.94	106.43	95.22	132.08
7.1.1.2 Watch List Provision	269.15	-	324.33	(121.66)	-	38.23	163.80
7.1.2 Special Loan Loss Provision	99.02	-	1,123.00	300.55	382.22	78.77	229.60
7.1.3 Additional Loan Loss Provision	-	-	0.22	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	0.09	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	10.50	0.02	-	-	-	-	-
9. Provision for Staff Bonus	125.00	148.59	95.03	360.08	141.78	288.12	150.70
10. Provision for Income Tax	317.88	418.61	578.98	925.62	400.84	779.74	406.89
11. Others	-	-	-	-	-	-	1.49
12. Net Profit	807.11	918.74	1,321.69	2,315.12	875.19	1,813.33	949.41
Total Expenses	5,832.01	8,365.12	9,825.56	12,448.56	6,176.97	7,910.66	5,944.89
Income							
1. Interest Income	4,611.17	7,224.32	7,068.51	11,129.90	5,061.54	6,860.61	4,601.20
1.1 On Loans and Advances	4,383.18	6,665.47	6,582.00	10,404.32	4,644.01	6,494.77	4,163.82
1.2 On Investment	210.20	542.08	483.03	709.17	341.87	326.90	320.57
1.2.1 Government Bonds	207.80	542.08	480.64	709.17	341.87	326.90	258.88
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.63	-	-	-	-	-	61.69
1.2.4 Debenture & Bonds	1.77	-	2.39	-	-	-	-
1.3 On Agency Balance	-	0.09	-	-	0.44	0.89	0.04
1.4 On Call Deposit	-	10.74	-	-	0.14	-	30.46
1.5 On Others	17.78	5.93	3.48	16.41	75.08	38.04	86.31
2. Commission and Discount	204.67	574.60	321.90	932.19	370.02	749.72	290.39
2.1 Bills Purchase and Discount	21.76	11.55	0.00	-	-	-	52.96
2.2 Commission	182.91	78.46	309.83	932.19	367.59	740.71	210.61
2.3 Others	-	484.59	12.06	-	2.43	9.01	26.82
3. Exchange Fluctuation Income	160.70	215.94	149.76	330.35	234.73	117.21	126.31
3.1 Due to Change in Exchange Rate	0.63	12.31	-	51.70	16.53	2.12	18.62
3.2 Due to Foreign Currency Transaction	160.07	203.63	149.76	278.64	218.19	115.09	107.69
4. Other Operating Income	233.13	349.85	595.20	53.06	75.27	99.73	265.54
5. Non Operating Income	258.79	-	258.89	-	18.19	83.39	42.39
6. Write Back from Provisions for loss	363.54	-	1,431.30	-	321.47	-	616.12
7. Recovery of written-off Loan	-	0.42	-	3.07	95.75	-	-
8. Income from Extra Ordinary transactions	0.02	-	-	-	-	-	2.94
9. Net Loss	-	-	-	-	-	-	-
Total Income	5,832.01	8,365.12	9,825.56	12,448.56	6,176.97	7,910.66	5,944.89

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	4,019.34	3,776.87	3,941.83	2,251.19	2,638.08	3,156.22	1,164.61
1.1 On Deposit Liabilities	3,867.33	3,634.75	3,889.13	2,247.82	2,632.94	3,070.46	1,164.61
1.1.1 Saving Account	731.08	779.67	592.31	289.84	422.10	631.45	294.22
1.1.2 Fixed Account	2,941.35	2,780.88	3,209.99	1,891.56	2,166.99	2,367.69	850.38
1.1.2.1 Up to 3 months Fixed Account	1,001.24	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	155.88	-	-	-	1,522.60	-	101.58
1.1.2.3 6 months to 1 year Fixed Account	888.54	-	3,209.99	1,891.56	438.41	2,367.69	648.39
1.1.2.4 Above 1 year Fixed Account	895.69	2,780.88	-	-	205.97	-	100.40
1.1.3 Call Deposit	95.97	74.21	86.83	66.42	43.85	71.32	20.02
1.1.4 Certificate of Deposit	98.94	-	-	-	-	-	-
1.2 On Borrowing	152.01	142.12	52.70	3.37	5.14	85.76	-
2. Commission Expense	67.79	-	27.40	-	-	-	3.18
3. Staff Expense	816.91	852.21	884.63	426.12	487.59	485.22	214.86
4. Office Operating Expenses	608.23	661.10	519.58	292.98	304.49	416.29	137.53
5. Foreign Exchange Loss	-	-	-	-	-	-	0.60
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.60
6. Non Operating Expense	-	-	-	0.32	0.84	-	0.97
7. Provision for Risk	1,026.32	(188.21)	400.31	233.63	110.00	428.41	436.55
7.1 Loan loss Provision	1,026.32	(188.21)	400.31	233.63	110.00	428.41	431.28
7.1.1 General Loan loss Provision	312.41	277.64	149.43	167.36	34.83	128.17	111.38
7.1.1.1 Pass Loan Loss Provision	135.19	244.29	149.43	133.04	130.59	-	23.76
7.1.1.2 Watch List Provision	177.23	33.34	-	34.32	(95.76)	128.17	87.62
7.1.2 Special Loan Loss Provision	713.90	(449.75)	250.89	66.27	75.17	300.24	319.90
7.1.3 Additional Loan Loss Provision	-	(16.09)	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	5.27
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	114.69	13.56	-	-	0.25	1.10
9. Provision for Staff Bonus	254.66	230.91	-	30.69	-	167.30	55.06
10. Provision for Income Tax	677.96	559.52	514.39	73.33	199.97	442.88	148.66
11. Others	12.63	-	-	18.94	-	-	-
12. Net Profit	1,613.97	1,518.68	1,304.47	202.89	466.60	1,062.80	346.87
Total Expenses	9,097.82	7,525.78	7,606.17	3,530.10	4,207.56	6,159.37	2,510.00
Income							
1. Interest Income	6,888.83	6,298.06	6,641.66	3,133.00	3,858.43	5,150.37	2,013.06
1.1 On Loans and Advances	6,480.51	5,701.72	6,130.83	2,914.96	3,652.15	4,717.96	1,913.88
1.2 On Investment	369.32	516.33	417.75	211.77	190.37	428.90	66.73
1.2.1 Government Bonds	351.97	516.33	417.75	211.77	185.97	428.90	66.73
1.2.2 Foreign Bonds	17.35	-	-	-	4.40	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	16.44	0.06	0.07	5.56	-	-
1.4 On Call Deposit	7.37	0.65	46.49	4.70	-	-	24.43
1.5 On Others	31.63	62.92	46.52	1.50	10.35	3.51	8.01
2. Commission and Discount	655.17	304.18	345.82	61.29	221.55	130.74	89.47
2.1 Bills Purchase and Discount	-	4.74	2.21	-	-	-	-
2.2 Commission	655.17	285.94	104.46	60.55	221.55	130.74	3.94
2.3 Others	-	13.50	239.15	0.74	-	-	85.53
3. Exchange Fluctuation Income	193.55	74.02	137.97	101.54	73.10	147.84	-
3.1 Due to Change in Exchange Rate	38.71	-	-	5.62	3.78	8.23	-
3.2 Due to Foreign Currency Transaction	154.84	74.02	137.97	95.92	69.32	139.60	-
4. Other Operating Income	117.61	333.31	289.73	166.86	21.52	331.52	82.85
5. Non Operating Income	5.25	469.51	3.97	6.95	32.96	88.14	-
6. Write Back from Provisions for loss	1,237.41	-	187.02	33.71	-	310.77	308.39
7. Recovery of written-off Loan	-	46.70	-	26.75	-	-	16.23
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	9,097.82	7,525.78	7,606.17	3,530.10	4,207.56	6,159.37	2,510.00

BFI Name	Narayani	Karnali	Shangrha	Excel	Miteri	Tinau	Mukti
Expenses							
1. Interest Expense	0.58	147.13	1,050.38	233.65	176.04	545.11	2,219.91
1.1 On Deposit Liabilities	0.58	147.13	1,050.38	233.64	176.04	545.11	2,219.43
1.1.1 Saving Account	0.53	36.27	223.38	41.45	45.62	141.40	473.91
1.1.2 Fixed Account	0.01	97.93	802.87	184.31	128.98	386.41	1,704.88
1.1.2.1 Up to 3 months Fixed Account	0.00	-	71.91	-	5.16	-	264.55
1.1.2.2 3 to 6 months Fixed Account	-	-	450.38	134.13	6.45	6.11	311.87
1.1.2.3 6 months to 1 year Fixed Account	0.01	-	196.71	19.27	45.14	8.04	850.60
1.1.2.4 Above 1 year Fixed Account	-	97.93	83.86	30.92	72.23	372.26	277.86
1.1.3 Call Deposit	0.04	12.93	24.13	7.88	1.44	17.30	40.64
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	0.01	-	-	0.48
2. Commission Expense	0.01	-	2.63	1.72	-	-	-
3. Staff Expense	2.50	27.34	194.78	64.01	29.63	116.34	378.89
4. Office Operating Expenses	6.46	24.63	174.44	45.20	18.92	86.67	255.66
5. Foreign Exchange Loss	-	-	-	-	-	-	0.45
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	0.45
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.02	-	0.04	-	-
7. Provision for Risk	0.07	8.30	138.36	89.86	12.25	26.30	828.81
7.1 Loan loss Provision	0.07	8.30	138.36	89.86	12.25	26.30	828.48
7.1.1 General Loan loss Provision	0.10	8.30	(22.20)	12.93	6.55	26.30	740.54
7.1.1.1 Pass Loan Loss Provision	0.08	8.30	82.59	12.93	(2.25)	17.56	416.82
7.1.1.2 Watch List Provision	0.02	-	(104.79)	-	8.80	8.74	323.72
7.1.2 Special Loan Loss Provision	(0.02)	-	160.56	76.93	5.70	-	87.94
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.33
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	24.72	14.19	9.98	-	97.71
10. Provision for Income Tax	-	-	57.66	42.57	29.93	25.81	263.82
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	18.35	164.81	99.34	69.83	60.21	615.56
Total Expenses	9.62	225.75	1,807.79	590.54	346.61	860.43	4,660.81
Income							
1. Interest Income	0.33	211.46	1,592.50	468.80	299.77	773.79	3,382.35
1.1 On Loans and Advances	0.33	210.69	1,507.75	456.91	284.14	754.29	3,181.79
1.2 On Investment	-	-	60.07	2.37	5.65	4.62	172.30
1.2.1 Government Bonds	-	-	60.07	2.37	5.65	4.62	113.27
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	59.03
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.78	12.77	9.52	9.98	14.88	18.67
1.5 On Others	-	-	11.91	-	-	-	9.59
2. Commission and Discount	-	14.29	109.53	39.29	1.09	59.04	22.28
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	14.29	105.27	3.71	0.29	59.04	22.03
2.3 Others	-	-	4.25	35.58	0.80	-	0.25
3. Exchange Fluctuation Income	-	-	(0.17)	-	-	-	2.66
3.1 Due to Change in Exchange Rate	-	-	(0.18)	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.00	-	-	-	2.66
4. Other Operating Income	0.06	-	105.93	-	16.27	27.42	273.05
5. Non Operating Income	0.79	-	0.01	22.10	29.48	0.19	323.32
6. Write Back from Provisions for loss	-	-	-	60.34	-	-	657.16
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	8.44	-	-	-	-	-	-
Total Income	9.62	225.75	1,807.79	590.54	346.61	860.43	4,660.81

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu
Expenses							
1. Interest Expense	1,641.68	1,233.52	11.42	1,391.73	972.25	1,165.07	90.04
1.1 On Deposit Liabilities	1,640.60	1,232.48	11.42	1,391.47	970.42	1,164.43	90.04
1.1.1 Saving Account	311.71	193.81	3.01	244.41	304.68	174.36	29.19
1.1.2 Fixed Account	1,284.77	1,018.11	8.21	1,121.49	656.64	955.97	55.45
1.1.2.1 Up to 3 months Fixed Account	203.56	123.77	-	134.57	-	21.09	-
1.1.2.2 3 to 6 months Fixed Account	229.65	256.91	-	208.35	100.65	27.66	17.93
1.1.2.3 6 months to 1 year Fixed Account	757.62	466.94	5.79	625.45	477.03	123.65	23.92
1.1.2.4 Above 1 year Fixed Account	93.94	170.49	2.43	153.13	78.96	783.57	13.59
1.1.3 Call Deposit	44.12	20.56	0.20	25.57	9.09	34.10	5.39
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.07	1.03	-	0.26	1.83	0.64	-
2. Commission Expense	7.01	2.23	-	-	-	-	-
3. Staff Expense	233.41	228.67	5.36	210.76	180.84	142.00	31.15
4. Office Operating Expenses	199.04	181.84	5.53	178.08	120.57	116.19	28.13
5. Foreign Exchange Loss	(0.01)	-	-	-	-	0.00	-
5.1 Due to Change in Exchange Rates	(0.01)	-	-	-	-	0.00	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.02	-	0.00	-
7. Provision for Risk	185.30	77.97	1.45	74.13	195.04	408.56	20.52
7.1 Loan loss Provision	185.30	77.97	1.45	74.13	195.04	408.56	20.52
7.1.1 General Loan loss Provision	110.20	54.75	1.45	39.16	51.24	107.25	5.24
7.1.1.1 Pass Loan Loss Provision	8.85	54.75	0.40	77.13	47.74	48.31	5.24
7.1.1.2 Watch List Provision	101.35	-	1.05	(37.97)	3.50	58.94	-
7.1.2 Special Loan Loss Provision	75.11	23.21	-	34.97	143.81	292.44	15.28
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	8.88	-
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	62.47	61.91	1.48	43.73	-	40.34	5.38
10. Provision for Income Tax	168.68	167.16	0.51	131.70	110.57	101.20	14.53
11. Others	-	-	-	-	-	-	-
12. Net Profit	393.59	390.05	12.80	305.60	261.11	261.89	33.90
Total Expenses	2,891.17	2,343.35	38.55	2,335.75	1,840.39	2,235.25	223.65
Income							
1. Interest Income	2,484.31	1,921.60	24.72	2,039.81	1,543.52	1,702.60	180.23
1.1 On Loans and Advances	2,328.66	1,778.35	23.74	1,955.29	1,464.38	1,630.33	161.18
1.2 On Investment	129.12	123.48	-	51.35	48.76	45.40	-
1.2.1 Government Bonds	129.12	123.48	-	51.35	48.76	45.40	-
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	21.34	8.00	-	33.16	30.38	24.28	4.33
1.5 On Others	5.19	11.77	0.98	0.02	-	2.59	14.71
2. Commission and Discount	39.48	137.75	0.10	8.02	91.13	3.81	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	28.94	-	0.08	8.02	91.13	3.81	-
2.3 Others	10.54	137.75	0.02	-	-	-	-
3. Exchange Fluctuation Income	0.02	0.02	-	1.99	-	-	-
3.1 Due to Change in Exchange Rate	-	0.02	-	0.03	-	-	-
3.2 Due to Foreign Currency Transaction	0.02	-	-	1.96	-	-	-
4. Other Operating Income	366.93	20.47	0.66	123.47	32.58	85.29	40.12
5. Non Operating Income	-	210.25	9.13	162.46	-	126.52	-
6. Write Back from Provisions for loss	0.43	53.25	3.94	-	173.16	317.03	3.30
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	2,891.17	2,343.35	38.55	2,335.75	1,840.39	2,235.25	223.65

BFI Name	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Expenses							
1. Interest Expense	26.08	16.70	108.22	49.72	5.74	1.19	254.88
1.1 On Deposit Liabilities	26.08	16.70	108.22	49.72	5.74	1.19	254.88
1.1.1 Saving Account	19.07	9.86	25.62	11.34	1.85	1.03	62.30
1.1.2 Fixed Account	5.31	6.43	78.04	36.44	3.00	-	177.98
1.1.2.1 Up to 3 months Fixed Account	-	0.24	-	-	-	-	35.15
1.1.2.2 3 to 6 months Fixed Account	0.46	0.59	23.84	8.50	-	-	47.44
1.1.2.3 6 months to 1 year Fixed Account	0.64	4.42	23.69	27.50	-	-	58.35
1.1.2.4 Above 1 year Fixed Account	4.21	1.18	30.51	0.43	3.00	-	37.04
1.1.3 Call Deposit	1.70	0.41	4.56	1.94	0.89	0.16	14.60
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	11.41	12.91	45.70	19.66	4.74	1.32	50.49
4. Office Operating Expenses	2.47	3.44	37.00	15.22	8.87	7.66	44.89
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	-	9.06	37.84	4.28	18.13	-	-
7.1 Loan loss Provision	-	9.06	37.84	4.28	0.93	-	-
7.1.1 General Loan loss Provision	-	3.56	8.53	2.61	0.73	-	-
7.1.1.1 Pass Loan Loss Provision	-	1.33	8.53	2.19	0.49	-	-
7.1.1.2 Watch List Provision	-	2.23	-	0.42	0.24	-	-
7.1.2 Special Loan Loss Provision	-	5.50	29.31	1.68	0.20	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	17.20	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	1.00	1.02	-	-
9. Provision for Staff Bonus	-	-	1.28	-	-	-	21.42
10. Provision for Income Tax	-	5.39	3.45	1.26	-	-	57.84
11. Others	-	-	-	-	-	-	-
12. Net Profit	19.09	12.58	8.05	2.94	-	5.13	134.96
Total Expenses	59.05	60.08	241.53	94.08	38.50	15.31	564.48
Income							
1. Interest Income	54.07	38.20	207.41	88.74	11.62	2.86	336.06
1.1 On Loans and Advances	54.07	37.74	202.35	85.04	6.45	0.57	314.00
1.2 On Investment	-	-	-	1.64	3.95	-	13.36
1.2.1 Government Bonds	-	-	-	-	-	-	13.36
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	1.64	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	3.95	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.46	5.06	2.06	-	2.29	8.70
1.5 On Others	-	-	-	-	1.22	-	-
2. Commission and Discount	0.49	0.89	3.04	0.35	-	-	0.54
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.49	0.89	3.04	0.35	-	-	0.54
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	4.48	2.61	12.97	4.99	1.23	0.12	14.83
5. Non Operating Income	-	-	-	-	-	10.24	143.26
6. Write Back from Provisions for loss	-	18.38	18.11	-	-	2.09	69.79
7. Recovery of written-off Loan	-	-	-	-	20.60	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	5.05	-	-
Total Income	59.05	60.08	241.53	94.08	38.50	15.31	564.48

BFI Name	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Expenses							
1. Interest Expense	373.50	229.02	8.53	266.07	98.40	71.56	115.12
1.1 On Deposit Liabilities	371.36	229.02	8.53	265.94	98.40	71.50	115.12
1.1.1 Saving Account	59.16	40.09	3.67	39.41	26.18	14.46	28.67
1.1.2 Fixed Account	296.96	178.52	4.61	220.04	67.35	52.78	85.82
1.1.2.1 Up to 3 months Fixed Account	5.41	8.99	0.07	5.17	-	10.93	-
1.1.2.2 3 to 6 months Fixed Account	6.44	64.33	0.43	12.22	-	3.78	2.40
1.1.2.3 6 months to 1 year Fixed Account	147.74	100.44	2.37	129.68	67.35	30.96	2.07
1.1.2.4 Above 1 year Fixed Account	137.36	4.76	1.73	72.98	-	7.10	81.35
1.1.3 Call Deposit	15.24	10.41	0.24	6.50	4.88	4.26	0.63
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.14	-	-	0.13	-	0.06	-
2. Commission Expense	-	-	-	0.49	-	-	-
3. Staff Expense	35.17	24.92	8.02	53.19	32.37	18.58	9.26
4. Office Operating Expenses	36.09	21.73	9.67	42.68	22.94	23.49	7.47
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	0.02	-
7. Provision for Risk	33.64	24.14	3.69	93.92	206.64	(13.52)	114.31
7.1 Loan loss Provision	33.64	24.14	3.67	108.68	206.64	(13.52)	114.31
7.1.1 General Loan loss Provision	-	23.91	-	1.97	10.86	(17.07)	17.34
7.1.1.1 Pass Loan Loss Provision	-	0.58	-	(2.97)	3.42	10.40	0.06
7.1.1.2 Watch List Provision	-	23.34	-	4.94	7.44	(27.48)	17.29
7.1.2 Special Loan Loss Provision	-	0.23	1.08	106.71	195.78	3.55	96.96
7.1.3 Additional Loan Loss Provision	33.64	-	2.59	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	0.02	(14.76)	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	5.73	8.17	-	6.70	-	-	-
10. Provision for Income Tax	15.26	22.07	-	20.10	-	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	36.31	51.50	25.35	46.90	-	91.56	-
Total Expenses	535.70	381.57	55.25	530.05	360.35	191.69	246.16
Income							
1. Interest Income	424.83	326.62	9.22	463.27	162.70	134.51	154.69
1.1 On Loans and Advances	353.01	299.59	7.50	444.23	152.22	126.90	149.97
1.2 On Investment	59.18	22.25	-	10.40	4.23	7.34	-
1.2.1 Government Bonds	59.18	22.25	-	10.40	4.23	7.34	-
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	12.64	4.78	1.72	5.53	6.25	(0.39)	4.73
1.5 On Others	-	-	-	3.10	-	0.67	-
2. Commission and Discount	1.70	0.35	-	1.46	0.94	3.87	0.23
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.70	0.35	-	1.04	0.94	3.87	0.02
2.3 Others	-	-	-	0.43	-	-	0.21
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	109.18	21.73	0.07	62.58	3.84	53.06	6.31
5. Non Operating Income	-	0.12	7.50	2.74	3.75	0.18	1.54
6. Write Back from Provisions for loss	-	32.76	38.47	-	55.34	0.07	32.33
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	133.78	-	51.05
Total Income	535.70	381.57	55.25	530.05	360.35	191.69	246.16

BFI Name	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	GMFL
Expenses							
1. Interest Expense	307.05	194.20	16.40	270.40	8.90	1.94	199.35
1.1 On Deposit Liabilities	307.01	194.17	16.40	270.40	8.90	1.55	199.35
1.1.1 Saving Account	51.15	38.19	2.86	98.57	2.54	0.10	37.40
1.1.2 Fixed Account	253.25	155.98	13.54	160.88	5.59	-	153.32
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	2.36	-	10.21
1.1.2.2 3 to 6 months Fixed Account	28.39	25.34	-	30.52	0.31	-	18.87
1.1.2.3 6 months to 1 year Fixed Account	41.98	91.91	-	108.77	1.80	-	97.17
1.1.2.4 Above 1 year Fixed Account	182.88	38.74	13.54	21.59	1.12	-	27.07
1.1.3 Call Deposit	2.61	-	-	10.94	0.76	1.45	8.63
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.04	0.03	-	-	-	0.39	-
2. Commission Expense	-	-	-	0.19	-	-	-
3. Staff Expense	52.73	27.68	2.05	51.90	13.66	2.55	33.58
4. Office Operating Expenses	34.26	21.22	1.52	24.37	10.59	2.00	21.75
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	25.47	29.61	2.41	166.70	2.24	-	38.67
7.1 Loan loss Provision	25.47	15.51	2.41	166.70	2.24	-	38.67
7.1.1 General Loan loss Provision	12.98	3.16	1.14	37.84	2.24	-	18.59
7.1.1.1 Pass Loan Loss Provision	12.98	(1.05)	0.26	4.78	2.24	-	18.59
7.1.1.2 Watch List Provision	-	4.21	0.88	33.06	-	-	-
7.1.2 Special Loan Loss Provision	12.49	12.35	1.27	128.86	-	-	20.09
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	14.10	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	16.56	6.91	-	-	1.67	-	5.69
10. Provision for Income Tax	44.72	18.66	-	-	-	-	15.36
11. Others	-	-	-	-	-	-	-
12. Net Profit	104.34	43.54	4.50	38.30	16.41	-	35.85
Total Expenses	585.12	341.82	26.89	551.85	53.46	6.50	350.26
Income							
1. Interest Income	515.17	298.17	25.68	447.90	6.92	-	295.85
1.1 On Loans and Advances	498.60	272.95	25.68	441.78	4.56	-	263.68
1.2 On Investment	9.13	20.51	-	-	1.19	-	24.94
1.2.1 Government Bonds	9.10	-	-	-	1.19	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.03	20.51	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	24.94
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.52	4.71	-	6.11	1.18	-	6.57
1.5 On Others	0.92	-	-	-	-	-	0.65
2. Commission and Discount	0.19	0.64	1.21	-	0.04	-	2.04
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.19	0.64	-	-	0.02	-	1.45
2.3 Others	-	-	1.21	-	0.03	-	0.60
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	20.81	18.35	-	35.13	2.27	0.00	20.22
5. Non Operating Income	0.33	24.65	-	-	8.57	0.19	13.43
6. Write Back from Provisions for loss	48.63	-	-	68.82	35.63	-	18.71
7. Recovery of written-off Loan	-	-	-	-	0.02	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	6.31	-
Total Income	585.12	341.82	26.89	551.85	53.46	6.50	350.26

BFI Name	ICFC	CityExpress	Manju	Reliance
Expenses				
1. Interest Expense	528.23	4.00	309.48	210.92
1.1 On Deposit Liabilities	513.80	4.00	309.40	210.92
1.1.1 Saving Account	92.74	2.10	47.04	49.96
1.1.2 Fixed Account	410.10	1.62	235.26	160.96
1.1.2.1 Up to 3 months Fixed Account	38.43	0.03	56.20	-
1.1.2.2 3 to 6 months Fixed Account	15.63	0.36	49.87	29.27
1.1.2.3 6 months to 1 year Fixed Account	221.15	1.09	75.18	22.04
1.1.2.4 Above 1 year Fixed Account	134.88	0.15	54.02	109.65
1.1.3 Call Deposit	10.97	0.28	27.10	-
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	14.43	-	0.08	-
2. Commission Expense	-	-	-	-
3. Staff Expense	61.10	10.45	41.24	38.59
4. Office Operating Expenses	54.02	8.48	33.89	35.56
5. Foreign Exchange Loss	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-
6. Non Operating Expense	-	-	-	-
7. Provision for Risk	38.16	-	24.60	80.58
7.1 Loan loss Provision	38.16	-	24.60	80.58
7.1.1 General Loan loss Provision	23.71	-	24.60	15.33
7.1.1.1 Pass Loan Loss Provision	-	-	24.60	-
7.1.1.2 Watch List Provision	23.71	-	-	15.33
7.1.2 Special Loan Loss Provision	14.46	-	-	65.25
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	10.81	-	15.41	-
10. Provision for Income Tax	29.19	-	41.62	-
11. Others	-	-	-	-
12. Net Profit	68.11	-	97.11	-
Total Expenses	789.63	22.93	563.36	365.65
Income				
1. Interest Income	599.45	9.47	485.84	261.14
1.1 On Loans and Advances	528.11	8.67	479.24	234.61
1.2 On Investment	49.86	-	0.54	17.10
1.2.1 Government Bonds	49.86	-	0.54	17.10
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	21.48	0.80	-	9.43
1.5 On Others	-	-	6.06	-
2. Commission and Discount	5.56	0.02	19.29	0.49
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	5.56	0.02	0.10	0.49
2.3 Others	-	-	19.19	-
3. Exchange Fluctuation Income	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-
4. Other Operating Income	29.74	10.23	58.22	18.87
5. Non Operating Income	153.65	-	-	73.88
6. Write Back from Provisions for loss	0.87	0.38	-	11.13
7. Recovery of written-off Loan	0.37	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-
9. Net Loss	-	2.82	-	0.15
Total Income	789.63	22.93	563.36	365.65

Statement of Credit as on Pus end, 2077(Mid-Jan, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL
Sector Wise						
Agricultural and Forest Related	10,033.71	13,479.39	6,085.98	7,871.50	2,117.42	6,796.69
Fishery Related	358.70	808.09	13.98	164.99	-	53.17
Mining Related	1,252.45	-	125.32	370.17	-	-
Manufacturing (Producing) Related	24,320.61	17,846.02	40,208.26	44,232.54	11,235.02	41,906.40
Construction	16,469.75	18,584.36	828.05	7,547.24	12,544.19	4,545.05
Electricity, Gas and Water	7,582.68	8,474.28	9,056.96	15,123.71	234.05	1,676.43
Metal Products, Mach. & Ele. Eqp.	4,407.97	2,490.01	1,097.82	1,072.28	2,181.19	6,130.87
Tras., Com. and Public Utilities	3,885.08	3,197.71	1,654.39	1,031.48	1,076.37	2,939.50
Wholesaler & Retailer	13,754.65	47,232.62	50,774.63	23,155.74	13,826.18	21,094.07
Finance, Insurance and Real Estate	2,669.68	18,936.42	10,623.73	8,765.95	3,155.00	12,481.55
Hotel or Restaurant	6,395.99	8,664.60	5,086.20	10,609.96	1,524.13	6,239.56
Other Services	2,854.06	5,833.15	8,773.48	19,290.26	931.07	4,485.51
Consumption Loans	16,036.06	22,584.77	3,519.51	2,894.86	4,829.41	2,513.52
Local Government	-	216.60	-	383.43	138.81	255.20
Others	12,735.89	2,239.25	40,702.99	5,204.33	2,239.41	4,163.95
TOTAL sectorwise	122,757.29	170,587.27	178,551.30	147,718.44	56,032.25	115,281.48

Product Wise

Term Loan	24,040.93	30,028.60	34,248.94	50,395.80	5,329.64	23,281.46
Overdraft	12,145.00	24,099.00	19,649.45	14,525.52	4,469.96	9,638.04
Trust Receipt Loan / Import Loan	3,924.33	1,425.15	15,155.59	13,708.93	5,914.88	15,471.52
Demand & Other Working Capital Loan	20,756.58	51,556.46	53,028.33	47,205.48	12,023.93	40,709.99
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,460.13	15,111.48	13,054.64	2,029.76	8,265.30	3,878.61
Real Estate Loan	5,015.11	9,442.55	9,298.92	4,855.33	4,639.58	4,285.11
Margin Nature Loan	4,421.91	4,171.59	3,303.52	896.50	-	1,554.34
Hire Purchase Loan	2,685.51	6,843.31	2,600.55	2,716.88	4,157.60	7,117.71
Deprived Sector Loan	6,651.21	10,362.97	10,807.66	7,720.28	3,319.21	5,882.64
Bills Purchased	2.80	33.73	765.76	438.87	463.39	0.27
Other Product	36,653.78	17,512.43	16,637.97	3,225.09	7,448.78	3,461.80
Total Product wise Loan	122,757.29	170,587.27	178,551.30	147,718.44	56,032.25	115,281.48

Collateral Wise

Gold and Silver	10,781.66	15,284.69	683.99	1,141.65	-	-
Government Securities	0.90	522.58	15.31	0.78	-	-
Non Governmental Securities	0.09	4,171.58	4,533.88	892.09	-	1,554.34
Fixed Deposit Receipts	349.16	435.71	488.92	485.01	1,772.10	373.50
Own	348.81	435.71	432.50	485.01	1,678.80	373.50
Other Licences Institutions	0.35	-	56.42	-	93.30	-
Collateral of Properties	109,677.04	142,229.83	150,096.52	127,475.17	47,425.26	108,533.32
Fixed Assets	108,049.30	142,190.29	83,352.64	109,642.80	35,754.23	108,383.32
Current Assets	1,627.73	39.54	66,743.89	17,832.37	11,671.03	150.00
Against security of Bill	-	25.99	8,413.12	0.00	-	0.27
Domestic Bills	-	13.26	-	0.00	-	0.02
Foreign Bills	-	12.73	8,413.12	-	-	0.25
Against Guarantee	1,861.01	7,806.63	3,809.80	5,459.46	1,522.49	4,745.44
Government Guarantee	25.47	-	0.84	383.65	138.81	-
Institutional Guarantee	1,728.59	6,488.06	3,034.25	4,729.34	1,383.69	-
Personal Guarantee	60.72	1,213.10	774.71	345.80	-	-
Collective Guarantee	2.45	105.47	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	74.59
Other Guarantee	1.99	-	-	0.67	-	4,670.85
Credit Card	-	-	267.03	27.41	301.68	74.61
Others	87.43	110.26	10,242.73	12,236.87	5,010.71	-
Total	122,757.29	170,587.27	178,551.30	147,718.44	56,032.25	115,281.48

Statement of Credit as on Pus end, 2077(Mid-Jan, 2021)

BFI Name	NSBI	NBBL	EBL	BOK	NCC	NIC	MBL
Sector Wise							
Agricultural and Forest Related	3,097.56	5,100.82	5,959.71	3,780.76	3,206.23	16,337.19	5,539.74
Fishery Related	49.14	190.95	61.15	45.93	230.17	737.13	191.32
Mining Related	39.82	427.59	10.95	25.70	536.74	-	123.05
Manufacturing (Producing) Related	27,128.76	7,085.73	16,694.42	21,805.46	14,599.36	14,069.60	24,004.99
Construction	4,090.92	7,973.70	22,533.15	4,447.89	10,634.37	19,098.67	7,170.21
Electricity, Gas and Water	4,356.03	4,101.12	5,528.33	3,831.62	5,639.42	2,002.25	5,733.88
Metal Products, Mach. & Ele. Eqp.	2,066.98	978.46	2,386.05	1,828.89	1,361.80	514.07	605.42
Tras., Com. and Public Utilities	524.69	2,234.79	2,711.62	1,917.78	2,059.76	3,268.31	2,469.19
Wholesaler & Retailer	20,161.67	9,119.56	29,983.61	21,846.23	13,720.62	51,205.55	25,730.95
Finance, Insurance and Real Estate	5,808.35	4,514.83	10,790.98	9,496.48	5,055.89	16,583.66	8,593.62
Hotel or Restaurant	4,729.07	3,082.89	2,462.79	5,200.53	2,986.60	11,610.54	3,867.49
Other Services	1,580.70	11,177.65	4,324.89	6,491.03	3,993.38	6,092.35	5,873.01
Consumption Loans	1,267.81	1,259.79	3,766.71	7,146.12	2,359.55	10,998.89	2,913.69
Local Government	-	-	-	-	-	-	129.84
Others	17,986.89	5,002.69	12,616.64	3,611.00	16,422.28	80,562.74	14,251.11
TOTAL sectorwise	92,888.41	62,250.57	119,830.99	91,475.44	82,806.16	233,080.94	107,197.52

Product Wise

Term Loan	19,554.55	12,905.80	27,540.96	19,761.75	23,255.94	27,650.97	22,113.34
Overdraft	889.33	6,996.86	25,283.33	24,004.73	17,491.02	67,323.60	8,903.19
Trust Receipt Loan / Import Loan	10,316.01	2,052.22	6,502.26	3,639.25	2,240.64	197.72	6,775.08
Demand & Other Working Capital Loan	28,041.36	13,331.43	14,427.67	15,235.17	12,365.57	47,589.51	12,725.05
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,610.13	3,740.33	21,035.81	3,698.43	4,423.16	18,991.06	5,598.16
Real Estate Loan	4,116.35	2,510.15	3,602.17	4,291.35	1,254.96	17,310.07	4,297.98
Margin Nature Loan	-	931.57	625.13	1,721.27	1,447.57	5,248.07	695.35
Hire Purchase Loan	2,464.19	6,631.71	5,105.06	6,860.87	4,885.99	9,354.60	6,554.87
Deprived Sector Loan	7,219.42	3,643.90	7,278.45	5,734.97	4,357.76	10,478.69	5,933.44
Bills Purchased	0.08	88.74	-	918.53	-	-	50.96
Other Product	17,677.00	9,417.85	8,430.14	5,609.11	11,083.55	28,936.64	33,550.09
Total Product wise Loan	92,888.41	62,250.57	119,830.99	91,475.44	82,806.16	233,080.94	107,197.52

Collateral Wise

Gold and Silver	-	431.25	-	28.59	64.77	64.94	262.72
Government Securities	-	-	0.98	-	-	0.60	2.05
Non Governmental Securities	-	1,106.83	660.23	-	1,447.57	5,248.07	9.80
Fixed Deposit Receipts	904.86	148.59	1,027.37	427.79	411.02	465.12	310.87
Own	904.86	148.10	1,027.37	427.79	411.02	465.12	307.07
Other Licences Institutions	-	0.50	-	-	-	-	3.80
Collateral of Properties	68,296.94	58,436.65	103,252.83	82,604.00	75,681.11	214,311.55	100,848.86
Fixed Assets	51,595.48	57,435.81	61,793.81	79,163.20	73,217.08	199,918.76	53,476.85
Current Assets	16,701.46	1,000.84	41,459.03	3,440.81	2,464.03	14,392.79	47,372.01
Against security of Bill	10,316.01	158.27	4,983.63	533.25	679.97	-	50.96
Domestic Bills	-	66.58	88.33	-	-	-	-
Foreign Bills	10,316.01	91.70	4,895.29	533.25	679.97	-	50.96
Against Guarantee	6,296.72	1,788.08	8,028.12	7,868.72	3,412.35	11,897.92	1,908.29
Government Guarantee	156.09	106.56	198.74	2.17	74.74	216.53	151.27
Institutional Guarantee	5,547.55	1,612.58	6,995.88	4,954.33	3,335.74	11,267.39	633.68
Personal Guarantee	-	40.49	833.50	71.09	1.87	-	1,085.24
Collective Guarantee	-	-	-	-	-	-	0.48
Int. Rtd. Foreign Bank's Guarantee	593.07	-	-	843.78	-	-	-
Other Guarantee	-	28.45	-	1,997.34	-	413.99	37.61
Credit Card	-	34.92	1.67	13.10	11.29	112.11	145.70
Others	7,073.89	145.97	1,876.16	-	1,098.09	980.64	3,658.26
Total	92,888.41	62,250.57	119,830.99	91,475.44	82,806.16	233,080.94	107,197.52

Statement of Credit as on Pus end, 2077(Mid-Jan, 2021)

BFI Name	Kumari	Laxmi	SBL	ADBNI	Global	Citizen
Sector Wise						
Agricultural and Forest Related	3,755.08	3,889.68	8,340.41	37,715.71	8,403.17	4,965.94
Fishery Related	234.02	157.75	159.85	574.98	191.20	115.36
Mining Related	851.96	87.48	282.10	232.42	152.35	890.45
Manufacturing (Producing) Related	27,444.65	16,518.04	22,739.21	8,157.99	40,368.55	15,715.76
Construction	13,014.69	22,529.03	8,582.21	10,412.00	25,862.66	4,929.23
Electricity, Gas and Water	7,395.95	6,770.64	5,900.51	4,573.56	16,767.89	6,545.54
Metal Products, Mach. & Ele. Eqp.	3,676.91	3,837.53	2,822.12	478.72	1,095.33	750.88
Tras., Com. and Public Utilities	7,544.80	3,440.40	5,994.09	1,499.95	6,652.35	2,048.87
Wholesaler & Retailer	13,992.05	18,918.56	33,366.12	29,314.73	46,776.96	14,591.96
Finance, Insurance and Real Estate	8,493.41	6,922.94	9,690.86	552.01	14,883.09	6,872.34
Hotel or Restaurant	5,608.53	3,990.31	5,708.05	3,367.87	9,231.66	1,850.30
Other Services	4,744.75	3,027.86	5,161.75	3,558.50	9,566.19	3,958.32
Consumption Loans	5,478.89	3,710.04	6,706.18	1,147.15	9,636.53	5,824.48
Local Government	10.22	136.67	150.58	-	-	-
Others	18,164.76	1,585.62	28,520.43	30,588.56	26,102.11	21,998.46
TOTAL sectorwise	120,410.67	95,522.55	144,124.47	132,174.16	215,690.04	91,057.92

Product Wise

Term Loan	34,714.77	22,743.60	38,316.11	2,717.00	48,124.56	21,713.07
Overdraft	17,945.30	5,271.84	27,768.96	7,091.53	42,757.25	12,372.55
Trust Receipt Loan / Import Loan	5,943.81	7,061.80	6,560.90	72.64	9,226.52	3,270.86
Demand & Other Working Capital Loan	29,299.94	21,848.34	31,396.02	100,060.89	44,830.06	15,336.20
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,362.74	4,879.93	6,443.02	5,544.82	18,338.99	6,021.68
Real Estate Loan	1,694.34	4,205.26	6,879.00	394.43	4,521.18	4,862.18
Margin Nature Loan	3,630.21	1,269.29	4,887.99	96.81	5,003.57	3,635.71
Hire Purchase Loan	4,687.34	2,495.07	9,294.56	1,250.39	11,167.92	4,902.38
Deprived Sector Loan	6,824.82	6,123.54	9,269.74	13,314.64	12,703.94	6,704.63
Bills Purchased	4.38	105.09	5.87	-	-	25.90
Other Product	9,303.02	19,518.79	3,302.30	1,631.01	19,016.05	12,212.75
Total Product wise Loan	120,410.67	95,522.55	144,124.47	132,174.16	215,690.04	91,057.92

Collateral Wise

Gold and Silver	31.30	487.79	-	66.53	23.96	715.75
Government Securities	118.83	-	2.86	-	-	8.25
Non Governmental Securities	3,718.85	-	4,913.25	-	132.78	3,729.08
Fixed Deposit Receipts	433.45	562.72	1,142.78	505.04	969.81	571.68
Own	425.81	562.72	1,140.45	505.04	969.81	561.63
Other Licences Institutions	7.64	-	2.33	-	-	10.05
Collateral of Properties	107,755.23	87,976.28	127,681.30	131,476.31	181,646.24	68,102.41
Fixed Assets	104,479.15	64,624.12	74,046.14	131,476.31	111,720.53	51,081.35
Current Assets	3,276.09	23,352.16	53,635.15	-	69,925.71	17,021.06
Against security of Bill	2.58	-	3,638.72	-	-	3,938.80
Domestic Bills	-	-	134.42	-	-	40.90
Foreign Bills	2.58	-	3,504.30	-	-	3,897.90
Against Guarantee	6,275.53	136.67	5,020.21	-	1,310.90	1,126.84
Government Guarantee	161.92	136.67	145.02	-	22.05	2.91
Institutional Guarantee	5,342.85	-	4,763.05	-	838.79	3.99
Personal Guarantee	641.37	-	110.91	-	431.01	1,095.67
Collective Guarantee	125.81	-	-	-	19.06	3.41
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	3.58	-	1.24	-	-	20.86
Credit Card	43.15	56.14	252.02	-	255.73	54.88
Others	2,031.75	6,302.95	1,473.32	126.28	31,350.62	12,810.23
Total	120,410.67	95,522.55	144,124.47	132,174.16	215,690.04	91,057.92

Statement of Credit as on Pus end, 2077(Mid-Jan, 2021)

BFI Name	Prime	Sunrise	NMB	Prabhu	Mega	CBL	Century
Sector Wise							
Agricultural and Forest Related	8,580.61	7,878.37	7,458.02	5,821.62	5,349.07	4,444.48	2,899.73
Fishery Related	372.40	241.81	201.73	39.18	92.97	15.16	95.19
Mining Related	118.63	13.51	266.80	-	441.31	102.06	204.00
Manufacturing (Producing) Related	14,115.64	9,355.60	31,937.90	20,152.19	22,358.80	12,149.28	15,097.72
Construction	14,484.75	16,693.50	16,283.70	14,983.46	9,811.14	3,555.69	7,312.18
Electricity, Gas and Water	10,936.43	4,940.63	9,980.61	6,685.51	3,826.31	5,082.14	5,281.82
Metal Products, Mach. & Ele. Eqp.	1,237.46	1,227.38	1,960.97	1,765.60	1,067.44	715.06	1,718.90
Tras., Com. and Public Utilities	2,688.25	313.59	2,334.70	3,378.58	2,052.84	2,107.69	1,799.44
Wholesaler & Retailer	12,669.11	19,173.85	42,343.32	20,236.73	26,667.81	13,356.20	12,193.19
Finance, Insurance and Real Estate	15,550.42	6,838.14	7,885.32	11,643.49	19,364.15	8,561.56	7,112.27
Hotel or Restaurant	6,920.98	3,075.93	5,310.24	13,271.17	6,986.28	2,283.62	2,899.63
Other Services	7,410.58	3,497.65	3,308.46	16,368.48	5,324.50	2,375.99	3,235.13
Consumption Loans	9,963.76	3,899.84	3,017.67	5,316.52	7,425.03	5,740.08	4,089.35
Local Government	-	-	-	-	-	4.08	-
Others	20,356.78	12,322.30	11,362.91	9,719.35	16,998.56	7,472.03	8,095.14
TOTAL sectorwise	125,405.80	89,472.12	143,652.36	129,381.87	127,766.21	67,965.12	72,033.68

Product Wise

Term Loan	25,913.22	10,560.95	38,247.12	40,742.92	22,527.16	17,407.92	20,383.82
Overdraft	31,569.74	16,018.00	13,402.33	13,917.25	20,180.87	10,967.20	13,014.51
Trust Receipt Loan / Import Loan	1,026.01	2,987.27	4,796.80	6,133.11	3,698.97	4,001.26	1,457.39
Demand & Other Working Capital Loan	16,672.60	14,531.90	24,595.06	20,859.26	30,661.35	15,229.15	18,727.49
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,857.96	12,599.95	12,905.25	9,761.59	6,491.17	2,164.28	3,836.10
Real Estate Loan	10,301.51	3,970.66	4,449.42	3,193.86	12,678.87	4,382.06	3,402.24
Margin Nature Loan	3,308.65	2,685.60	1,381.76	2,759.00	3,609.06	3,469.74	2,123.88
Hire Purchase Loan	6,958.73	4,049.87	5,262.93	6,326.64	5,623.57	2,460.70	2,095.80
Deprived Sector Loan	6,676.93	5,579.21	8,613.37	6,886.85	7,184.80	3,927.67	3,550.76
Bills Purchased	134.57	1,450.45	-	91.71	-	-	26.09
Other Product	15,985.88	15,038.26	29,998.32	18,709.68	15,110.39	3,955.14	3,415.60
Total Product wise Loan	125,405.80	89,472.12	143,652.36	129,381.87	127,766.21	67,965.12	72,033.68

Collateral Wise

Gold and Silver	4,695.10	-	250.25	56.80	667.64	187.72	40.41
Government Securities	7.52	-	0.90	3.00	-	22.08	-
Non Governmental Securities	3,121.11	2,685.60	-	2,762.75	4,098.88	3,490.03	2,123.88
Fixed Deposit Receipts	671.82	513.15	471.10	3,020.94	551.82	371.04	212.26
Own	671.82	513.15	471.10	3,020.94	543.42	371.04	212.26
Other Licences Institutions	-	-	-	-	8.41	-	-
Collateral of Properties	106,977.36	82,548.81	141,566.68	109,187.88	114,694.52	61,173.20	67,120.72
Fixed Assets	106,066.32	79,575.52	130,565.32	106,166.61	112,427.29	60,846.83	49,574.02
Current Assets	911.04	2,973.29	11,001.35	3,021.27	2,267.23	326.36	17,546.70
Against security of Bill	1.11	-	-	4,651.18	-	-	26.09
Domestic Bills	1.11	-	-	6.78	-	-	26.09
Foreign Bills	-	-	-	4,644.40	-	-	-
Against Guarantee	6,288.55	2,177.19	277.72	7,641.47	5,655.31	2,454.40	2,387.27
Government Guarantee	154.82	-	0.09	139.91	2.69	16.49	-
Institutional Guarantee	4,979.69	2,052.04	8.58	6,674.44	4,571.48	2,350.40	2,366.53
Personal Guarantee	990.14	30.63	207.95	807.86	1,041.35	27.31	20.71
Collective Guarantee	-	-	22.56	11.77	38.90	51.27	0.03
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	163.89	94.53	38.55	7.50	0.89	8.94	-
Credit Card	72.52	95.91	41.43	2.44	75.14	-	43.35
Others	3,570.71	1,451.47	1,044.28	2,055.40	2,022.90	266.66	79.72
Total	125,405.80	89,472.12	143,652.36	129,381.87	127,766.21	67,965.12	72,033.68

Statement of Credit as on Pus end, 2077(Mid-Jan, 2021)

BFI Name	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Sector Wise							
Agricultural and Forest Related	5,129.71	1,772.00	2.89	442.23	783.27	406.29	378.86
Fishery Related	99.46	41.30	-	-	16.05	14.97	2.72
Mining Related	127.19	1.58	-	-	16.08	1.64	-
Manufacturing (Producing) Related	18,038.91	1,655.36	-	453.74	1,589.98	871.49	344.35
Construction	9,695.99	3,930.75	-	98.16	4,939.43	1,270.12	1,040.03
Electricity,Gas and Water	6,384.82	671.26	-	-	368.25	34.33	-
Metal Products, Mach. & Ele. Eqp.	1,408.40	167.10	-	-	139.97	141.85	31.15
Tras., Com. and Public Utilities	4,993.50	1,707.23	5.80	109.06	1,480.54	160.68	188.96
Wholesaler & Retailer	17,661.33	5,675.01	2.16	779.00	3,830.48	2,000.35	545.65
Finance, Insurance and Real Estate	7,247.65	4,154.31	-	200.00	4,891.13	1,308.79	524.95
Hotel or Restaurant	3,576.04	1,144.35	-	-	1,464.94	228.77	65.20
Other Services	4,173.10	945.98	-	773.97	1,173.16	421.34	52.88
Consumption Loans	1,703.09	2,447.47	-	44.17	1,399.88	238.42	82.85
Local Government	-	-	2.72	-	3.34	-	1.50
Others	24,381.70	7,345.60	3.72	-	8,464.42	1,680.54	1,313.56
TOTAL sectorwise	104,620.91	31,659.30	17.29	2,900.34	30,560.92	8,779.58	4,572.65

Product Wise

Term Loan	22,984.95	8,335.71	0.03	596.66	9,781.03	2,110.50	334.10
Overdraft	10,353.77	8,968.96	5.87	1,104.02	6,912.08	1,526.29	478.46
Trust Receipt Loan / Import Loan	2,509.03	-	-	-	-	-	-
Demand & Other Working Capital Loan	21,379.41	-	-	-	1,544.62	1,354.42	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,203.92	3,170.90	-	98.16	4,182.62	1,182.63	712.34
Real Estate Loan	5,424.28	2,328.93	-	200.00	1,526.97	854.03	93.60
Margin Nature Loan	1,181.57	1,270.58	-	-	638.04	483.98	-
Hire Purchase Loan	4,118.34	1,763.86	5.80	109.06	2,501.63	227.79	299.38
Deprived Sector Loan	6,226.72	2,905.64	2.86	145.07	2,868.41	516.59	683.75
Bills Purchased	36.57	-	-	-	-	-	-
Other Product	24,202.35	2,914.72	2.72	647.37	605.54	523.36	1,971.02
Total Product wise Loan	104,620.91	31,659.30	17.29	2,900.34	30,560.92	8,779.58	4,572.65

Collateral Wise

Gold and Silver	37.31	525.45	-	-	74.87	58.03	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	0.10	1,270.58	-	-	643.01	480.46	-
Fixed Deposit Receipts	531.98	415.84	-	44.17	142.90	12.05	18.20
Own	531.98	415.84	-	44.17	142.90	12.05	18.20
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	99,027.07	26,868.51	14.56	2,856.17	25,587.03	7,896.54	4,552.95
Fixed Assets	84,687.06	26,868.51	14.56	2,856.17	25,587.03	7,896.54	4,552.95
Current Assets	14,340.01	-	-	-	-	-	-
Against security of Bill	123.73	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	123.73	-	-	-	-	-	-
Against Guarantee	2.61	2,578.91	2.72	-	4,113.11	257.92	-
Government Guarantee	-	-	2.72	-	-	-	-
Institutional Guarantee	-	2,553.68	-	-	3,378.52	224.62	-
Personal Guarantee	2.61	22.47	-	-	643.64	33.30	-
Collective Guarantee	-	2.76	-	-	90.95	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	30.39	-	-	-	-	-	-
Others	4,867.72	-	-	-	-	74.57	1.50
Total	104,620.91	31,659.30	17.29	2,900.34	30,560.92	8,779.58	4,572.65

Statement of Credit as on Pus end, 2077(Mid-Jan, 2021)

BFI Name	Tinau	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise							
Agricultural and Forest Related	1,753.75	5,710.90	2,054.04	1,619.25	9.42	2,214.42	2,205.49
Fishery Related	85.92	80.91	106.01	72.97	15.22	62.56	266.25
Mining Related	-	-	61.14	20.08	-	141.20	108.05
Manufacturing (Producing) Related	1,222.45	2,006.23	1,767.07	1,721.41	33.26	2,907.86	4,109.94
Construction	935.22	11,775.14	6,893.31	2,204.98	103.00	4,891.22	2,656.39
Electricity, Gas and Water	-	244.53	158.67	90.00	-	722.26	0.00
Metal Products, Mach. & Ele. Eqp.	136.50	391.26	271.63	372.91	5.39	509.17	-
Tras., Com. and Public Utilities	992.27	3,544.69	3,034.78	1,921.81	27.56	568.24	934.19
Wholesaler & Retailer	2,668.39	10,226.77	4,503.54	5,761.08	29.35	4,281.08	6,427.21
Finance, Insurance and Real Estate	1,341.06	7,712.82	3,199.98	2,000.94	-	5,024.86	3,037.28
Hotel or Restaurant	801.92	1,968.82	2,057.00	969.71	1.35	1,357.83	3,428.27
Other Services	1,072.44	872.45	764.87	634.52	2.54	759.78	1,679.59
Consumption Loans	316.75	3,266.86	2,814.43	2,501.38	16.03	2,750.25	568.30
Local Government	-	-	0.03	-	-	3.40	-
Others	1,983.74	14,990.07	19,165.59	11,938.68	66.96	11,403.91	3,869.27
TOTAL sectorwise	13,310.41	62,791.46	46,852.11	31,829.70	310.08	37,598.04	29,290.25

Product Wise

Term Loan	4,070.93	16,714.62	14,985.37	14,751.47	34.91	10,333.58	7,577.25
Overdraft	3,973.13	9,633.64	9,715.49	7,011.37	112.45	10,605.62	1,218.86
Trust Receipt Loan / Import Loan	-	-	17.66	12.67	-	-	-
Demand & Other Working Capital Loan	-	440.64	232.02	1,164.04	5.19	239.34	9,176.69
Res. Per. H. Loan (Up to Rs. 15 mil.)	751.85	10,897.22	5,375.67	2,035.92	77.16	3,826.26	1,909.08
Real Estate Loan	430.17	3,243.12	1,510.37	448.08	16.04	1,744.15	1,179.42
Margin Nature Loan	3.82	2,043.50	1,221.13	1,075.70	-	1,140.83	35.57
Hire Purchase Loan	736.90	4,213.46	4,374.53	2,392.43	41.49	1,905.64	1,711.45
Deprived Sector Loan	1,944.78	13,796.94	5,735.75	2,070.87	19.73	4,602.34	3,129.85
Bills Purchased	-	-	-	-	-	-	-
Other Product	1,398.83	1,808.30	3,684.10	867.15	3.12	3,200.30	3,352.08
Total Product wise Loan	13,310.41	62,791.46	46,852.11	31,829.70	310.08	37,598.04	29,290.25

Collateral Wise

Gold and Silver	128.83	346.63	1,089.00	651.09	-	303.14	(0.00)
Government Securities	-	-	-	-	-	3.50	-
Non Governmental Securities	2.08	2,043.50	646.25	1,089.41	-	1,138.15	35.57
Fixed Deposit Receipts	119.06	432.88	389.32	203.67	2.15	287.23	192.45
Own	119.06	432.88	389.32	203.67	2.15	287.23	192.45
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	11,245.75	47,807.02	40,063.33	28,078.46	307.86	29,922.75	27,178.28
Fixed Assets	11,245.75	47,807.02	40,063.33	28,078.46	307.86	29,919.57	27,178.28
Current Assets	-	-	-	-	-	3.18	-
Against security of Bill	-	-	-	-	-	1.30	-
Domestic Bills	-	-	-	-	-	1.30	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	1,814.68	11,971.36	4,214.71	1,804.95	-	5,711.52	1,883.95
Government Guarantee	-	-	10.96	0.60	-	4.06	-
Institutional Guarantee	852.65	4,440.97	2,359.74	946.03	-	3,870.11	1,881.75
Personal Guarantee	-	2,799.30	1,118.99	799.30	-	1,624.98	-
Collective Guarantee	962.03	4,731.09	692.49	59.01	-	205.55	2.20
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	32.53	-	-	6.81	-
Credit Card	-	-	-	-	-	-	-
Others	-	190.06	449.49	2.12	0.08	230.45	-
Total	13,310.41	62,791.46	46,852.11	31,829.70	310.08	37,598.04	29,290.25

Statement of Credit as on Pus end, 2077(Mid-Jan, 2021)

BFI Name	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML
Sector Wise								
Agricultural and Forest Related	1,133.06	39.89	215.49	266.93	775.39	251.88	11.30	0.52
Fishery Related	53.16	-	22.75	3.25	6.33	10.02	-	-
Mining Related	15.62	-	-	-	-	4.59	-	-
Manufacturing (Producing) Related	1,492.86	75.48	78.25	36.50	102.37	179.21	-	60.00
Construction	4,246.28	534.31	12.85	14.99	250.07	86.04	31.21	19.03
Electricity, Gas and Water	2,688.87	-	-	-	2.97	8.80	-	-
Metal Products, Mach. & Ele. Eqp.	94.61	2.40	3.59	2.01	-	13.47	-	3.45
Tras., Com. and Public Utilities	860.93	200.53	2.30	1.56	67.36	110.60	6.36	-
Wholesaler & Retailer	3,005.12	633.41	106.88	64.93	761.20	120.32	23.67	33.33
Finance, Insurance and Real Estate	5,523.16	527.06	38.49	0.87	299.38	54.71	5.00	40.31
Hotel or Restaurant	887.17	100.72	5.61	39.20	71.32	26.82	-	27.50
Other Services	1,778.44	9.25	46.19	1.22	156.20	-	-	-
Consumption Loans	1,584.71	153.33	1.79	14.11	153.43	68.19	5.96	144.91
Local Government	-	-	-	-	-	-	-	33.18
Others	6,267.07	810.40	282.71	122.82	661.74	534.62	69.22	1,886.00
TOTAL sectorwise	29,631.04	3,086.75	816.89	568.37	3,307.76	1,469.25	152.72	2,248.23

Product Wise

Term Loan	5,239.72	1,040.06	50.66	213.91	1,675.37	501.33	-	124.27
Overdraft	5,504.73	481.85	102.71	132.43	568.66	360.66	47.71	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	2,509.65	271.16	550.64	-	99.90	-	23.67	147.82
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,075.92	476.25	-	-	123.84	139.16	15.86	19.03
Real Estate Loan	2,771.04	54.83	-	-	298.73	13.16	33.72	1,765.88
Margin Nature Loan	1,095.71	1.09	-	-	2.97	12.40	5.96	26.19
Hire Purchase Loan	1,455.23	218.97	-	12.84	51.75	157.32	5.09	122.28
Deprived Sector Loan	2,140.67	402.77	73.16	119.74	240.40	243.42	16.30	33.18
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	5,838.36	139.77	39.73	89.46	246.15	41.80	4.40	9.57
Total Product wise Loan	29,631.04	3,086.75	816.89	568.37	3,307.76	1,469.25	152.72	2,248.23

Collateral Wise

Gold and Silver	117.54	101.81	-	-	116.65	30.08	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,095.71	1.09	-	-	2.97	12.40	-	26.19
Fixed Deposit Receipts	474.88	37.51	8.16	1.80	10.04	7.50	-	0.05
Own	474.88	37.51	8.16	1.80	10.04	7.50	-	0.05
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	24,926.95	2,480.24	808.73	566.57	3,127.47	1,357.80	137.05	400.55
Fixed Assets	24,926.95	2,480.24	808.73	566.57	3,127.47	1,357.80	137.05	400.55
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	3,013.18	466.10	-	-	50.64	-	5.30	83.27
Government Guarantee	17.19	-	-	-	-	-	-	33.18
Institutional Guarantee	2,982.12	466.10	-	-	-	-	5.00	-
Personal Guarantee	6.86	-	-	-	50.64	-	0.30	50.09
Collective Guarantee	7.01	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	2.77	-	-	-	-	61.47	10.37	1,738.17
Total	29,631.04	3,086.75	816.89	568.37	3,307.76	1,469.25	152.72	2,248.23

Statement of Credit as on Pus end, 2077(Mid-Jan, 2021)

BFI Name	GURKHAFC	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Sector Wise								
Agricultural and Forest Related	171.82	321.13	485.11	-	292.83	280.30	170.92	254.04
Fishery Related	1.94	-	18.21	-	-	3.60	10.07	-
Mining Related	-	-	0.00	2.12	-	8.54	-	-
Manufacturing (Producing) Related	359.28	72.00	169.32	-	709.53	169.84	205.11	190.28
Construction	538.21	1,799.66	999.49	7.60	-	167.88	102.30	56.87
Electricity, Gas and Water	-	-	-	-	-	-	1.40	-
Metal Products, Mach. & Ele. Eqp.	-	11.77	37.41	-	-	90.21	2.00	-
Tras., Com. and Public Utilities	199.45	839.90	110.44	-	944.08	110.40	56.84	-
Wholesaler & Retailer	746.78	3,210.00	680.95	31.23	336.15	140.95	127.42	760.72
Finance, Insurance and Real Estate	805.50	-	357.20	69.34	671.61	258.09	401.39	216.27
Hotel or Restaurant	250.49	408.66	72.05	-	228.54	74.00	90.72	117.65
Other Services	149.18	63.44	647.26	137.59	-	25.80	22.75	23.07
Consumption Loans	907.36	349.01	447.50	12.73	234.47	175.02	61.53	35.50
Local Government	-	-	-	-	-	-	-	-
Others	1,894.14	370.02	487.86	45.56	2,327.57	743.50	824.33	655.76
TOTAL sectorwise	6,024.15	7,445.59	4,512.78	306.17	5,744.78	2,248.14	2,076.78	2,310.17

Product Wise

Term Loan	409.76	3,516.61	702.79	31.23	492.94	125.31	386.15	912.37
Overdraft	420.46	-	69.59	-	-	261.49	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	978.87	72.00	682.43	-	169.84	70.82	75.38	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	538.21	1,180.79	701.14	7.60	545.66	80.56	67.36	56.87
Real Estate Loan	321.76	676.23	598.64	69.34	215.19	128.76	63.42	216.27
Margin Nature Loan	148.44	370.02	381.60	3.44	71.85	23.97	100.26	-
Hire Purchase Loan	261.45	845.20	94.48	8.53	1,546.91	231.71	86.89	5.44
Deprived Sector Loan	505.20	375.94	268.77	1.54	659.95	219.28	519.29	42.59
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,439.99	408.81	1,013.36	184.49	2,042.44	1,106.23	778.03	1,076.64
Total Product wise Loan	6,024.15	7,445.59	4,512.78	306.17	5,744.78	2,248.14	2,076.78	2,310.17

Collateral Wise

Gold and Silver	651.26	206.05	-	-	139.21	2.52	-	-
Government Securities	-	1.71	-	-	-	-	-	-
Non Governmental Securities	148.44	-	381.60	3.44	-	30.08	96.17	-
Fixed Deposit Receipts	43.58	141.25	55.63	0.76	20.08	12.63	1.78	30.07
Own	43.58	141.25	55.63	0.76	20.08	12.63	1.78	30.07
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,609.58	6,714.79	3,830.06	120.37	5,028.44	1,918.58	1,441.96	2,280.10
Fixed Assets	4,609.58	6,714.79	3,830.06	87.59	4,736.40	1,918.58	1,439.97	2,280.10
Current Assets	-	-	-	32.78	292.04	-	2.00	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	571.29	11.77	245.50	-	457.20	269.35	535.03	-
Government Guarantee	-	-	-	-	-	4.02	-	-
Institutional Guarantee	488.85	-	245.50	-	457.20	190.06	502.30	-
Personal Guarantee	82.44	-	-	-	-	75.28	32.73	-
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	11.77	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	370.02	-	181.60	99.85	14.98	1.82	-
Total	6,024.15	7,445.59	4,512.78	306.17	5,744.78	2,248.14	2,076.78	2,310.17

Statement of Credit as on Pus end, 2077(Mid-Jan, 2021)

BFI Name	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	GMBFL	ICFC
Sector Wise								
Agricultural and Forest Related	527.72	295.96	239.50	1,353.45	30.45	287.76	118.38	187.96
Fishery Related	2.57	3.54	-	-	-	-	0.98	27.78
Mining Related	-	51.82	-	-	-	-	-	1.93
Manufacturing (Producing) Related	371.01	88.88	4.02	-	21.98	584.16	129.74	361.58
Construction	479.82	512.95	39.04	132.12	99.92	-	1,000.18	293.81
Electricity, Gas and Water	-	-	-	-	-	-	17.14	20.89
Metal Products, Mach. & Ele. Eqp.	-	106.35	-	-	2.79	-	3.40	14.39
Tras., Com. and Public Utilities	587.23	241.85	-	-	14.42	2.94	110.75	428.51
Wholesaler & Retailer	1,589.59	315.36	29.27	295.81	31.78	84.26	497.20	1,543.31
Finance, Insurance and Real Estate	1,555.12	218.07	-	104.42	20.00	-	585.81	2,682.51
Hotel or Restaurant	402.61	64.40	-	-	-	74.77	334.41	771.53
Other Services	8.77	111.43	1.16	1.16	-	-	57.07	401.05
Consumption Loans	24.01	196.68	31.22	130.06	24.15	1.76	487.90	639.27
Local Government	-	-	-	-	-	-	-	-
Others	1,509.25	1,413.84	21.79	4,330.59	116.22	550.93	1,124.10	2,709.55
TOTAL sectorwise	7,057.70	3,621.12	365.99	6,347.62	361.72	1,586.58	4,467.06	10,084.07

Product Wise

Term Loan	2,485.61	149.00	-	181.38	128.53	910.11	388.99	2,286.03
Overdraft	983.67	-	-	1,794.73	73.38	-	324.89	3,633.29
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	794.96	729.19	304.00	114.43	31.21	149.60	267.00	396.19
Res. Per. H. Loan (Up to Rs. 15 mil.)	451.98	512.95	39.04	132.12	38.65	-	809.93	936.10
Real Estate Loan	384.43	78.57	-	217.22	-	419.96	495.10	434.99
Margin Nature Loan	34.27	4.41	-	0.37	15.24	-	370.15	393.27
Hire Purchase Loan	587.23	330.31	-	61.06	21.20	2.47	81.37	413.37
Deprived Sector Loan	1,208.34	180.07	21.79	344.64	23.60	-	320.71	1,417.25
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	127.21	1,636.63	1.16	3,501.67	29.92	104.44	1,408.92	173.58
Total Product wise Loan	7,057.69	3,621.12	365.99	6,347.62	361.72	1,586.58	4,467.06	10,084.07

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	8.50
Non Governmental Securities	-	4.41	-	-	15.24	-	-	393.27
Fixed Deposit Receipts	24.01	35.01	31.22	68.99	-	-	88.26	144.15
Own	24.01	35.01	31.22	68.99	-	-	88.26	144.15
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	5,702.55	3,474.60	334.77	165.48	322.42	1,586.58	3,729.03	8,205.80
Fixed Assets	5,702.55	3,474.60	334.77	165.48	322.42	1,586.58	3,729.03	8,205.80
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,296.87	107.10	-	-	24.06	-	260.48	1,325.20
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	1,198.53	107.10	-	-	20.00	-	258.44	1,298.01
Personal Guarantee	98.33	-	-	-	3.47	-	2.04	27.20
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	0.59	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	34.27	-	-	6,113.14	-	-	389.29	7.14
Total	7,057.70	3,621.12	365.99	6,347.62	361.72	1,586.58	4,467.06	10,084.07

BFI Name	CityExpress	Manju	Reliance
Sector Wise			
Agricultural and Forest Related	-	270.69	64.64
Fishery Related	1.50	20.27	-
Mining Related	-	-	-
Manufacturing (Producing) Related	-	137.14	265.52
Construction	5.86	1,879.29	728.63
Electricity, Gas and Water	-	162.11	35.01
Metal Products, Mach. & Ele. Eqp.	-	136.85	91.91
Tras., Com. and Public Utilities	1.09	356.53	466.89
Wholesaler & Retailer	16.14	751.20	378.90
Finance, Insurance and Real Estate	51.39	2,287.16	488.67
Hotel or Restaurant	-	240.98	302.10
Other Services	1.50	78.17	96.34
Consumption Loans	11.30	753.50	293.53
Local Government	-	-	-
Others	-	894.52	1,066.96
TOTAL sectorwise	88.78	7,968.41	4,279.09

Product Wise

Term Loan	8.60	2,102.95	35.25
Overdraft	1.98	11.12	-
Trust Receipt Loan / Import Loan	-	-	-
Demand & Other Working Capital Loan	-	491.56	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	57.25	1,685.06	618.67
Real Estate Loan	-	203.50	350.12
Margin Nature Loan	0.35	411.87	256.03
Hire Purchase Loan	1.09	341.36	474.20
Deprived Sector Loan	-	2,139.44	355.82
Bills Purchased	-	-	-
Other Product	19.51	581.55	2,181.51
Total Product wise Loan	88.78	7,968.41	4,279.09

Collateral Wise

Gold and Silver	-	-	-
Government Securities	-	-	-
Non Governmental Securities	-	411.87	-
Fixed Deposit Receipts	0.12	60.11	35.04
Own	0.12	60.11	35.04
Other Licences Institutions	-	-	-
Collateral of Properties	88.31	5,099.72	3,347.66
Fixed Assets	88.31	5,099.72	3,347.66
Current Assets	-	-	-
Against security of Bill	-	-	-
Domestic Bills	-	-	-
Foreign Bills	-	-	-
Against Guarantee	-	2,386.71	579.45
Government Guarantee	-	-	-
Institutional Guarantee	-	2,104.80	349.20
Personal Guarantee	-	281.91	1.26
Collective Guarantee	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-
Other Guarantee	-	-	228.98
Credit Card	-	-	-
Others	0.35	10.00	316.94
Total	88.78	7,968.41	4,279.09

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% change		
	2018	2019	2020	2020	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	17,420	25,503	33,424	39,195	39,583	46.40	31.06	0.99
a. Paid-up Capital	11,159	17,078	21,495	22,279	23,271	53.04	25.87	4.45
b. Statutory Reserves	2,451	3,531	4,814	5,428	5,544	44.08	36.32	2.12
c. Retained Earning	1,379	1,750	2,790	6,598	5,528	26.91	59.44	-16.21
d. Others Reserves	2,431	3,144	4,324	4,890	5,240	29.33	37.53	7.16
2 BORROWINGS	87,707	126,378	142,095	164,073	177,755	44.09	12.44	8.34
a. NRB	2,070	1,701	8	6,526	7,977	-17.80	-99.52	22.23
f. Others	85,637	124,677	142,086	157,548	169,778	45.59	13.96	7.76
3 DEPOSITS	49,549	85,606	106,150	116,355	120,062	72.77	24.00	3.19
4 BILLS PAYABLE	1	75	41	21	23	5591.09	-45.48	10.76
5 OTHER LIABILITIES	13,552	23,664	29,558	36,684	33,006	74.63	24.90	-10.03
a. Loan Loss Provision	2,391	4,013	7,631	10,686	9,817	67.86	90.16	-8.13
b. Interest Suspense a/c	1,121	1,800	4,003	4,352	3,641	60.53	122.36	-16.32
c. Others	10,039	17,851	17,924	21,647	19,547	77.81	0.41	-9.70
6 RECONCILIATION A/c	3,480	5,192	8,482	15,122	16,489	49.19	63.36	9.04
7 PROFIT & LOSS A/c	4,039	6,608	5,419	2,948	5,260	63.62	-17.99	78.42
Total	175,748	273,028	325,169	374,398	392,178	55.35	19.10	4.75
Assets								
1 LIQUID FUNDS	16,314	19,246	30,382	22,131	22,522	17.97	57.86	1.76
a. Cash Balance	147	214	379	377	412	45.57	76.94	9.30
b. Bank Balance	9,190	13,398	16,872	12,087	11,691	45.79	25.93	-3.28
c. Money at Call	6,977	5,634	13,130	9,668	10,419	-19.25	133.06	7.77
2 INVESTMENT IN SECURITIES EXCEPT SHARE	43	312	468	315	605	629.98	49.91	91.81
3 SHARE & OTHER INVESTMENT	2,565	2,262	9,732	16,848	16,775	-11.81	330.28	-0.44
4 LOANS & ADVANCES	145,944	235,101	262,732	305,205	322,154	61.09	11.75	5.55
Institutional	30,597	38,955	39,721	37,002	40,799	27.32	1.97	10.26
Individual	115,347	196,147	223,012	268,203	281,356	70.05	13.70	4.90
5 FIXED ASSETS	1,472	2,107	2,223	2,326	2,351	43.14	5.50	1.07
6 OTHER ASSETS	5,735	8,552	11,063	11,672	11,379	49.11	29.36	-2.51
7 EXPENSES NOT WRITTEN OFF	7	11	11	10	8	53.11	1.87	-13.83
8 NON BANKING ASSETS	-	1	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	3,609	5,391	8,469	15,050	16,285	49.37	57.11	8.20
10 PROFIT & LOSS A/c	57	45	88	840	97	-20.95	96.81	-88.41
Total	175,745	273,028	325,169	374,398	392,178	55.35	19.10	4.75
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	11,759	17,022	21,965	7,383	8,680	44.75	29.04	17.57
2 COMMISSION/FEE EXPENSES	3	7	38	3	4	114.61	472.63	24.64
3 EMPLOYEE EXPENSES	4,735	6,299	8,757	3,811	4,576	33.03	39.02	20.06
4 OFFICE OPERATING EXPENSES	1,594	2,358	2,907	1,098	1,388	47.90	23.29	26.39
5 NON OPERATING EXPENSES	9	63	140	26	31	578.43	122.70	20.35
6 PROVISION FOR RISK	1,048	1,921	6,648	14,249	14,191	83.21	246.15	-0.41
7 LOAN WRITTEN OFF	1	5	5	7	7	464.16	14.51	0.00
8 EXTRAORDINARY EXPENSES	-	1	18	3	4	0.00	1279.00	24.60
9 PROVISION FOR STAFF BONUS	547	861	836	444	781	57.54	-2.95	75.79
10 PROVISION FOR INCOME TAX	1,663	2,545	2,353	1,228	2,154	52.98	-7.52	75.43
11 NET PROFIT	4,013	6,249	5,394	2,881	5,178	55.70	-13.68	79.71
TOTAL EXPENSES	25,374	37,331	49,062	31,134	36,994	47.12	31.43	18.82
Income								
1. INTEREST INCOME	22,236	31,647	41,259	16,403	20,875	42.32	30.37	27.26
2. COMMISSION & DISCOUNT	546	805	718	591	826	47.34	-10.80	39.92
3 OTHER OPERATING INCOME	2,049	3,739	3,726	1,852	2,694	82.48	-0.33	45.51
4 NON OPERATING INCOME	142	176	153	70	87	23.91	-13.28	24.86
5 PROVISION FOR WRITTEN BACK	364	936	3,134	11,425	12,468	156.84	234.88	9.12
6 RECOVERY FOR WRITE BACK	5	2	2	0	0	-59.94	6.73	20.56
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	0	18	21	25	712.18	53203.70	23.96
8 NET LOSS	31	26	52	773	17	-17.32	102.16	-97.74
TOTAL INCOME	25,374	37,331	49,062	31,134	36,994	47.12	31.43	18.82
Miscellaneous Information								
No. of Total Staffs	11,552	17,361	19,017	19,488	19,788	50.29	9.54	1.54
No. of Total Branches	2,448	3,629	4,057	4,216	4,272	48.24	11.79	1.33
No. of Total Centers	172,788	274,186	310,895	328,450	334,026	58.68	13.39	1.70
No. of Total Groups	562,425	926,625	1,039,696	1,107,629	1,123,394	64.76	12.20	1.42
No. of Total Passive Groups	5,762	9,565	9,398	13,964	13,810	66.00	-1.75	-1.11
No. of Total Members	2,856,380	4,327,991	4,686,659	4,863,075	4,928,087	51.52	8.29	1.34
No. of Total Passive Members	51,516	118,044	195,311	359,311	361,828	129.14	65.46	0.70
No. of Total Borrowers	1,853,417	2,679,016	2,783,222	2,842,819	2,855,458	44.54	3.89	0.44
No. of Total Overdue Borrowers	56,824	165,984	1,001,407	1,037,210	638,200	192.10	503.32	-38.47
No. of Total Saving Members	3,010,166	4,323,957	4,679,987	4,927,618	4,989,233	43.65	8.23	1.25
Total Saving Amount (Rs million)	49,549	101,910	106,150	117,948	120,031	105.68	4.16	1.77

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	21	-	-	21	130,834	6,230
2	1	Panchthar	26	3	2	31	197,172	6,360
3	1	Ilam	38	7	2	47	312,130	6,641
4	1	Jhapa	139	48	13	200	927,127	4,636
5	1	Sankhuwasabha	27	-	-	27	155,924	5,775
6	1	Bhojpur	25	-	1	26	155,582	5,984
7	1	Terhathum	17	3	-	20	100,783	5,039
8	1	Dhankuta	25	7	1	33	171,227	5,189
9	1	Morang	154	52	13	219	1,094,764	4,999
10	1	Sunsari	124	37	13	174	914,307	5,255
11	1	Solukhumbu	27	-	-	27	102,339	3,790
12	1	Khotang	18	6	-	24	173,676	7,237
13	1	Okhaldhunga	22	4	-	26	151,613	5,831
14	1	Udayapur	36	3	1	40	356,592	8,915
	Total		699	170	46	915	4,944,070	5,403
15	2	Saptari	47	6	8	61	711,489	11,664
16	2	Siraha	78	11	2	91	704,302	7,740
17	2	Dhanusa	81	8	7	96	842,870	8,780
18	2	Mahottari	59	7	4	70	710,341	10,148
19	2	Sarlahi	68	13	3	84	895,888	10,665
20	2	Rautahat	56	9	1	66	844,659	12,798
21	2	Bara	76	13	5	94	830,410	8,834
22	2	Parsa	67	10	4	81	716,206	8,842
	Total		532	77	34	643	6,256,166	9,730
23	3	Dolakha	27	3	-	30	187,160	6,239
24	3	Ramechhap	24	2	-	26	208,890	8,034
25	3	Sindhuli	31	2	2	35	311,222	8,892
26	3	Rasuwa	27	1	1	29	45,074	1,554
27	3	Dhading	57	17	-	74	354,430	4,790
28	3	Nuwakot	37	13	1	51	287,648	5,640
29	3	Sindhupalchok	36	10	-	46	294,493	6,402
30	3	Kavrepalanchok	72	13	5	90	402,780	4,475
31	3	Kathmandu	802	123	47	972	2,241,726	2,306
32	3	Lalitpur	192	25	14	231	573,740	2,484
33	3	Bhaktapur	103	14	7	124	370,113	2,985
34	3	Makwanpur	59	15	5	79	462,357	5,853
35	3	Chitawan	160	49	14	223	698,153	3,131
	Total		1,627	287	96	2,010	6,437,788	3,203
36	4	Gorkha	41	6	3	50	246,590	4,932
37	4	Manang	10	-	-	10	6,321	632
38	4	Lamjung	41	5	2	48	171,974	3,583
39	4	Kaski	188	73	17	278	587,189	2,112
40	4	Tanahu	78	22	1	101	346,560	3,431
41	4	Syangja	42	23	2	67	251,152	3,749
42	4	Mustang	16	1	-	17	11,486	676
43	4	Baglung	47	10	-	57	283,818	4,979
44	4	Parbat	27	10	-	37	148,501	4,014
45	4	Myagdi	22	9	-	31	110,947	3,579
46	4	Nawalparasi East	61	24	5	90	354,602	3,940
	Total		573	183	30	786	2,519,139	3,205

47	5	Gulmi	36	14	-	50	256,029	5,121
48	5	Palpa	47	13	-	60	248,210	4,137
49	5	Rupandehi	197	96	20	313	1,069,324	3,416
50	5	Kapilbastu	70	20	5	95	670,038	7,053
51	5	Arghakhanchi	21	6	-	27	202,556	7,502
52	5	Pyuthan	19	12	-	31	242,534	7,824
53	5	Rolpa	20	2	-	22	237,971	10,817
54	5	Rukum East	7	-	-	7	58,562	8,366
55	5	Dang	91	35	4	130	649,878	4,999
56	5	Banke	81	28	6	115	608,317	5,290
57	5	Bardiya	39	19	-	58	480,603	8,286
58	5	Nawalparasi West	50	25	3	78	374,240	4,798
Total			678	270	38	986	5,098,262	5,171
59	6	Rukum West	17	1	1	19	170,405	8,969
60	6	Salyan	24	4	1	29	272,840	9,408
61	6	Surkhet	51	8	2	61	418,940	6,868
62	6	Dailekh	22	1	-	23	298,140	12,963
63	6	Jajarkot	12	1	-	13	198,861	15,297
64	6	Dolpa	12	-	-	12	42,426	3,535
65	6	Jumla	19	1	-	20	125,405	6,270
66	6	Kalikot	14	-	-	14	159,735	11,410
67	6	Mugu	8	-	-	8	64,122	8,015
68	6	Humla	9	1	-	10	58,910	5,891
Total			188	17	4	209	1,809,783	8,659
69	7	Doti	20	1	-	21	213,664	10,174
70	7	Bajhang	18	1	-	19	222,357	11,703
71	7	Kailali	130	24	5	159	951,069	5,982
72	7	Bajura	12	1	-	13	155,779	11,983
73	7	Achham	17	3	-	20	288,220	14,411
74	7	Kanchanpur	60	9	1	70	530,312	7,576
75	7	Darchula	17	2	-	19	144,644	7,613
76	7	Baitadi	17	2	-	19	266,539	14,028
77	7	Dadeldhura	25	1	-	26	158,685	6,103
Total			316	44	6	366	2,931,269	8,009
Grand Total			4,613	1,048	254	5,915	29,996,478	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	19	21	76	1	144
No. of Branches [^]	4,613	1,048	254	4,272		10,187
Population per Branch [*] (Served by A, B and C class BFI's)						5,071
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,945

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	699	170	46	698	915	1,613
2	532	77	34	870	643	1,513
Bagmati	1,627	287	96	630	2,010	2,640
Gandaki	573	183	30	535	786	1,321
Lumbini	678	270	38	993	986	1,979
Karnali	188	17	4	190	209	399
Sudur Paschim	316	44	6	356	366	722
Total	4,613	1,048	254	4,272	5,915	10,187

* Population 29,996,478 for 2020 calculated on yearly basis based on yearly population projection 2011-2031 Source : <https://cbs.gov.np/population-projection-2011-2031/> (Medium Variant)

Excluding Crystal Finance Limited, Samjhana Finance Ltd. and Himalaya Finance which are in the process of liquidation

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Trust Receipt Loan / Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
4	Demand & Other Working Capital Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
6	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
7	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
8	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
9	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
10	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
11	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.74	12.32	2,337,298.94	12.27	2,379,571.84

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)		Poush, 2076 (Mid Jan, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80	11.38	150,535.17
2	Fishery Related	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53	10.63	4,194.89
3	Mining Related	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01	11.69	5,945.81
4	Agriculture, Forestry & Beverage Production Related	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28	11.59	134,955.50
5	Non Food Production Related	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86	11.51	338,212.92
6	Construction	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41	12.34	277,496.95
7	Electricity, Gas and Water	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70	11.31	130,778.47	11.30	132,396.04
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.98	30,661.23	11.90	31,748.35	12.05	32,010.05	11.95	33,729.45	11.99	34,687.11
9	Transport, Communication and Public Utilities	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17	12.47	67,528.04
10	Wholesaler & Retailer	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24	12.04	577,485.58	12.00	586,184.07
11	Finance, Insurance and Real Estate	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94	11.94	216,315.60
12	Hotel or Restaurant	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36	11.53	114,879.62
13	Other Services	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80	12.06	118,740.08
14	Consumption Loans	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21	12.46	135,948.18	12.39	138,651.98
15	Local Government	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54	4.90	1,508.41
16	Others	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03	12.80	338,861.49
	Aggregate	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41	11.94	2,661,093.66

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.16	1,075,115.88	3.64	1,081,490.38	3.33	1,106,298.32	3.22	1,161,478.97	3.11	1,180,322.40
2	Fixed:	9.02	1,604,791.08	8.79	1,664,836.95	8.68	1,689,310.20	8.46	1,717,266.57	8.37	1,740,061.30
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	8.23	293,867.03	7.94	300,443.51	7.80	301,118.48	7.44	298,332.69	7.43	277,580.34
2.4	6-12 months	8.96	466,993.97	8.70	465,857.57	8.47	487,162.45	8.18	548,139.62	8.05	549,955.19
2.5	1-2 yrs	9.03	591,804.56	8.78	644,983.76	8.67	647,097.63	8.51	619,700.46	8.39	652,965.05
2.6	2 yrs and above	10.02	252,125.52	10.02	253,552.11	10.16	253,931.63	10.16	251,093.80	9.99	259,560.72
3	Call	2.37	294,411.03	1.73	322,925.01	1.36	307,026.87	1.22	308,505.24	1.09	302,630.69
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	8.24	3,291.96	8.23	3,138.73	8.09	2,830.97	7.90	2,891.37	7.99	2,858.56
6	Non interest bearing deposits	-	387,608.35	-	295,411.77	-	293,922.36	-	355,420.23	-	312,341.37
6.1	Current	-	361,765.65	-	268,205.80	-	266,561.40	-	326,763.03	-	283,274.93
6.2	Margin	-	23,727.26	-	24,725.94	-	25,064.31	-	26,320.39	-	26,734.48
6.3	Other	-	2,115.45	-	2,480.03	-	2,296.65	-	2,336.80	-	2,331.95
	Aggregate	6.01	3,365,218.31	5.77	3,367,802.84	5.61	3,399,388.71	5.45	3,545,562.37	5.31	3,538,214.31

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.85	1,187,308.52	2.78	1,235,473.03
2	Fixed:	8.20	1,762,732.52	8.01	1,767,231.28
2.1	up to 1 month	-	-	-	-
2.2	1-3 months	-	-	-	-
2.3	3-6 months	7.27	267,486.65	7.03	258,806.95
2.4	6-12 months	7.93	527,100.93	7.75	593,982.59
2.5	1-2 yrs	8.09	695,564.58	7.91	655,040.29
2.6	2 yrs and above	9.94	272,580.35	9.86	259,401.46
3	Call	1.00	317,889.64	0.98	311,270.13
4	Certificate of Deposits	-	-	-	-
5	Other	8.00	2,826.90	7.93	2,706.64
6	Non interest bearing deposits	-	333,733.74	-	364,310.03
6.1	Current	-	302,640.99	-	331,175.31
6.2	Margin	-	28,553.07	-	30,803.99
6.3	Other	-	2,539.68	-	2,330.74
	Aggregate	5.14	3,604,491.33	5.00	3,680,991.12

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.97	185,964.12	8.69	198,746.31
2	Fishery Related	8.59	5,136.45	8.15	5,495.79
3	Mining Related	9.83	5,585.74	9.11	5,991.24
4	Agriculture, Forestry & Beverage Production Related	9.24	145,597.93	8.94	150,508.56
5	Non Food Production Related	9.08	343,641.61	8.75	352,212.08
6	Construction	10.20	305,985.07	10.03	313,541.86
7	Electricity, Gas and Water	9.58	166,898.42	9.11	171,142.70
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.36	42,960.44	9.07	47,866.73
9	Transport, Communication and Public Utilities	10.14	68,483.83	9.78	69,160.57
10	Wholesaler & Retailer	9.48	638,175.93	9.34	658,686.32
11	Finance, Insurance and Real Estate	7.77	235,754.59	7.60	249,093.80
12	Hotel or Restaurant	9.41	139,548.55	8.86	141,091.51
13	Other Services	9.67	152,013.81	9.35	157,106.11
14	Consumption Loans	9.95	145,563.21	9.73	155,674.61
15	Local Government	4.34	1,422.72	3.98	1,425.43
16	Others	10.40	429,675.83	10.24	457,271.73
	Aggregate	9.37	3,012,408.24	9.09	3,135,015.36

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.38	647,513.76	8.98	671,682.83
2	Overdraft	9.83	451,030.92	9.53	478,029.88
3	Trust Receipt Loan / Import Loan	8.22	58,736.72	7.96	58,118.33
4	Demand & Other Working Capital Loan	9.25	748,221.77	9.08	773,344.53
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.10	213,022.19	9.97	217,308.38
6	Real Estate Loan	9.91	145,572.06	9.71	145,278.92
7	Margin Nature Loan	8.82	56,612.67	8.70	64,059.65
8	Hire Purchase Loan	10.76	140,352.51	10.54	138,673.08
9	Deprived Sector Loan	7.22	177,108.17	7.04	192,978.21
10	Bills Purchased	4.21	4,156.64	3.48	4,633.57
11	Other Product	10.50	370,080.82	10.19	390,907.98
	Aggregate	9.37	3,012,408.24	9.09	3,135,015.36

**Name list of Bank and Financial Institutions
Mid-Jan, 2021**

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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