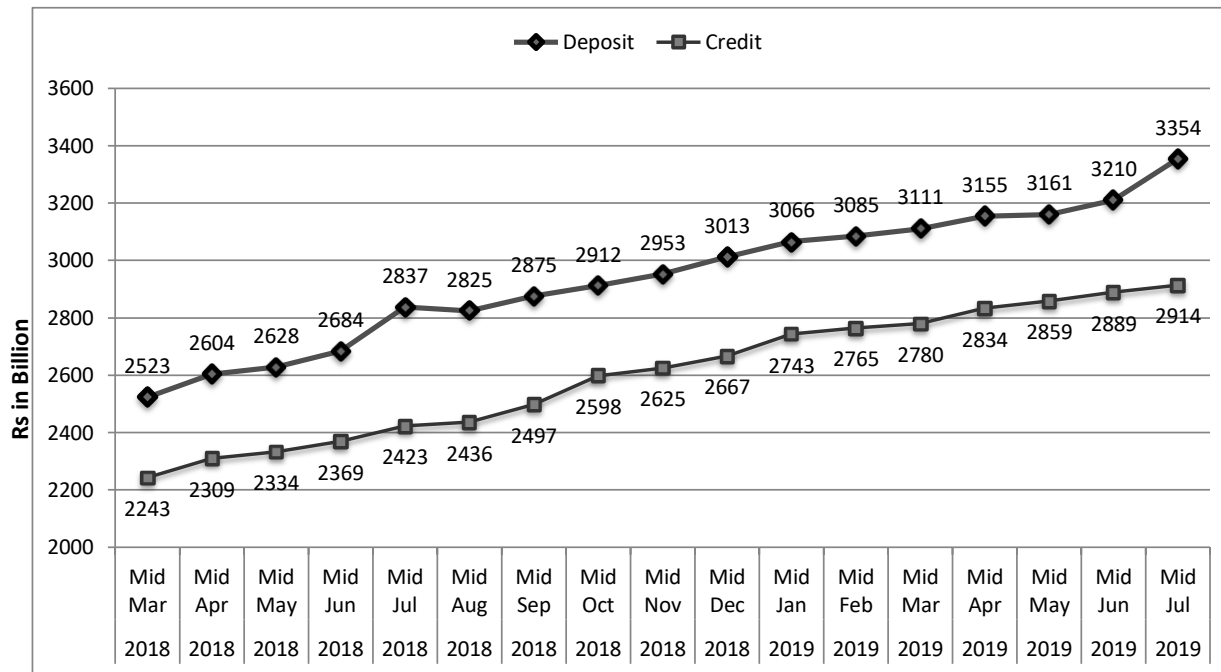


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Policy Research Analysis Division

2076 Asar
Mid-July, 2019

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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	28	29	23	90	170
Total Number of Licensed BFIs*	28	29	23	90	170

* 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.

Major Financial Indicators

as on Asar End, 2076 (Mid-July, 2019)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	83.14	11.50	2.19	96.83
2	Total Credit/GDP	72.17	9.96	1.98	84.11
3	Total Credit/ Total Deposit	86.81	86.65	90.45	86.87
4	CCD Ratio [#]	75.36	76.42	74.01	75.22
5	Fixed Deposit/Total Deposit	45.42	44.91	51.78	45.51
6	Saving Deposit/Total Deposit	31.30	33.98	31.31	31.62
7	Current Deposit/Total Deposit	10.47	2.37	0.70	9.29
8	Call Deposit/Total Deposit	11.69	18.67	8.20	12.44
9	NPL/ Total Loan	1.40	0.92	8.80	1.52
10	Total LLP/Total Loan	2.05	1.59	9.49	2.17
11	Deprived Sector Loan/Total Loan [§]	6.07	10.14	7.81	6.56
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	11.30	12.30	18.47	11.58
2	Investment in Gov. Security/Total Deposit	12.33	3.83	5.08	11.16
3	Total Liquid Assets/Total Deposit	24.41	27.57	36.27	25.06
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	12.38	14.86	19.50	12.77
2	Total Capital/RWA	13.95	15.95	20.42	14.29
D. Financial Access					
1	No. of institutions	28	29	23	80
2	No. of Branches	3,585	1,267	205	5,057
3	No. of Deposit Accounts	22,927,898	4,375,814	562,793	27,866,505
4	No. of Loan Accounts	1,047,537	349,126	42,985	1,439,648
5	No. of Branchless Banking Centers	1,529	1	-	1,530
6	No. of Branchless Banking Customers	168,164	143	-	168,307
7	No. of Mobile Banking Customers	7,406,802	909,512	30,873	8,347,187
8	No. of Internet Banking Customers	888,268	24,124	4,952	917,344
9	No. of ATMs	2,951	318	47	3,316
10	No. of Debit Cards	6,454,285	216,991	37,245	6,708,521
11	No. of Credit Cards	123,146	-	-	123,146
12	No. of Prepaid Cards	67,386	-	-	67,386

E. Interest Rate(%)

1	Wt. Avg Interest on Deposit	6.60
	(a) Saving	4.96
	(b) Fixed	9.95
	(c) Call	4.40
2	Wt. Avg Interest on Credit	12.16

Note:

Bank balance includes money at call

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

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

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

Asar month end (last day) CCD ratio

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

	Liabilities	Mid-July			Mid-June	Mid-July	% Change			
		2016	2017	2018	2019	2019	2/1	3/2	4/3	5/4
		1	2	3	4	5				
1	CAPITAL FUND	214,892	308,652	370,014	445,385	446,402	43.63	19.88	0.20	0.23
	a. Paid-up Capital	163,371	225,314	282,196	300,618	305,885	37.92	25.25	0.07	1.75
	b. Statutory Reserves	43,681	53,665	63,756	76,192	76,174	22.86	18.80	0.20	-0.02
	c. Retained Earning	(11,167)	(3,005)	(1,932)	6,027	4,538	-73.09	-35.71	-4.12	-24.71
	d. Others Reserves	19,008	32,678	25,995	62,548	59,805	71.92	-20.45	1.41	-4.38
2	BORROWINGS	42,822	31,800	35,453	113,853	90,729	-25.74	11.49	2.21	-20.31
	a. NRB	6,855	7,094	12,122	51,386	22,927	3.49	70.87	3.24	-55.38
	b. "A"Class Licensed Institution	20,083	9,094	8,583	31,490	34,286	-54.72	-5.62	2.67	8.88
	c. Foreign Banks and Fin. Ins.	-	-	-	3,341	3,299	0.00	0.00	0.00	-1.26
	d. Other Financial Ins.	5,112	5,299	2,436	3,816	3,283	3.67	-54.04	0.57	-13.97
	e. Bonds and Securities	10,772	10,312	12,312	23,820	26,935	-4.27	19.39	0.93	13.07
3	DEPOSITS	2,107,503	2,384,807	2,836,930	3,199,760	3,354,428	13.16	18.96	0.13	4.83
	a. Current	185,135	204,361	256,809	281,285	311,505	10.38	25.66	0.10	10.74
	b. Savings	875,420	816,572	947,024	1,006,072	1,060,516	-6.72	15.98	0.06	5.41
	c. Fixed	617,635	998,259	1,229,731	1,495,613	1,526,497	61.63	23.19	0.22	2.06
	d. Call Deposits	401,829	333,350	367,597	378,445	417,390	-17.04	10.27	0.03	10.29
	e. Others	27,483	32,265	35,770	38,344	38,519	17.40	10.86	0.07	0.46
4	Bills Payable	3,927	2,219	3,109	4,594	2,309	-43.49	40.09	0.48	-49.73
5	Other Liabilities	206,694	224,201	263,876	316,661	303,249	8.47	17.70	0.20	-4.24
	1. Loan Loss Provision	48,594	52,553	55,009	58,319	54,893	8.15	4.67	0.06	-5.87
	2. Interest Suspense a/c	32,001	34,892	37,705	16,670	20,271	9.04	8.06	-0.56	21.60
	3. Others	126,100	136,756	171,163	241,672	228,085	8.45	25.16	0.41	-5.62
6	Reconciliation A/c	13,817	2,359	4,265	8,744	15,556	-82.93	80.84	1.05	77.91
7	Profit & Loss A/c	49,443	54,882	61,338	58,657	73,519	11.00	11.76	-0.04	25.34
	TOTAL	2,639,100	3,008,920	3,574,985	4,147,653	4,286,193	14.01	18.81	0.16	3.34
	Assets									
1	LIQUID FUNDS	385,746	423,242	439,299	405,921	466,279	9.72	3.79	-0.08	14.87
	a. Cash Balance	56,937	64,373	74,893	81,433	92,563	13.06	16.34	0.09	13.67
	Nepalese Notes & Coins	55,937	63,283	72,208	72,009	84,640	13.13	14.10	0.00	17.54
	Foreign Currency	1,000	1,090	2,685	9,424	7,923	8.99	146.37	2.51	-15.93
	b. Bank Balance	262,420	305,795	298,098	245,708	295,862	16.53	-2.52	-0.18	20.41
	1. In Nepal Rastra Bank	180,498	233,257	218,135	163,021	215,138	29.23	-6.48	-0.25	31.97
	2. "A"Class Licensed Institution	41,730	38,882	41,055	24,837	29,036	-6.83	5.59	-0.40	16.90
	3. Other Financial Ins.	8,437	6,369	7,557	13,857	13,010	-24.51	18.65	0.83	-6.12
	4. In Foreign banks	31,754	27,287	31,352	43,992	38,678	-14.07	14.89	0.40	-12.08
	c. Money at Call	66,389	53,074	66,307	78,780	77,853	-20.06	24.93	0.19	-1.18
2	INVESTMENTS	238,676	232,707	331,231	357,454	375,402	-2.50	42.34	0.08	5.02
	a. Govt. Securities	196,070	214,381	295,854	356,077	374,262	9.34	38.00	0.20	5.11
	b. Others	42,606	18,326	35,377	1,376	1,140	-56.99	93.05	-0.96	-17.17
3	SHARE & OTHER INVESTMENT	131,778	129,938	109,665	161,920	186,189	-1.40	-15.60	0.48	14.99
4	LOANS & ADVANCES	1,669,203	1,976,880	2,419,842	2,876,852	2,910,511	18.43	22.41	0.19	1.17
	a. Private Sector	1,542,025	1,923,942	2,355,915	2,792,281	2,819,279	24.77	22.45	0.19	0.97
	b. Financial Institutions	121,292	44,543	58,056	79,767	86,056	-63.28	30.34	0.37	7.88
	c. Government Organizations	5,886	8,394	5,871	4,804	5,176	42.60	-30.06	-0.18	7.74
5	BILLS PURCHASED	11,602	17,199	2,956	2,993	3,459	48.25	-82.81	0.01	15.58
6	LOANS AGT. COLLECTED BILLS	1,075	571	129	-	-	-46.92	-77.46	-1.00	0.00
7	FIXED ASSETS	35,044	40,634	47,763	69,501	71,420	15.95	17.54	0.46	2.76
8	OTHER ASSETS	144,135	166,139	206,834	259,850	253,949	15.27	24.49	0.26	-2.27
	a. Accrued Interests	34,038	37,666	43,309	57,933	46,171	10.66	14.98	0.34	-20.30
	b. Others	110,097	128,473	163,525	201,917	207,777	16.69	27.28	0.23	2.90
9	Expenses not Written off	319	279	264	40	26	-12.59	-5.36	-0.85	-33.60
10	Non Banking Assets	4,797	4,465	4,614	5,254	5,716	-6.92	3.33	0.14	8.78
11	Reconciliation Account	16,090	16,631	12,389	7,645	13,167	3.36	-25.51	-0.38	72.24
12	Profit & Loss A/c	634	235	1	224	75	-63.01	-99.69	310.64	-66.25
	TOTAL	2,639,100	3,008,920	3,574,985	4,147,653	4,286,193	14.01	18.81	0.16	3.34

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-June	Mid-July	% Change			
		2016	2017	2018	2019	2019	2/1	3/2	4/3	5/4
		1	2	3	4	5				
1	CAPITAL FUND	170,148	262,230	314,190	385,050	385,245	54.12	19.81	22.55	0.05
	a. Paid-up Capital	121,091	185,011	231,458	248,514	252,260	52.79	25.10	7.37	1.51
	b. Statutory Reserves	36,597	46,702	56,203	67,665	67,359	27.61	20.34	20.39	-0.45
	c. Retained Earning	(4,333)	891	3,053	8,863	8,249	-120.56	242.69	190.29	-6.92
	d. Others Reserves	16,792	29,627	23,477	60,009	57,377	76.43	-20.76	155.61	-4.39
2	BORROWINGS	37,270	29,667	33,552	104,297	82,024	-20.40	13.09	210.85	-21.35
	a. NRB	6,661	6,081	11,690	47,157	21,327	-8.71	92.25	303.38	-54.78
	b. "A"Class Licensed Institution	14,724	7,974	7,113	26,162	27,181	-45.84	-10.80	267.81	3.89
	c. Foreign Banks and Fin. Ins.	-	-	-	3,341	3,299	0.00	0.00	0.00	-1.26
	d. Other Financial Ins.	5,112	5,299	2,436	3,816	3,283	3.67	-54.04	56.67	-13.97
	e. Bonds and Securities	10,772	10,312	12,312	23,820	26,935	-4.27	19.39	93.47	13.07
3	DEPOSITS	1,764,592	2,093,256	2,471,514	2,760,913	2,880,092	18.63	18.07	11.71	4.32
	a. Current	178,264	199,360	249,248	275,039	301,550	11.83	25.02	10.35	9.64
	b. Savings	698,691	703,029	811,668	860,921	901,359	0.62	15.45	6.07	4.70
	c. Fixed	524,463	879,140	1,070,788	1,287,991	1,308,269	67.63	21.80	20.28	1.57
	d. Call Deposits	340,864	285,289	308,550	303,924	336,801	-16.30	8.15	-1.50	10.82
	e. Others	22,310	26,438	31,261	33,037	32,114	18.50	18.24	5.68	-2.80
4	Bills Payable	3,872	2,179	3,050	4,568	2,239	-43.73	40.00	49.76	-50.98
5	Other Liabilities	166,839	190,587	228,764	272,077	264,670	14.23	20.03	18.93	-2.72
	1. Loan Loss Provision	34,894	41,453	44,118	46,321	42,916	18.79	6.43	4.99	-7.35
	2. Interest Suspense a/c	22,183	26,199	28,593	3,710	10,597	18.10	9.14	-87.03	185.65
	3. Others	109,762	122,935	156,052	222,046	211,156	12.00	26.94	42.29	-4.90
6	Reconciliation A/c	3,962	(2,298)	(432)	2,517	8,608	-157.99	-81.22	-683.12	242.02
7	Profit & Loss A/c	38,129	45,610	53,633	52,825	64,456	19.62	17.59	-1.51	22.02
	TOTAL	2,184,812	2,621,230	3,104,271	3,582,246	3,687,334	19.98	18.43	15.40	2.93
	Assets									
1	LIQUID FUNDS	274,495	335,601	328,307	304,066	348,011	22.26	-2.17	-7.38	14.45
	a. Cash Balance	47,989	56,469	66,242	72,080	82,456	17.67	17.31	8.81	14.39
	Nepalese Notes & Coins	47,061	55,472	63,741	62,777	74,684	17.87	14.91	-1.51	18.97
	Foreign Currency	928	997	2,501	9,303	7,772	7.39	150.87	272.03	-16.46
	b. Bank Balance	205,858	261,547	244,464	197,587	242,924	27.05	-6.53	-19.18	22.95
	1. In Nepal Rastra Bank	161,790	218,402	201,684	145,932	196,554	34.99	-7.65	-27.64	34.69
	2. "A"Class Licensed Institution	12,471	15,694	11,245	7,557	7,476	25.85	-28.35	-32.79	-1.07
	3. Other Financial Ins.	83	227	192	113	223	173.34	-15.65	-41.05	97.36
	4. In Foreign banks	31,514	27,224	31,344	43,985	38,671	-13.61	15.13	40.33	-12.08
	c. Money at Call	20,648	17,585	17,601	34,399	22,631	-14.84	0.09	95.44	-34.21
2	INVESTMENTS	229,828	226,811	321,107	339,801	356,216	-1.31	41.57	5.82	4.83
	a. Govt. Securities	187,276	208,700	285,850	338,508	355,159	11.44	36.97	18.42	4.92
	b. Others	42,552	18,111	35,257	1,293	1,057	-57.44	94.67	-96.33	-18.28
3	SHARE & OTHER INVESTMENT	128,321	126,101	103,824	154,851	179,087	-1.73	-17.67	49.15	15.65
4	LOANS & ADVANCES	1,380,359	1,718,132	2,109,246	2,480,597	2,496,607	24.47	22.76	17.61	0.65
	a. Private Sector	1,256,143	1,668,294	2,049,940	2,402,147	2,414,260	32.81	22.88	17.18	0.50
	b. Financial Institutions	118,383	41,449	53,464	73,675	77,175	-64.99	28.99	37.80	4.75
	c. Government Organizations	5,833	8,388	5,842	4,775	5,172	43.81	-30.35	-18.27	8.31
5	BILLS PURCHASED	11,595	17,196	2,956	2,993	3,459	48.30	-82.81	1.25	15.58
6	LOANS AGT. COLLECTED BILLS	549	571	129	-	-	3.99	-77.46	-100.00	0.00
7	FIXED ASSETS	28,611	35,012	41,139	60,847	62,650	22.37	17.50	47.91	2.96
8	OTHER ASSETS	122,000	146,337	186,241	233,668	230,511	19.95	27.27	25.47	-1.35
	a. Accrued Interests	23,986	28,672	33,650	44,427	35,840	19.54	17.36	32.03	-19.33
	b. Others	98,015	117,665	152,590	189,241	194,671	20.05	29.68	24.02	2.87
9	Expenses not Written off	253	260	247	18	18	2.99	-5.00	-92.82	1.10
10	Non Banking Assets	2,543	3,133	3,380	4,070	4,555	23.19	7.88	20.43	11.91
11	Reconciliation Account	6,258	11,901	7,696	1,334	6,219	90.16	-35.33	-82.67	366.32
12	Profit & Loss A/c	-	176	-	-	-	0.00	-100.00	0.00	0.00
	TOTAL	2,184,812	2,621,230	3,104,271	3,582,245	3,687,334	19.98	18.43	15.40	2.93

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-June	Mid-July	% Change			
		2016	2017	2018	2019	2019	2/1	3/2	4/3	5/4
		1	2	3	4	5				
1	CAPITAL FUND	34,482	38,281	44,037	47,069	47,933	11.02	15.03	6.89	1.84
	a. Paid-up Capital	29,217	30,210	38,004	38,518	40,039	3.40	25.80	1.35	3.95
	b. Statutory Reserves	4,420	4,803	5,021	5,805	6,067	8.67	4.54	15.61	4.52
	c. Retained Earning	(248)	1,287	(531)	1,236	427	-618.51	-141.26	-332.74	-65.45
	d. Others Reserves	1,093	1,981	1,543	1,510	1,400	81.27	-22.15	-2.11	-7.28
2	BORROWINGS	2,994	876	731	6,406	5,173	-70.73	-16.59	776.39	-19.25
	a. NRB	5	501	221	3,017	1,406	9927.42	-55.92	1265.09	-53.38
	b. "A"Class Licensed Institution	2,989	375	510	3,390	3,767	-87.45	36.00	564.62	11.13
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00	0.00
	e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00	0.00
3	DEPOSITS	278,631	239,420	301,858	367,977	398,341	-14.07	26.08	21.90	8.25
	a. Current	6,741	4,910	7,280	5,880	9,426	-27.17	48.27	-19.23	60.30
	b. Savings	143,669	95,029	114,849	122,018	135,366	-33.86	20.86	6.24	10.94
	c. Fixed	68,231	94,271	124,858	169,498	178,880	38.17	32.45	35.75	5.54
	d. Call Deposits	59,246	44,105	54,586	70,271	74,358	-25.56	23.76	28.73	5.82
	e. Others	745	1,105	285	309	311	48.38	-74.22	8.55	0.66
4	Bills Payable	54	39	54	26	59	-27.51	37.29	-52.61	130.55
5	Other Liabilities	18,747	16,330	17,211	25,396	20,723	-12.89	5.40	47.56	-18.40
	1. Loan Loss Provision	4,937	4,205	4,384	5,453	5,639	-14.82	4.25	24.40	3.41
	2. Interest Suspense a/c	2,618	2,087	1,607	4,745	2,069	-20.30	-23.00	195.31	-56.39
	3. Others	11,191	10,038	11,220	15,198	13,014	-10.31	11.78	35.45	-14.37
6	Reconciliation A/c	7,783	3,260	4,584	6,110	6,828	-58.12	40.62	33.29	11.76
7	Profit & Loss A/c	8,154	6,873	6,227	4,691	7,258	-15.71	-9.40	-24.66	54.72
	TOTAL	350,845	305,079	374,701	457,676	486,316	-13.04	22.82	22.14	6.26
	Assets									
1	LIQUID FUNDS	85,768	71,097	89,988	81,790	94,564	-17.11	26.57	-9.11	15.62
	a. Cash Balance	7,892	6,813	7,344	8,077	8,673	-13.67	7.80	9.98	7.37
	Nepalese Notes & Coins	7,820	6,720	7,160	7,957	8,521	-14.07	6.55	11.12	7.10
	Foreign Currency	72	93	184	121	151	29.73	98.24	-34.54	25.28
	b. Bank Balance	39,312	34,886	42,555	37,578	40,335	-11.26	21.98	-11.70	7.34
	1. In Nepal Rastra Bank	16,081	12,554	14,045	14,123	15,331	-21.94	11.88	0.56	8.56
	2. "A"Class Licensed Institution	19,093	17,790	23,101	13,548	16,437	-6.82	29.85	-41.36	21.33
	3. Other Financial Ins.	3,898	4,479	5,401	9,901	8,560	14.90	20.60	83.30	-13.54
	4. In Foreign banks	240	63	7	7	7	-73.77	-88.33	-6.67	3.64
	c. Money at Call	38,564	29,398	40,089	36,135	45,556	-23.77	36.37	-9.86	26.07
2	INVESTMENTS	5,492	4,361	7,774	13,880	15,305	-20.58	78.25	78.54	10.27
	a. Govt. Securities	5,479	4,361	7,654	13,820	15,245	-20.40	75.50	80.55	10.32
	b. Others	13	-	120	60	60	-100.00	0.00	-50.00	0.00
3	SHARE & OTHER INVESTMENT	2,103	2,348	3,668	4,589	4,745	11.65	56.21	25.09	3.41
4	LOANS & ADVANCES	232,993	209,605	253,251	329,481	345,165	-10.04	20.82	30.10	4.76
	a. Private Sector	230,577	207,149	249,741	325,217	338,885	-10.16	20.56	30.22	4.20
	b. Financial Institutions	2,414	2,450	3,506	4,259	6,276	1.48	43.10	21.47	47.35
	c. Government Organizations	2	5	4	4	4	224.21	-25.54	0.00	0.00
5	BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00	0.00
6	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00	0.00
7	FIXED ASSETS	4,544	3,953	4,726	6,587	6,744	-13.02	19.56	39.37	2.39
8	OTHER ASSETS	10,734	9,634	10,047	14,428	12,326	-10.24	4.28	43.60	-14.57
	a. Accrued Interests	2,793	2,343	2,047	5,127	2,609	-16.13	-12.64	150.50	-49.10
	b. Others	7,941	7,291	8,000	9,301	9,716	-8.17	9.72	16.26	4.46
9	Expenses not Written off	36	13	10	9	6	-64.48	-24.70	-4.44	-32.82
10	Non Banking Assets	1,001	714	659	611	624	-28.68	-7.73	-7.29	2.15
11	Reconciliation Account	7,750	3,355	4,578	6,194	6,827	-56.72	36.47	35.30	10.23
12	Profit & Loss A/c	424	-	0	108	9	-100.00	0.00	81462.26	-91.51
	TOTAL	350,845	305,079	374,701	457,676	486,316	-13.04	22.82	22.14	6.26

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-June	Mid-July	% Change			
		2016	2017	2018	2019	2019	2/1	3/2	4/3	5/4
		1	2	3	4	5				
1	CAPITAL FUND	10,263	8,140	11,787	13,266	13,224	-20.69	44.80	12.55	-0.32
	a. Paid-up Capital	13,064	10,093	12,735	13,585	13,585	-22.74	26.17	6.68	0.00
	b. Statutory Reserves	2,663	2,160	2,531	2,723	2,748	-18.90	17.18	7.58	0.91
	c. Retained Earning	(6,586)	(5,183)	(4,454)	(4,071)	(4,138)	-21.31	-14.06	-8.59	1.64
	d. Others Reserves	1,123	1,070	975	1,029	1,029	-4.71	-8.82	5.51	-0.04
2	BORROWINGS	2,559	1,257	1,170	3,150	3,532	-50.87	-6.93	169.21	12.14
	a. NRB	189	512	210	1,212	194	171.18	-58.92	475.92	-83.98
	b. "A"Class Licensed Institution	2,370	745	960	1,938	3,338	-68.57	28.84	101.95	72.25
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00	0.00
	e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00	0.00
3	DEPOSITS	64,279	52,131	63,558	70,870	75,995	-18.90	21.92	11.50	7.23
	a. Current	130	91	281	365	530	-29.73	207.55	30.03	44.87
	b. Savings	33,060	18,514	20,508	23,133	23,791	-44.00	10.77	12.80	2.85
	c. Fixed	24,941	24,847	34,085	38,125	39,349	-0.38	37.18	11.85	3.21
	d. Call Deposits	1,720	3,957	4,460	4,250	6,231	130.08	12.73	-4.72	46.61
	e. Others	4,428	4,721	4,224	4,997	6,094	6.62	-10.54	18.32	21.94
4	Bills Payable	1	1	5	1	11	21.05	327.14	-87.92	1841.81
5	Other Liabilities	21,109	17,284	17,902	19,188	17,857	-18.12	3.57	7.19	-6.94
	1. Loan Loss Provision	8,762	6,895	6,507	6,545	6,338	-21.31	-5.63	0.58	-3.17
	2. Interest Suspense a/c	7,199	6,606	7,505	8,215	7,604	-8.23	13.60	9.46	-7.43
	3. Others	5,147	3,783	3,890	4,428	3,915	-26.51	2.83	13.83	-11.58
6	Reconciliation A/c	2,072	1,397	113	117	120	-32.58	-91.91	3.57	2.44
7	Profit & Loss A/c	3,161	2,400	1,478	1,140	1,805	-24.08	-38.40	-22.85	58.24
	TOTAL	103,443	82,610	96,013	107,732	112,543	-20.14	16.22	12.21	4.47
Assets										
1	LIQUID FUNDS	25,483	16,544	21,004	20,065	23,704	-35.08	26.95	-4.47	18.13
	a. Cash Balance	1,057	1,091	1,307	1,275	1,435	3.22	19.80	-2.39	12.50
	Nepalese Notes & Coins	1,057	1,091	1,307	1,275	1,435	3.22	19.80	-2.42	12.52
	Foreign Currency	0	0	0	0	0	-19.25	-18.20	411.56	-54.98
	b. Bank Balance	17,250	9,362	11,079	10,543	12,603	-45.73	18.34	-4.84	19.54
	1. In Nepal Rastra Bank	2,627	2,301	2,407	2,967	3,253	-12.39	4.59	23.26	9.65
	2. "A"Class Licensed Institution	10,167	5,398	6,709	3,733	5,123	-46.91	24.29	-44.36	37.24
	3. Other Financial Ins.	4,456	1,663	1,964	3,843	4,227	-62.68	18.08	95.73	9.98
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	0.00
	c. Money at Call	7,177	6,092	8,618	8,247	9,666	-15.12	41.47	-4.30	17.21
2	INVESTMENTS	3,356	1,534	2,350	3,773	3,881	-54.29	53.15	60.56	2.87
	a. Govt. Securities	3,315	1,320	2,350	3,749	3,858	-60.19	78.04	59.56	2.89
	b. Others	41	215	-	24	24	420.68	-100.00	0.00	0.00
3	SHARE & OTHER INVESTMENT	1,354	1,489	2,172	2,480	2,357	9.99	45.87	14.16	-4.95
4	LOANS & ADVANCES	55,851	49,143	57,345	66,775	68,738	-12.01	16.69	16.44	2.94
	a. Private Sector	55,305	48,499	56,235	64,917	66,133	-12.31	15.95	15.44	1.87
	b. Financial Institutions	494	644	1,086	1,833	2,605	30.34	68.56	68.86	42.12
	c. Government Organizations	52	-	24	25	-	-100.00	0.00	3.99	-100.00
5	BILLS PURCHASED	6	3	-	-	-	-59.38	-100.00	0.00	0.00
6	LOANS AGT. COLLECTED BILLS	526	-	-	-	-	-100.00	0.00	0.00	0.00
7	FIXED ASSETS	1,889	1,669	1,898	2,067	2,026	-11.62	13.68	8.92	-1.99
8	OTHER ASSETS	11,401	10,168	10,546	11,754	11,111	-10.82	3.72	11.45	-5.47
	a. Accrued Interests	7,259	6,651	7,611	8,379	7,722	-8.38	14.44	10.08	-7.84
	b. Others	4,142	3,517	2,935	3,375	3,389	-15.09	-16.55	15.01	0.42
9	Expenses not Written off	30	6	7	13	2	-80.08	20.65	75.12	-82.39
10	Non Banking Assets	1,253	619	576	574	537	-50.63	-6.92	-0.39	-6.40
11	Reconciliation Account	2,082	1,376	115	117	121	-33.91	-91.65	1.97	2.92
12	Profit & Loss A/c	211	59	1	116	66	-72.11	-99.00	19663.72	-42.68
	TOTAL	103,443	82,610	96,013	107,732	112,543	-20.14	16.22	12.21	4.47

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

	Mid-July			Mid-June	Mid-July	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	64,943	97,851	167,967	192,174	212,129	50.67	71.66	10.38
1.1 Deposit Liabilities	63,252	95,609	165,254	188,816	208,274	51.15	72.84	10.31
1.1.1 Saving A/c	21,235	23,526	39,005	43,137	48,102	10.79	65.80	11.51
1.1.2 Fixed A/c	31,711	55,651	112,317	130,670	143,530	75.50	101.82	9.84
1.1.2.1 Upto 3 Months Fixed A/c	1,915	2,496	8,398	6,514	8,211	30.35	236.48	26.06
1.1.2.2 3 to 6 Months fixed A/c	1,241	2,673	6,799	9,935	10,806	115.44	154.39	8.76
1.1.2.3 6 Months to 1 Year Fixed A/c	15,369	29,697	57,784	65,268	72,244	93.23	94.58	10.69
1.1.2.4 Above 1 Year	13,186	20,785	39,336	48,952	52,269	57.63	89.25	6.77
1.1.3 Call Deposit	10,301	16,430	13,818	14,764	16,374	59.49	-15.90	10.91
1.1.4 Certificate of Deposits	5	2	114	245	268	-63.14	5683.67	9.17
1.2 Others	1,691	2,242	2,713	3,357	3,855	32.61	21.00	14.83
2 Commission/Fee Expense	546	601	613	1,406	1,668	10.02	1.97	18.71
3 Employees Expenses	22,716	26,627	31,472	34,640	39,312	17.22	18.20	13.49
4 Office Operating Expenses	18,124	20,755	25,517	25,093	29,456	14.52	22.95	17.39
5 Exchange Fluctuation Loss	197	109	125	20	35	-44.83	15.31	71.74
5.1 Due to Change in Exchange Rates	182	88	102	15	26	-51.56	16.08	78.53
5.2 Due to Foreign Currency Transactions	15	21	23	6	9	36.73	12.00	54.37
6 Non-Operating Expenses	106	34	58	142	164	-68.40	74.28	15.28
7. Provision for Risk	9,650	12,763	15,147	18,593	19,852	32.26	18.68	6.77
7.1 Loan loss Provision	8,452	11,477	12,875	18,532	19,032	35.80	12.17	2.70
7.1.1 General Loan loss Provision	5,108	7,036	6,484	8,895	8,358	37.74	-7.84	-6.03
7.1.1.1 Pass Loan Loss Provision	4,530	6,257	5,679	6,799	6,457	38.11	-9.24	-5.02
7.1.1.2 Watch List Provision	578	779	806	2,096	1,901	34.86	3.44	-9.32
7.1.2 Special Loan Loss Provision	3,028	4,375	6,216	9,146	9,623	44.47	42.07	5.21
7.1.3 Additional Loan Loss Provision	315	66	174	491	1,051	-78.94	162.29	114.13
7.2. Provision for Non-Banking Assets	1,012	1,053	1,255	420	481	4.07	19.15	14.57
7.3. Provision for Loss on Investment	15	186	716	160	147	1179.20	284.90	-8.17
7.4. Provision for Loss of Other Assets	171	46	302	(519)	191	0.00	0.00	-136.86
8 Loan Written Off	355	996	971	405	917	180.57	-2.50	126.70
9 Provision for Staff Bonus	5,852	6,657	7,982	7,232	8,857	13.76	19.90	22.46
10 Provision for Income Tax	17,592	20,371	24,583	24,944	30,505	15.80	20.68	22.29
11 Others	61	56	29	6	21	-9.06	-48.09	238.33
12 Net Profit	49,005	54,665	61,337	63,646	74,230	11.55	12.20	16.63
TOTAL EXPENSES	189,146	241,483	335,802	368,299	417,146	27.67	39.06	13.26
Income								
1. Interest Income	146,483	194,358	283,227	321,497	359,820	32.68	45.72	11.92
1.1. On Loans and Advance	138,783	181,923	265,446	301,273	335,598	31.09	45.91	11.39
1.2. On Investment	3,487	5,875	10,903	11,086	13,247	68.49	85.58	19.50
1.2.1 Government Bonds	3,005	4,830	9,360	9,858	11,868	60.74	93.77	20.40
1.2.2 Foreign Bonds	137	153	186	187	195	12.17	21.29	4.29
1.2.3 NRB Bonds	200	777	1,031	533	620	289.04	32.69	16.30
1.2.4 Deventure & Bonds	146	115	327	508	565	-21.14	184.63	11.02
1.3 Agency Balance	589	1,022	988	1,113	1,064	73.33	-3.33	-4.40
1.4 On Call Deposit	2,513	3,475	3,928	5,213	6,394	38.26	13.02	22.66
1.5 Others	1,111	2,063	1,963	2,813	3,517	85.75	-4.83	25.05
2. Comission & Discount	9,829	11,807	13,569	16,066	18,694	20.12	14.93	16.36
2.1 Bills Purchase & Discount	300	240	117	146	218	-20.20	-51.18	49.11
2.2 Comission	8,074	9,865	11,381	13,247	15,685	22.17	15.37	18.40
2.3 Others	1,454	1,702	2,071	2,672	2,791	17.07	21.69	4.45
3 Income From Exchange Fluctuation	5,709	6,249	7,850	9,354	10,506	9.46	25.62	12.31
3.1 Due to Change in Exchange Rate	1,342	707	1,537	1,211	1,182	-47.34	117.44	-2.39
3.2 Due to Foreign Currency Trans.	4,367	5,542	6,313	8,144	9,324	26.92	13.91	14.50
4 Other Operating Income	9,123	10,772	13,392	11,706	15,376	18.08	24.32	31.35
5 Non Operating Income	4,776	3,783	2,491	253	792	-20.79	-34.15	213.20
6 Provision Written Back	11,551	12,883	14,545	8,437	10,302	11.54	12.90	22.11
7 Recovery from Written off Loan	1,276	1,504	673	968	995	17.87	-55.26	2.79
8 Income from Extra Ordinary Expenses	231	108	53	(28)	635	-53.27	-50.71	-2399.60
9 Net Loss	168	18	-	46	26	-89.14	-100.00	-44.27
TOTAL INCOME	189,146	241,483	335,802	368,299	417,146	27.67	39.06	13.26

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	47,855	81,092	141,815	160,828	177,011	69.46	74.88	10.06
1.1 Deposit Liabilities	46,324	79,132	139,186	157,762	173,492	70.82	75.89	9.97
1.1.1 Saving A/c	13,684	17,436	30,569	34,388	38,239	27.42	75.32	11.20
1.1.2 Fixed A/c	24,433	47,955	97,070	111,808	122,507	96.27	102.42	9.57
1.1.2.1 Upto 3 Months Fixed A/c	1,842	2,170	7,668	5,419	6,916	17.81	253.35	27.61
1.1.2.2 3 to 6 Months fixed A/c	936	2,298	5,904	8,685	9,377	145.59	156.88	7.96
1.1.2.3 6 Months to 1 Year Fixed A/c	11,608	25,818	49,040	53,919	59,650	122.42	89.94	10.63
1.1.2.4 Above 1 Year	10,048	17,668	34,458	43,784	46,565	75.84	95.03	6.35
1.1.3 Call Deposit	8,201	13,739	11,433	11,321	12,478	67.53	-16.78	10.22
1.1.4 Certificate of Deposits	5	2	114	245	268	-61.96	5683.67	9.17
1.2 Others	1,531	1,960	2,629	3,066	3,519	28.04	34.13	14.79
2 Commission/Fee Expense	543	597	608	1,401	1,663	9.98	1.81	18.71
3 Employees Expenses	19,108	23,306	27,585	30,185	33,900	21.97	18.36	12.31
4 Office Operating Expenses	14,314	17,488	21,746	21,130	24,478	22.18	24.35	15.85
5 Exchange Fluctuation Loss	19	26	108	11	22	34.00	321.27	113.50
5.1 Due to Change in Exchange Rates	4	5	85	5	14	14.37	1583.93	175.82
5.2 Due to Foreign Currency Transactions	15	21	23	6	9	39.89	12.00	57.92
6 Non-Operating Expenses	70	18	53	138	156	-74.55	198.03	12.71
7. Provision for Risk	7,062	10,569	11,964	15,297	16,833	49.67	13.20	10.04
7.1 Loan loss Provision	6,402	9,651	10,356	15,560	16,382	50.75	7.31	5.28
7.1.1 General Loan loss Provision	4,111	6,272	5,380	7,144	6,774	52.57	-14.21	-5.17
7.1.1.1 Pass Loan Loss Provision	3,626	5,678	4,860	5,458	5,223	56.61	-14.40	-4.32
7.1.1.2 Watch List Provision	485	594	520	1,685	1,552	22.42	-12.41	-7.94
7.1.2 Special Loan Loss Provision	2,197	3,369	4,856	8,026	8,592	53.30	44.13	7.06
7.1.3 Additional Loan Loss Provision	94	10	121	391	1,015	-89.19	1090.14	159.89
7.2. Provision for Non-Banking Assets	612	839	1,030	233	263	37.26	22.69	12.79
7.3. Provision for Loss on Investment	5	46	375	29	4	823.46	717.05	-85.66
7.4. Provision for Loss of Other Assets	43	33	203	(525)	185	0.00	0.00	-135.13
8 Loan Written Off	78	907	885	367	868	1070.33	-2.47	136.25
9 Provision for Staff Bonus	4,629	5,544	7,011	6,506	7,625	19.77	26.45	17.21
10 Provision for Income Tax	14,145	17,164	21,670	22,798	26,928	21.34	26.26	18.11
11 Others	56	48	7	2	15	-15.10	-85.02	528.56
12 Net Profit	38,129	45,434	53,633	57,991	65,216	19.16	18.05	12.46
TOTAL EXPENSES	146,006	202,193	287,085	316,654	354,715	38.48	41.99	12.02
Income								
1. Interest Income	113,201	161,584	241,266	275,913	304,367	42.74	49.31	10.31
1.1. On Loans and Advance	108,083	152,697	227,301	259,673	285,281	41.28	48.86	9.86
1.2. On Investment	3,265	5,687	10,487	10,634	12,684	74.18	84.41	19.28
1.2.1 Government Bonds	2,829	4,702	9,096	9,511	11,439	66.22	93.43	20.27
1.2.2 Foreign Bonds	137	153	186	187	195	12.17	21.29	4.29
1.2.3 NRB Bonds	168	747	941	433	491	344.84	26.06	13.55
1.2.4 Deventure & Bonds	132	84	264	504	559	-35.83	212.71	11.01
1.3 Agency Balance	420	483	638	974	878	14.92	31.95	-9.83
1.4 On Call Deposit	627	781	1,093	1,954	2,190	24.52	39.89	12.09
1.5 Others	804	1,936	1,748	2,679	3,334	140.70	-9.72	24.45
2. Comission & Discount	9,230	11,328	13,027	15,527	18,058	22.73	15.00	16.30
2.1 Bills Purchase & Discount	300	240	117	146	218	-20.17	-51.17	49.11
2.2 Comission	7,689	9,582	11,052	12,903	15,267	24.62	15.34	18.32
2.3 Others	1,241	1,507	1,858	2,478	2,573	21.37	23.33	3.83
3 Income From Exchange Fluctuation	5,462	6,128	7,817	9,325	10,475	12.19	27.57	12.33
3.1 Due to Change in Exchange Rate	1,116	629	1,519	1,199	1,172	-43.60	141.39	-2.31
3.2 Due to Foreign Currency Trans.	4,346	5,498	6,298	8,126	9,303	26.52	14.54	14.49
4 Other Operating Income	6,555	8,715	10,703	8,604	11,744	32.95	22.81	36.49
5 Non Operating Income	2,757	2,775	1,960	54	509	0.63	-29.35	850.93
6 Provision Written Back	7,698	10,242	11,618	6,382	8,057	33.05	13.43	26.26
7 Recovery from Written off Loan	1,025	1,369	647	841	847	33.59	-52.71	0.70
8 Income from Extra Ordinary Expenses	78	52	45	7	658	-33.61	-12.52	8867.67
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	146,006	202,193	287,085	316,654	354,715	38.48	41.99	12.02

Profit and Loss Statement of Development Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	13,312	13,201	20,949	25,493	28,665	-0.83	58.69	12.44
1.1 Deposit Liabilities	13,173	13,087	20,905	25,291	28,433	-0.65	59.74	12.42
1.1.1 Saving A/c	5,946	4,677	6,871	7,114	8,006	-21.34	46.91	12.54
1.1.2 Fixed A/c	5,212	5,950	11,833	14,960	16,780	14.15	98.89	12.17
1.1.2.1 Upto 3 Months Fixed A/c	54	271	602	974	1,159	399.17	122.42	18.97
1.1.2.2 3 to 6 Months fixed A/c	279	299	732	1,051	1,210	7.38	144.41	15.05
1.1.2.3 6 Months to 1 Year Fixed A/c	2,770	2,933	6,548	8,932	9,967	5.90	123.26	11.59
1.1.2.4 Above 1 Year	2,109	2,446	3,950	4,003	4,445	15.98	61.48	11.05
1.1.3 Call Deposit	2,015	2,461	2,201	3,217	3,646	22.14	-10.55	13.33
1.1.4 Certificate of Deposits	0	-	-	-	-	-100.00	0.00	0.00
1.2 Others	139	114	44	202	232	-18.19	-61.53	14.80
2 Commission/Fee Expense	1	-	-	-	-	-100.00	0.00	0.00
3 Employees Expenses	2,907	2,687	3,148	3,680	4,474	-7.56	17.13	21.56
4 Office Operating Expenses	3,039	2,614	2,941	3,246	4,070	-13.98	12.51	25.37
5 Exchange Fluctuation Loss	178	83	18	10	13	-53.27	-78.58	27.70
5.1 Due to Change in Exchange Rates	178	83	18	10	13	-53.19	-78.61	29.17
5.2 Due to Foreign Currency Transactions	0	0	0	0	0	-90.15	10.32	-43.27
6 Non-Operating Expenses	16	14	1	3	7	-11.77	-92.71	136.52
7. Provision for Risk	1,415	1,566	2,225	1,999	2,088	10.60	42.12	4.43
7.1 Loan loss Provision	1,271	1,484	1,894	1,855	1,906	16.72	27.64	2.74
7.1.1 General Loan loss Provision	733	624	950	1,131	1,332	-14.93	52.38	17.79
7.1.1.1 Pass Loan Loss Provision	652	465	729	799	1,057	-28.67	56.67	32.21
7.1.1.2 Watch List Provision	81	158	222	332	276	95.71	39.79	-16.92
7.1.2 Special Loan Loss Provision	503	833	911	656	565	65.68	9.29	-13.96
7.1.3 Additional Loan Loss Provision	35	27	33	67	9	-23.41	22.32	-87.36
7.2. Provision for Non-Banking Assets	109	25	92	87	120	-76.61	259.78	37.56
7.3. Provision for Loss on Investment	(0)	46	148	57	62	-10653.82	224.17	8.52
7.4. Provision for Loss of Other Assets	36	11	91	-	0	0.00	0.00	0.00
8 Loan Written Off	156	40	82	0	4	-74.43	105.74	651.69
9 Provision for Staff Bonus	963	942	846	650	1,052	-2.18	-10.21	61.92
10 Provision for Income Tax	2,793	2,724	2,535	1,921	3,075	-2.49	-6.92	60.04
11 Others	4	1	21	0	0	-80.66	2493.62	0.44
12 Net Profit	7,763	6,872	6,227	4,600	7,258	-11.47	-9.40	57.78
TOTAL EXPENSES	32,547	30,743	38,991	41,604	50,705	-5.54	26.83	21.88
Income								
1. Interest Income	26,440	26,568	34,091	37,477	45,718	0.48	28.32	21.99
1.1. On Loans and Advance	24,547	24,001	31,194	34,449	41,784	-2.22	29.97	21.29
1.2. On Investment	123	136	309	347	434	10.04	127.69	25.27
1.2.1 Government Bonds	102	95	186	258	330	-6.43	95.44	27.99
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	11	12	65	89	105	10.56	425.81	17.41
1.2.4 Deventure & Bonds	10	28	58	-	-	171.27	106.58	0.00
1.3 Agency Balance	103	344	234	25	35	233.84	-31.99	40.15
1.4 On Call Deposit	1,486	2,056	2,227	2,601	3,387	38.31	8.33	30.20
1.5 Others	181	31	128	55	79	-82.74	310.96	41.75
2. Comission & Discount	487	385	456	468	554	-21.05	18.45	18.38
2.1 Bills Purchase & Discount	0	0	-	-	0	-87.15	-100.00	0.00
2.2 Comission	365	263	291	315	383	-27.77	10.43	21.62
2.3 Others	122	121	165	153	171	-1.01	35.88	11.74
3 Income From Exchange Fluctuation	247	121	32	29	31	-50.89	-73.36	8.12
3.1 Due to Change in Exchange Rate	226	77	17	11	10	-65.80	-77.72	-11.09
3.2 Due to Foreign Currency Trans.	21	44	15	18	21	110.19	-65.69	20.22
4 Other Operating Income	2,088	1,657	2,137	2,577	2,995	-20.67	29.02	16.24
5 Non Operating Income	1,131	445	356	135	163	-60.67	-19.95	20.90
6 Provision Written Back	2,018	1,547	1,904	913	1,242	-23.36	23.09	35.99
7 Recovery from Written off Loan	3	13	10	23	34	379.99	-23.53	45.21
8 Income from Extra Ordinary Expenses	129	9	5	(35)	(42)	-92.83	-47.64	20.01
9 Net Loss	4	-	-	17	9	-100.00	0.00	-45.62
TOTAL INCOME	32,547	30,743	38,991	41,604	50,705	-5.54	26.83	21.88

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-June	Mid-July	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	3,776	3,557	5,203	5,852	6,453	-5.80	46.27	10.27
1.1 Deposit Liabilities	3,756	3,389	5,163	5,763	6,349	-9.76	52.34	10.17
1.1.1 Saving A/c	1,604	1,413	1,565	1,635	1,856	-11.94	10.80	13.56
1.1.2 Fixed A/c	2,065	1,747	3,414	3,902	4,243	-15.43	95.50	8.72
1.1.2.1 Upto 3 Months Fixed A/c	18	55	127	121	137	198.56	132.03	13.25
1.1.2.2 3 to 6 Months fixed A/c	26	75	163	199	219	189.96	117.83	10.40
1.1.2.3 6 Months to 1 Year Fixed A/c	992	946	2,196	2,417	2,627	-4.61	132.16	8.69
1.1.2.4 Above 1 Year	1,029	671	928	1,165	1,259	-34.83	38.32	8.03
1.1.3 Call Deposit	86	230	184	226	250	167.06	-20.25	10.74
1.1.4 Certificate of Deposits	0	-	-	-	-	-100.00	0.00	0.00
1.2 Others	21	168	40	90	104	710.55	-76.17	16.12
2 Commission/Fee Expense	2	4	5	5	5	112.56	28.84	19.10
3 Employees Expenses	701	634	740	774	938	-9.54	16.78	21.22
4 Office Operating Expenses	771	653	830	717	909	-15.38	27.15	26.72
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-Operating Expenses	20	1	4	1	1	-93.30	223.24	0.00
7. Provision for Risk	1,173	628	958	1,297	931	-46.42	52.42	-28.20
7.1 Loan loss Provision	779	343	624	1,118	745	-55.95	82.01	-33.33
7.1.1 General Loan loss Provision	264	140	154	620	252	-46.85	9.54	-59.38
7.1.1.1 Pass Loan Loss Provision	253	114	90	541	178	-54.97	-21.10	-67.07
7.1.1.2 Watch List Provision	12	27	64	79	74	130.77	140.41	-6.83
7.1.2 Special Loan Loss Provision	328	173	450	464	466	-47.17	159.61	0.32
7.1.3 Additional Loan Loss Provision	186	29	20	33	27	-84.34	-30.34	-17.16
7.2. Provision for Non-Banking Assets	292	189	134	100	98	-35.39	-29.13	-1.39
7.3. Provision for Loss on Investment	10	94	192	73	81	844.54	103.88	10.02
7.4. Provision for Loss of Other Assets	93	3	8	6	7	0.00	0.00	13.15
8 Loan Written Off	122	49	4	37	46	-59.89	-91.21	24.54
9 Provision for Staff Bonus	260	171	126	77	180	-34.17	-26.59	133.43
10 Provision for Income Tax	653	484	377	224	502	-25.96	-22.00	123.75
11 Others	1	7	1	3	6	940.04	-88.62	63.55
12 Net Profit	3,114	2,359	1,478	1,054	1,755	-24.23	-37.37	66.45
TOTAL EXPENSES	10,592	8,547	9,726	10,042	11,726	-19.31	13.79	16.77
Income								
1. Interest Income	6,842	6,206	7,869	8,107	9,734	-9.30	26.81	20.08
1.1. On Loans and Advance	6,152	5,225	6,951	7,152	8,533	-15.07	33.04	19.31
1.2. On Investment	99	53	107	105	129	-46.57	103.54	22.87
1.2.1 Government Bonds	74	33	78	89	99	-55.86	137.67	11.97
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	21	18	25	11	24	-14.67	39.47	114.54
1.2.4 Deventure & Bonds	4	2	5	5	5	-37.48	106.85	12.25
1.3 Agency Balance	66	194	116	114	151	195.09	-40.30	32.24
1.4 On Call Deposit	400	638	608	658	817	59.64	-4.74	24.22
1.5 Others	126	96	87	79	105	-23.56	-9.07	33.61
2. Comission & Discount	111	94	87	70	82	-15.41	-7.69	16.60
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00
2.2 Comission	21	20	39	30	35	-6.22	93.85	19.90
2.3 Others	90	74	49	41	47	-17.57	-34.80	14.21
3 Income From Exchange Fluctuation	0	-	-	-	-	-100.00	0.00	0.00
3.1 Due to Change in Exchange Rate	0	-	-	-	-	-100.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0	-	-	-	-	-100.00	0.00	0.00
4 Other Operating Income	480	401	552	525	636	-16.51	37.80	21.29
5 Non Operating Income	888	564	175	65	120	-36.49	-68.97	85.63
6 Provision Written Back	1,834	1,094	1,023	1,142	1,003	-40.33	-6.50	-12.14
7 Recovery from Written off Loan	249	123	16	104	114	-50.63	-86.88	10.19
8 Income from Extra Ordinary Expenses	25	47	3	-	19	90.41	-93.48	0.00
9 Net Loss	163	18	-	30	17	-88.86	-100.00	-43.51
TOTAL INCOME	10,592	8,547	9,726	10,042	11,726	-19.31	13.79	16.77

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

	Mid-July			Mid-June	Mid-July	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	76,816	87,899	115,386	151,175	157,905	14.43	31.27	4.45
Fishery Related	1,980	2,329	2,725	4,027	4,216	17.57	17.03	4.67
Mining Related	3,404	3,950	5,033	7,050	7,313	16.04	27.42	3.74
Agriculture, Forestry & Beverage Production Related	296,097	329,835	415,539	506,618	510,038	11.39	25.98	0.67
Construction	182,852	213,029	253,187	306,110	309,417	16.50	18.85	1.08
Electricity, Gas and Water	46,418	63,521	86,863	122,169	126,594	36.85	36.75	3.62
Metal Products, Machinery & Electronic Equipment & Assemblage	19,473	25,045	33,148	37,177	37,076	28.61	32.36	-0.27
Transport, Communication and Public Utilities	67,489	76,264	83,255	95,032	93,129	13.00	9.17	-2.00
Wholesaler & Retailer	374,323	436,443	532,011	617,297	615,309	16.60	21.90	-0.32
Finance, Insurance and Real Estate	135,000	166,374	203,050	222,669	233,847	23.24	22.04	5.02
Hotel or Restaurant	54,426	66,900	91,146	119,018	122,122	22.92	36.24	2.61
Other Services	72,146	90,251	105,969	121,136	122,900	25.09	17.42	1.46
Consumption Loans	120,843	158,359	166,319	160,738	163,819	31.04	5.03	1.92
Local Government	1,655	1,569	1,554	1,565	1,569	-5.22	-0.96	0.24
Others	228,956	272,882	327,742	393,126	406,642	19.19	20.10	3.44
TOTAL	1,681,880	1,994,649	2,422,926	2,864,909	2,911,897	18.60	21.47	1.64
Productwise								
Term Loan	272,694	320,735	423,648	547,163	562,527	17.62	32.09	2.81
Overdraft	294,327	361,907	410,911	451,385	455,716	22.96	13.54	0.96
Trust Receipt Loan / Import Loan	72,678	64,530	113,869	127,732	127,216	-11.21	76.46	-0.40
Demand & Other Working Capital Loan	365,785	404,195	498,116	612,341	615,755	10.50	23.24	0.56
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	142,815	168,384	201,682	234,117	237,959	17.90	19.77	1.64
Real Estate Loan	108,072	127,319	142,005	146,559	146,991	17.81	11.54	0.29
Margin Nature Loan	37,681	41,170	41,129	42,965	45,417	9.26	-0.10	5.71
Hire Purchase Loan	110,094	150,400	171,054	182,920	180,957	36.61	13.73	-1.07
Deprived Sector Loan	81,239	111,985	137,728	172,978	177,390	37.85	22.99	2.55
Bills Purchased	12,531	17,354	2,859	3,449	3,342	38.49	-83.53	-3.10
Other Product	183,963	226,670	279,927	343,299	358,628	23.22	23.50	4.47
Total	1,681,880	1,994,649	2,422,926	2,864,909	2,911,897	18.60	21.47	1.64
Collateral wise								
Gold and Silver	30,642	37,467	38,070	37,799	38,246	22.27	1.61	1.18
Government Securities	1,015	998	470	433	336	-1.65	-52.86	-22.29
Non Governmental Securities	29,669	34,635	37,124	33,792	35,873	16.74	7.19	6.16
Fixed Deposit Receipts	10,553	22,176	18,558	19,785	24,099	110.13	-16.32	21.80
Own	9,577	20,781	17,907	19,305	23,569	116.99	-13.83	22.09
Other Licences Institutions	976	1,395	650	480	530	42.85	-53.38	10.41
Collateral of Properties	1,463,646	1,734,997	2,136,643	2,566,265	2,600,225	18.54	23.15	1.32
Fixed Assets	1,207,218	1,459,790	1,788,776	2,173,974	2,206,624	20.92	22.54	1.50
Current Assets	256,428	275,207	347,867	392,290	393,601	7.32	26.40	0.33
Against security of Bill	15,710	15,874	18,166	22,615	23,281	1.04	14.44	2.94
Domestic Bills	3,526	798	826	1,119	2,382	-77.36	3.49	112.84
Foreign Bills	12,185	15,075	17,340	21,496	20,899	23.72	15.02	-2.78
Against Guarantee	52,993	63,293	78,284	95,007	100,601	19.44	23.69	5.89
Government Guarantee	2,364	2,560	2,348	2,365	2,365	8.28	-8.27	0.01
Institutional Guarantee	33,209	42,759	55,645	72,255	77,217	28.76	30.14	6.87
Personal Guarantee	4,054	5,340	6,081	5,835	5,846	31.73	13.86	0.19
Collective Guarantee	4,856	5,829	7,086	6,829	7,398	20.05	21.56	8.34
International Rated Foreign Bank's Guarantee	4,227	1,469	1,682	1,987	1,662	-65.24	14.45	-16.35
Other Guarantee	4,283	5,336	5,444	5,737	6,112	24.59	2.02	6.55
Credit Card	416	906	1,257	1,749	1,670	117.72	38.78	-4.48
Others	77,235	84,304	94,353	87,464	87,565	9.15	11.92	0.12
Total	1,681,880	1,994,649	2,422,926	2,864,909	2,911,897	18.60	21.47	1.64

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	59,611	73,353	96,590	126,341	131,517	23.05	31.68	4.10
Fishery Related	1,514	1,997	2,330	3,347	3,427	31.88	16.72	2.38
Mining Related	2,971	3,468	4,420	6,535	6,887	16.73	27.47	5.38
Agriculture, Forestry & Beverage Production Related	278,304	315,942	398,079	482,423	483,686	13.52	26.00	0.26
Construction	142,303	178,777	212,488	249,098	251,365	25.63	18.86	0.91
Electricity, Gas and Water	42,102	59,345	82,192	115,313	119,658	40.96	38.50	3.77
Metal Products, Machinery & Electronic Equipment & Assemblage	16,328	22,633	29,803	32,835	32,235	38.62	31.68	-1.83
Transport, Communication and Public Utilities	43,246	52,471	57,257	64,565	63,602	21.33	9.12	-1.49
Wholesaler & Retailer	330,887	397,945	483,927	554,095	550,845	20.27	21.61	-0.59
Finance, Insurance and Real Estate	114,518	148,589	179,843	192,940	200,565	29.75	21.03	3.95
Hotel or Restaurant	43,362	57,139	79,499	103,549	105,954	31.77	39.13	2.32
Other Services	60,592	80,039	95,129	108,033	109,323	32.09	18.85	1.19
Consumption Loans	99,230	134,353	141,446	136,053	137,464	35.39	5.28	1.04
Local Government	1,576	1,507	1,500	1,510	1,513	-4.40	-0.46	0.21
Others	155,958	208,341	247,825	292,015	299,952	33.59	18.95	2.72
TOTAL	1,392,503	1,735,899	2,112,330	2,468,653	2,497,993	24.66	21.69	1.19
Productwise								
Term Loan	227,582	280,894	369,100	465,814	477,035	23.43	31.40	2.41
Overdraft	239,961	310,487	349,119	374,465	374,792	29.39	12.44	0.09
Trust Receipt Loan / Import Loan	72,678	64,520	113,869	127,730	127,214	-11.22	76.49	-0.40
Demand & Other Working Capital Loan	334,767	386,184	480,565	595,081	598,418	15.36	24.44	0.56
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	109,297	140,053	167,220	184,369	186,651	28.14	19.40	1.24
Real Estate Loan	83,603	104,245	114,770	119,437	118,860	24.69	10.10	-0.48
Margin Nature Loan	28,429	34,420	33,208	33,565	35,571	21.07	-3.52	5.98
Hire Purchase Loan	79,566	120,086	137,333	144,527	141,826	50.93	14.36	-1.87
Deprived Sector Loan	66,006	93,429	114,232	140,548	142,088	0.00	0.00	1.10
Bills Purchased	12,523	17,352	2,856	3,446	3,339	38.56	-83.54	-3.10
Other Product	138,091	184,230	230,060	279,672	292,199	33.41	24.88	4.48
Total	1,392,503	1,735,899	2,112,330	2,468,653	2,497,993	24.66	21.69	1.19
Collateral wise								
Gold and Silver	26,326	32,843	32,616	31,606	31,871	24.75	-0.69	0.84
Government Securities	992	986	433	381	298	-0.59	-56.10	-21.59
Non Governmental Securities	23,085	29,674	30,512	26,408	27,631	28.54	2.82	4.63
Fixed Deposit Receipts	7,543	15,282	13,517	14,648	18,896	102.61	-11.55	29.00
Own	6,567	13,888	12,876	14,168	18,366	111.49	-7.28	29.63
Other Licences Institutions	976	1,395	641	480	530	42.85	-54.03	10.41
Collateral of Properties	1,206,656	1,510,055	1,864,917	2,216,299	2,236,454	25.14	23.50	0.91
Fixed Assets	950,449	1,234,935	1,517,181	1,824,166	1,843,001	29.93	22.86	1.03
Current Assets	256,207	275,119	347,736	392,133	393,453	7.38	26.39	0.34
Against security of Bill	15,133	15,874	18,164	22,614	23,279	4.89	14.43	2.94
Domestic Bills	2,950	798	824	1,118	2,380	-72.94	3.17	112.97
Foreign Bills	12,183	15,075	17,340	21,496	20,899	23.74	15.02	-2.78
Against Guarantee	44,016	52,805	64,117	77,151	80,168	19.97	21.42	3.91
Government Guarantee	2,191	2,456	2,250	2,267	2,267	12.09	-8.41	-0.01
Institutional Guarantee	28,853	38,747	49,664	62,777	65,753	34.29	28.18	4.74
Personal Guarantee	3,325	4,274	4,505	4,096	4,146	28.54	5.40	1.21
Collective Guarantee	1,365	641	692	510	474	-53.06	7.95	-6.96
International Rated Foreign Bank's Guarantee	4,227	1,469	1,682	1,986	1,662	-65.24	14.45	-16.31
Other Guarantee	4,054	5,217	5,324	5,514	5,865	28.70	2.04	6.38
Credit Card	416	906	1,257	1,749	1,670	117.72	38.78	-4.48
Others	68,335	77,475	86,798	77,797	77,725	13.37	12.03	-0.09
Total	1,392,503	1,735,899	2,112,330	2,468,653	2,497,993	24.66	21.69	1.19

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	15,170	11,518	15,080	20,191	21,662	-24.07	30.93	7.28
Fishery Related	411	276	341	616	723	-32.84	23.65	17.39
Mining Related	392	451	592	449	361	15.16	31.27	-19.63
Agriculture, Forestry & Beverage Production Related	14,830	11,610	14,743	21,102	23,263	-21.71	26.98	10.25
Construction	32,646	27,622	32,571	47,728	48,633	-15.39	17.92	1.90
Electricity, Gas and Water	4,001	4,008	4,469	6,528	6,597	0.18	11.51	1.05
Metal Products, Machinery & Electronic Equipment & Assemblage	2,395	1,557	2,254	3,110	3,610	-34.98	44.77	16.10
Transport, Communication and Public Utilities	17,831	18,909	20,941	25,721	24,873	6.05	10.75	-3.30
Wholesaler & Retailer	35,847	32,766	40,640	54,254	55,398	-8.60	24.03	2.11
Finance, Insurance and Real Estate	16,265	14,170	18,547	23,136	25,994	-12.88	30.89	12.35
Hotel or Restaurant	9,288	8,381	9,948	12,854	13,522	-9.76	18.70	5.20
Other Services	9,369	8,372	8,988	11,017	11,457	-10.64	7.36	4.00
Consumption Loans	17,035	19,361	20,685	20,210	21,569	13.65	6.84	6.73
Local Government	41	25	20	22	23	-40.49	-16.90	2.82
Others	57,474	50,581	63,432	82,543	87,479	-11.99	25.41	5.98
TOTAL	232,993	209,605	253,251	329,481	345,165	-10.04	20.82	4.76
Productwise								
Term Loan	37,260	33,011	45,529	68,488	72,328	-11.40	37.92	5.61
Overdraft	54,365	51,420	61,791	72,716	76,191	-5.42	20.17	4.78
Trust Receipt Loan / Import Loan	0	10	-	-	-	3302.67	-100.00	0.00
Demand & Other Working Capital Loan	20,231	10,587	9,701	11,772	11,710	-47.67	-8.37	-0.53
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,788	22,017	26,402	40,974	42,448	-17.81	19.92	3.60
Real Estate Loan	17,273	16,955	19,575	20,262	20,965	-1.84	15.45	3.47
Margin Nature Loan	5,206	3,835	5,692	7,250	7,600	-26.32	48.39	4.82
Hire Purchase Loan	23,686	24,555	27,530	32,200	33,002	3.67	12.11	2.49
Deprived Sector Loan	12,939	16,415	20,705	28,163	30,550	0.00	0.00	8.48
Bills Purchased	1	-	-	3	3	-100.00	0.00	-0.35
Other Product	35,244	30,800	36,327	47,652	50,368	-12.61	17.94	5.70
Total	232,993	209,605	253,251	329,481	345,165	-10.04	20.82	4.76
Collateral wise								
Gold and Silver	4,189	4,319	4,851	5,281	5,442	3.08	12.33	3.04
Government Securities	6	0	38	32	18	-97.51	24397.71	-44.19
Non Governmental Securities	4,660	3,801	5,612	6,651	7,484	-18.44	47.65	12.53
Fixed Deposit Receipts	2,156	5,265	4,001	4,231	4,083	144.23	-24.00	-3.51
Own	2,156	5,265	3,992	4,231	4,083	144.23	-24.17	-3.51
Other Licences Institutions	0	-	9	-	-	-100.00	0.00	0.00
Collateral of Properties	213,182	186,567	226,108	297,255	310,078	-12.48	21.19	4.31
Fixed Assets	213,171	186,556	226,064	297,206	310,036	-12.49	21.18	4.32
Current Assets	10	11	44	48	42	3.60	313.42	-13.22
Against security of Bill	8	-	-	1	1	-100.00	0.00	0.00
Domestic Bills	8	-	-	1	1	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	7,888	9,201	11,959	14,314	16,412	16.65	29.97	14.66
Government Guarantee	114	63	61	61	61	-44.48	-2.90	0.83
Institutional Guarantee	3,716	3,198	4,659	6,808	8,352	-13.95	45.69	22.68
Personal Guarantee	571	751	845	1,122	1,073	31.52	12.57	-4.36
Collective Guarantee	3,482	5,188	6,394	6,319	6,924	48.99	23.24	9.58
International Rated Foreign Bank's Guarantee	-	-	-	1	-	0.00	0.00	-100.00
Other Guarantee	5	1	-	3	1	-71.48	-100.00	-57.68
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	904	453	682	1,715	1,648	-49.91	50.59	-3.93
Total	232,993	209,605	253,251	329,481	345,165	-10.04	20.82	4.76

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-June	Mid-July	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	2,036	3,028	3,716	4,643	4,726	48.76	22.72	1.80
Fishery Related	56	56	54	64	66	0.48	-4.58	1.98
Mining Related	42	32	21	66	65	-24.62	-32.79	-0.47
Agriculture, Forestry & Beverage Production Related	2,963	2,283	2,717	3,094	3,088	-22.96	19.01	-0.17
Construction	7,903	6,630	8,128	9,285	9,419	-16.11	22.60	1.44
Electricity, Gas and Water	315	168	202	328	339	-46.73	20.35	3.50
Metal Products, Machinery & Electronic Equipment & Assemblage	751	854	1,091	1,232	1,230	13.75	27.73	-0.17
Transport, Communication and Public Utilities	6,412	4,884	5,057	4,746	4,654	-23.83	3.53	-1.93
Wholesaler & Retailer	7,589	5,732	7,444	8,947	9,067	-24.47	29.86	1.34
Finance, Insurance and Real Estate	4,217	3,616	4,661	6,593	7,288	-14.27	28.90	10.54
Hotel or Restaurant	1,777	1,380	1,698	2,615	2,647	-22.32	23.06	1.21
Other Services	2,186	1,841	1,852	2,086	2,119	-15.78	0.63	1.61
Consumption Loans	4,578	4,646	4,187	4,475	4,786	1.49	-9.87	6.94
Local Government	37	37	33	33	33	-0.80	-10.79	0.00
Others	15,524	13,960	16,485	18,568	19,210	-10.07	18.09	3.46
TOTAL	56,384	49,146	57,345	66,775	68,738	-12.84	16.68	2.94
Productwise								
Term Loan	7,853	6,831	9,019	12,861	13,163	-13.02	32.04	2.35
Overdraft	-	-	-	4,204	4,733	0.00	0.00	12.59
Trust Receipt Loan / Import Loan	-	-	-	3	1	0.00	0.00	-48.41
Demand & Other Working Capital Loan	10,787	7,425	7,850	5,488	5,628	-31.17	5.73	2.54
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,731	6,314	8,060	8,775	8,861	-6.19	27.65	0.98
Real Estate Loan	7,195	6,118	7,661	6,860	7,165	-14.97	25.21	4.45
Margin Nature Loan	4,047	2,915	2,230	2,149	2,246	-27.97	-23.50	4.48
Hire Purchase Loan	6,842	5,759	6,191	6,193	6,128	-15.83	7.50	-1.04
Deprived Sector Loan	2,295	2,141	2,791	4,267	4,752	0.00	0.00	11.38
Bills Purchased	6	3	3	-	-	-59.38	0.00	0.00
Other Product	10,628	11,640	13,541	15,975	16,061	9.53	16.32	0.54
Total	56,384	49,146	57,345	66,775	68,738	-12.84	16.68	2.94
Collateral wise								
Gold and Silver	126	306	604	911	934	141.77	97.59	2.44
Government Securities	17	12	-	20	20	-29.33	-100.00	-0.10
Non Governmental Securities	1,923	1,160	1,000	732	758	-39.69	-13.81	3.53
Fixed Deposit Receipts	855	1,628	1,039	906	1,120	90.46	-36.21	23.64
Own	855	1,628	1,039	906	1,120	90.46	-36.21	23.64
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	43,808	38,376	45,618	52,711	53,693	-12.40	18.87	1.86
Fixed Assets	43,597	38,299	45,531	52,602	53,587	-12.15	18.88	1.87
Current Assets	211	77	87	109	106	-63.72	13.95	-2.85
Against security of Bill	569	-	3	-	-	-100.00	0.00	0.00
Domestic Bills	567	-	3	-	-	-100.00	0.00	0.00
Foreign Bills	2	-	-	-	-	-100.00	0.00	0.00
Against Guarantee	1,089	1,287	2,209	3,543	4,021	18.16	71.62	13.50
Government Guarantee	59	40	37	37	37	-31.57	-8.03	0.00
Institutional Guarantee	640	814	1,321	2,670	3,112	27.22	62.21	16.56
Personal Guarantee	158	315	730	616	627	99.55	131.73	1.73
Collective Guarantee	8	0	0	-	-	-99.57	0.00	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	224	117	120	220	245	-47.77	2.66	11.66
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	7,996	6,377	6,873	7,952	8,192	-20.25	7.78	3.02
Total	56,384	49,146	57,345	66,775	68,738	-12.84	16.68	2.94

Statement of Assets and Liabilities as on Asar end, 2076(Mid-July, 2019)

S.N.	BFI Name	MMerchant	CMerchant	Crystal	GMIFL	ICFC	CityExpress	Manju	Reliance
Liabilities									
1	CAPITAL FUND	32.41	(753.38)	65.89	929.55	1,094.61	205.48	910.19	931.96
	a. Paid-up Capital	181.98	935.07	70.00	800.00	882.17	400.00	804.06	832.42
	b. Calls in Advance	83.69	-	24.49	-	-	2.14	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-
	d. General Reserves	80.85	259.56	46.44	112.12	181.75	67.72	55.59	76.61
	e. Share Premium	1.36	2.61	-	3.50	-	4.80	0.66	1.14
	f. Retained Earning	(316.47)	(1,950.62)	(236.34)	2.38	22.31	(270.08)	49.88	1.91
	g. Others Reserves Fund	1.00	-	161.30	11.56	-	8.37	-	19.88
2	BORROWINGS	-	27.70	-	-	1,452.50	-	1,470.00	-
	a. NRB	-	-	-	-	-	-	2.50	-
	b. Interbank Borrowing	-	27.70	-	-	1,450.00	-	1,470.00	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-
3	DEPOSITS	75.27	744.92	126.09	3,619.91	10,932.87	139.44	7,307.07	4,135.38
	a. Current	-	-	-	8.34	153.36	21.38	-	-
	Domestic	-	-	-	-	8.34	153.36	21.38	-
	Foreign	-	-	-	-	-	-	-	-
	b. Savings	75.20	21.24	58.42	882.59	2,979.54	59.56	991.60	1,128.07
	Domestic	75.20	21.24	58.42	882.59	2,979.54	59.56	991.60	1,128.07
	Foreign	-	-	-	-	-	-	-	-
	c. Fixed	0.08	-	-	2,043.44	6,165.77	38.13	3,170.96	1,832.50
	Domestic	0.08	-	-	2,043.44	6,165.77	38.13	3,170.96	1,832.50
	Foreign	-	-	-	-	-	-	-	-
	d. Call Deposits	-	-	-	-	1,632.05	19.26	-	-
	Domestic	-	-	-	-	1,632.05	19.26	-	-
	Foreign	-	-	-	-	-	-	-	-
	e. Others	-	723.68	67.67	685.54	2.15	1.11	3,144.51	1,174.80
	Domestic	-	723.68	67.67	685.54	2.15	1.11	3,144.51	1,174.80
	Foreign	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	10.86	-	-	-
5	Other Liabilities	540.59	3,729.15	980.11	189.77	381.41	97.23	527.07	311.71
	1. Sundry Creditors	25.34	74.91	7.10	26.47	13.10	3.34	12.80	15.03
	2. Loan Loss Provision	175.78	1,588.48	313.53	36.72	95.64	6.16	200.81	109.04
	3. Interest Suspense a/c	269.61	2,017.61	606.10	16.21	10.89	1.13	88.49	32.31
	4. Others	69.86	48.14	53.39	110.37	261.78	86.60	224.98	155.33
6	Reconciliation A/c	-	-	-	-	138.99	24.66	89.43	62.88
7	Profit & Loss A/c	4.89	99.85	-	79.59	-	-	-	-
	TOTAL Liabilities	653.17	3,848.24	1,172.09	4,818.83	14,011.23	466.80	10,303.76	5,441.93
Assets									
1	LIQUID FUNDS	130.41	98.67	4.48	880.14	3,687.58	130.50	2,120.93	1,195.63
	a. Cash Balance	0.44	0.14	0.08	32.82	232.78	1.57	109.18	38.53
	Nepalese Notes & Coins	0.44	0.14	0.08	32.71	232.70	1.57	109.18	38.53
	Foreign Currency	-	-	-	0.12	0.08	-	-	-
	b. Bank Balance	129.97	98.54	4.40	177.15	3,454.80	11.25	2,011.76	174.70
	1. In Nepal Rastra Bank	0.08	3.11	1.28	176.86	413.30	7.89	352.57	174.70
	Domestic Currency	0.08	3.11	1.28	176.86	413.30	7.89	352.57	174.70
	Foreign Currency	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	129.73	85.32	2.24	0.28	1,242.14	3.36	1,155.38	-
	Domestic Currency	129.73	85.32	2.24	0.28	1,242.14	3.36	1,155.38	-
	Foreign Currency	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	0.16	10.11	0.88	0.01	1,799.36	-	503.81	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-
	c. Money at Call	-	-	-	670.17	-	117.67	-	982.40
	Domestic Currency	-	-	-	670.17	-	117.67	-	982.40
	Foreign Currency	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	-	-	-	174.88	812.36	-	1,005.51	55.12
	a. Govt. Securities	-	-	-	174.88	812.36	-	1,005.51	31.62
	b. NRB Bond	-	-	-	-	-	-	-	23.50
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	0.21	0.03	3.23	289.30	279.36	-	96.98	235.73
	a. Interbank Lending	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-
	c. Others	0.21	0.03	3.23	289.30	279.36	-	96.98	235.73
4	LOANS & ADVANCES	174.31	1,588.48	320.30	3,150.08	8,713.49	210.07	6,550.68	3,830.38
	a. Private Sector	174.31	1,588.48	320.30	2,960.08	8,097.33	193.21	5,765.68	3,510.38
	b. Financial Institutions	-	-	-	190.00	616.16	16.86	785.00	320.00
	c. Government Organizations	-	-	-	-	-	-	-	-
5	BILL PURCHASED	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-
6	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-
7	FIXED ASSETS	13.23	82.13	194.25	153.45	260.30	32.57	95.56	20.89
8	OTHER ASSETS	276.21	2,058.59	645.29	170.97	244.07	41.33	397.75	102.83
	a. Accrued Interest:	269.61	2,017.61	606.10	17.55	26.22	1.13	88.49	32.63
	Financ	269.61	2,017.61	-	1.53	16.99	-	32.36	2.20
	Government Enterpris	-	-	-	1.34	9.23	-	-	0.33
	Private Sector	-	-	606.10	14.68	-	1.13	56.12	30.10
	b. Staff Loans / Adv.	2.37	0.10	-	58.83	87.46	0.74	108.48	9.25
	c. Sundry Debtors	-	5.83	0.18	40.67	18.85	4.73	37.80	0.23
	d. Cash In Transit	-	-	-	-	22.89	-	-	-
	e. Others	4.23	35.05	39.02	53.92	88.65	34.73	162.99	60.72
9	Expenses not Written off	-	-	-	-	-	-	-	-
10	Non Banking Assets	58.80	20.34	1.31	-	14.08	52.34	36.35	0.71
11	Reconciliation Account	-	-	-	-	-	-	-	0.64
12	Profit & Loss A/c	-	-	3.23	-	-	-	-	-
	TOTAL ASSETS	653.17	3,848.24	1,172.09	4,818.83	14,011.23	466.80	10,303.76	5,441.93

Profit and Loss Statement of upto Asar end, 2076(Mid-July, 2019)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL
Expenses									
1. Interest Expense	4,190.52	4,974.93	8,084.53	8,800.77	2,978.18	6,594.03	6,571.72	4,024.37	7,320.85
1.1 On Deposit Liabilities	4,190.37	4,951.95	8,083.05	8,652.25	2,978.02	6,518.02	6,386.65	4,009.09	7,202.55
1.1.1 Saving Account	2,008.12	2,648.25	1,648.19	1,432.49	787.68	1,455.83	885.51	792.64	1,408.34
1.1.2 Fixed Account	2,048.22	2,115.59	5,779.89	6,739.13	2,079.43	4,893.18	5,468.50	2,852.38	5,511.13
1.1.2.1 Up to 3 months Fixed Account	12.88	-	866.98	230.69	32.85	-	272.04	-	1,252.19
1.1.2.2 3 to 6 months Fixed Account	96.26	-	1,155.98	-	287.03	-	216.80	0.03	1,188.19
1.1.2.3 6 months to 1 year Fixed Account	713.43	2,115.59	2,889.95	-	1,424.02	4,893.18	595.04	-	1,242.75
1.1.2.4 Above 1 year Fixed Account	1,225.64	-	866.98	6,508.44	335.53	-	4,384.62	2,852.35	1,828.00
1.1.3 Call Deposit	134.03	188.11	654.97	480.63	110.91	169.01	32.65	364.07	283.08
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	0.15	22.98	1.47	148.52	0.16	76.01	185.07	15.29	118.30
2. Commission Expense	93.16	44.80	307.36	339.74	-	-	-	47.93	136.88
3. Staff Expense	1,882.83	2,753.55	1,418.73	1,537.33	669.17	1,179.88	1,292.04	752.87	1,123.17
4. Office Operating Expenses	655.96	1,359.03	688.85	1,061.08	562.66	1,010.29	1,138.69	495.50	846.92
5. Foreign Exchange Loss	-	0.10	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	0.10	-	-	-	-	-	0.00	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	0.00	-
6. Non Operating Expense	-	0.70	-	-	-	-	-	3.88	1.06
7. Provision for Risk	826.08	3,671.14	402.93	2,905.37	93.37	134.23	247.31	1,604.35	155.59
7.1 Loan loss Provision	826.08	3,461.62	402.41	2,905.37	93.37	134.23	245.68	1,604.35	155.59
7.1.1 General Loan loss Provision	826.08	569.86	204.20	718.11	88.56	-	128.12	607.13	155.59
7.1.1.1 Pass Loan Loss Provision	826.08	355.89	204.20	108.23	88.56	-	128.12	450.45	155.59
7.1.1.2 Watch List Provision	-	213.97	-	609.88	-	-	-	156.68	-
7.1.2 Special Loan Loss Provision	-	1,972.53	198.21	2,187.26	4.82	-	117.56	997.22	-
7.1.3 Additional Loan Loss Provision	-	919.23	-	-	-	134.23	-	-	-
7.2. Provision for Non-Banking Assets	-	61.12	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	1.63	-	-
7.5. Provision for Loss of Other Assets	-	148.40	0.52	-	-	-	-	-	-
8. Loan Written Off	-	-	3.19	297.76	2.82	-	-	-	3.32
9. Provision for Staff Bonus	231.41	373.06	677.35	-	388.39	405.81	370.00	262.35	483.51
10. Provision for Income Tax	2,016.32	968.79	1,801.96	1,180.65	1,048.66	1,211.05	1,026.39	741.66	1,305.48
11. Others	-	6.01	-	-	-	-	-	-	-
12. Net Profit	2,611.98	5,328.37	4,294.18	3,415.60	2,446.87	2,847.01	2,303.64	1,619.52	3,046.11
Total Expenses	12,508.25	19,480.48	17,679.07	19,538.29	8,190.12	13,382.30	12,949.80	9,552.44	14,422.89
Income									
1. Interest Income	10,369.65	15,376.12	15,420.56	14,953.96	6,402.55	11,636.37	11,318.68	6,938.71	12,957.54
1.1 On Loans and Advances	9,787.35	13,620.00	14,034.77	13,996.81	5,575.82	10,873.46	10,460.30	6,542.16	12,008.32
1.2 On Investment	245.00	1,576.61	739.30	632.45	290.13	523.54	519.29	174.98	917.00
1.2.1 Government Bonds	245.00	1,287.53	739.30	632.45	287.62	226.53	519.29	34.98	822.65
1.2.2 Foreign Bonds	-	-	-	-	-	52.58	-	-	94.36
1.2.3 NRB Bonds	-	-	-	-	-	-	-	140.01	-
1.2.4 Debenture & Bonds	-	289.08	-	-	2.51	244.42	-	-	-
1.3 On Agency Balance	118.55	16.59	45.27	312.76	5.61	27.44	13.54	2.16	-
1.4 On Call Deposit	-	162.92	471.24	7.58	157.27	27.98	-	182.25	-
1.5 On Others	218.75	-	129.98	4.37	373.71	183.95	325.55	37.16	32.21
2. Commission and Discount	1,038.16	486.98	676.43	1,391.04	825.86	749.12	1,008.72	1,018.84	1,061.29
2.1 Bills Purchase and Discount	-	-	0.21	3.27	13.98	7.41	1.19	31.00	0.01
2.2 Commission	1,038.16	486.98	670.20	1,387.77	677.03	531.22	652.67	976.76	1,061.28
2.3 Others	-	-	6.03	-	134.86	210.49	354.85	11.08	-
3. Exchange Flactuation Income	342.41	20.98	814.63	915.43	844.32	735.84	318.23	251.16	304.34
3.1 Due to Change in Exchange Rate	18.76	69.35	448.57	24.59	116.24	-	10.32	11.88	(2.58)
3.2 Due to Foreign Currency Transaction	323.65	(48.37)	366.06	890.84	728.08	735.84	307.91	239.28	306.92
4. Other Operating Income	222.10	4,218.32	637.27	207.57	96.10	161.97	-	71.34	-
5. Non Operating Income	79.67	(621.93)	98.11	-	16.16	67.65	20.60	-	99.72
6. Write Back from Provisions for loss	456.26	-	15.05	1,402.90	5.14	38.28	99.06	1,246.86	-
7. Recovery of written-off Loan	-	-	17.01	23.50	-	-	184.51	25.53	-
8. Income from Extra Ordinary transactions	-	0.01	-	643.89	-	(6.94)	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-
Total Income	12,508.25	19,480.48	17,679.07	19,538.29	8,190.12	13,382.30	12,949.80	9,552.44	14,422.89

Profit and Loss Statement of upto Asar end, 2076(Mid-July, 2019)

BFI Name	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global
Expenses									
1. Interest Expense	6,027.88	4,932.03	12,385.56	6,627.77	6,198.52	5,773.00	8,305.21	7,864.91	8,288.55
1.1 On Deposit Liabilities	5,920.82	4,906.51	11,648.94	6,517.20	6,115.68	5,706.31	7,982.78	7,811.23	8,118.37
1.1.1 Saving Account	825.25	1,248.26	2,822.15	1,329.12	1,062.13	1,133.16	1,768.83	1,396.46	2,831.45
1.1.2 Fixed Account	4,921.28	2,936.44	7,744.94	4,827.13	4,228.89	4,037.12	5,160.49	6,414.77	5,019.81
1.1.2.1 Up to 3 months Fixed Account	-	65.79	-	-	-	54.09	1,943.04	-	459.74
1.1.2.2 3 to 6 months Fixed Account	-	496.31	-	-	-	185.29	772.31	-	401.70
1.1.2.3 6 months to 1 year Fixed Account	4,921.28	2,060.09	6,811.50	3,322.10	-	1,912.19	1,220.86	3,041.40	2,641.14
1.1.2.4 Above 1 year Fixed Account	-	314.24	933.44	1,505.03	4,228.89	1,885.55	1,224.28	3,373.37	1,517.22
1.1.3 Call Deposit	174.29	721.80	1,081.85	360.95	824.66	536.03	1,053.46	-	267.11
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	107.06	25.52	736.62	110.56	82.84	66.69	322.43	53.67	170.17
2. Commission Expense	-	22.46	127.60	69.13	-	-	-	1.57	197.88
3. Staff Expense	850.42	1,001.04	1,900.79	945.36	799.18	760.33	1,323.16	2,814.32	1,563.64
4. Office Operating Expenses	734.01	635.15	2,072.97	850.02	642.04	810.76	1,075.05	1,029.59	1,104.06
5. Foreign Exchange Loss	-	5.71	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	5.71	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	6.63	87.38	-	-	20.40	-
7. Provision for Risk	384.31	431.00	791.22	186.06	602.17	635.15	180.59	467.64	331.56
7.1 Loan loss Provision	384.31	431.00	589.67	186.06	602.17	632.55	180.59	465.95	331.56
7.1.1 General Loan loss Provision	272.84	283.54	318.62	139.20	429.67	197.92	180.59	112.29	331.56
7.1.1.1 Pass Loan Loss Provision	152.87	242.50	280.83	130.58	406.92	140.61	180.59	98.36	331.56
7.1.1.2 Watch List Provision	119.96	41.04	37.79	8.61	22.75	57.31	-	13.93	-
7.1.2 Special Loan Loss Provision	111.48	147.45	271.05	46.86	172.50	434.63	-	353.66	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	201.56	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	2.59	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	1.69	-
8. Loan Written Off	-	-	-	88.56	-	61.81	1.02	-	-
9. Provision for Staff Bonus	311.71	240.00	484.65	270.74	215.07	250.16	370.18	295.83	-
10. Provision for Income Tax	867.19	633.22	1,308.56	744.54	601.56	675.43	1,022.79	1,404.18	1,149.76
11. Others	-	-	-	-	-	-	-	-	-
12. Net Profit	1,938.22	1,526.82	3,053.30	1,703.58	1,334.05	1,576.00	2,308.85	4,216.52	2,795.29
Total Expenses	11,113.75	9,427.43	22,124.65	11,492.37	10,479.96	10,542.64	14,586.87	18,114.95	15,430.74
Income									
1. Interest Income	9,802.07	8,020.04	19,345.59	10,167.71	9,217.98	8,817.64	12,979.18	15,235.29	13,457.02
1.1 On Loans and Advances	9,259.19	7,637.19	18,456.85	9,631.97	8,773.71	8,385.16	12,239.58	14,815.09	12,752.14
1.2 On Investment	457.74	330.82	97.12	392.06	259.77	266.20	511.27	403.77	593.00
1.2.1 Government Bonds	457.74	330.82	97.12	392.06	259.77	261.01	511.27	403.77	593.00
1.2.2 Foreign Bonds	-	-	-	-	-	1.21	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	3.98	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	39.00	47.78	-	-	-	4.32	-	-
1.4 On Call Deposit	21.16	0.12	672.78	-	-	-	160.38	-	-
1.5 On Others	63.99	12.91	71.08	143.68	184.50	166.28	63.62	16.44	111.87
2. Commission and Discount	355.69	593.33	344.93	802.43	374.37	363.73	1,016.47	471.49	1,181.08
2.1 Bills Purchase and Discount	4.25	0.19	53.65	0.06	-	37.13	15.73	0.00	-
2.2 Commission	343.11	593.14	291.28	499.33	167.03	326.61	137.91	444.31	1,181.08
2.3 Others	8.33	-	-	303.04	207.34	-	862.83	27.18	-
3. Exchange Flactuation Income	330.63	129.09	360.30	326.17	280.90	372.70	437.85	312.29	500.26
3.1 Due to Change in Exchange Rate	-	-	2.54	22.84	56.18	1.24	(7.88)	-	88.14
3.2 Due to Foreign Currency Transaction	330.63	129.09	357.76	303.33	224.72	371.46	445.73	312.29	412.13
4. Other Operating Income	146.49	69.20	1,978.27	-	195.35	366.50	135.77	647.42	74.26
5. Non Operating Income	82.43	6.01	69.13	5.54	21.29	115.43	-	32.52	-
6. Write Back from Provisions for loss	360.83	609.75	-	69.35	390.08	499.80	-	1,086.33	190.83
7. Recovery of written-off Loan	35.61	-	26.43	121.16	-	2.57	17.60	329.61	27.29
8. Income from Extra Ordinary transactions	-	-	-	-	-	4.27	-	0.00	-
9. Net Loss	-	-	-	-	-	-	-	-	-
Total Income	11,113.75	9,427.43	22,124.65	11,492.37	10,479.96	10,542.64	14,586.87	18,114.95	15,430.74

Profit and Loss Statement of upto Asar end, 2076(Mid-July, 2019)

BFI Name	Citizen	Prime	Sunrise	NMB	Prabhu	Janata	Mega	CBL	Century
Expenses									
1. Interest Expense	5,846.38	6,236.02	5,621.07	6,837.92	6,365.60	5,209.93	5,578.93	3,526.41	5,296.51
1.1 On Deposit Liabilities	5,620.31	6,179.43	5,546.52	6,532.59	6,266.42	5,076.71	5,515.45	3,430.18	5,249.17
1.1.1 Saving Account	817.19	1,025.75	925.69	1,166.55	1,419.45	1,026.40	1,115.75	597.66	924.03
1.1.2 Fixed Account	4,642.13	3,848.05	4,429.67	4,769.51	4,279.96	3,769.74	3,717.71	2,384.77	3,645.71
1.1.2.1 Up to 3 months Fixed Account	251.06	-	0.02	237.13	254.19	783.50	-	-	18.02
1.1.2.2 3 to 6 months Fixed Account	290.19	246.35	1,544.95	224.56	543.16	243.84	-	-	1,032.26
1.1.2.3 6 months to 1 year Fixed Account	3,504.95	2,849.13	631.20	2,128.72	2,790.80	1,820.48	3,717.71	2,384.77	3.38
1.1.2.4 Above 1 year Fixed Account	595.93	752.58	2,253.50	2,179.10	691.81	921.92	-	-	2,592.06
1.1.3 Call Deposit	160.99	1,305.63	191.16	328.81	567.01	280.56	681.99	447.76	679.43
1.1.4 Certificate of Deposit	-	-	-	267.72	-	-	-	-	-
1.2 On Borrowing	226.07	56.59	74.55	305.34	99.18	133.22	63.48	96.23	47.34
2. Commission Expense	67.39	-	0.24	93.96	-	50.93	46.49	-	15.50
3. Staff Expense	745.95	522.63	813.37	1,054.90	1,334.48	1,287.00	1,181.38	670.00	898.18
4. Office Operating Expenses	635.48	492.26	879.12	877.30	1,293.36	776.40	712.15	628.31	685.88
5. Foreign Exchange Loss	15.79	-	-	-	0.82	-	-	-	-
5.1 Due to Change in Exchange Rates	7.02	-	-	-	0.82	-	-	-	-
5.2 Due to Foreign Currency Transaction	8.77	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.17	-	4.70	-	19.67	7.55	3.38
7. Provision for Risk	1.60	24.99	410.44	249.74	610.51	188.48	306.48	400.59	367.65
7.1 Loan loss Provision	-	24.99	410.44	249.74	610.51	188.48	306.48	400.59	335.26
7.1.1 General Loan loss Provision	-	36.14	141.98	214.05	138.76	134.17	176.01	82.00	94.10
7.1.1.1 Pass Loan Loss Provision	-	59.17	88.22	148.41	161.17	133.49	147.53	42.39	21.41
7.1.1.2 Watch List Provision	-	(23.04)	53.77	65.63	(22.41)	0.68	28.48	39.61	72.69
7.1.2 Special Loan Loss Provision	-	(11.15)	268.45	35.69	509.74	54.31	130.47	318.60	241.16
7.1.3 Additional Loan Loss Provision	-	-	-	-	(38.00)	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	1.60	-	-	-	-	-	-	-	32.39
8. Loan Written Off	-	-	45.91	14.62	170.42	-	-	108.91	64.81
9. Provision for Staff Bonus	243.66	363.69	255.94	364.25	301.01	-	-	110.81	-
10. Provision for Income Tax	704.51	907.84	852.18	968.19	658.53	704.50	736.47	347.67	382.24
11. Others	-	-	-	2.96	-	-	-	5.61	-
12. Net Profit	1,488.42	2,365.33	1,707.17	2,310.05	2,050.56	1,344.91	1,719.10	760.41	860.82
Total Expenses	9,749.18	10,912.77	10,585.61	12,773.90	12,789.98	9,562.16	10,300.67	6,566.26	8,574.97
Income									
1. Interest Income	8,662.82	9,833.85	9,167.48	11,104.23	10,799.57	8,627.79	9,374.70	5,728.61	7,969.79
1.1 On Loans and Advances	7,904.09	9,387.06	8,622.96	10,430.09	9,909.24	8,227.76	8,842.81	5,427.42	7,672.06
1.2 On Investment	346.76	338.19	373.05	520.20	482.21	268.57	381.41	264.61	211.73
1.2.1 Government Bonds	346.76	338.19	340.93	477.11	482.21	268.57	39.58	264.61	211.73
1.2.2 Foreign Bonds	-	-	3.45	43.09	-	-	-	-	-
1.2.3 NRB Bonds	-	-	28.67	-	-	-	318.82	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	23.02	-	-
1.3 On Agency Balance	41.22	10.17	4.94	-	109.31	12.52	1.32	4.36	61.09
1.4 On Call Deposit	6.02	-	140.98	13.78	55.16	-	78.21	32.23	-
1.5 On Others	364.72	98.43	25.55	140.17	243.65	118.94	70.94	-	24.92
2. Commission and Discount	570.24	643.74	389.54	515.90	363.36	607.73	531.07	89.83	340.47
2.1 Bills Purchase and Discount	-	-	41.35	-	4.51	-	3.42	0.44	-
2.2 Commission	561.96	628.50	312.97	515.90	314.82	607.73	183.36	89.38	340.47
2.3 Others	8.28	15.24	35.23	-	44.03	-	344.29	-	-
3. Exchange Flactuation Income	288.80	237.78	267.36	440.06	366.92	229.44	277.92	206.81	188.37
3.1 Due to Change in Exchange Rate	-	3.34	2.77	88.01	-	181.41	-	8.85	7.96
3.2 Due to Foreign Currency Transaction	288.80	234.44	264.59	352.05	366.92	48.02	277.92	197.96	180.42
4. Other Operating Income	15.27	182.89	391.37	523.20	525.73	48.09	102.36	162.42	25.05
5. Non Operating Income	79.09	14.51	61.76	86.79	27.64	49.11	8.15	6.78	50.29
6. Write Back from Provisions for loss	132.01	-	306.91	86.62	694.94	-	6.46	350.15	0.98
7. Recovery of written-off Loan	0.94	-	1.18	8.22	8.71	-	-	16.95	-
8. Income from Extra Ordinary transactions	-	-	-	8.87	3.10	-	-	4.71	-
9. Net Loss	-	-	-	-	-	-	-	-	-
Total Income	9,749.18	10,912.77	10,585.61	12,773.90	12,789.98	9,562.16	10,300.67	6,566.26	8,574.97

Profit and Loss Statement of upto Asar end, 2076(Mid-July, 2019)

BFI Name	Sarima	Mahalakmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri	Tinau
Expenses										
1. Interest Expense	6,549.28	2,378.58	0.72	324.61	232.15	1,589.89	413.03	1,528.48	379.86	889.13
1.1 On Deposit Liabilities	6,375.32	2,375.91	0.72	324.61	232.15	1,582.02	409.53	1,510.39	379.76	889.13
1.1.1 Saving Account	1,736.84	694.59	0.72	215.88	92.29	509.46	118.08	414.92	95.14	307.89
1.1.2 Fixed Account	4,241.86	1,469.08	0.00	100.97	110.31	896.12	245.49	916.22	258.10	513.29
1.1.2.1 Up to 3 months Fixed Account	181.38	80.51	-	2.21	-	72.32	9.10	-	10.32	11.38
1.1.2.2 3 to 6 months Fixed Account	451.55	63.43	-	3.09	-	214.07	15.13	-	12.90	4.64
1.1.2.3 6 months to 1 year Fixed Account	14.24	1,111.41	-	62.95	-	463.67	141.77	-	90.33	435.01
1.1.2.4 Above 1 year Fixed Account	3,594.68	213.73	0.00	32.72	110.31	146.05	79.49	916.22	144.53	62.25
1.1.3 Call Deposit	396.63	212.24	-	7.76	29.54	176.44	45.96	179.24	26.52	67.95
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	173.96	2.66	-	-	-	7.87	3.50	18.09	0.10	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	824.15	425.24	2.98	46.16	45.29	298.18	83.78	211.52	52.92	152.42
4. Office Operating Expenses	724.90	300.05	7.11	46.28	49.20	327.31	78.46	222.87	39.34	121.11
5. Foreign Exchange Loss	-	-	-	-	-	-	-	5.97	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-	5.97	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	0.16	-	3.75	0.41	0.31
7. Provision for Risk	222.53	289.60	7.96	52.23	0.81	1.71	69.03	182.48	9.06	38.17
7.1 Loan loss Provision	222.53	198.56	-	52.23	0.81	1.71	67.15	182.48	9.06	37.56
7.1.1 General Loan loss Provision	193.10	86.65	-	26.37	0.81	54.25	29.95	84.42	9.06	19.25
7.1.1.1 Pass Loan Loss Provision	138.90	51.61	-	12.04	0.81	47.59	21.95	59.70	9.06	13.73
7.1.1.2 Watch List Provision	54.19	35.04	-	14.33	-	6.65	8.00	24.72	-	5.52
7.1.2 Special Loan Loss Provision	29.44	111.91	-	25.86	-	(52.54)	37.20	98.06	-	18.32
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	91.04	7.96	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	1.88	-	-	0.61
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	5.02	-	-	-	-	1.77	-	-	-	-
9. Provision for Staff Bonus	355.70	81.58	-	18.29	1.76	47.40	22.70	49.34	21.68	26.14
10. Provision for Income Tax	957.87	244.75	-	54.86	5.27	142.19	68.10	148.01	65.03	73.76
11. Others	-	-	-	-	-	-	-	0.00	-	-
12. Net Profit	2,243.39	571.08	-	128.02	12.29	331.77	158.89	345.36	151.74	172.12
Total Expenses	11,882.85	4,290.87	18.77	670.45	346.75	2,740.38	893.98	2,697.79	720.05	1,473.15
Income										
1. Interest Income	10,681.72	3,802.45	2.37	558.02	310.59	2,558.51	791.76	2,422.26	658.34	1,332.94
1.1 On Loans and Advances	10,007.93	3,427.03	1.77	490.42	298.73	2,332.25	734.66	2,210.28	593.18	1,220.09
1.2 On Investment	567.65	66.84	-	-	-	20.54	-	22.76	-	4.56
1.2.1 Government Bonds	567.65	-	-	-	-	20.54	-	22.76	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	66.84	-	-	-	-	-	-	-	4.56
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	0.61	-	-	-	-	-	-	-
1.4 On Call Deposit	-	298.80	-	66.86	11.86	190.42	57.10	185.72	65.16	108.28
1.5 On Others	106.14	9.78	-	0.74	-	15.30	-	3.50	-	-
2. Commission and Discount	245.72	25.33	-	7.58	36.16	23.35	18.30	13.65	5.59	10.45
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	245.72	14.25	-	7.58	2.87	22.90	12.66	13.05	4.30	10.45
2.3 Others	-	11.08	-	-	33.29	0.45	5.64	0.60	1.30	-
3. Exchange Flactuation Income	373.83	0.04	-	-	-	-	-	6.05	-	-
3.1 Due to Change in Exchange Rate	19.20	-	-	-	-	-	-	5.79	-	-
3.2 Due to Foreign Currency Transaction	354.64	0.04	-	-	-	-	-	0.26	-	-
4. Other Operating Income	539.84	209.27	6.92	47.39	-	157.13	45.40	140.70	55.92	112.52
5. Non Operating Income	33.01	44.80	-	0.40	-	1.39	2.52	0.68	0.19	1.34
6. Write Back from Provisions for loss	8.72	252.85	3.50	57.06	-	-	36.01	114.32	-	15.90
7. Recovery of written-off Loan	-	-	-	-	-	-	-	0.13	-	-
8. Income from Extra Ordinary transactions	-	(43.87)	-	-	-	-	-	-	-	-
9. Net Loss	-	-	5.98	-	-	-	-	-	-	-
Total Income	11,882.85	4,290.87	18.77	670.45	346.75	2,740.38	893.98	2,697.79	720.05	1,473.15

Profit and Loss Statement of upto Asar end, 2076(Mid-July, 2019)

BFI Name	Mukti	Kankai	Bhargav	Garima	Om	GandakiDB	Kamana	Corporate	Purnima	Jyoti
Expenses										
1. Interest Expense	3,228.86	145.43	268.19	2,268.97	2,087.92	2,244.60	1,606.29	11.11	276.03	2,070.68
1.1 On Deposit Liabilities	3,181.14	145.43	268.19	2,254.66	2,084.79	2,244.60	1,606.29	11.11	276.03	2,014.80
1.1.1 Saving Account	826.69	48.08	88.01	610.92	497.41	653.09	438.19	4.45	120.40	457.67
1.1.2 Fixed Account	1,884.88	75.18	150.63	1,323.58	1,337.16	1,407.92	975.58	4.75	133.33	1,141.70
1.1.2.1 Up to 3 months Fixed Account	108.86	2.05	3.12	123.32	178.70	136.88	114.69	-	10.51	82.67
1.1.2.2 3 to 6 months Fixed Account	76.95	2.53	27.46	59.31	111.45	109.16	99.20	-	13.83	75.22
1.1.2.3 6 months to 1 year Fixed Account	1,479.10	57.12	54.63	1,054.90	942.28	1,065.85	589.73	3.87	87.67	769.76
1.1.2.4 Above 1 year Fixed Account	219.97	13.49	65.41	86.05	104.74	96.03	171.95	0.88	21.31	214.05
1.1.3 Call Deposit	469.57	22.17	29.56	320.16	250.21	183.58	192.52	1.91	22.30	415.44
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	47.72	-	-	14.31	3.14	-	-	-	-	55.88
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	547.72	43.34	47.71	337.26	225.15	311.77	265.21	16.68	43.76	304.30
4. Office Operating Expenses	481.76	39.94	45.32	312.90	219.53	257.23	251.62	12.75	41.30	321.02
5. Foreign Exchange Loss	4.76	-	-	1.51	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	4.76	-	-	1.51	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	0.12	-	-	-	-	-	1.61	-	-	0.50
7. Provision for Risk	183.65	23.30	12.01	135.87	101.93	73.00	127.05	0.32	11.68	175.57
7.1 Loan loss Provision	175.58	23.30	8.33	121.83	101.93	73.00	127.05	0.32	11.68	154.88
7.1.1 General Loan loss Provision	164.74	9.91	6.25	108.54	101.93	60.55	99.73	0.32	8.46	154.88
7.1.1.1 Pass Loan Loss Provision	135.39	4.15	5.76	98.14	101.93	57.07	41.67	0.14	8.46	154.88
7.1.1.2 Watch List Provision	29.35	5.76	0.49	10.40	-	3.48	58.07	0.18	-	-
7.1.2 Special Loan Loss Provision	10.84	13.39	2.09	13.29	-	12.45	27.24	-	3.21	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	0.07	-	-	-
7.2. Provision for Non-Banking Assets	-	-	3.68	-	-	-	-	-	-	13.03
7.3. Provision for Loss on Investment	8.07	-	-	14.04	-	-	-	-	-	7.66
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	-	-	1.24	-	-	-	-	-	-	0.01
9. Provision for Staff Bonus	115.29	8.32	9.56	84.83	77.90	81.12	45.34	9.26	11.93	63.65
10. Provision for Income Tax	345.88	24.97	28.69	254.50	210.32	243.37	136.51	-	35.78	193.28
11. Others	-	0.28	-	-	-	-	-	-	-	0.02
12. Net Profit	807.05	58.27	66.93	593.83	490.74	567.86	316.93	92.58	83.48	443.18
Total Expenses	5,715.09	343.86	479.66	3,989.67	3,413.50	3,778.94	2,750.56	142.71	503.96	3,572.21
Income										
1. Interest Income	5,039.61	299.80	437.19	3,649.29	3,202.77	3,487.32	2,451.42	56.03	466.99	3,285.53
1.1 On Loans and Advances	4,642.09	273.34	403.11	3,346.89	2,940.55	3,222.07	2,230.54	47.73	412.79	2,973.29
1.2 On Investment	52.89	-	0.08	27.33	27.43	22.60	-	-	-	31.29
1.2.1 Government Bonds	19.95	-	0.08	27.33	27.43	22.60	-	-	-	31.29
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	32.95	-	-	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	33.99	-	-	-	-	-	-	-
1.4 On Call Deposit	335.69	26.28	-	269.87	234.79	242.65	220.88	-	54.20	280.93
1.5 On Others	8.93	0.18	-	5.20	-	-	-	8.30	-	0.01
2. Commission and Discount	105.22	3.27	2.71	24.65	26.50	15.96	19.74	0.81	2.05	23.31
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	0.00	-	-
2.2 Commission	104.98	3.27	2.71	22.15	26.50	15.96	19.74	0.08	2.05	23.31
2.3 Others	0.24	-	-	2.50	-	-	-	0.72	-	-
3. Exchange Fluctuation Income	8.06	-	-	1.39	0.02	-	0.03	-	-	15.33
3.1 Due to Change in Exchange Rate	-	-	-	-	(3.72)	-	0.01	-	-	7.87
3.2 Due to Foreign Currency Transaction	8.06	-	-	1.39	3.74	-	0.02	-	-	7.47
4. Other Operating Income	522.72	17.54	27.98	270.57	175.90	256.47	174.48	2.38	32.16	244.14
5. Non Operating Income	7.89	-	9.90	10.64	5.73	8.80	14.31	-	1.63	1.33
6. Write Back from Provisions for loss	31.60	23.10	1.88	33.12	2.57	10.39	90.58	83.49	1.13	2.48
7. Recovery of written-off Loan	-	-	-	-	-	-	-	-	-	0.09
8. Income from Extra Ordinary transactions	-	0.15	-	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-	-
Total Income	5,715.09	343.86	479.66	3,989.67	3,413.50	3,778.94	2,750.56	142.71	503.96	3,572.21

Profit and Loss Statement of upto Asar end, 2076(Mid-July, 2019)

BFI Name	Shine	Kanchan	LumbiniDB	Sindhu	Sahara	Community	Kailash	Salapa	saptakoshi	GreenDB
Expenses										
1. Interest Expense	1,262.10	372.67	2,078.34	149.06	51.97	276.03	2,308.62	29.76	131.45	60.31
1.1 On Deposit Liabilities	1,262.10	372.28	2,046.10	144.96	51.97	276.03	2,266.75	29.76	131.45	60.31
1.1.1 Saving Account	487.51	162.77	436.66	71.07	41.54	74.86	475.82	22.92	31.01	8.19
1.1.2 Fixed Account	747.98	147.64	1,269.15	44.60	4.89	141.07	1,367.14	5.67	75.40	32.47
1.1.2.1 Up to 3 months Fixed Account	40.25	4.64	14.32	2.84	-	1.77	142.65	0.36	-	5.04
1.1.2.2 3 to 6 months Fixed Account	18.95	8.02	0.46	3.23	-	1.80	261.24	0.74	22.42	4.43
1.1.2.3 6 months to 1 year Fixed Account	423.67	61.65	115.42	25.73	-	124.49	765.30	2.74	18.09	20.10
1.1.2.4 Above 1 year Fixed Account	265.11	73.33	1,138.96	12.79	4.89	13.01	197.96	1.84	34.89	2.90
1.1.3 Call Deposit	26.61	61.88	340.29	29.29	5.54	60.10	423.80	1.16	25.04	19.65
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.38	32.24	4.11	-	-	41.87	-	-	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	158.36	68.86	253.58	49.76	13.99	55.59	328.31	20.29	43.20	20.23
4. Office Operating Expenses	146.39	60.92	250.77	38.56	14.40	57.38	255.68	9.37	42.43	18.75
5. Foreign Exchange Loss	0.01	-	0.36	-	-	-	0.11	-	-	-
5.1 Due to Change in Exchange Rates	0.01	-	0.36	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.11	-	-	-
6. Non Operating Expense	-	-	-	-	-	0.12	0.23	-	-	-
7. Provision for Risk	52.34	60.94	187.86	18.38	3.32	39.69	122.15	8.02	72.13	27.29
7.1 Loan loss Provision	52.22	60.94	176.25	17.60	3.32	39.58	101.58	8.02	71.40	27.29
7.1.1 General Loan loss Provision	44.68	15.97	89.64	10.12	3.32	22.86	81.36	2.38	29.42	6.56
7.1.1.1 Pass Loan Loss Provision	29.59	15.97	69.12	9.52	3.32	15.48	75.08	1.24	8.42	4.73
7.1.1.2 Watch List Provision	15.10	-	20.51	0.60	-	7.38	6.28	1.14	21.00	1.82
7.1.2 Special Loan Loss Provision	7.53	44.97	78.17	7.48	-	16.72	20.22	5.65	41.98	20.74
7.1.3 Additional Loan Loss Provision	-	-	8.44	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	4.38	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	0.12	-	7.23	0.78	-	0.11	20.57	-	0.73	-
7.5. Provision for Loss of Other Assets	-	0.00	-	-	-	-	-	-	-	-
8. Loan Written Off	-	-	0.50	-	-	-	-	-	-	-
9. Provision for Staff Bonus	61.39	13.82	91.76	5.91	2.78	7.46	86.15	-	6.59	-
10. Provision for Income Tax	187.52	37.32	247.76	17.73	8.33	22.39	258.72	-	19.78	-
11. Others	-	-	-	-	-	-	-	-	-	-
12. Net Profit	426.42	87.09	578.10	41.38	19.31	52.25	602.75	-	46.15	12.84
Total Expenses	2,294.53	701.62	3,689.04	320.80	114.10	510.93	3,962.72	67.45	361.72	139.43
Income										
1. Interest Income	2,159.17	618.14	3,154.71	278.90	96.57	450.42	3,687.58	54.69	275.45	129.49
1.1 On Loans and Advances	2,016.30	556.05	2,881.23	236.86	85.96	410.26	3,388.54	50.94	246.77	110.40
1.2 On Investment	54.76	0.48	69.10	-	-	-	33.44	-	-	0.26
1.2.1 Government Bonds	54.76	0.48	69.01	-	-	-	33.44	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	0.09	-	-	-	-	-	-	0.26
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-	-	-	-
1.4 On Call Deposit	88.11	53.57	198.22	29.65	10.60	40.16	265.59	3.75	28.68	18.83
1.5 On Others	-	8.04	6.16	12.39	-	-	-	-	-	-
2. Commission and Discount	130.00	12.08	10.12	3.95	-	2.30	26.61	1.46	2.63	0.22
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	20.16	6.28	10.12	3.95	-	2.30	26.61	1.46	2.63	0.22
2.3 Others	109.84	5.80	-	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	0.08	-	-	-	0.30	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.08	-	-	-	0.30	-	-	-
4. Other Operating Income	-	31.25	144.29	14.92	17.53	32.65	218.06	4.34	23.63	8.94
5. Non Operating Income	1.87	-	23.51	-	-	0.39	25.69	-	-	-
6. Write Back from Provisions for loss	3.50	38.34	322.68	23.02	-	25.17	4.48	3.76	60.01	0.78
7. Recovery of written-off Loan	-	-	33.65	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	1.80	-	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	3.19	-	-
Total Income	2,294.53	701.62	3,689.04	320.80	114.10	510.93	3,962.72	67.45	361.72	139.43

Profit and Loss Statement of upto Asar end, 2076(Mid-July, 2019)

BFI Name	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Expenses										
1. Interest Expense	2.79	2.35	582.18	651.53	407.82	30.42	581.91	222.05	74.16	190.81
1.1 On Deposit Liabilities	2.79	2.35	576.10	640.86	402.66	30.42	578.33	222.05	74.16	190.81
1.1.1 Saving Account	2.61	2.04	226.39	173.40	76.36	11.06	88.90	65.28	27.52	50.63
1.1.2 Fixed Account	0.17	-	349.71	467.45	326.30	16.43	413.79	153.65	46.10	139.51
1.1.2.1 Up to 3 months Fixed Account	-	-	-	9.33	3.10	0.09	1.78	-	1.58	1.11
1.1.2.2 3 to 6 months Fixed Account	-	-	-	5.98	6.89	0.28	33.91	-	0.74	0.29
1.1.2.3 6 months to 1 year Fixed Account	0.01	-	-	277.59	264.13	7.20	344.73	-	8.85	120.07
1.1.2.4 Above 1 year Fixed Account	0.16	-	349.71	174.54	52.18	8.87	33.37	153.65	34.93	18.04
1.1.3 Call Deposit	-	0.31	-	-	-	2.93	75.64	3.12	0.54	0.68
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	6.09	10.68	5.16	-	3.58	-	-	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	0.06
3. Staff Expense	4.42	3.81	103.10	71.25	40.18	20.14	97.68	67.81	16.17	16.73
4. Office Operating Expenses	6.03	21.55	94.54	104.91	43.30	11.78	68.43	60.77	19.54	16.97
5. Foreign Exchange Loss	-	-	-	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-	-	0.98	-
7. Provision for Risk	0.46	-	9.59	74.03	12.56	27.97	23.81	204.36	16.63	108.74
7.1 Loan loss Provision	-	-	-	-	12.56	26.08	13.08	200.27	16.63	108.74
7.1.1 General Loan loss Provision	-	-	-	-	12.31	-	7.32	17.82	14.62	35.01
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	12.31	-	7.75	5.63	14.62	6.51
7.1.1.2 Watch List Provision	-	-	-	-	-	-	(0.43)	12.19	-	28.49
7.1.2 Special Loan Loss Provision	-	-	-	-	0.25	-	5.76	182.45	2.01	73.74
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	26.08	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	74.03	-	-	-	4.09	-	-
7.3. Provision for Loss on Investment	0.46	-	9.59	-	-	1.89	10.68	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	0.05	-	-	-
8. Loan Written Off	-	-	-	-	-	-	6.56	2.32	-	-
9. Provision for Staff Bonus	-	-	13.67	10.88	21.01	-	15.69	12.36	4.58	16.59
10. Provision for Income Tax	-	-	41.00	26.19	56.73	-	47.08	33.37	13.73	49.77
11. Others	-	0.81	-	-	-	-	-	-	-	-
12. Net Profit	56.54	103.79	95.67	71.75	132.37	-	109.85	77.87	32.02	116.12
Total Expenses	70.23	132.31	939.74	1,010.54	713.98	90.31	951.01	680.91	177.81	515.79
Income										
1. Interest Income	24.03	12.83	808.22	870.92	663.00	67.80	890.99	376.75	139.21	355.68
1.1 On Loans and Advances	16.93	4.51	699.84	770.36	591.99	53.96	824.38	325.52	102.55	314.83
1.2 On Investment	-	0.52	9.30	17.85	7.01	-	12.16	9.95	0.72	-
1.2.1 Government Bonds	-	0.52	9.30	17.85	7.01	-	12.16	9.95	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-	-	0.72	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-	-	-	-
1.4 On Call Deposit	7.10	7.81	99.08	82.71	64.00	13.83	49.22	41.27	35.57	40.84
1.5 On Others	-	-	-	-	-	-	5.23	-	0.37	-
2. Commission and Discount	-	-	2.05	2.92	1.02	-	5.11	1.19	0.14	0.52
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	-	-	2.05	2.92	1.02	-	3.66	1.19	0.14	0.39
2.3 Others	-	-	-	-	-	-	1.45	-	-	0.13
3. Exchange Flactuation Income	-	-	-	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
4. Other Operating Income	0.42	0.14	32.12	128.34	41.46	1.45	54.11	17.84	10.13	17.79
5. Non Operating Income	0.98	39.54	27.39	-	1.44	7.57	0.80	1.23	0.20	2.09
6. Write Back from Provisions for loss	44.80	79.80	69.96	8.37	7.06	-	-	283.41	10.08	132.84
7. Recovery of written-off Loan	-	-	-	-	-	-	-	-	-	6.88
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	0.50	18.06	-
9. Net Loss	-	-	-	-	-	13.49	-	-	-	-
Total Income	70.23	132.31	939.74	1,010.54	713.98	90.31	951.01	680.91	177.81	515.79

Profit and Loss Statement of upto Asar end, 2076(Mid-July, 2019)

BFI Name	Pokhara	Central	Hathway	Multi	Srijana	WMerchant	CMerchant	Crystal	GMBFL	ICFC
Expenses										
1. Interest Expense	480.45	313.51	29.73	26.55	561.21	2.35	4.53	0.66	333.66	911.17
1.1 On Deposit Liabilities	472.29	313.51	29.73	26.55	555.97	2.35	3.68	0.66	332.02	868.67
1.1.1 Saving Account	111.92	101.08	11.64	7.32	215.72	2.35	0.23	0.66	96.80	203.47
1.1.2 Fixed Account	321.81	212.43	18.09	19.23	280.14	-	-	-	235.21	600.59
1.1.2.1 Up to 3 months Fixed Account	9.04	2.89	-	-	23.34	-	-	-	4.64	45.67
1.1.2.2 3 to 6 months Fixed Account	43.47	3.07	-	-	23.74	-	-	-	9.16	14.33
1.1.2.3 6 months to 1 year Fixed Account	252.42	166.73	0.36	-	207.59	-	-	-	165.86	448.67
1.1.2.4 Above 1 year Fixed Account	16.88	39.75	17.73	19.23	25.47	-	-	-	55.56	91.92
1.1.3 Call Deposit	38.55	-	-	-	60.11	-	3.45	-	-	64.60
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	8.16	-	-	-	5.24	-	0.85	-	1.64	42.51
2. Commission Expense	-	-	-	-	5.42	-	-	-	-	-
3. Staff Expense	78.85	44.45	12.67	3.46	65.71	4.15	4.62	1.18	33.70	125.42
4. Office Operating Expenses	68.54	30.84	12.53	3.07	67.26	8.63	4.03	3.17	28.54	99.95
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	22.13	23.35	40.95	7.79	116.63	2.15	-	-	35.00	27.63
7.1 Loan loss Provision	19.02	8.55	40.95	2.14	116.63	1.47	-	-	9.25	23.12
7.1.1 General Loan loss Provision	18.07	8.55	3.19	0.54	33.52	-	-	-	9.25	21.41
7.1.1.1 Pass Loan Loss Provision	17.65	8.55	3.19	0.18	14.49	-	-	-	9.25	16.16
7.1.1.2 Watch List Provision	0.43	-	-	0.35	19.03	-	-	-	-	5.24
7.1.2 Special Loan Loss Provision	0.95	-	37.75	1.61	81.89	1.47	-	-	-	1.72
7.1.3 Additional Loan Loss Provision	-	-	-	-	1.22	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	7.43	-	5.65	-	-	-	-	-	-
7.3. Provision for Loss on Investment	3.11	7.35	-	-	-	-	-	-	25.75	4.51
7.5. Provision for Loss of Other Assets	-	0.02	-	-	-	0.68	-	-	-	-
8. Loan Written Off	-	-	-	-	-	28.61	-	-	-	-
9. Provision for Staff Bonus	13.08	13.29	-	-	-	0.49	-	-	11.37	22.06
10. Provision for Income Tax	39.24	35.87	-	-	-	-	-	-	34.11	59.57
11. Others	-	-	-	-	-	-	-	-	-	-
12. Net Profit	91.57	83.70	27.32	9.05	247.19	4.89	99.85	-	79.59	138.99
Total Expenses	793.86	545.00	123.20	49.92	1,063.42	51.27	113.03	5.01	555.96	1,384.79
Income										
1. Interest Income	746.45	506.21	56.10	42.28	859.12	9.38	0.04	0.20	500.26	1,265.82
1.1 On Loans and Advances	657.74	457.33	56.10	42.28	717.54	2.86	0.04	0.19	450.77	1,083.99
1.2 On Investment	10.39	8.82	-	-	-	-	-	-	5.26	29.55
1.2.1 Government Bonds	10.39	-	-	-	-	-	-	-	-	29.55
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	8.82	-	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	5.26	-
1.3 On Agency Balance	-	-	-	-	-	-	-	-	-	150.99
1.4 On Call Deposit	78.33	40.06	-	-	141.58	6.52	-	-	41.35	-
1.5 On Others	-	-	-	-	-	-	-	0.01	2.88	1.29
2. Commission and Discount	1.44	1.20	4.91	2.52	-	-	-	-	2.01	15.10
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	1.44	1.20	0.24	-	-	-	-	-	1.79	15.10
2.3 Others	-	-	4.67	2.52	-	-	-	-	0.22	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
4. Other Operating Income	42.42	34.65	21.24	-	88.01	0.02	2.62	0.10	31.39	79.17
5. Non Operating Income	0.89	2.94	-	-	-	-	2.44	1.12	1.57	20.14
6. Write Back from Provisions for loss	2.66	-	40.95	5.12	116.29	41.87	0.89	0.36	20.74	4.36
7. Recovery of written-off Loan	-	-	-	-	-	-	107.05	-	-	0.20
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	3.23	-	-
Total Income	793.86	545.00	123.20	49.92	1,063.42	51.27	113.03	5.01	555.96	1,384.79

Profit and Loss Statement of upto Asar end, 2076(Mid-July, 2019)

BFI Name	CityExpress	Manju	Reliance
Expenses			
1. Interest Expense	4.42	672.48	366.46
1.1 On Deposit Liabilities	4.42	652.34	366.46
1.1.1 Saving Account	2.22	235.45	143.17
1.1.2 Fixed Account	1.80	416.89	223.29
1.1.2.1 Up to 3 months Fixed Account	0.03	22.74	12.03
1.1.2.2 3 to 6 months Fixed Account	0.16	61.85	15.34
1.1.2.3 6 months to 1 year Fixed Account	1.53	246.07	115.45
1.1.2.4 Above 1 year Fixed Account	0.08	86.24	80.46
1.1.3 Call Deposit	0.40	-	-
1.1.4 Certificate of Deposit	-	-	-
1.2 On Borrowing	-	20.15	-
2. Commission Expense	-	-	-
3. Staff Expense	16.81	64.56	41.57
4. Office Operating Expenses	20.74	67.62	45.84
5. Foreign Exchange Loss	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-
6. Non Operating Expense	-	-	-
7. Provision for Risk	15.94	55.06	106.33
7.1 Loan loss Provision	2.64	55.06	88.92
7.1.1 General Loan loss Provision	2.64	55.06	12.60
7.1.1.1 Pass Loan Loss Provision	2.06	55.06	4.74
7.1.1.2 Watch List Provision	0.58	-	7.86
7.1.2 Special Loan Loss Provision	-	-	76.32
7.1.3 Additional Loan Loss Provision	-	-	-
7.2. Provision for Non-Banking Assets	7.20	-	-
7.3. Provision for Loss on Investment	-	-	17.41
7.5. Provision for Loss of Other Assets	6.10	-	-
8. Loan Written Off	8.29	-	-
9. Provision for Staff Bonus	2.74	12.78	8.98
10. Provision for Income Tax	-	38.33	26.95
11. Others	4.81	-	-
12. Net Profit	24.66	89.43	62.88
Total Expenses	98.39	1,000.25	659.01
Income			
1. Interest Income	20.89	954.16	564.11
1.1 On Loans and Advances	13.75	844.42	500.76
1.2 On Investment	-	14.30	2.85
1.2.1 Government Bonds	-	-	2.63
1.2.2 Foreign Bonds	-	-	-
1.2.3 NRB Bonds	-	14.30	-
1.2.4 Debenture & Bonds	-	-	0.23
1.3 On Agency Balance	-	-	-
1.4 On Call Deposit	7.14	-	60.51
1.5 On Others	-	95.43	-
2. Commission and Discount	0.11	41.10	0.82
2.1 Bills Purchase and Discount	-	-	-
2.2 Commission	0.11	3.42	0.82
2.3 Others	-	37.68	-
3. Exchange Flactuation Income	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-
4. Other Operating Income	3.31	-	29.71
5. Non Operating Income	1.94	5.00	2.63
6. Write Back from Provisions for loss	72.15	-	61.74
7. Recovery of written-off Loan	-	-	-
8. Income from Extra Ordinary transactions	-	-	-
9. Net Loss	-	-	-
Total Income	98.39	1,000.25	659.01

Statement of Credit as on Asar end, 2076(Mid-July, 2019)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL
Sector Wise									
Agricultural and Forest Related	5,791.27	11,405.10	3,685.77	6,123.40	2,928.34	5,255.40	2,927.89	2,484.81	4,938.60
Fishery Related	302.62	696.04	4.39	64.67	-	1.42	20.00	77.78	13.21
Mining Related	940.69	-	94.88	444.39	-	-	7.77	657.30	27.58
Manufacturing (Producing) Related	18,004.47	15,056.00	38,129.25	40,451.74	11,699.89	36,328.18	26,202.46	7,295.04	16,911.73
Construction	10,734.68	16,591.94	1,119.71	7,355.90	12,938.55	4,257.82	3,351.10	5,195.11	19,137.72
Electricity, Gas and Water	6,175.47	4,179.46	7,909.09	11,777.28	29.75	1,221.72	2,870.06	2,397.67	4,580.80
Metal Products, Mach. & Ele. Eqp.	1,629.50	2,193.43	1,022.37	778.23	1,812.35	2,226.41	2,976.17	641.07	1,992.13
Tras., Com. and Public Utilities	2,063.24	3,546.63	753.86	3,874.43	189.63	3,394.12	1,029.55	1,264.68	3,935.54
Wholesaler & Retailer	18,789.96	46,652.12	34,286.31	24,892.71	14,700.93	16,863.75	19,811.21	9,080.94	28,776.36
Finance, Insurance and Real Estate	6,857.79	14,532.69	7,649.85	6,946.62	2,555.44	11,589.97	5,289.32	4,645.43	11,948.29
Hotel or Restaurant	2,756.57	8,453.73	3,782.34	10,058.11	949.10	5,134.29	3,568.01	1,947.86	3,822.95
Other Services	2,407.27	3,888.79	2,811.39	8,706.98	338.18	3,884.48	1,467.78	12,703.13	2,277.73
Consumption Loans	11,854.48	18,245.90	4,327.09	3,490.85	5,250.83	3,562.95	1,282.43	2,018.82	4,043.79
Local Government	-	216.60	-	383.43	138.81	255.20	-	-	-
Others	9,349.79	2,456.20	26,910.17	5,587.17	1,977.52	4,230.64	18,048.76	4,050.10	9,415.32
TOTAL sectorwise	97,657.80	148,114.63	132,486.47	130,935.93	55,509.31	98,206.34	88,852.53	54,459.72	111,821.76

Product Wise

Term Loan	20,264.41	17,416.11	23,279.99	39,534.96	4,033.77	16,738.67	14,170.55	8,833.56	20,745.66
Overdraft	13,732.57	24,178.93	14,366.26	15,584.91	4,363.53	8,476.56	1,055.56	7,927.30	22,933.11
Trust Receipt Loan / Import Loan	1,646.60	1,453.73	11,003.47	18,247.12	6,025.63	13,384.67	8,790.07	2,826.53	5,482.78
Demand & Other Working Capital Loan	13,009.66	53,949.25	41,339.82	35,682.57	12,720.21	33,287.89	34,576.52	9,925.54	15,273.35
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,526.86	12,773.85	10,070.35	2,281.68	8,691.76	4,257.82	2,580.79	4,262.19	18,488.69
Real Estate Loan	3,373.20	8,590.14	4,953.25	4,010.89	4,058.65	3,752.91	4,136.28	2,365.10	4,003.16
Margin Nature Loan	4,715.26	2,365.29	855.08	1,249.54	-	1,505.65	-	410.23	280.65
Hire Purchase Loan	2,771.64	4,821.66	2,658.17	3,398.63	4,897.43	7,524.06	2,011.27	7,359.49	6,946.38
Deprived Sector Loan	8,262.08	6,808.20	7,318.20	6,715.95	2,699.88	5,133.73	5,243.61	2,973.99	8,044.09
Bills Purchased	2.80	57.74	175.33	775.18	51.88	91.54	0.08	324.70	34.37
Other Product	24,352.72	15,699.73	16,466.54	3,454.50	7,966.54	4,052.82	16,287.80	7,251.09	9,589.51
Total Product wise Loan	97,657.80	148,114.63	132,486.47	130,935.93	55,509.31	98,206.34	88,852.53	54,459.72	111,821.76

Collateral Wise

Gold and Silver	9,965.19	12,827.24	291.40	919.75	-	-	-	506.12	-
Government Securities	7.60	228.81	13.32	0.87	-	-	-	-	1.91
Non Governmental Securities	0.09	2,365.29	1,151.01	1,249.54	-	1,300.55	-	558.65	563.85
Fixed Deposit Receipts	378.54	564.32	793.65	1,068.19	277.79	732.85	1,087.98	387.69	1,711.46
Own	373.68	564.32	499.87	1,068.19	86.48	732.85	1,087.98	386.17	1,711.46
Other Licences Institutions	4.87	-	293.78	-	191.30	-	-	1.52	-
Collateral of Properties	81,742.68	127,433.54	111,234.02	110,351.44	49,413.36	91,161.20	74,589.15	50,318.07	95,974.45
Fixed Assets	79,533.25	127,389.87	60,586.68	88,689.33	36,726.98	90,711.10	65,879.77	48,607.00	58,419.36
Current Assets	2,209.43	43.67	50,647.34	21,662.11	12,686.37	450.10	8,709.38	1,711.07	37,555.09
Against security of Bill	3.18	55.14	7,354.31	47.78	-	91.54	1,200.41	382.96	3,992.74
Domestic Bills	-	20.64	(0.00)	5.28	-	84.16	-	215.17	103.30
Foreign Bills	3.18	34.50	7,354.31	42.50	-	7.38	1,200.41	167.79	3,889.44
Against Guarantee	1,304.80	4,412.22	2,267.30	5,711.65	1,043.81	4,860.21	5,708.84	2,121.85	8,046.57
Government Guarantee	26.78	26.29	0.84	383.43	138.81	-	156.11	91.30	198.74
Institutional Guarantee	1,232.61	4,286.17	1,993.14	4,542.44	905.00	-	4,960.60	1,965.50	7,331.83
Personal Guarantee	3.62	91.15	273.32	785.74	-	-	-	59.10	516.00
Collective Guarantee	0.01	8.61	-	0.04	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	184.54	592.12	-	-
Other Guarantee	-	-	-	-	-	4,675.67	-	5.95	-
Credit Card	-	-	244.79	31.76	241.40	59.99	-	26.06	13.55
Others	4,255.71	228.07	9,136.67	11,554.95	4,532.96	-	6,266.16	158.33	1,517.23
Total	97,657.80	148,114.63	132,486.47	130,935.93	55,509.31	98,206.34	88,852.53	54,459.72	111,821.76

Statement of Credit as on Asar end, 2076(Mid-July, 2019)

BFI Name	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global
Sector Wise									
Agricultural and Forest Related	3,530.00	3,361.64	11,118.23	3,384.75	1,540.60	2,982.13	5,402.64	20,128.38	3,870.92
Fishery Related	75.20	153.87	221.83	113.14	105.79	132.83	39.30	799.05	27.46
Mining Related	11.27	483.45	-	65.74	402.61	65.53	568.32	191.39	167.90
Manufacturing (Producing) Related	15,709.92	14,148.49	13,454.85	15,178.36	21,582.03	15,945.93	18,654.31	7,394.20	20,391.65
Construction	4,016.42	8,237.75	22,638.29	6,383.50	8,295.82	15,902.64	7,376.98	6,287.57	15,922.11
Electricity, Gas and Water	3,194.83	3,141.93	1,409.10	3,459.32	3,678.30	4,212.55	4,792.21	6,666.38	7,159.20
Metal Products, Mach. & Ele. Eqp.	1,122.05	1,470.21	335.82	503.59	1,865.10	2,288.09	1,285.11	403.99	1,199.71
Tras., Com. and Public Utilities	1,628.45	2,666.08	444.60	2,383.40	3,537.76	4,188.86	7,328.36	1,113.40	1,043.65
Wholesaler & Retailer	20,489.93	10,544.35	35,839.63	19,172.96	10,818.70	14,697.06	22,051.09	29,015.13	26,991.72
Finance, Insurance and Real Estate	8,024.71	4,010.79	13,595.68	8,020.22	5,067.26	5,566.29	7,632.47	1,574.86	6,200.42
Hotel or Restaurant	3,169.96	2,185.18	9,439.57	2,001.02	2,732.67	2,801.56	3,844.79	3,230.98	4,939.25
Other Services	5,504.33	2,818.44	4,402.72	5,849.92	3,204.63	3,712.02	3,374.52	3,280.96	5,888.61
Consumption Loans	7,251.58	1,755.39	11,468.45	3,299.60	3,907.31	3,205.50	4,197.81	1,057.74	6,064.55
Local Government	-	-	-	129.84	1.10	136.67	150.58	3.20	97.39
Others	2,123.35	9,840.92	25,738.93	7,727.28	9,845.10	945.24	21,914.24	30,602.99	14,095.93
TOTAL sectorwise	75,852.01	64,818.49	150,107.70	77,672.67	76,584.77	76,782.90	108,612.74	111,750.22	114,060.45

Product Wise

Term Loan	12,595.15	12,232.92	26,628.20	13,307.26	18,993.18	17,939.94	25,807.00	4,093.59	17,012.80
Overdraft	23,477.70	15,872.48	31,352.73	6,612.68	14,487.47	5,070.70	22,833.34	7,151.49	25,509.91
Trust Receipt Loan / Import Loan	2,852.46	2,591.21	717.67	3,612.92	5,352.97	6,527.09	4,627.38	72.27	5,204.35
Demand & Other Working Capital Loan	11,543.94	9,350.71	25,125.98	9,161.73	15,168.68	16,791.31	20,326.05	86,011.99	28,281.86
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,543.15	4,265.93	18,021.62	5,683.06	4,785.29	3,617.54	4,997.99	5,490.10	11,291.38
Real Estate Loan	3,707.29	1,044.95	10,460.96	3,918.24	2,026.94	3,271.43	7,223.36	572.00	3,820.38
Margin Nature Loan	718.74	780.58	912.27	229.02	2,648.02	1,408.52	2,781.23	15.99	1,948.82
Hire Purchase Loan	7,278.52	5,597.01	10,297.80	6,492.72	3,171.08	3,079.72	9,760.20	860.52	7,981.58
Deprived Sector Loan	3,950.35	3,189.04	13,623.08	3,921.57	3,874.23	4,653.78	6,697.51	5,891.18	5,425.77
Bills Purchased	913.24	15.74	-	-	6.00	-	66.50	-	-
Other Product	5,271.47	9,877.91	12,967.38	24,733.47	6,070.91	14,422.86	3,492.18	1,591.09	7,583.59
Total Product wise Loan	75,852.01	64,818.49	150,107.70	77,672.67	76,584.77	76,782.90	108,612.74	111,750.22	114,060.45

Collateral Wise

Gold and Silver	20.35	62.69	223.67	11.09	2.15	514.02	-	65.17	0.33
Government Securities	-	-	0.60	-	27.90	-	3.33	-	-
Non Governmental Securities	349.83	780.58	912.27	-	2,508.92	-	2,806.61	-	152.91
Fixed Deposit Receipts	440.10	315.08	437.87	308.92	337.78	556.80	1,030.42	642.17	467.98
Own	440.10	315.08	437.87	308.92	317.27	556.80	1,028.61	642.17	467.98
Other Licences Institutions	-	-	-	-	20.51	-	1.81	-	-
Collateral of Properties	69,134.67	58,986.36	140,421.72	73,707.49	67,650.99	71,471.47	97,599.11	111,042.88	98,108.85
Fixed Assets	63,949.05	55,731.31	106,786.07	35,707.80	65,546.12	52,460.33	60,206.53	111,042.88	50,297.83
Current Assets	5,185.62	3,255.05	33,635.64	37,999.69	2,104.87	19,011.13	37,392.58	-	47,811.01
Against security of Bill	463.36	947.73	-	-	2.33	-	2,614.51	-	-
Domestic Bills	-	-	-	-	0.48	-	472.01	-	-
Foreign Bills	463.36	947.73	-	-	1.85	-	2,142.50	-	-
Against Guarantee	5,431.99	2,573.16	7,525.61	564.50	3,463.46	136.67	2,870.85	-	267.70
Government Guarantee	2.17	74.74	216.53	130.34	151.18	136.67	145.02	-	0.49
Institutional Guarantee	3,612.72	2,495.87	7,309.08	49.00	3,034.15	-	2,699.36	-	-
Personal Guarantee	1.10	2.56	-	350.07	226.01	-	26.47	-	262.96
Collective Guarantee	-	-	-	1.17	-	-	-	-	4.25
Int. Rtd. Foreign Bank's Guarantee	843.78	-	-	-	-	-	-	-	-
Other Guarantee	972.22	-	-	33.91	52.11	-	-	-	-
Credit Card	11.71	0.08	108.89	59.94	36.77	54.09	175.33	-	261.06
Others	-	1,152.81	477.07	3,020.74	2,554.47	4,049.85	1,512.58	-	14,801.62
Total	75,852.01	64,818.49	150,107.70	77,672.67	76,584.77	76,782.90	108,612.74	111,750.22	114,060.45

Statement of Credit as on Asar end, 2076(Mid-July, 2019)

BFI Name	Citizen	Prime	Sunrise	NMB	Prabhu	Janata	Mega	CBL	Century
Sector Wise									
Agricultural and Forest Related	2,243.83	3,498.46	5,571.91	2,146.20	5,526.89	3,078.43	2,209.63	2,280.00	2,204.06
Fishery Related	60.00	96.46	139.33	107.28	-	83.79	16.54	9.31	32.61
Mining Related	708.98	138.55	34.14	139.32	-	-	82.79	21.48	452.75
Manufacturing (Producing) Related	10,098.59	11,239.36	9,081.16	21,159.89	13,039.56	16,601.00	12,767.41	10,095.74	13,982.65
Construction	3,349.25	10,552.77	12,540.49	11,185.54	13,072.81	5,334.29	3,285.29	2,699.35	5,888.84
Electricity, Gas and Water	4,585.62	7,406.52	2,457.60	5,666.35	4,335.02	3,714.96	2,050.79	3,055.24	2,898.90
Metal Products, Mach. & Ele. Eqp.	229.02	520.32	900.66	1,316.77	411.58	256.61	481.27	446.50	1,094.42
Tras., Com. and Public Utilities	1,924.16	1,827.81	276.24	1,421.67	2,998.10	2,493.88	1,017.12	960.15	645.00
Wholesaler & Retailer	10,640.08	8,780.04	14,670.79	28,263.24	15,515.80	15,729.72	18,788.64	9,207.54	10,454.09
Finance, Insurance and Real Estate	4,422.01	10,379.63	5,755.72	7,126.65	9,202.39	4,805.79	10,874.30	5,441.17	7,260.68
Hotel or Restaurant	1,142.07	3,887.87	3,637.53	3,213.01	6,126.29	2,469.45	3,509.42	1,824.07	2,376.01
Other Services	3,766.96	3,165.71	3,639.35	2,614.96	7,437.44	2,900.66	2,283.86	1,886.01	2,017.38
Consumption Loans	5,178.61	8,078.15	3,836.11	3,033.90	6,130.03	1,598.11	3,867.53	3,470.76	3,838.37
Local Government	-	-	-	-	-	-	-	-	-
Others	16,723.22	6,726.75	7,835.00	4,492.17	6,483.98	9,756.10	11,508.94	3,375.76	6,889.10
TOTAL sectorwise	65,072.42	76,298.39	70,376.04	91,886.95	90,279.88	68,822.80	72,743.54	44,773.09	60,034.86

Product Wise

Term Loan	14,608.40	14,756.97	10,854.56	21,819.28	28,339.61	14,715.49	12,722.26	10,170.99	18,153.05
Overdraft	9,984.01	14,539.07	12,354.32	5,929.69	11,040.48	14,987.85	13,153.87	6,950.19	12,627.61
Trust Receipt Loan / Import Loan	2,228.68	1,618.80	2,047.23	4,146.31	3,093.61	3,348.32	3,463.29	3,343.32	1,351.60
Demand & Other Working Capital Loan	8,963.05	10,068.38	11,541.16	18,332.57	14,238.20	9,513.99	18,005.70	10,408.55	11,291.66
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,978.21	3,890.20	9,210.28	9,191.50	9,311.07	3,474.68	4,522.66	1,905.09	3,663.79
Real Estate Loan	5,596.28	5,559.44	3,618.57	3,270.01	4,462.93	1,687.87	6,768.80	2,887.08	3,850.69
Margin Nature Loan	2,781.67	2,070.06	1,512.36	294.61	2,192.13	472.59	626.27	1,545.50	952.67
Hire Purchase Loan	6,050.87	4,767.61	4,538.87	4,179.12	7,136.50	3,705.97	4,651.70	2,418.31	2,540.28
Deprived Sector Loan	3,474.95	3,802.03	3,518.23	4,572.88	4,716.10	3,272.14	4,580.06	2,579.91	3,003.54
Bills Purchased	111.14	54.01	646.25	-	0.24	-	-	-	6.14
Other Product	6,295.15	15,171.82	10,534.21	20,150.99	5,749.01	13,643.89	4,248.95	2,564.14	2,593.82
Total Product wise Loan	65,072.42	76,298.39	70,376.04	91,886.95	90,279.88	68,822.80	72,743.54	44,773.09	60,034.86

Collateral Wise

Gold and Silver	1,179.97	4,683.11	-	-	60.96	178.69	1.17	220.68	58.19
Government Securities	-	3.32	-	4.49	1.55	-	2.06	-	1.64
Non Governmental Securities	2,886.77	2,193.78	1,512.36	346.75	2,196.51	512.99	838.23	1,490.65	952.67
Fixed Deposit Receipts	598.15	510.91	549.93	382.47	3,568.88	303.10	365.84	165.68	381.67
Own	582.14	510.91	549.93	382.47	3,568.88	303.10	365.84	165.68	381.67
Other Licences Institutions	16.01	-	-	-	-	-	-	-	-
Collateral of Properties	53,307.57	62,356.79	66,374.36	88,652.29	76,523.93	65,609.45	66,784.54	40,763.92	56,159.92
Fixed Assets	38,439.29	61,548.27	62,048.05	76,706.74	74,079.36	55,912.52	63,292.84	40,476.04	41,598.51
Current Assets	14,868.28	808.52	4,326.31	11,945.55	2,444.58	9,696.94	3,491.69	287.88	14,561.41
Against security of Bill	2,007.96	-	-	1,455.45	2,032.94	-	-	-	18.87
Domestic Bills	26.10	-	-	1,383.88	50.42	-	-	-	18.87
Foreign Bills	1,981.86	-	-	71.57	1,982.53	-	-	-	-
Against Guarantee	86.48	5,169.24	1,127.49	743.01	4,810.98	1,969.20	3,780.24	1,823.65	2,292.54
Government Guarantee	1.47	139.38	-	88.99	124.98	15.95	-	16.45	-
Institutional Guarantee	-	4,495.59	1,098.53	294.00	4,100.27	1,930.77	3,441.77	1,703.46	2,271.46
Personal Guarantee	82.57	479.41	24.42	242.39	373.17	22.48	274.39	0.25	21.05
Collective Guarantee	0.54	-	-	93.25	212.56	-	64.08	89.94	0.03
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	1.89	54.85	4.53	24.39	-	-	-	13.56	-
Credit Card	41.90	89.06	33.24	14.21	29.79	-	58.44	-	45.92
Others	4,963.63	1,292.18	778.66	288.29	1,054.34	249.37	913.03	308.50	123.46
Total	65,072.42	76,298.39	70,376.04	91,886.95	90,279.88	68,822.80	72,743.54	44,773.09	60,034.86

Statement of Credit as on Asar end, 2076(Mid-July, 2019)

BFI Name	Sanima	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri	Tinau
Sector Wise										
Agricultural and Forest Related	1,898.07	1,677.94	1.04	477.82	269.52	661.91	289.98	1,231.12	335.21	1,245.48
Fishery Related	32.80	41.90	-	18.54	-	10.47	12.33	54.28	6.41	55.89
Mining Related	1,180.02	61.78	-	-	-	40.39	-	-	1.63	72.00
Manufacturing (Producing) Related	13,082.05	2,096.58	-	296.78	213.03	1,213.99	834.83	1,134.42	361.07	612.15
Construction	7,713.26	2,812.51	1.64	123.77	73.87	2,607.58	1,109.96	2,780.30	841.53	553.60
Electricity, Gas and Water	4,631.88	549.58	-	5.00	-	437.82	20.32	800.03	-	4.15
Metal Products, Mach. & Ele. Eqp.	832.92	173.72	-	-	-	196.35	79.17	175.66	45.14	59.71
Tras., Com. and Public Utilities	5,651.44	2,598.36	3.91	77.04	228.51	1,300.13	116.86	1,404.14	218.55	736.60
Wholesaler & Retailer	15,319.83	3,551.13	-	1,406.34	447.17	2,915.20	1,665.46	2,832.27	414.66	2,241.76
Finance, Insurance and Real Estate	3,588.57	3,703.13	-	127.28	-	1,550.72	753.99	1,332.73	141.52	523.41
Hotel or Restaurant	2,949.86	1,509.24	-	38.20	-	612.55	190.23	479.39	172.81	428.15
Other Services	3,089.14	660.89	-	71.26	800.80	868.60	393.98	568.07	61.36	598.18
Consumption Loans	2,147.35	2,881.94	-	34.90	56.21	984.22	215.30	1,752.29	165.11	327.61
Local Government	-	-	2.72	-	-	3.34	-	10.33	1.50	-
Others	21,301.58	5,182.11	2.72	1,328.01	-	6,066.53	719.17	5,995.10	1,295.01	1,458.45
TOTAL sectorwise	83,418.76	27,500.81	12.02	4,004.94	2,089.12	19,469.80	6,401.58	20,550.11	4,061.50	8,917.13

Product Wise

Term Loan	17,266.76	5,755.13	-	-	660.20	6,975.84	1,749.49	1,555.15	46.27	1,306.52
Overdraft	8,237.96	7,634.58	2.72	-	824.94	5,251.75	975.81	1,098.19	431.36	3,067.98
Trust Receipt Loan / Import Loan	2,154.21	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	14,527.38	75.55	-	1,708.22	-	39.57	1,515.87	221.00	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,873.12	4,196.50	1.64	49.26	73.87	2,087.04	848.23	2,242.07	696.55	538.75
Real Estate Loan	5,869.53	1,811.26	-	78.71	-	1,300.71	586.51	1,190.65	116.10	396.08
Margin Nature Loan	298.59	1,320.04	-	-	-	379.60	88.50	869.64	-	2.90
Hire Purchase Loan	4,928.58	2,413.45	3.91	49.88	228.51	1,972.36	152.55	1,943.13	294.56	637.66
Deprived Sector Loan	4,141.66	1,894.61	1.04	213.57	108.80	1,204.44	272.48	935.46	192.89	1,044.20
Bills Purchased	5.90	-	-	-	-	-	-	-	-	-
Other Product	20,115.04	2,399.71	2.72	1,905.30	192.80	258.49	212.16	10,494.81	2,283.77	1,923.04
Total Product wise Loan	83,418.76	27,500.81	12.02	4,004.94	2,089.12	19,469.80	6,401.58	20,550.11	4,061.50	8,917.13

Collateral Wise

Gold and Silver	79.28	1,084.77	-	-	-	5.93	96.41	410.90	42.09	122.97
Government Securities	1.10	-	-	-	-	-	-	18.00	-	-
Non Governmental Securities	-	1,320.04	-	-	-	379.60	28.29	855.20	-	2.90
Fixed Deposit Receipts	529.88	379.41	-	34.90	56.21	154.36	30.86	310.65	55.45	119.98
Own	529.88	379.41	-	34.90	56.21	154.36	30.86	310.65	55.45	119.98
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	79,579.67	23,575.34	9.30	3,968.04	2,032.90	18,278.87	6,246.01	17,908.67	3,962.46	7,795.10
Fixed Assets	70,628.00	23,534.73	9.30	3,968.04	2,032.90	18,278.87	6,246.01	17,908.67	3,962.46	7,795.10
Current Assets	8,951.67	40.61	-	-	-	-	-	-	-	-
Against security of Bill	608.22	1.29	-	-	-	-	-	-	-	-
Domestic Bills	-	1.29	-	-	-	-	-	-	-	-
Foreign Bills	608.22	-	-	-	-	-	-	-	-	-
Against Guarantee	53.84	1,133.97	2.72	-	-	651.05	-	839.60	-	876.18
Government Guarantee	-	-	2.72	-	-	3.34	-	10.33	-	-
Institutional Guarantee	-	1,125.52	-	-	-	447.25	-	595.38	-	75.78
Personal Guarantee	27.51	0.43	-	-	-	96.84	-	84.37	-	-
Collective Guarantee	-	7.64	-	-	-	103.62	-	149.52	-	800.41
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	26.32	0.38	-	-	-	-	-	-	-	-
Credit Card	32.40	-	-	-	-	-	-	-	-	-
Others	2,534.36	5.99	-	2.01	-	-	0.01	207.09	1.50	-
Total	83,418.76	27,500.81	12.02	4,004.94	2,089.12	19,469.80	6,401.58	20,550.11	4,061.50	8,917.13

Statement of Credit as on Asar end, 2076(Mid-July, 2019)

BFI Name	Mukti	Kankai	Bhargav	Garima	Om	GandakiDB	Kamana	Corporate	Purnima
Sector Wise									
Agricultural and Forest Related	4,594.89	199.35	207.39	1,402.67	800.48	990.48	774.90	9.34	303.83
Fishery Related	60.39	0.46	4.73	56.21	15.41	59.80	31.92	3.02	8.04
Mining Related	-	-	-	30.66	12.61	-	13.20	-	14.84
Manufacturing (Producing) Related	1,194.67	121.16	221.69	1,462.91	1,105.15	1,762.04	1,195.91	118.27	217.35
Construction	8,681.39	320.28	376.23	4,361.83	4,810.77	3,690.79	1,899.56	116.91	420.65
Electricity, Gas and Water	172.75	4.89	9.04	89.77	202.61	54.65	74.25	-	16.48
Metal Products, Mach. & Ele. Eqp.	130.10	17.42	-	321.87	293.42	272.73	493.49	8.38	68.62
Tras., Com. and Public Utilities	4,358.96	27.13	176.92	2,799.85	1,917.53	1,614.90	1,602.39	15.33	258.06
Wholesaler & Retailer	6,946.44	448.25	965.07	2,870.28	3,065.55	3,768.31	3,790.96	24.27	690.56
Finance, Insurance and Real Estate	1,534.26	30.13	-	839.31	1,780.15	1,360.48	1,004.86	5.69	162.02
Hotel or Restaurant	1,443.03	28.57	66.99	1,120.41	1,424.14	1,205.78	681.25	0.72	202.36
Other Services	455.69	20.73	128.67	470.04	552.31	629.81	676.88	1.71	47.98
Consumption Loans	1,859.02	88.97	59.51	2,006.44	1,850.60	1,500.37	1,020.80	16.60	174.55
Local Government	-	0.46	-	0.03	-	-	-	-	-
Others	6,688.49	590.25	787.67	10,758.19	5,262.80	8,974.80	7,137.61	51.52	682.60
TOTAL sectorwise	38,120.06	1,898.06	3,003.91	28,590.50	23,093.53	25,884.94	20,397.96	371.75	3,267.95

Product Wise

Term Loan	7,279.43	669.49	940.52	9,449.67	4,217.07	2,066.63	7,571.26	26.28	644.19
Overdraft	6,203.57	591.53	1,146.62	7,435.97	2,092.00	9,510.87	4,940.97	111.59	275.17
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	-	25.00	391.36	-	159.38	67.74	810.17
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,399.88	250.52	353.10	3,288.77	3,624.48	3,619.40	1,509.19	95.34	397.78
Real Estate Loan	1,433.38	46.71	-	959.41	2,389.90	1,679.66	972.65	11.48	101.40
Margin Nature Loan	809.74	-	-	259.22	308.87	78.70	97.88	-	0.25
Hire Purchase Loan	4,439.13	73.00	176.27	3,989.93	2,439.19	2,181.09	2,140.03	39.04	408.29
Deprived Sector Loan	9,488.17	98.82	278.87	1,693.75	1,147.59	1,430.53	2,477.16	12.12	155.02
Bills Purchased	-	-	-	-	-	-	-	3.05	-
Other Product	1,066.76	167.99	108.54	1,488.78	6,483.08	5,318.07	529.42	5.11	475.70
Total Product wise Loan	38,120.06	1,898.06	3,003.91	28,590.50	23,093.53	25,884.94	20,397.96	371.75	3,267.95

Collateral Wise

Gold and Silver	226.47	-	-	862.58	902.18	742.34	307.67	-	30.49
Government Securities	-	-	-	-	-	-	-	-	-
Non Governmental Securities	810.72	-	-	206.72	308.87	-	204.01	-	-
Fixed Deposit Receipts	329.11	22.43	47.43	301.29	300.75	316.22	193.13	0.50	24.40
Own	329.11	22.43	47.43	301.29	300.75	316.22	193.13	0.50	24.40
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	31,448.95	1,875.17	2,944.41	26,456.06	21,031.38	24,161.09	17,944.05	371.16	3,213.07
Fixed Assets	31,448.95	1,875.17	2,944.41	26,456.06	21,031.38	24,161.09	17,944.05	371.16	3,213.07
Current Assets	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	5,146.19	-	-	755.64	550.35	586.59	782.23	-	-
Government Guarantee	-	-	-	0.24	4.07	2.69	1.73	-	-
Institutional Guarantee	3.22	-	-	210.00	459.15	381.01	593.60	-	-
Personal Guarantee	366.45	-	-	105.85	27.49	202.90	12.02	-	-
Collective Guarantee	4,776.52	-	-	438.62	59.65	-	174.89	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	0.92	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	158.63	0.46	12.08	8.21	-	78.70	966.87	0.08	-
Total	38,120.06	1,898.06	3,003.91	28,590.50	23,093.53	25,884.94	20,397.96	371.75	3,267.95

Statement of Credit as on Asar end, 2076(Mid-July, 2019)

BFI Name	Jyoti	Shine	Kanchan	LumbiniDB	Sindhu	Sahara	Community	Kailash	Salapa	saptakoshi
Sector Wise										
Agricultural and Forest Related	1,657.14	1,498.13	190.46	865.74	156.05	68.75	424.07	378.91	132.62	726.54
Fishery Related	43.89	90.89	3.39	35.13	-	11.45	16.82	74.04	3.44	-
Mining Related	68.61	-	0.76	39.99	-	-	-	-	-	-
Manufacturing (Producing) Related	2,803.83	2,312.54	509.82	1,110.02	58.84	76.02	497.98	1,661.08	44.28	-
Construction	3,740.24	1,592.13	335.28	2,939.98	522.51	14.85	445.43	3,291.82	-	147.24
Electricity, Gas and Water	639.69	-	0.19	2,163.99	-	-	-	1,349.15	-	-
Metal Products, Mach. & Ele. Eqp.	559.09	-	39.54	35.55	2.57	9.16	58.20	411.89	3.49	155.03
Tras., Com. and Public Utilities	600.39	997.61	270.32	976.77	252.78	0.40	243.10	1,952.07	1.09	10.40
Wholesaler & Retailer	3,073.23	3,880.85	1,932.48	3,276.01	319.36	158.68	437.50	3,488.75	46.69	645.29
Finance, Insurance and Real Estate	2,650.50	906.37	289.24	3,194.57	226.30	4.44	341.82	3,296.95	-	102.80
Hotel or Restaurant	645.71	1,186.10	116.98	901.32	56.08	6.40	92.62	826.99	38.50	9.51
Other Services	674.40	1,033.56	326.15	1,503.49	8.59	49.11	197.10	630.28	0.18	8.42
Consumption Loans	2,774.61	630.04	88.17	1,526.95	119.68	0.74	75.87	1,082.85	6.78	198.96
Local Government	4.60	-	-	-	-	-	-	-	0.12	-
Others	5,845.84	2,099.50	694.47	4,200.36	320.52	245.00	587.71	9,335.95	78.12	584.86
TOTAL sectorwise	25,781.78	16,227.72	4,797.26	22,769.86	2,043.29	645.00	3,418.23	27,780.75	355.33	2,589.06

Product Wise

Term Loan	5,857.42	3,584.85	488.29	4,591.96	343.23	5.92	1,098.12	3,617.84	138.93	1,343.64
Overdraft	8,021.78	712.01	2,111.59	4,853.68	249.29	22.85	1,147.95	6,622.23	90.30	422.97
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	5,089.62	61.61	339.91	201.18	555.82	5.90	287.88	-	154.23
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,082.64	1,272.01	343.07	2,234.77	507.99	-	359.43	3,128.59	-	147.24
Real Estate Loan	1,358.92	1,227.98	29.83	1,863.28	14.26	-	103.85	3,186.03	-	102.80
Margin Nature Loan	1,003.59	20.20	39.05	920.88	6.99	-	-	1,374.15	-	-
Hire Purchase Loan	2,155.81	1,421.85	321.68	1,684.11	281.27	-	299.40	3,058.10	2.72	62.39
Deprived Sector Loan	1,775.96	799.42	357.18	2,314.89	351.81	46.19	335.98	1,514.85	52.39	208.81
Bills Purchased	-	-	-	-	-	-	-	-	-	-
Other Product	2,525.66	2,099.78	1,044.96	3,966.39	87.26	14.22	67.59	4,991.09	70.99	146.97
Total Product wise Loan	25,781.78	16,227.72	4,797.26	22,769.86	2,043.29	645.00	3,418.23	27,780.75	355.33	2,589.06

Collateral Wise

Gold and Silver	284.27	-	-	17.34	72.42	-	7.15	196.19	-	-
Government Securities	-	-	-	-	-	-	-	-	-	-
Non Governmental Securities	1,003.59	-	-	920.88	6.99	-	6.20	1,410.99	-	-
Fixed Deposit Receipts	302.99	184.65	73.93	463.66	12.60	0.74	15.70	313.80	2.04	30.66
Own	302.99	184.65	73.93	463.66	12.60	0.74	15.70	313.80	2.04	30.66
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	22,235.12	15,756.50	4,641.33	20,114.28	1,740.31	644.26	3,151.18	24,736.40	353.29	2,558.40
Fixed Assets	22,233.89	15,756.50	4,641.33	20,114.28	1,740.31	644.26	3,151.18	24,736.40	353.29	2,558.40
Current Assets	1.22	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	1,953.41	266.38	43.44	1,252.41	210.97	-	238.00	1,122.52	-	-
Government Guarantee	4.60	-	-	17.19	-	-	-	14.45	-	-
Institutional Guarantee	1,519.95	264.91	-	1,227.31	210.97	-	237.97	999.66	-	-
Personal Guarantee	67.25	-	-	1.32	-	-	-	108.41	-	-
Collective Guarantee	361.60	1.47	43.44	6.58	-	-	0.03	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	2.41	20.20	38.56	1.30	-	-	-	0.85	-	-
Total	25,781.78	16,227.72	4,797.26	22,769.86	2,043.29	645.00	3,418.23	27,780.75	355.33	2,589.06

Statement of Credit as on Asar end, 2076(Mid-July, 2019)

BFI Name	GreenDB	NFL	NSML	GURKHAFIC	Goodwill	Shree	Lalitpur	United	BestFC	Progressive
Sector Wise										
Agricultural and Forest Related	89.91	-	0.52	211.67	1,068.25	476.96	5.49	98.75	302.84	74.42
Fishery Related	4.35	-	-	-	-	15.20	-	-	3.68	-
Mining Related	4.58	-	-	-	-	4.75	3.00	-	11.10	-
Manufacturing (Producing) Related	26.98	-	61.10	192.65	-	145.84	-	258.04	156.04	186.86
Construction	20.67	33.18	20.02	620.91	1,543.05	1,036.59	21.37	765.09	155.04	152.24
Electricity, Gas and Water	2.41	-	-	-	-	-	-	150.00	7.50	-
Metal Products, Mach. & Ele. Eqp.	-	-	3.45	-	22.11	38.37	-	680.73	110.57	-
Tras., Com. and Public Utilities	112.96	0.36	-	261.96	598.75	133.05	-	1,335.18	150.33	95.10
Wholesaler & Retailer	95.40	40.87	33.33	525.36	1,832.19	689.03	89.72	344.72	196.10	81.83
Finance, Insurance and Real Estate	130.85	-	40.31	405.20	-	418.58	99.19	199.93	180.23	120.42
Hotel or Restaurant	38.07	-	27.50	214.46	284.11	89.09	-	-	66.85	87.62
Other Services	18.95	-	-	241.95	64.36	652.62	137.59	-	35.87	88.15
Consumption Loans	70.18	0.08	146.49	1,074.54	269.39	238.61	19.48	552.50	167.14	32.26
Local Government	-	-	33.18	-	-	-	-	-	-	-
Others	506.07	28.31	1,886.00	1,616.91	220.91	350.27	73.33	1,697.39	644.61	99.47
TOTAL sectorwise	1,121.37	102.80	2,251.90	5,365.59	5,903.12	4,288.96	449.16	6,082.31	2,187.90	1,018.39

Product Wise

Term Loan	345.12	-	125.37	178.25	2,841.73	756.96	89.72	388.89	137.66	291.79
Overdraft	340.53	-	-	94.06	-	-	-	-	230.75	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	1.39	-
Demand & Other Working Capital Loan	-	40.87	147.82	910.47	-	679.38	-	230.40	102.43	190.62
Res. Per. H. Loan (Up to Rs. 15 mil.)	99.79	27.56	20.02	620.91	1,282.70	773.90	21.37	655.07	114.46	44.06
Real Estate Loan	3.85	22.72	1,765.88	178.53	319.93	653.15	99.19	459.69	100.15	44.92
Margin Nature Loan	19.37	0.08	26.19	218.09	220.91	160.94	6.27	327.47	16.08	32.95
Hire Purchase Loan	133.10	0.36	123.86	329.77	615.05	127.30	12.00	2,140.81	197.49	90.82
Deprived Sector Loan	143.11	-	33.18	240.09	292.70	223.16	7.83	417.65	143.42	101.15
Bills Purchased	-	-	-	-	-	-	-	-	-	-
Other Product	36.50	11.21	9.57	2,595.43	330.10	914.17	212.79	1,462.34	1,144.08	222.08
Total Product wise Loan	1,121.37	102.80	2,251.90	5,365.59	5,903.12	4,288.96	449.16	6,082.31	2,187.90	1,018.39

Collateral Wise

Gold and Silver	29.47	-	-	721.41	158.95	-	-	42.79	4.01	-
Government Securities	-	-	-	-	1.72	-	-	-	-	-
Non Governmental Securities	19.37	-	26.19	218.09	-	160.94	6.27	-	24.55	18.45
Fixed Deposit Receipts	4.70	-	0.05	61.28	108.72	58.23	1.21	171.13	49.26	2.58
Own	4.70	-	0.05	61.28	108.72	58.23	1.21	171.13	49.26	2.58
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	924.72	102.72	404.22	4,030.92	5,390.72	3,884.28	238.59	5,335.79	1,994.82	898.04
Fixed Assets	924.72	102.72	404.22	4,030.92	5,390.72	3,884.28	132.55	5,335.79	1,994.82	898.04
Current Assets	-	-	-	-	-	-	106.04	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	-	-	83.27	333.89	22.11	185.50	-	199.93	101.65	99.32
Government Guarantee	-	-	33.18	-	-	-	-	-	4.02	-
Institutional Guarantee	-	-	-	218.24	-	185.50	-	199.93	87.50	37.89
Personal Guarantee	-	-	50.09	115.65	-	-	-	-	10.14	11.43
Collective Guarantee	-	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	22.11	-	-	-	-	50.00
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	143.11	0.08	1,738.17	-	220.91	-	203.09	332.67	13.61	-
Total	1,121.37	102.80	2,251.90	5,365.59	5,903.12	4,288.96	449.16	6,082.31	2,187.90	1,018.39

Statement of Credit as on Asar end, 2076(Mid-July, 2019)

BFI Name	Janaki	Pokhara	Central	Hathway	Multi	Srijana	WMerchant	CMerchant	Crystal	GMBFL
Sector Wise										
Agricultural and Forest Related	89.99	213.72	260.27	15.46	139.99	1,022.47	-	287.76	-	51.53
Fishery Related	-	4.83	5.79	-	-	-	-	-	-	7.00
Mining Related	-	-	45.45	-	-	-	-	-	-	0.20
Manufacturing (Producing) Related	103.76	293.16	115.38	-	0.56	-	-	584.16	-	106.97
Construction	127.97	548.38	734.57	115.54	38.73	117.23	39.47	-	-	782.15
Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	0.50
Metal Products, Mach. & Ele. Eqp.	-	-	101.12	-	-	-	-	-	-	4.30
Tras., Com. and Public Utilities	-	578.86	218.66	-	-	-	5.09	2.94	-	92.15
Wholesaler & Retailer	919.11	1,258.25	227.63	25.85	15.27	343.80	30.00	84.26	-	184.92
Finance, Insurance and Real Estate	214.08	908.24	195.54	-	-	153.86	26.61	-	-	432.04
Hotel or Restaurant	45.27	318.10	49.36	-	-	-	-	74.77	-	278.77
Other Services	32.31	100.42	123.18	-	1.25	4.00	0.13	-	-	43.09
Consumption Loans	45.67	106.80	141.64	26.87	9.52	172.44	4.44	1.76	9.44	399.68
Local Government	-	-	-	-	-	-	-	-	-	-
Others	576.90	1,444.96	1,007.90	163.67	14.16	3,012.46	68.59	552.83	310.87	766.78
TOTAL sectorwise	2,155.06	5,775.70	3,226.49	347.39	219.47	4,826.25	174.31	1,588.48	320.30	3,150.08

Product Wise

Term Loan	978.37	1,827.37	129.29	-	-	343.80	41.19	910.11	200.95	303.83
Overdraft	-	440.10	-	-	-	617.30	-	-	-	100.34
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	1,117.27	553.99	25.85	165.34	-	54.00	149.60	16.79	114.62
Res. Per. H. Loan (Up to Rs. 15 mil.)	127.97	456.65	734.57	-	38.73	117.23	-	-	-	538.83
Real Estate Loan	214.08	528.56	88.24	135.96	-	204.49	10.43	421.86	99.83	428.28
Margin Nature Loan	-	38.76	20.32	1.55	-	0.40	34.50	-	0.02	205.47
Hire Purchase Loan	7.24	578.86	261.78	24.27	-	52.12	9.60	2.47	2.72	108.56
Deprived Sector Loan	98.09	488.83	144.25	22.76	14.16	365.25	2.69	-	-	253.42
Bills Purchased	-	-	-	-	-	-	-	-	-	-
Other Product	729.32	299.31	1,294.05	137.00	1.25	3,125.67	21.91	104.44	-	1,096.72
Total Product wise Loan	2,155.06	5,775.70	3,226.49	347.39	219.47	4,826.25	174.31	1,588.48	320.30	3,150.08

Collateral Wise

Gold and Silver	-	-	6.39	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-	-	-
Non Governmental Securities	-	-	20.32	-	-	-	14.50	-	-	-
Fixed Deposit Receipts	38.42	106.80	33.05	2.60	9.40	120.32	-	-	6.70	110.19
Own	38.42	106.80	33.05	2.60	9.40	120.32	-	-	6.70	110.19
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	2,116.64	5,059.58	3,079.43	181.12	210.07	205.98	131.68	1,588.48	313.58	2,665.41
Fixed Assets	2,116.64	5,059.58	3,079.43	181.12	210.07	205.98	131.68	1,588.48	313.58	2,665.41
Current Assets	-	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	-	570.57	0.30	-	-	-	28.04	-	-	190.00
Government Guarantee	-	-	-	-	-	-	-	-	-	-
Institutional Guarantee	-	471.41	0.30	-	-	-	22.63	-	-	190.00
Personal Guarantee	-	99.16	-	-	-	-	5.41	-	-	-
Collective Guarantee	-	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	-	38.76	87.00	163.67	-	4,499.96	0.09	-	0.02	184.49
Total	2,155.06	5,775.70	3,226.49	347.39	219.47	4,826.25	174.31	1,588.48	320.30	3,150.08

Statement of Credit as on Asar end, 2076(Mid-July, 2019)

BFI Name	ICFC	CityExpress	Manju	Reliance
Sector Wise				
Agricultural and Forest Related	210.47	2.00	146.62	47.05
Fishery Related	10.92	1.50	16.66	-
Mining Related	-	-	-	0.82
Manufacturing (Producing) Related	471.20	-	197.16	215.48
Construction	201.28	9.96	1,812.24	543.68
Electricity,Gas and Water	10.80	-	135.34	35.01
Metal Products, Mach. & Ele. Eqp.	20.83	-	157.99	90.77
Tras., Com. and Public Utilities	112.14	-	365.44	704.23
Wholesaler & Retailer	1,319.31	27.43	628.36	169.56
Finance, Insurance and Real Estate	2,113.89	137.76	1,092.57	549.71
Hotel or Restaurant	703.56	-	193.56	213.85
Other Services	343.65	9.78	129.18	111.98
Consumption Loans	366.53	17.55	633.17	349.77
Local Government	-	-	-	-
Others	2,828.90	4.10	1,042.39	798.46
TOTAL sectorwise	8,713.49	210.07	6,550.68	3,830.38

Product Wise

Term Loan	1,753.67	18.97	1,845.33	-
Overdraft	3,249.41	1.04	-	-
Trust Receipt Loan / Import Loan	-	-	-	-
Demand & Other Working Capital Loan	600.53	-	511.11	16.65
Res. Per. H. Loan (Up to Rs. 15 mil.)	870.84	111.67	1,764.28	539.72
Real Estate Loan	696.10	17.98	340.57	334.53
Margin Nature Loan	362.20	0.35	268.59	304.63
Hire Purchase Loan	387.27	-	360.46	695.67
Deprived Sector Loan	623.31	17.56	905.37	357.32
Bills Purchased	-	-	-	-
Other Product	170.16	42.50	554.96	1,581.85
Total Product wise Loan	8,713.49	210.07	6,550.68	3,830.38

Collateral Wise

Gold and Silver	-	-	-	-
Government Securities	18.00	-	-	-
Non Governmental Securities	-	-	268.59	-
Fixed Deposit Receipts	152.16	9.05	39.84	39.27
Own	152.16	9.05	39.84	39.27
Other Licences Institutions	-	-	-	-
Collateral of Properties	7,616.39	183.81	5,121.01	2,939.95
Fixed Assets	7,616.39	183.81	5,121.01	2,939.95
Current Assets	-	-	-	-
Against security of Bill	-	-	-	-
Domestic Bills	-	-	-	-
Foreign Bills	-	-	-	-
Against Guarantee	556.39	16.86	1,108.85	524.80
Government Guarantee	-	-	-	-
Institutional Guarantee	547.00	16.86	785.00	350.00
Personal Guarantee	9.39	-	323.85	1.58
Collective Guarantee	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-
Other Guarantee	-	-	-	173.22
Credit Card	-	-	-	-
Others	370.55	0.35	12.39	326.35
Total	8,713.49	210.07	6,550.68	3,830.38

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-June	Mid-July	% change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	8,685	12,593	17,420	24,769	25,503	45.00	38.33	2.96
a. Paid-up Capital	5,436	7,721	11,159	16,111	17,078	82.78	42.03	6.00
b. Statutory Reserves	1,215	1,748	2,451	3,320	3,531	132.25	43.86	-0.55
c. Retained Earning	364	1,179	1,379	1,788	1,750	64.85	224.37	-2.11
d. Others Reserves	1,670	1,944	2,431	3,320	3,144	35.47	16.44	-5.28
2 BORROWINGS	52,434	66,773	87,707	121,293	126,378	87.95	27.35	4.19
a. NRB	91	555	2,070	1,481	1,701	-82.69	508.74	14.86
f. Others	52,343	66,218	85,637	119,812	124,677	91.24	26.51	4.06
3 DEPOSITS	24,095	34,344	49,549	81,500	85,606	119.02	42.53	5.04
4 BILLS PAYABLE	1	2	1	62	75	0.00	163.52	20.94
5 OTHER LIABILITIES	7,205	10,366	13,552	25,826	23,664	90.74	43.88	-8.37
a. Loan Loss Provision	1,346	1,716	2,391	4,204	4,013	62.23	27.53	-4.53
b. Interest Suspense a/c	653	939	1,121	1,898	1,800	37.42	43.79	-5.17
c. Others	5,207	7,712	10,039	19,724	17,851	110.54	48.11	-9.50
6 RECONCILIATION A/c	5,032	5,780	3,480	8,410	5,192	362.41	14.86	-38.26
7 PROFIT & LOSS A/c	3,318	3,907	4,039	5,915	6,608	125.15	17.75	11.72
Total	100,771	133,765	175,748	267,775	273,028	100.78	32.74	1.96
Assets								
1 LIQUID FUNDS	11,096	12,498	16,314	15,077	19,246	54.05	12.63	27.65
a. Cash Balance	75	94	147	218	214	92.39	24.35	-1.50
b. Bank Balance	6,327	6,243	9,190	9,825	13,398	70.51	-1.32	36.36
c. Money at Call	4,694	6,161	6,977	5,034	5,634	35.93	31.25	11.91
2 INVESTMENT IN SECURITIES EXCEPT SHARES	39	43	43	378	312	-66.67	10.33	-17.44
3 SHARE & OTHER INVESTMENT	2,810	2,658	2,565	3,498	2,262	-2.92	-5.40	-35.35
4 LOANS & ADVANCES	77,233	106,541	145,944	230,879	235,101	116.40	37.95	1.83
Institutional	19,194	24,131	30,597	38,716	38,955	94.60	25.72	0.62
Individual	58,039	82,410	115,347	192,163	196,147	124.73	41.99	2.07
5 FIXED ASSETS	961	1,219	1,472	2,170	2,107	53.92	26.85	-2.89
6 OTHER ASSETS	3,598	4,766	5,735	8,157	8,552	44.77	32.46	4.84
7 EXPENSES NOT WRITTEN OFF	4	11	7	14	11	-52.58	149.58	-20.15
8 NON BANKING ASSETS	-	-	-	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,017	5,959	3,609	7,568	5,391	362.34	18.78	-28.77
10 PROFIT & LOSS A/c	12	70	57	33	45	-85.45	484.89	36.48
Total	100,771	133,765	175,745	267,775	273,028	100.78	32.74	1.96
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	3,494	5,938	11,759	14,508	17,022	77.57	69.93	17.33
2 COMMISSION/FEE EXPENSES	0	0	3	2	7	-99.98	2474.30	212.62
3 EMPLOYEE EXPENSES	2,672	3,619	4,735	5,552	6,299	82.46	35.45	13.46
4 OFFICE OPERATING EXPENSES	1,505	1,232	1,594	1,916	2,358	206.23	-18.15	23.06
5 NON OPERATING EXPENSES	5	1	9	54	63	0.00	-83.33	16.74
6 PROVISION FOR RISK	560	641	1,048	1,656	1,921	197.73	14.50	15.99
7 LOAN WRITTEN OFF	-	3	1	-	5	-100.00	0.00	0.00
8 EXTRAORDINARY EXPENSES	-	0	-	-	1	0.00	0.00	0.00
9 PROVISION FOR STAFF BONUS	315	519	547	755	861	207.19	64.66	14.15
10 PROVISION FOR INCOME TAX	946	1,561	1,663	2,267	2,545	212.89	64.99	12.26
11 NET PROFIT	3,374	3,902	4,013	5,624	6,249	135.06	15.62	11.12
TOTAL EXPENSES	12,872	17,415	25,374	32,333	37,331	114.55	35.30	15.46
Income								
1. INTEREST INCOME	11,629	15,659	22,236	27,568	31,647	115.76	34.66	14.80
2. COMMISSION & DISCOUNT	287	410	546	947	805	119.13	42.87	-15.04
3 OTHER OPERATING INCOME	684	1,000	2,049	3,119	3,739	124.52	46.14	19.88
4 NON OPERATING INCOME	34	51	142	175	176	-14.15	47.24	0.96
5 PROVISION FOR WRITTEN BACK	222	241	364	503	936	151.48	8.65	85.92
6 RECOVERY FOR WRITE BACK	5	3	5	0	2	134.91	-35.39	391.19
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	-	0	0	0	-88.62	-100.00	0.00
8 NET LOSS	11	51	31	21	26	-75.15	370.64	24.62
TOTAL INCOME	12,872	17,415	25,374	32,333	37,331	114.55	35.30	15.46
Miscellaneous Information								
No. of Total Staffs	7,132	8,903	11,552	17,151	17,361	61.91	24.83	1.22
No. of Total Branches	1,378	1,895	2,448	3,570	3,629	60.05	37.52	1.65
No. of Total Centers	100,794	132,355	172,788	266,166	274,186	69.74	31.31	3.01
No. of Total Groups	366,540	455,206	562,425	902,784	926,625	25.43	24.19	2.64
No. of Total Passive Groups	4,601	4,942	5,762	9,308	9,565	-49.65	7.41	2.76
No. of Total Members	1,898,891	2,338,046	2,856,380	4,269,278	4,327,991	17.77	23.13	1.38
No. of Total Passive Members	32,378	37,050	51,516	111,484	118,044	-51.27	14.43	5.88
No. of Total Borrowers	1,296,303	1,576,155	1,853,417	2,653,482	2,679,016	17.62	21.59	0.96
No. of Total Overdue Borrowers	44,861	44,281	56,824	161,090	165,984	46.33	-1.29	3.04
No. of Total Saving Members	1,873,432	2,368,500	3,010,166	4,249,663	4,323,957	56.32	26.43	1.75
Total Saving Amount (Rs million)	24,111	34,583	49,549	81,509	101,910	119.18	43.43	25.03

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	19	1	-	20	130,213	6,511
2	1	Panchthar	23	3	2	28	196,176	7,006
3	1	Ilam	31	10	2	43	307,355	7,148
4	1	Jhapa	118	58	9	185	901,293	4,872
5	1	Sankhuwasabha	26	-	-	26	156,829	6,032
6	1	Bhojpur	23	-	1	24	162,370	6,765
7	1	Terhathum	15	3	-	18	101,126	5,618
8	1	Dhankuta	21	6	1	28	169,615	6,058
9	1	Morang	119	55	12	186	1,065,566	5,729
10	1	Sunsari	105	33	11	149	879,907	5,905
11	1	Solukhumbu	21	-	-	21	103,339	4,921
12	1	Khotang	14	6	-	20	181,912	9,096
13	1	Okhaldhunga	18	5	-	23	150,962	6,564
14	1	Udayapur	32	3	1	36	347,842	9,662
		Total	585	183	39	807	4,854,506	6,015
15	2	Saptari	39	7	8	54	695,329	12,876
16	2	Siraha	65	12	2	79	689,412	8,727
17	2	Dhanusa	64	14	2	80	823,110	10,289
18	2	Mahottari	45	15	3	63	691,715	10,980
19	2	Sarlahi	54	13	1	68	867,173	12,753
20	2	Rautahat	43	8	-	51	808,456	15,852
21	2	Bara	58	11	3	72	797,741	11,080
22	2	Parsa	53	14	4	71	689,852	9,716
		Total	421	94	23	538	6,062,788	11,269
23	3	Dolakha	22	3	-	25	187,299	7,492
24	3	Ramechhap	22	1	-	23	207,691	9,030
25	3	Sindhuli	27	3	1	31	308,078	9,938
26	3	Rasuwa	21	1	1	23	44,719	1,944
27	3	Dhading	41	22	-	63	350,560	5,564
28	3	Nuwakot	29	13	1	43	285,627	6,642
29	3	Sindhupalchok	29	11	1	41	293,316	7,154
30	3	Kavrepalanchok	59	18	5	82	398,357	4,858
31	3	Kathmandu	618	134	41	793	2,127,543	2,683
32	3	Lalitpur	134	27	9	170	549,519	3,232
33	3	Bhaktapur	66	16	4	86	355,104	4,129
34	3	Makwanpur	52	17	3	72	453,030	6,292
35	3	Chitawan	118	69	12	199	671,183	3,373
		Total	1,238	335	78	1,651	6,232,027	3,775
36	4	Gorkha	29	11	3	43	252,888	5,881
37	4	Manang	6	3	-	9	6,380	709
38	4	Lamjung	30	10	2	42	171,204	4,076
39	4	Kaski	118	101	15	234	565,455	2,416
40	4	Tanahu	53	34	1	88	341,516	3,881
41	4	Syangja	32	28	2	62	260,768	4,206
42	4	Mustang	10	4	-	14	11,982	856
43	4	Baglung	37	11	-	48	280,597	5,846
44	4	Parbat	19	15	-	34	148,257	4,361
45	4	Myagdi	18	9	-	27	111,753	4,139
46	4	Nawalparasi East	44	27	5	76	343,620	4,521
		Total	396	253	28	677	2,494,421	3,685

47	5	Gulmi	28	17	-	45	262,251	5,828
48	5	Palpa	38	11	-	49	251,714	5,137
49	5	Rupandehi	155	116	15	286	1,026,124	3,588
50	5	Kapilbastu	49	22	4	75	647,707	8,636
51	5	Arghakhanchi	20	6	-	26	201,683	7,757
52	5	Pyuthan	17	12	-	29	239,450	8,257
53	5	Rolpa	15	2	-	17	235,109	13,830
54	5	Rukum East	5	-	-	5	57,237	11,447
55	5	Dang	68	46	4	118	627,774	5,320
56	5	Banke	64	36	5	105	581,546	5,539
57	5	Bardiya	33	22	-	55	468,462	8,517
58	5	Nawalparasi West	38	27	2	67	366,006	5,463
Total			530	317	30	877	4,965,063	5,661
59	6	Rukum West	16	1	1	18	167,224	9,290
60	6	Salyan	21	4	1	26	266,009	10,231
61	6	Surkhet	40	11	2	53	403,384	7,611
62	6	Dailekh	19	1	-	20	289,889	14,494
63	6	Jajarkot	11	1	-	12	192,590	16,049
64	6	Dolpa	7	-	-	7	41,122	5,875
65	6	Jumla	17	1	-	18	121,660	6,759
66	6	Kalikot	13	-	-	13	154,533	11,887
67	6	Mugu	6	-	-	6	62,106	10,351
68	6	Humla	9	1	-	10	57,077	5,708
Total			159	20	4	183	1,755,596	9,593
69	7	Doti	18	2	-	20	213,557	10,678
70	7	Bajhang	16	1	-	17	216,195	12,717
71	7	Kailali	100	32	3	135	910,991	6,748
72	7	Bajura	9	1	-	10	151,034	15,103
73	7	Achham	16	3	-	19	281,290	14,805
74	7	Kanchanpur	42	20	-	62	512,379	8,264
75	7	Darchula	17	2	-	19	142,132	7,481
76	7	Baitadi	15	2	-	17	263,182	15,481
77	7	Dadeldhura	23	2	-	25	154,958	6,198
Total			256	65	3	324	2,845,717	8,783
Grand Total			3,585	1,267	205	5,057	29,210,118	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	28	29	23	90	1	171
No. of Branches [@]	3,585	1,267	205	3,629		8,686
Population per Branch [*] (Served by A, B and C class BFI's)						5,776
Population per Branch [*] (Served by A, B, C and D class BFI's)						3,363

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	585	183	39	624	807	1,431
2	421	94	23	660	538	1,198
3	1,238	335	78	554	1,651	2,205
Gandaki	396	253	28	497	677	1,174
5	530	317	30	814	877	1,691
Karnali	159	20	4	168	183	351
Sudur Paschim	256	65	3	312	324	636
Total	3,585	1,267	205	3,629	5,057	8,686

* Population 29,210,118 calculated on yearly basis based on five yearly population projection Source : <http://cbs.gov.np/image/data/Population/Population%20projection%202011-2031/PopulationProjection2011-2031.pdf>

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

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
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	1,391,062.98

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	95,241.10	10.48	101,054.86	10.42	95,364.32
10	Bills Purchased	2.28	9,438.91	1.92	10,500.29	2.26	9,260.11	3.75	6,266.19	5.62	4,055.79
11	Other Product	12.38	183,325.97	12.65	180,177.44	12.86	182,296.76	12.79	181,867.48	12.69	190,764.72
	Aggregate	11.39	1,717,067.48	11.66	1,716,454.90	11.80	1,743,129.35	11.76	1,788,742.22	11.63	1,799,070.63

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	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	4.06	803,408.71
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	9.98	1,085,241.74
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	9.53	34,008.81
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	9.47	91,558.14
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	9.91	116,334.22
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	10.01	488,374.18
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	10.18	241,481.36
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	10.02	113,485.04
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36	3.63	307,298.25
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	7.70	4,009.35
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06	-	217,963.34
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02	-	193,345.22
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57	-	23,155.45
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47	-	1,462.66
	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	6.30	2,417,921.40

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)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	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	12.46	109,057.00
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10	12.15	2,480.96	12.05	2,616.94
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44	12.65	3,795.07	12.54	4,301.32
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	12.08	121,004.21
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	11.89	260,713.42
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17	12.65	217,080.00	12.29	226,767.66
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	11.42	84,848.49
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	12.28	27,845.52
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	12.73	58,894.49
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16	12.49	449,358.81	12.36	493,446.11
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	11.70	176,984.66
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68	12.32	77,703.83	12.24	82,417.35
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15	12.57	90,243.74	12.44	95,950.81
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59	12.92	132,970.54	12.83	134,334.76
15	Local Government	3.42	1,503.25	3.37	1,497.45	3.43	1,499.92	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	13.10	251,328.84
	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	12.31	2,132,011.50

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)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	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	11.96	378,505.37
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13	12.76	351,228.00
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	10.52	81,475.04
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	12.13	506,505.27
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	12.05	171,269.18
6	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71	12.99	116,250.69
7	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66	12.72	33,172.96
8	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99	13.22	139,944.21
9	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42	11.22	114,856.28
10	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25	4.70	3,335.60
11	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31	13.23	235,468.89
	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	12.32	2,132,011.49

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.29	830,350.09	4.32	832,957.61	4.41	823,350.59	4.46	830,030.41	4.37	845,084.60
2	Fixed:	10.25	1,109,822.75	10.27	1,124,046.44	10.11	1,183,332.87	10.28	1,206,389.41	10.29	1,207,979.13
2.1	up to 1 month	9.37	43,896.17	9.61	43,052.02	10.31	45,029.08	9.70	46,070.10	10.75	31,911.69
2.2	1-3 months	9.90	84,687.72	9.97	88,043.28	10.05	91,471.21	10.08	88,503.07	10.12	91,243.17
2.3	3-6 months	10.27	131,019.89	10.07	143,593.90	9.96	131,819.62	10.11	128,871.86	10.30	122,145.68
2.4	6-12 months	10.34	483,516.18	10.43	469,502.65	9.93	518,048.19	10.25	490,257.72	10.13	529,704.96
2.5	1-2 yrs	10.43	249,645.94	10.47	254,210.20	10.48	245,925.84	10.58	295,174.69	10.59	271,285.12
2.6	2 yrs and above	10.02	117,056.85	9.94	125,644.39	10.25	151,038.92	10.25	157,511.96	10.33	161,688.50
3	Call	4.01	281,677.88	3.83	292,645.94	4.00	262,462.30	3.98	266,236.27	3.89	260,222.47
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.31	4,445.56	7.73	3,882.41	7.45	5,146.73	7.79	3,916.09	7.95	4,151.63
6	Non interest bearing deposits	-	223,341.45	-	213,630.70	-	247,984.89	-	251,329.64	-	255,742.18
6.1	Current	-	194,119.76	-	188,281.07	-	223,728.96	-	227,073.21	-	231,751.50
6.2	Margin	-	23,965.59	-	23,633.45	-	23,239.18	-	22,581.34	-	22,321.23
6.3	Other	-	5,256.11	-	1,716.18	-	1,016.75	-	1,675.09	-	1,669.46
	Aggregate	6.57	2,449,637.73	6.61	2,467,163.09	6.62	2,522,277.38	6.72	2,557,901.82	6.67	2,573,180.01

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.54	112,334.29	12.48	112,675.00	12.50	115,413.72	12.51	119,507.04	12.09	120,321.66
2	Fishery Related	12.07	2,701.11	11.95	2,697.13	11.94	2,763.30	11.83	2,698.40	11.53	2,922.51
3	Mining Related	12.20	4,440.02	12.20	4,435.21	12.39	4,697.78	12.37	4,383.38	11.98	4,850.82
4	Agriculture, Forestry & Beverage Production Related	12.31	123,968.83	12.20	123,942.30	12.28	127,319.98	12.22	130,259.08	11.92	132,429.05
5	Non Food Production Related	11.68	274,822.02	11.88	285,312.47	12.00	290,640.63	11.92	297,216.01	11.91	304,097.14
6	Construction	12.26	230,053.41	12.25	231,115.09	12.26	232,806.23	12.27	235,960.13	12.39	239,038.73
7	Electricity, Gas and Water	11.51	89,570.27	11.42	90,448.76	11.42	91,675.64	11.44	94,499.67	11.43	96,833.09
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.35	29,189.28	12.21	31,298.56	12.39	31,450.84	12.28	33,449.93	12.36	33,255.77
9	Transport, Communication and Public Utilities	12.75	60,731.05	12.65	60,715.09	12.67	60,771.97	12.34	61,082.50	12.36	61,475.42
10	Wholesaler & Retailer	12.13	514,785.14	12.20	518,487.26	12.32	521,293.29	12.21	532,376.45	12.42	528,546.50
11	Finance, Insurance and Real Estate	11.74	187,273.81	11.61	184,646.78	11.62	185,388.39	11.94	233,815.95	12.19	226,459.07
12	Hotel or Restaurant	12.29	86,291.73	12.15	85,492.55	12.15	86,466.28	12.20	88,192.62	12.06	91,258.10
13	Other Services	12.34	98,307.25	12.43	99,033.29	12.49	99,181.36	12.52	103,918.38	12.50	105,526.34
14	Consumption Loans	12.75	135,685.42	12.77	135,486.98	12.60	141,072.45	12.67	142,641.75	12.73	140,788.26
15	Local Government	3.43	1,499.88	3.43	1,499.85	3.43	1,499.85	4.01	1,500.49	4.92	1,499.89
16	Others	13.23	260,102.90	13.18	261,694.59	13.30	263,633.42	13.30	237,100.01	13.43	239,832.38
	Aggregate	12.26	2,211,756.41	12.26	2,228,980.91	12.32	2,256,075.13	12.29	2,318,601.78	12.34	2,329,134.74

Overall Summary of Interest Rate on LCY Productwise Credit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	389,289.85	11.91	392,989.58	11.89	399,715.90	11.93	409,391.10	11.96	420,621.83
2	Overdraft	12.81	362,044.83	12.60	361,144.73	12.59	365,472.99	12.60	378,395.46	12.85	379,082.21
3	Trust Receipt Loan / Import Loan	10.45	83,045.80	10.50	87,834.91	10.46	87,614.42	10.12	81,631.46	10.47	84,203.72
4	Demand & Other Working Capital Loan	11.93	538,446.71	12.09	545,895.60	12.17	550,786.74	12.20	575,433.44	12.13	570,359.86
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.02	174,043.75	12.02	174,332.63	12.03	175,927.46	12.04	177,062.15	12.19	179,092.06
6	Real Estate Loan	12.95	119,107.03	12.87	120,076.13	12.88	118,694.36	12.91	117,566.02	12.87	116,847.41
7	Margin Nature Loan	12.75	33,621.42	12.65	31,194.41	12.58	31,941.44	12.63	33,917.95	12.55	32,898.18
8	Hire Purchase Loan	12.98	140,529.79	13.11	141,429.63	13.08	144,053.00	13.11	145,368.12	13.16	146,166.02
9	Deprived Sector Loan	11.28	126,355.86	11.22	122,045.53	11.26	121,917.17	11.31	132,138.86	11.42	130,936.53
10	Bills Purchased	4.69	3,619.96	5.30	3,707.10	5.75	3,137.45	5.13	3,116.71	6.31	2,858.07
11	Other Product	13.08	241,651.40	13.20	248,330.67	13.23	256,814.19	13.14	264,580.52	13.26	266,068.84
	Aggregate	12.24	2,211,756.41	12.25	2,228,980.91	12.28	2,256,075.12	12.28	2,318,601.78	12.35	2,329,134.73

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.45	850,849.41	4.53	858,028.32	4.59	845,367.36	4.55	849,047.17	4.96	890,065.28
2	Fixed:	10.10	1,205,878.50	10.18	1,207,872.65	10.09	1,227,572.24	10.09	1,235,052.57	9.95	1,248,493.22
2.1	up to 1 month	10.77	40,604.85	10.38	35,313.93	10.42	33,586.32	10.76	27,598.17	10.19	28,224.43
2.2	1-3 months	9.91	99,512.06	9.97	95,340.83	9.90	102,620.56	9.83	94,567.73	9.88	93,613.04
2.3	3-6 months	10.04	135,668.93	10.11	114,472.17	9.93	112,898.62	9.75	142,599.67	9.75	154,415.31
2.4	6-12 months	9.79	505,951.40	10.04	544,362.05	9.98	532,928.55	10.01	513,259.27	9.83	487,870.57
2.5	1-2 yrs	10.53	261,773.10	10.44	260,607.85	10.28	283,175.40	10.27	294,393.97	10.06	317,520.04
2.6	2 yrs and above	10.36	162,368.16	10.34	157,775.84	10.32	162,362.79	10.38	162,633.76	10.31	166,849.84
3	Call	4.07	268,697.81	4.13	270,319.10	4.12	271,514.84	4.26	278,191.08	4.40	313,333.10
4	Certificate of Deposits	-	-	-	-	-	-	0.00	-	0.00	-
5	Other	7.88	3,218.02	8.08	4,204.61	8.07	4,044.92	8.04	3,962.44	7.57	4,081.60
6	Non interest bearing deposits	-	251,752.36	-	256,661.86	-	261,577.30	0.00	277,967.42	0.00	308,385.52
6.1	Current	-	225,357.33	-	232,013.26	-	236,797.46	0.00	252,657.73	0.00	283,757.48
6.2	Margin	-	24,643.90	-	22,814.17	-	23,028.76	0.00	23,926.53	0.00	23,251.67
6.3	Other	-	1,751.13	-	1,834.43	-	1,751.09	0.00	1,383.15	0.00	1,376.38
	Aggregate	6.62	2,580,396.09	6.67	2,597,086.55	6.67	2,610,076.66	6.64	2,644,220.68	6.60	2,764,358.71

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.09	122,591.17	12.17	125,182.68	12.10	127,785.84	12.01	125,371.03	11.47	130,561.65
2	Fishery Related	11.47	3,173.91	11.53	3,269.61	11.41	3,284.06	11.27	3,347.02	11.03	3,426.72
3	Mining Related	11.74	5,183.18	12.00	5,929.62	11.69	5,688.50	11.66	5,819.69	11.91	5,733.83
4	Agriculture, Forestry & Beverage Production Related	12.01	130,732.53	11.85	133,007.09	11.89	130,238.21	11.78	128,244.51	11.83	127,479.59
5	Non Food Production Related	11.84	300,630.46	11.77	306,243.39	11.74	306,251.33	11.72	306,666.85	11.75	304,479.99
6	Construction	12.32	242,857.02	12.53	242,721.21	12.47	246,645.12	12.43	249,097.54	12.43	251,365.48
7	Electricity, Gas and Water	11.26	98,737.87	11.21	102,175.60	11.19	104,026.13	11.31	113,348.92	11.32	117,636.98
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.30	33,680.73	12.21	32,939.20	12.25	32,068.22	12.21	32,009.23	12.16	31,525.83
9	Transport, Communication and Public Utilities	12.80	61,909.88	12.73	61,187.42	12.62	60,235.54	12.69	61,414.31	12.68	60,590.41
10	Wholesaler & Retailer	12.45	539,600.39	12.32	551,011.24	12.26	549,777.14	12.24	550,203.52	12.12	547,163.73
11	Finance, Insurance and Real Estate	11.97	188,401.46	11.98	194,653.63	11.94	191,791.90	11.94	192,940.35	11.92	200,565.03
12	Hotel or Restaurant	11.89	90,659.96	11.82	94,671.80	11.84	96,023.26	11.72	98,697.14	11.64	101,091.80
13	Other Services	12.52	106,039.26	12.43	106,841.99	12.35	108,124.67	12.33	107,832.71	12.25	109,117.71
14	Consumption Loans	12.62	140,421.78	12.53	139,632.01	12.52	137,454.47	12.45	135,939.80	12.42	137,348.35
15	Local Government	4.95	1,503.69	4.92	1,513.80	4.92	1,513.00	4.90	1,509.63	4.92	1,512.81
16	Others	13.44	271,175.65	13.29	278,591.56	13.21	285,619.92	13.17	291,764.29	13.10	299,780.92
	Aggregate	12.33	2,337,298.93	12.28	2,379,571.84	12.23	2,386,527.31	12.20	2,404,206.54	12.13	2,429,380.83

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.84	427,318.03	11.86	439,349.96	11.79	445,327.12	11.83	456,032.88	11.78	466,573.66
2	Overdraft	12.80	376,968.92	12.61	385,468.18	12.54	375,228.26	12.48	374,464.83	12.44	374,788.38
3	Trust Receipt Loan / Import Loan	10.66	82,954.88	10.30	78,537.98	10.70	78,548.70	10.22	75,119.20	10.72	70,190.95
4	Demand & Other Working Capital Loan	12.15	573,602.22	12.07	583,929.24	12.03	591,013.50	12.01	594,058.72	11.97	597,674.13
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.17	180,209.98	12.39	182,065.08	12.34	182,279.22	12.29	184,369.21	12.27	186,650.65
6	Real Estate Loan	12.85	116,723.38	12.71	117,291.93	12.63	118,075.45	12.54	119,436.75	12.45	118,860.34
7	Margin Nature Loan	12.40	32,548.71	12.39	33,297.75	12.29	33,774.07	12.24	33,565.13	12.21	35,571.39
8	Hire Purchase Loan	13.17	146,314.07	13.12	145,291.21	13.06	145,106.69	13.02	144,526.72	13.02	141,825.70
9	Deprived Sector Loan	11.48	130,683.27	11.61	139,084.40	11.56	138,993.87	11.50	140,548.01	11.57	142,087.74
10	Bills Purchased	5.64	3,035.34	5.56	3,015.62	5.92	3,061.98	6.03	3,212.39	5.15	3,147.19
11	Other Product	13.18	266,940.13	13.08	272,240.48	13.00	275,118.46	12.98	278,872.69	12.85	292,010.64
	Aggregate	12.32	2,337,298.94	12.27	2,379,571.84	12.22	2,386,527.33	12.18	2,404,206.53	12.16	2,429,380.77

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Baniya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Nepal Bangladesh Bank Limited	NBBL
9	Everest Bank Limited	EBL	10	Bank of Kathmandu Limited	BOK
11	Nepal Credit and Commerce Bank Limited	NCC	12	NIC ASIA Bank Limited	NIC
13	Machhapuchhre Bank Limited	MBL	14	Kumari Bank Limited	Kumari
15	Laxmi Bank Limited	Laxmi	16	Siddhartha Bank Limited	SBL
17	Agriculture Development Bank	ADBNL	18	Global IME Bank Limited	Global
19	Citizens Bank International Limited	Citizen	20	Prime Commercial Bank Limited	Prime
21	Sunrise Bank Limited	Sunrise	22	NMB Bank Limited	NMB
23	Prabhu Bank Limited	Prabhu	24	Janata Bank Nepal Limited	Janata
25	Mega Bank Nepal Limited	Mega	26	Civil Bank Limited	CBL
27	Century Commercial Bank Limited	Century	28	Sanima Bank Limited	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Limited	Mahalaxmi	2	Narayani Development Bank Limited	Narayani
3	Sahayogi Vikas Bank Limited	Sahayogi	4	Karnali Bikash Bank Limited	Karnali
5	Shangrila Development Bank Limited	Shangrila	6	Excel Development Bank Limited	Excel
7	Deva Bikas Bank Limited	Deva	8	Miteri Development Bank Limited	Miteri
9	Tinau Mission Bikas Bank Limited	Tinau	10	Muktinath Bikas Bank Limited	Mukti
11	Kankai Bikas Bank Limited	Kankai	12	Bhargab Bikas Bank Limited	Bhargav
13	Garima Bikas Bank Limited	Garima	14	Om Development Bank Limited	Om
15	Gandaki Bikas Bank Limited	GandakiDB	16	Kamana Sewa Bikash Bank Limited	Kamana
17	Corporate Development Bank Limited	Corporate	18	Purnima Bikas Bank Limited	Purnima
19	Jyoti Bikas Bank Limited	Jyoti	20	Shine Resunga Development Bank Limited	Shine
21	Kanchan Development Bank Limited	Kanchan	22	Lumbini Bikas Bank Limited	LumbiniDB
23	Sindhu Bikas Bank Limited	Sindhu	24	Sahara Development Bank Limited	Sahara
25	Nepal Community Development Bank Limited	Community	26	Kailash Bikas Bank Limited	Kailash
27	Salapa Bikas Bank Limited	Salapa	28	Saptakoshi Development Bank Limited	saptakoshi
29	Green Development Bank Limited	GreenDB			
C. Finance Companies					
1	Nepal Finance Limited	NFL	2	Nepal Share Markets and Finance Limited	NSML
3	Gurkhas Finance Limited	GURKHAFC	4	Goodwill Finance Limited	Goodwill
5	Shree Investment & Finance Co. Limited	Shree	6	Lalitpur Finance Co. Limited	Lalitpur
7	United Finance Co. Limited	United	8	Best Finance Limited	BestFC
9	Progressive Finance Limited	Progressive	10	Janaki Finance Co. Limited	PFCL
11	Pokhara Finance Limited	Pokhara	12	Central Finance Limited	Central
13	Hathway Finance Company Limited	Hathway	14	Multipurpose Finance Co. Limited	Multi
15	Shrijana Finance Limited	Srijana	16	World Merchant Banking & Finance Limited	WMerchant
17	Capital Merchant Banking & Finance Co. Limited	CMerchant	18	Crystal Finance Limited	Crystal
19	Guheshwori Merchant Banking & Finance Limited	GMBFL	20	ICFC Finance Limited	ICFC
21	City Express Finance Company Limited	CityExpress	22	Manjushree Financial Institution Limited	Manju
23	Reliance Finance Limited	Reliance			

Annex-I

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