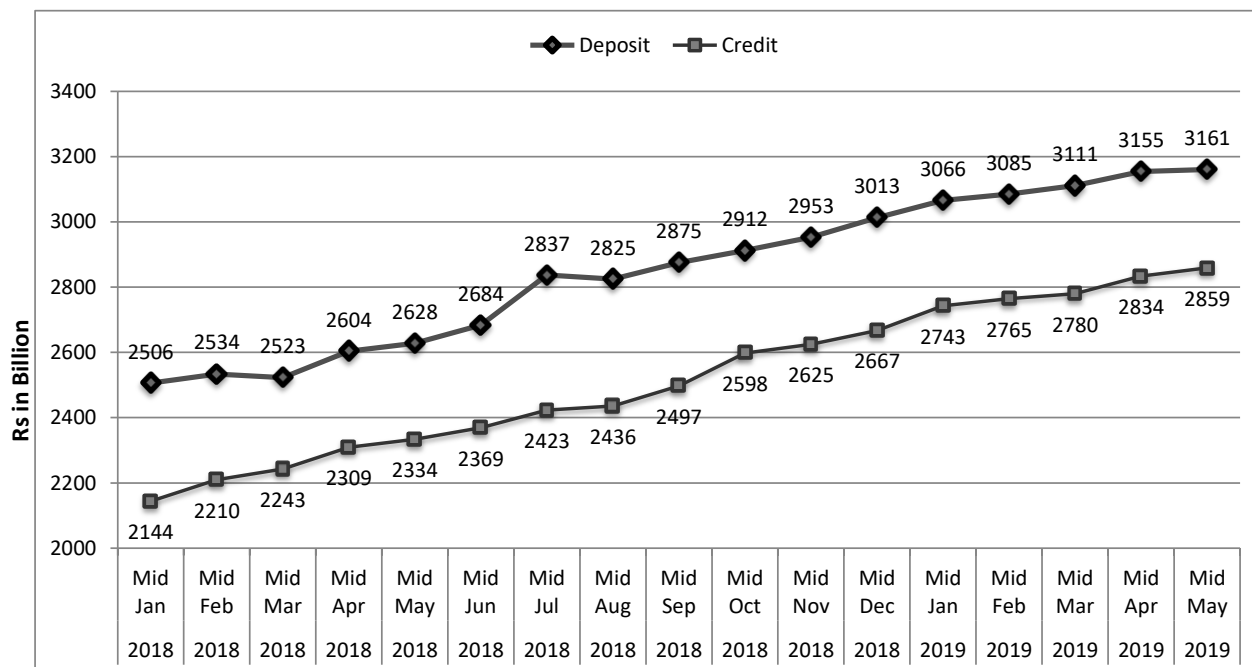


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Policy Research Analysis Division

2076 Baisakh
Mid-May, 2019

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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	32	24	91	175
Total Number of Licensed BFIs*	28	32	24	91	175

* 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 Baisakh End, 2076 (Mid-May, 2019)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	78.55	10.65	2.03	91.23
2	Total Credit/GDP	71.01	9.59	1.94	82.53
3	Total Credit/ Total Deposit	90.39	90.03	95.54	90.46
4	CCD Ratio [#]	77.82	78.68	80.86	77.85
5	Fixed Deposit/Total Deposit	46.99	45.68	54.64	47.00
6	Saving Deposit/Total Deposit	31.48	33.90	32.39	31.78
7	Current Deposit/Total Deposit	9.48	1.55	0.55	8.36
8	Call Deposit/Total Deposit	10.87	18.79	5.42	11.67
9	NPL/ Total Loan [@]	1.71	1.13	9.99	1.83
10	Total LLP/Total Loan	1.96	1.68	9.85	2.11
11	Deprived Sector Loan/Total Loan ^{§@}	6.21	10.19	6.75	6.65
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	9.70	12.37	17.82	10.19
2	Investment in Gov. Security/Total Deposit	10.89	3.03	3.35	9.80
3	Total Liquid Assets/Total Deposit	21.34	25.32	33.06	22.06
C. Capital Adequacy Ratios (%)[@]					
1	Core Capital/RWA	12.11	14.85	19.01	12.58
2	Total Capital/RWA	13.57	15.94	20.03	14.00
D. Financial Access					
1	No. of Branches	3,367	1,229	204	4,800
2	No. of Deposit Accounts [@]	21,987,354	4,351,054	572,072	26,910,480
3	No. of Loan Accounts [@]	1,019,220	366,797	41,920	1,427,937
4	No. of Branchless Banking Centers [@]	1,399	1	-	1,400
5	No. of Branchless Banking Customers [@]	155,083	136	-	155,219
6	No. of Mobile Banking Customers [@]	6,341,617	634,751	22,556	6,998,924
7	No. of Internet Banking Customers [@]	877,117	11,079	4,663	892,859
8	No. of ATMs [@]	2,858	282	48	3,188
9	No. of Debit Cards [@]	6,069,277	182,624	29,526	6,281,427
10	No. of Credit Cards [@]	112,756	-	-	112,756
11	No. of Prepaid Cards [@]	64,473	-	-	64,473

E. Interest Rate(%)

1	Wt. Avg Interest on Deposit	6.67
	(a) Saving	4.59
	(b) Fixed	10.09
	(c) Call	4.12
2	Wt. Avg Interest on Credit	12.22

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

Baisakh month end (last day) CCD ratio

@ Data as on 3rd Quarter of FY2075/76 (2018/19)

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

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change				
	2016	2017	2018	2019	2019	2/1	3/2	4/3	5/4	
1 CAPITAL FUND	214,892	308,652	370,014	441,782	446,167	43.63	19.88	0.19	0.99	
a. Paid-up Capital	163,371	225,314	282,196	302,232	302,531	37.92	25.25	0.07	0.10	
b. Statutory Reserves	43,681	53,665	63,756	75,984	76,105	22.86	18.80	0.19	0.16	
c. Retained Earning	(11,167)	(3,005)	(1,932)	4,319	2,514	-73.09	-35.71	-3.24	-41.78	
d. Others Reserves	19,008	32,678	25,995	59,247	65,016	71.92	-20.45	1.28	9.74	
2 BORROWINGS	42,822	31,800	35,453	94,508	92,074	-25.74	11.49	1.67	-2.58	
a. NRB	6,855	7,094	12,122	33,742	36,481	3.49	70.87	1.78	8.12	
b. "A"Class Licensed Institution	20,083	9,094	8,583	30,937	25,979	-54.72	-5.62	2.60	-16.03	
c. Foreign Banks and Fin. Ins.	-	-	-	2,768	3,381	0.00	0.00	0.00	22.17	
d. Other Financial Ins.	5,112	5,299	2,436	3,855	3,419	3.67	-54.04	0.58	-11.30	
e. Bonds and Securities	10,772	10,312	12,312	23,207	22,813	-4.27	19.39	0.88	-1.70	
3 DEPOSITS	2,107,503	2,384,807	2,836,930	3,154,629	3,160,562	13.16	18.96	0.11	0.19	
a. Current	185,135	204,361	256,809	258,277	264,147	10.38	25.66	0.01	2.27	
b. Savings	875,420	816,572	947,024	1,020,460	1,004,576	-6.72	15.98	0.08	-1.56	
c. Fixed	617,635	998,259	1,229,731	1,468,290	1,485,615	61.63	23.19	0.19	1.18	
d. Call Deposits	401,829	333,350	367,597	370,268	368,940	-17.04	10.27	0.01	-0.36	
e. Others	27,483	32,265	35,770	37,334	37,284	17.40	10.86	0.04	-0.14	
4 Bills Payable	3,927	2,219	3,109	2,365	4,555	-43.49	40.09	-0.24	92.57	
5 Other Liabilities	206,694	224,201	263,876	308,817	310,747	8.47	17.70	0.17	0.62	
1. Loan Loss Provision	48,594	52,553	55,009	59,605	60,370	8.15	4.67	0.08	1.28	
2. Interest Suspense a/c	32,001	34,892	37,705	26,995	29,165	9.04	8.06	-0.28	8.04	
3. Others	126,100	136,756	171,163	222,216	221,212	8.45	25.16	0.30	-0.45	
6 Reconciliation A/c	13,817	2,359	4,265	9,440	9,713	-82.93	80.84	1.21	2.89	
7 Profit & Loss A/c	49,443	54,882	61,338	51,709	58,494	11.00	11.76	-0.16	13.12	
TOTAL	2,639,100	3,008,920	3,574,985	4,063,250	4,082,311	14.01	18.81	0.14	0.47	
Assets										
1 LIQUID FUNDS	385,746	423,242	439,299	420,633	387,425	9.72	3.79	-0.04	-7.89	
a. Cash Balance	56,937	64,373	74,893	77,005	83,461	13.06	16.34	0.03	8.38	
Nepalese Notes & Coins	55,937	63,283	72,208	68,587	72,573	13.13	14.10	-0.05	5.81	
Foreign Currency	1,000	1,090	2,685	8,418	10,888	8.99	146.37	2.14	29.34	
b. Bank Balance	262,420	305,795	298,098	259,910	238,586	16.53	-2.52	-0.13	-8.20	
1. In Nepal Rastra Bank	180,498	233,257	218,135	160,311	152,902	29.23	-6.48	-0.27	-4.62	
2. "A"Class Licensed Institution	41,730	38,882	41,055	29,493	24,012	-6.83	5.59	-0.28	-18.58	
3. Other Financial Ins.	8,437	6,369	7,557	14,633	14,535	-24.51	18.65	0.94	-0.67	
4. In Foreign banks	31,754	27,287	31,352	55,473	47,137	-14.07	14.89	0.77	-15.03	
c. Money at Call	66,389	53,074	66,307	83,717	65,377	-20.06	24.93	0.26	-21.91	
2 INVESTMENTS	238,676	232,707	331,231	309,859	313,670	-2.50	42.34	-0.06	1.23	
a. Govt. Securities	196,070	214,381	295,854	308,536	309,841	9.34	38.00	0.04	0.42	
b. Others	42,606	18,326	35,377	1,323	3,829	-56.99	93.05	-0.96	189.34	
3 SHARE & OTHER INVESTMENT	131,778	129,938	109,665	163,749	166,889	-1.40	-15.60	0.49	1.92	
4 LOANS & ADVANCES	1,669,203	1,976,880	2,419,842	2,830,499	2,856,074	18.43	22.41	0.17	0.90	
a. Private Sector	1,542,025	1,923,942	2,355,915	2,746,393	2,771,108	24.77	22.45	0.17	0.90	
b. Financial Institutions	121,292	44,543	58,056	79,020	79,888	-63.28	30.34	0.36	1.10	
c. Government Organizations	5,886	8,394	5,871	5,086	5,078	42.60	-30.06	-0.13	-0.16	
5 BILLS PURCHASED	11,602	17,199	2,956	3,162	3,088	48.25	-82.81	0.07	-2.35	
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	67,924	68,546	15.95	17.54	0.42	0.91	
8 OTHER ASSETS	144,135	166,139	206,834	251,953	261,114	15.27	24.49	0.22	3.64	
a. Accrued Interests	34,038	37,666	43,309	45,064	56,025	10.66	14.98	0.04	24.32	
b. Others	110,097	128,473	163,525	206,890	205,089	16.69	27.28	0.27	-0.87	
9 Expenses not Written off	319	279	264	23	41	-12.59	-5.36	-0.91	76.39	
10 Non Banking Assets	4,797	4,465	4,614	4,990	5,259	-6.92	3.33	0.08	5.38	
11 Reconciliation Account	16,090	16,631	12,389	10,373	19,615	3.36	-25.51	-0.16	89.09	
12 Profit & Loss A/c	634	235	1	83	590	-63.01	-99.69	114.44	611.98	
TOTAL	2,639,100	3,008,920	3,574,985	4,063,250	4,082,311	14.01	18.81	0.14	0.47	

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change				
	2016	2017	2018	2019	2019	2/1	3/2	4/3	5/4	
1 CAPITAL FUND	170,148	262,230	314,190	378,983	383,263	54.12	19.81	20.62	1.13	
a. Paid-up Capital	121,091	185,011	231,458	248,349	248,514	52.79	25.10	7.30	0.07	
b. Statutory Reserves	36,597	46,702	56,203	67,277	67,413	27.61	20.34	19.70	0.20	
c. Retained Earning	(4,333)	891	3,053	6,908	5,074	-120.56	242.69	126.28	-26.56	
d. Others Reserves	16,792	29,627	23,477	56,450	62,262	76.43	-20.76	140.45	10.30	
2 BORROWINGS	37,270	29,667	33,552	83,324	83,576	-20.40	13.09	148.34	0.30	
a. NRB	6,661	6,081	11,690	31,272	34,696	-8.71	92.25	167.50	10.95	
b. "A"Class Licensed Institution	14,724	7,974	7,113	22,222	19,266	-45.84	-10.80	212.41	-13.30	
c. Foreign Banks and Fin. Ins.	-	-	-	2,768	3,381	0.00	0.00	0.00	22.17	
d. Other Financial Ins.	5,112	5,299	2,436	3,855	3,419	3.67	-54.04	58.27	-11.30	
e. Bonds and Securities	10,772	10,312	12,312	23,207	22,813	-4.27	19.39	88.48	-1.70	
3 DEPOSITS	1,764,592	2,093,256	2,471,514	2,717,325	2,721,356	18.63	18.07	9.95	0.15	
a. Current	178,264	199,360	249,248	251,093	258,059	11.83	25.02	0.74	2.77	
b. Savings	698,691	703,029	811,668	868,980	856,742	0.62	15.45	7.06	-1.41	
c. Fixed	524,463	879,140	1,070,788	1,268,852	1,278,684	67.63	21.80	18.50	0.77	
d. Call Deposits	340,864	285,289	308,550	296,300	295,813	-16.30	8.15	-3.97	-0.16	
e. Others	22,310	26,438	31,261	32,101	32,058	18.50	18.24	2.69	-0.13	
4 Bills Payable	3,872	2,179	3,050	2,341	4,511	-43.73	40.00	-23.25	92.70	
5 Other Liabilities	166,839	190,587	228,764	270,930	269,407	14.23	20.03	18.43	-0.56	
1. Loan Loss Provision	34,894	41,453	44,118	47,405	48,190	18.79	6.43	7.45	1.66	
2. Interest Suspense a/c	22,183	26,199	28,593	16,975	17,523	18.10	9.14	-40.63	3.23	
3. Others	109,762	122,935	156,052	206,550	203,694	12.00	26.94	32.36	-1.38	
6 Reconciliation A/c	3,962	(2,298)	(432)	1,717	2,374	-157.99	-81.22	-497.75	38.31	
7 Profit & Loss A/c	38,129	45,610	53,633	45,418	52,365	19.62	17.59	-15.32	15.30	
TOTAL	2,184,812	2,621,230	3,104,271	3,500,038	3,516,851	19.98	18.43	12.75	0.48	
Assets										
1 LIQUID FUNDS	274,495	335,601	328,307	311,355	284,313	22.26	-2.17	-5.16	-8.69	
a. Cash Balance	47,989	56,469	66,242	68,980	73,978	17.67	17.31	4.13	7.25	
Nepalese Notes & Coins	47,061	55,472	63,741	60,754	63,240	17.87	14.91	-4.69	4.09	
Foreign Currency	928	997	2,501	8,226	10,738	7.39	150.87	228.96	30.54	
b. Bank Balance	205,858	261,547	244,464	209,639	189,923	27.05	-6.53	-14.25	-9.40	
1. In Nepal Rastra Bank	161,790	218,402	201,684	143,748	134,778	34.99	-7.65	-28.73	-6.24	
2. "A"Class Licensed Institution	12,471	15,694	11,245	10,280	7,875	25.85	-28.35	-8.58	-23.40	
3. Other Financial Ins.	83	227	192	149	140	173.34	-15.65	-22.28	-6.10	
4. In Foreign banks	31,514	27,224	31,344	55,462	47,130	-13.61	15.13	76.94	-15.02	
c. Money at Call	20,648	17,585	17,601	32,736	20,412	-14.84	0.09	86.00	-37.65	
2 INVESTMENTS	229,828	226,811	321,107	295,801	300,098	-1.31	41.57	-7.88	1.45	
a. Govt. Securities	187,276	208,700	285,850	294,513	296,304	11.44	36.97	3.03	0.61	
b. Others	42,552	18,111	35,257	1,288	3,794	-57.44	94.67	-96.35	194.48	
3 SHARE & OTHER INVESTMENT	128,321	126,101	103,824	157,054	159,895	-1.73	-17.67	51.27	1.81	
4 LOANS & ADVANCES	1,380,359	1,718,132	2,109,246	2,437,965	2,456,771	24.47	22.76	15.58	0.77	
a. Private Sector	1,256,143	1,668,294	2,049,940	2,359,967	2,378,358	32.81	22.88	15.12	0.78	
b. Financial Institutions	118,383	41,449	53,464	72,943	73,371	-64.99	28.99	36.43	0.59	
c. Government Organizations	5,833	8,388	5,842	5,055	5,042	43.81	-30.35	-13.47	-0.26	
5 BILLS PURCHASED	11,595	17,196	2,956	3,162	3,088	48.30	-82.81	6.99	-2.35	
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	59,555	59,940	22.37	17.50	44.77	0.65	
8 OTHER ASSETS	122,000	146,337	186,241	228,702	236,065	19.95	27.27	22.80	3.22	
a. Accrued Interests	23,986	28,672	33,650	34,584	44,051	19.54	17.36	2.78	27.37	
b. Others	98,015	117,665	152,590	194,118	192,015	20.05	29.68	27.22	-1.08	
9 Expenses not Written off	253	260	247	-	18	2.99	-5.00	-100.00	0.00	
10 Non Banking Assets	2,543	3,133	3,380	3,802	4,056	23.19	7.88	12.49	6.68	
11 Reconciliation Account	6,258	11,901	7,696	2,641	12,214	90.16	-35.33	-65.69	362.56	
12 Profit & Loss A/c	-	176	-	-	393	0.00	-100.00	0.00	0.00	
TOTAL	2,184,812	2,621,230	3,104,271	3,500,038	3,516,851	19.98	18.43	12.75	0.48	

Statement of Assets and Liabilities of Development Banks

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change				
	2016	2017	2018	2019	2019	2/1	3/2	4/3	5/4	
1 CAPITAL FUND	34,482	38,281	44,037	48,671	48,707	11.02	15.03	10.52	0.07	
a. Paid-up Capital	29,217	30,210	38,004	39,876	39,883	3.40	25.80	4.93	0.02	
b. Statutory Reserves	4,420	4,803	5,021	5,930	5,937	8.67	4.54	18.10	0.12	
c. Retained Earning	(248)	1,287	(531)	1,345	1,375	-618.51	-141.26	-353.34	2.23	
d. Others Reserves	1,093	1,981	1,543	1,520	1,512	81.27	-22.15	-1.44	-0.57	
2 BORROWINGS	2,994	876	731	8,143	5,710	-70.73	-16.59	1014.01	-29.88	
a. NRB	5	501	221	2,179	1,497	9927.42	-55.92	885.93	-31.28	
b. "A"Class Licensed Institution	2,989	375	510	5,965	4,213	-87.45	36.00	1069.51	-29.37	
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	366,607	368,979	-14.07	26.08	21.45	0.65	
a. Current	6,741	4,910	7,280	6,795	5,704	-27.17	48.27	-6.65	-16.06	
b. Savings	143,669	95,029	114,849	127,798	125,087	-33.86	20.86	11.27	-2.12	
c. Fixed	68,231	94,271	124,858	161,850	168,561	38.17	32.45	29.63	4.15	
d. Call Deposits	59,246	44,105	54,586	69,860	69,318	-25.56	23.76	27.98	-0.78	
e. Others	745	1,105	285	304	308	48.38	-74.22	6.64	1.39	
4 Bills Payable	54	39	54	24	43	-27.51	37.29	-55.65	80.19	
5 Other Liabilities	18,747	16,330	17,211	19,665	22,634	-12.89	5.40	14.26	15.10	
1. Loan Loss Provision	4,937	4,205	4,384	5,573	5,572	-14.82	4.25	27.12	-0.02	
2. Interest Suspense a/c	2,618	2,087	1,607	2,282	3,629	-20.30	-23.00	42.04	59.02	
3. Others	11,191	10,038	11,220	11,810	13,432	-10.31	11.78	5.25	13.74	
6 Reconciliation A/c	7,783	3,260	4,584	7,610	7,214	-58.12	40.62	66.02	-5.20	
7 Profit & Loss A/c	8,154	6,873	6,227	5,117	4,942	-15.71	-9.40	-17.82	-3.43	
TOTAL	350,845	305,079	374,701	455,837	458,229	-13.04	22.82	21.65	0.52	
Assets										
1 LIQUID FUNDS	85,768	71,097	89,988	86,513	82,243	-17.11	26.57	-3.86	-4.94	
a. Cash Balance	7,892	6,813	7,344	6,897	8,172	-13.67	7.80	-6.10	18.49	
Nepalese Notes & Coins	7,820	6,720	7,160	6,705	8,021	-14.07	6.55	-6.36	19.64	
Foreign Currency	72	93	184	192	150	29.73	98.24	4.13	-21.78	
b. Bank Balance	39,312	34,886	42,555	37,849	37,461	-11.26	21.98	-11.06	-1.03	
1. In Nepal Rastra Bank	16,081	12,554	14,045	13,525	15,148	-21.94	11.88	-3.70	12.00	
2. "A"Class Licensed Institution	19,093	17,790	23,101	14,112	12,222	-6.82	29.85	-38.91	-13.39	
3. Other Financial Ins.	3,898	4,479	5,401	10,201	10,083	14.90	20.60	88.86	-1.16	
4. In Foreign banks	240	63	7	11	7	-73.77	-88.33	45.30	-35.77	
c. Money at Call	38,564	29,398	40,089	41,768	36,611	-23.77	36.37	4.19	-12.35	
2 INVESTMENTS	5,492	4,361	7,774	11,682	11,223	-20.58	78.25	50.26	-3.92	
a. Govt. Securities	5,479	4,361	7,654	11,647	11,188	-20.40	75.50	52.16	-3.93	
b. Others	13	-	120	35	35	-100.00	0.00	-70.83	0.00	
3 SHARE & OTHER INVESTMENT	2,103	2,348	3,668	4,423	4,476	11.65	56.21	20.58	1.19	
4 LOANS & ADVANCES	232,993	209,605	253,251	326,681	332,210	-10.04	20.82	28.99	1.69	
a. Private Sector	230,577	207,149	249,741	322,108	327,435	-10.16	20.56	28.98	1.65	
b. Financial Institutions	2,414	2,450	3,506	4,559	4,771	1.48	43.10	30.01	4.65	
c. Government Organizations	2	5	4	14	4	224.21	-25.54	237.62	-70.38	
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	6,347	6,557	-13.02	19.56	34.30	3.31	
8 OTHER ASSETS	10,734	9,634	10,047	11,957	13,489	-10.24	4.28	19.01	12.82	
a. Accrued Interests	2,793	2,343	2,047	2,642	3,860	-16.13	-12.64	29.09	46.11	
b. Others	7,941	7,291	8,000	9,315	9,629	-8.17	9.72	16.43	3.38	
9 Expenses not Written off	36	13	10	11	11	-64.48	-24.70	9.29	-0.89	
10 Non Banking Assets	1,001	714	659	601	631	-28.68	-7.73	-8.67	4.94	
11 Reconciliation Account	7,750	3,355	4,578	7,619	7,277	-56.72	36.47	66.43	-4.49	
12 Profit & Loss A/c	424	-	0	4	112	-100.00	0.00	2736.48	2882.81	
TOTAL	350,845	305,079	374,701	455,837	458,229	-13.04	22.82	21.65	0.52	

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change			
	2016	2017	2018	2019	2019	2/1	3/2	4/3	5/4
1 CAPITAL FUND	10,263	8,140	11,787	14,128	14,197	-20.69	44.80	19.85	0.49
a. Paid-up Capital	13,064	10,093	12,735	14,007	14,134	-22.74	26.17	9.99	0.91
b. Statutory Reserves	2,663	2,160	2,531	2,777	2,755	-18.90	17.18	9.72	-0.81
c. Retained Earning	(6,586)	(5,183)	(4,454)	(3,934)	(3,934)	-21.31	-14.06	-11.67	-0.01
d. Others Reserves	1,123	1,070	975	1,277	1,242	-4.71	-8.82	30.95	-2.77
2 BORROWINGS	2,559	1,257	1,170	3,041	2,788	-50.87	-6.93	159.93	-8.30
a. NRB	189	512	210	290	288	171.18	-58.92	37.95	-0.86
b. "A"Class Licensed Institution	2,370	745	960	2,751	2,501	-68.57	28.84	186.68	-9.09
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	70,697	70,228	-18.90	21.92	11.23	-0.66
a. Current	130	91	281	388	384	-29.73	207.55	38.14	-1.08
b. Savings	33,060	18,514	20,508	23,683	22,747	-44.00	10.77	15.48	-3.95
c. Fixed	24,941	24,847	34,085	37,588	38,370	-0.38	37.18	10.28	2.08
d. Call Deposits	1,720	3,957	4,460	4,108	3,809	130.08	12.73	-7.90	-7.28
e. Others	4,428	4,721	4,224	4,930	4,917	6.62	-10.54	16.71	-0.25
4 Bills Payable	1	1	5	0	0	21.05	327.14	-96.15	25.71
5 Other Liabilities	21,109	17,284	17,902	18,222	18,706	-18.12	3.57	1.79	2.66
1. Loan Loss Provision	8,762	6,895	6,507	6,627	6,608	-21.31	-5.63	1.85	-0.29
2. Interest Suspense a/c	7,199	6,606	7,505	7,738	8,012	-8.23	13.60	3.11	3.54
3. Others	5,147	3,783	3,890	3,856	4,086	-26.51	2.83	-0.87	5.95
6 Reconciliation A/c	2,072	1,397	113	113	124	-32.58	-91.91	-0.23	10.19
7 Profit & Loss A/c	3,161	2,400	1,478	1,175	1,188	-24.08	-38.40	-20.53	1.09
TOTAL	103,443	82,610	96,013	107,375	107,231	-20.14	16.22	11.83	-0.13
Assets									
1 LIQUID FUNDS	25,483	16,544	21,004	22,764	20,870	-35.08	26.95	8.38	-8.32
a. Cash Balance	1,057	1,091	1,307	1,129	1,312	3.22	19.80	-13.61	16.19
Nepalese Notes & Coins	1,057	1,091	1,307	1,129	1,312	3.22	19.80	-13.62	16.20
Foreign Currency	0	0	0	0	0	-19.25	-18.20	83.10	-10.27
b. Bank Balance	17,250	9,362	11,079	12,423	11,203	-45.73	18.34	12.12	-9.82
1. In Nepal Rastra Bank	2,627	2,301	2,407	3,038	2,976	-12.39	4.59	26.22	-2.04
2. "A"Class Licensed Institution	10,167	5,398	6,709	5,102	3,915	-46.91	24.29	-23.96	-23.26
3. Other Financial Ins.	4,456	1,663	1,964	4,283	4,312	-62.68	18.08	118.11	0.68
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	0.00
c. Money at Call	7,177	6,092	8,618	9,213	8,355	-15.12	41.47	6.90	-9.31
2 INVESTMENTS	3,356	1,534	2,350	2,377	2,349	-54.29	53.15	1.14	-1.15
a. Govt. Securities	3,315	1,320	2,350	2,377	2,349	-60.19	78.04	1.14	-1.15
b. Others	41	215	-	-	-	420.68	-100.00	0.00	0.00
3 SHARE & OTHER INVESTMENT	1,354	1,489	2,172	2,272	2,517	9.99	45.87	4.63	10.78
4 LOANS & ADVANCES	55,851	49,143	57,345	65,853	67,094	-12.01	16.69	14.84	1.88
a. Private Sector	55,305	48,499	56,235	64,317	65,315	-12.31	15.95	14.37	1.55
b. Financial Institutions	494	644	1,086	1,518	1,747	30.34	68.56	39.88	15.05
c. Government Organizations	52	-	24	17	32	-100.00	0.00	-28.27	85.63
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	2,022	2,049	-11.62	13.68	6.54	1.32
8 OTHER ASSETS	11,401	10,168	10,546	11,295	11,560	-10.82	3.72	7.10	2.35
a. Accrued Interests	7,259	6,651	7,611	7,837	8,114	-8.38	14.44	2.97	3.53
b. Others	4,142	3,517	2,935	3,457	3,445	-15.09	-16.55	17.81	-0.35
9 Expenses not Written off	30	6	7	13	13	-80.08	20.65	75.12	0.00
10 Non Banking Assets	1,253	619	576	587	572	-50.63	-6.92	1.88	-2.57
11 Reconciliation Account	2,082	1,376	115	113	123	-33.91	-91.65	-1.30	8.94
12 Profit & Loss A/c	211	59	1	79	85	-72.11	-99.00	13413.38	7.26
TOTAL	103,443	82,610	96,013	107,375	107,231	-20.14	16.22	11.83	-0.13

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

	Mid-July			Mid-Apr	Mid-May	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	64,943	97,851	167,967	154,273	173,185	50.67	71.66	12.26
1.1 Deposit Liabilities	63,252	95,609	165,254	151,825	170,405	51.15	72.84	12.24
1.1.1 Saving A/c	21,235	23,526	39,005	34,499	38,973	10.79	65.80	12.97
1.1.2 Fixed A/c	31,711	55,651	112,317	105,247	117,897	75.50	101.82	12.02
1.1.2.1 Upto 3 Months Fixed A/c	1,915	2,496	8,398	5,107	5,789	30.35	236.48	13.35
1.1.2.2 3 to 6 Months fixed A/c	1,241	2,673	6,799	7,938	8,881	115.44	154.39	11.88
1.1.2.3 6 Months to 1 Year Fixed A/c	15,369	29,697	57,784	52,306	58,770	93.23	94.58	12.36
1.1.2.4 Above 1 Year	13,186	20,785	39,336	39,895	44,456	57.63	89.25	11.43
1.1.3 Call Deposit	10,301	16,430	13,818	11,882	13,314	59.49	-15.90	12.05
1.1.4 Certificate of Deposits	5	2	114	197	221	-63.14	5683.67	12.31
1.2 Others	1,691	2,242	2,713	2,448	2,780	32.61	21.00	13.57
2 Commission/Fee Expense	546	601	613	1,054	1,217	10.02	1.97	15.46
3 Employees Expenses	22,716	26,627	31,472	28,402	31,768	17.22	18.20	11.85
4 Office Operating Expenses	18,124	20,755	25,517	19,738	22,418	14.52	22.95	13.57
5 Exchange Fluctuation Loss	197	109	125	86	18	-44.83	15.31	-79.35
5.1 Due to Change in Exchange Rates	182	88	102	46	18	-51.56	16.08	-61.44
5.2 Due to Foreign Currency Transactions	15	21	23	41	0	36.73	12.00	-99.28
6 Non-Operating Expenses	106	34	58	59	141	-68.40	74.28	138.09
7. Provision for Risk	9,650	12,763	15,147	18,141	19,153	32.26	18.68	5.58
7.1 Loan loss Provision	8,452	11,477	12,875	17,473	18,509	35.80	12.17	5.93
7.1.1 General Loan loss Provision	5,108	7,036	6,484	8,356	8,726	37.74	-7.84	4.42
7.1.1.1 Pass Loan Loss Provision	4,530	6,257	5,679	6,044	6,667	38.11	-9.24	10.32
7.1.1.2 Watch List Provision	578	779	806	2,313	2,058	34.86	3.44	-11.00
7.1.2 Special Loan Loss Provision	3,028	4,375	6,216	8,745	9,309	44.47	42.07	6.45
7.1.3 Additional Loan Loss Provision	315	66	174	372	474	-78.94	162.29	27.59
7.2. Provision for Non-Banking Assets	1,012	1,053	1,255	402	438	4.07	19.15	9.04
7.3. Provision for Loss on Investment	15	186	716	191	161	1179.20	284.90	-15.58
7.4. Provision for Loss of Other Assets	171	46	302	75	44	0.00	0.00	-41.15
8 Loan Written Off	355	996	971	435	(647)	180.57	-2.50	-248.67
9 Provision for Staff Bonus	5,852	6,657	7,982	6,460	6,608	13.76	19.90	2.29
10 Provision for Income Tax	17,592	20,371	24,583	20,569	23,338	15.80	20.68	13.46
11 Others	61	56	29	6	7	-9.06	-48.09	13.71
12 Net Profit	49,005	54,665	61,337	51,673	58,321	11.55	12.20	12.86
TOTAL EXPENSES	189,146	241,483	335,802	300,899	335,528	27.67	39.06	11.51
Income								
1. Interest Income	146,483	194,358	283,227	261,522	292,009	32.68	45.72	11.66
1.1. On Loans and Advance	138,783	181,923	265,446	244,542	273,222	31.09	45.91	11.73
1.2. On Investment	3,487	5,875	10,903	9,357	10,337	68.49	85.58	10.47
1.2.1 Government Bonds	3,005	4,830	9,360	8,780	9,469	60.74	93.77	7.85
1.2.2 Foreign Bonds	137	153	186	126	133	12.17	21.29	5.48
1.2.3 NRB Bonds	200	777	1,031	422	468	289.04	32.69	10.94
1.2.4 Deventure & Bonds	146	115	327	29	267	-21.14	184.63	805.77
1.3 Agency Balance	589	1,022	988	888	1,219	73.33	-3.33	37.26
1.4 On Call Deposit	2,513	3,475	3,928	4,670	4,711	38.26	13.02	0.87
1.5 Others	1,111	2,063	1,963	2,065	2,520	85.75	-4.83	22.06
2. Comission & Discount	9,829	11,807	13,569	12,627	14,508	20.12	14.93	14.89
2.1 Bills Purchase & Discount	300	240	117	178	571	-20.20	-51.18	220.72
2.2 Comission	8,074	9,865	11,381	10,330	11,455	22.17	15.37	10.89
2.3 Others	1,454	1,702	2,071	2,119	2,481	17.07	21.69	17.11
3 Income From Exchange Fluctuation	5,709	6,249	7,850	7,792	8,578	9.46	25.62	10.08
3.1 Due to Change in Exchange Rate	1,342	707	1,537	1,266	1,267	-47.34	117.44	0.08
3.2 Due to Foreign Currency Trans.	4,367	5,542	6,313	6,526	7,311	26.92	13.91	12.03
4 Other Operating Income	9,123	10,772	13,392	8,604	10,832	18.08	24.32	25.90
5 Non Operating Income	4,776	3,783	2,491	86	197	-20.79	-34.15	130.25
6 Provision Written Back	11,551	12,883	14,545	8,874	8,429	11.54	12.90	-5.01
7 Recovery from Written off Loan	1,276	1,504	673	907	945	17.87	-55.26	4.26
8 Income from Extra Ordinary Expenses	231	108	53	441	9	-53.27	-50.71	-98.05
9 Net Loss	168	18	-	47	21	-89.14	-100.00	-54.41
TOTAL INCOME	189,146	241,483	335,802	300,899	335,528	27.67	39.06	11.51

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Apr	Mid-May	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	47,855	81,092	141,815	128,928	144,547	69.46	74.88	12.11
1.1 Deposit Liabilities	46,324	79,132	139,186	126,681	142,007	70.82	75.89	12.10
1.1.1 Saving A/c	13,684	17,436	30,569	27,292	30,855	27.42	75.32	13.06
1.1.2 Fixed A/c	24,433	47,955	97,070	90,004	100,697	96.27	102.42	11.88
1.1.2.1 Upto 3 Months Fixed A/c	1,842	2,170	7,668	4,333	4,860	17.81	253.35	12.17
1.1.2.2 3 to 6 Months fixed A/c	936	2,298	5,904	6,979	7,781	145.59	156.88	11.48
1.1.2.3 6 Months to 1 Year Fixed A/c	11,608	25,818	49,040	43,252	48,642	122.42	89.94	12.46
1.1.2.4 Above 1 Year	10,048	17,668	34,458	35,439	39,415	75.84	95.03	11.22
1.1.3 Call Deposit	8,201	13,739	11,433	9,189	10,233	67.53	-16.78	11.36
1.1.4 Certificate of Deposits	5	2	114	197	221	-61.96	5683.67	12.31
1.2 Others	1,531	1,960	2,629	2,247	2,540	28.04	34.13	13.05
2 Commission/Fee Expense	543	597	608	1,050	1,213	9.98	1.81	15.49
3 Employees Expenses	19,108	23,306	27,585	24,687	27,613	21.97	18.36	11.85
4 Office Operating Expenses	14,314	17,488	21,746	16,476	18,769	22.18	24.35	13.91
5 Exchange Fluctuation Loss	19	26	108	73	11	34.00	321.27	-84.66
5.1 Due to Change in Exchange Rates	4	5	85	32	11	14.37	1583.93	-65.32
5.2 Due to Foreign Currency Transactions	15	21	23	41	-	39.89	12.00	-100.00
6 Non-Operating Expenses	70	18	53	56	137	-74.55	198.03	145.58
7. Provision for Risk	7,062	10,569	11,964	14,814	15,811	49.67	13.20	6.73
7.1 Loan loss Provision	6,402	9,651	10,356	14,476	15,492	50.75	7.31	7.02
7.1.1 General Loan loss Provision	4,111	6,272	5,380	6,561	6,962	52.57	-14.21	6.11
7.1.1.1 Pass Loan Loss Provision	3,626	5,678	4,860	4,687	5,316	56.61	-14.40	13.42
7.1.1.2 Watch List Provision	485	594	520	1,874	1,646	22.42	-12.41	-12.18
7.1.2 Special Loan Loss Provision	2,197	3,369	4,856	7,619	8,152	53.30	44.13	6.98
7.1.3 Additional Loan Loss Provision	94	10	121	295	378	-89.19	1090.14	28.19
7.2. Provision for Non-Banking Assets	612	839	1,030	247	253	37.26	22.69	2.31
7.3. Provision for Loss on Investment	5	46	375	53	29	823.46	717.05	-46.57
7.4. Provision for Loss of Other Assets	43	33	203	38	38	0.00	0.00	1.50
8 Loan Written Off	78	907	885	358	(724)	1070.33	-2.47	-302.09
9 Provision for Staff Bonus	4,629	5,544	7,011	5,646	5,847	19.77	26.45	3.56
10 Provision for Income Tax	14,145	17,164	21,670	18,186	21,092	21.34	26.26	15.98
11 Others	56	48	7	-	0	-15.10	-85.02	0.00
12 Net Profit	38,129	45,434	53,633	45,418	52,367	19.16	18.05	15.30
TOTAL EXPENSES	146,006	202,193	287,085	255,693	286,685	38.48	41.99	12.12
Income								
1. Interest Income	113,201	161,584	241,266	221,866	249,011	42.74	49.31	12.23
1.1. On Loans and Advance	108,083	152,697	227,301	208,630	234,129	41.28	48.86	12.22
1.2. On Investment	3,265	5,687	10,487	8,990	9,930	74.18	84.41	10.46
1.2.1 Government Bonds	2,829	4,702	9,096	8,489	9,152	66.22	93.43	7.81
1.2.2 Foreign Bonds	137	153	186	126	133	12.17	21.29	5.48
1.2.3 NRB Bonds	168	747	941	349	382	344.84	26.06	9.62
1.2.4 Deventure & Bonds	132	84	264	26	262	-35.83	212.71	927.84
1.3 Agency Balance	420	483	638	750	841	14.92	31.95	12.13
1.4 On Call Deposit	627	781	1,093	1,557	1,714	24.52	39.89	10.05
1.5 Others	804	1,936	1,748	1,940	2,398	140.70	-9.72	23.57
2. Comission & Discount	9,230	11,328	13,027	12,171	14,004	22.73	15.00	15.06
2.1 Bills Purchase & Discount	300	240	117	178	571	-20.17	-51.17	220.72
2.2 Comission	7,689	9,582	11,052	10,028	11,120	24.62	15.34	10.89
2.3 Others	1,241	1,507	1,858	1,964	2,312	21.37	23.33	17.72
3 Income From Exchange Fluctuation	5,462	6,128	7,817	7,764	8,551	12.19	27.57	10.14
3.1 Due to Change in Exchange Rate	1,116	629	1,519	1,252	1,251	-43.60	141.39	-0.12
3.2 Due to Foreign Currency Trans.	4,346	5,498	6,298	6,512	7,300	26.52	14.54	12.11
4 Other Operating Income	6,555	8,715	10,703	5,938	7,908	32.95	22.81	33.18
5 Non Operating Income	2,757	2,775	1,960	(91)	7	0.63	-29.35	-107.33
6 Provision Written Back	7,698	10,242	11,618	6,827	6,380	33.05	13.43	-6.55
7 Recovery from Written off Loan	1,025	1,369	647	780	819	33.59	-52.71	4.95
8 Income from Extra Ordinary Expenses	78	52	45	437	5	-33.61	-12.52	-98.91
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	146,006	202,193	287,085	255,693	286,685	38.48	41.99	12.12

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Apr	Mid-May	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13,312	13,201	20,949	20,583	23,293	-0.83	58.69	13.17
1.1 Deposit Liabilities	13,173	13,087	20,905	20,449	23,131	-0.65	59.74	13.11
1.1.1 Saving A/c	5,946	4,677	6,871	5,874	6,623	-21.34	46.91	12.75
1.1.2 Fixed A/c	5,212	5,950	11,833	12,070	13,633	14.15	98.89	12.95
1.1.2.1 Upto 3 Months Fixed A/c	54	271	602	675	817	399.17	122.42	21.02
1.1.2.2 3 to 6 Months fixed A/c	279	299	732	798	921	7.38	144.41	15.47
1.1.2.3 6 Months to 1 Year Fixed A/c	2,770	2,933	6,548	7,069	7,916	5.90	123.26	11.97
1.1.2.4 Above 1 Year	2,109	2,446	3,950	3,528	3,979	15.98	61.48	12.79
1.1.3 Call Deposit	2,015	2,461	2,201	2,505	2,875	22.14	-10.55	14.75
1.1.4 Certificate of Deposits	0	-	-	-	-	-100.00	0.00	0.00
1.2 Others	139	114	44	133	163	-18.19	-61.53	21.88
2 Commission/Fee Expense	1	-	-	-	-	-100.00	0.00	0.00
3 Employees Expenses	2,907	2,687	3,148	3,074	3,440	-7.56	17.13	11.90
4 Office Operating Expenses	3,039	2,614	2,941	2,672	2,994	-13.98	12.51	12.05
5 Exchange Fluctuation Loss	178	83	18	14	7	-53.27	-78.58	-50.82
5.1 Due to Change in Exchange Rates	178	83	18	13	6	-53.19	-78.61	-51.98
5.2 Due to Foreign Currency Transactions	0	0	0	0	0	-90.15	10.32	3.39
6 Non-Operating Expenses	16	14	1	3	3	-11.77	-92.71	5.66
7. Provision for Risk	1,415	1,566	2,225	1,959	2,018	10.60	42.12	3.03
7.1 Loan loss Provision	1,271	1,484	1,894	1,848	1,876	16.72	27.64	1.54
7.1.1 General Loan loss Provision	733	624	950	1,151	1,143	-14.93	52.38	-0.65
7.1.1.1 Pass Loan Loss Provision	652	465	729	815	810	-28.67	56.67	-0.59
7.1.1.2 Watch List Provision	81	158	222	336	333	95.71	39.79	-0.80
7.1.2 Special Loan Loss Provision	503	833	911	622	658	65.68	9.29	5.77
7.1.3 Additional Loan Loss Provision	35	27	33	75	75	-23.41	22.32	0.00
7.2. Provision for Non-Banking Assets	109	25	92	56	87	-76.61	259.78	54.93
7.3. Provision for Loss on Investment	(0)	46	148	55	55	-10653.82	224.17	0.00
7.4. Provision for Loss of Other Assets	36	11	91	-	-	0.00	0.00	0.00
8 Loan Written Off	156	40	82	39	41	-74.43	105.74	4.33
9 Provision for Staff Bonus	963	942	846	719	683	-2.18	-10.21	-4.99
10 Provision for Income Tax	2,793	2,724	2,535	2,104	2,020	-2.49	-6.92	-4.03
11 Others	4	1	21	6	6	-80.66	2493.62	-0.54
12 Net Profit	7,763	6,872	6,227	5,117	4,837	-11.47	-9.40	-5.48
TOTAL EXPENSES	32,547	30,743	38,991	36,289	39,341	-5.54	26.83	8.41
Income								
1. Interest Income	26,440	26,568	34,091	32,616	35,373	0.48	28.32	8.45
1.1. On Loans and Advance	24,547	24,001	31,194	29,784	32,413	-2.22	29.97	8.83
1.2. On Investment	123	136	309	282	310	10.04	127.69	10.21
1.2.1 Government Bonds	102	95	186	219	235	-6.43	95.44	7.55
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	11	12	65	63	75	10.56	425.81	19.54
1.2.4 Deventure & Bonds	10	28	58	-	-	171.27	106.58	0.00
1.3 Agency Balance	103	344	234	24	264	233.84	-31.99	979.62
1.4 On Call Deposit	1,486	2,056	2,227	2,483	2,341	38.31	8.33	-5.71
1.5 Others	181	31	128	43	44	-82.74	310.96	2.37
2. Comission & Discount	487	385	456	400	440	-21.05	18.45	10.08
2.1 Bills Purchase & Discount	0	0	-	-	-	-87.15	-100.00	0.00
2.2 Comission	365	263	291	278	309	-27.77	10.43	11.05
2.3 Others	122	121	165	122	132	-1.01	35.88	7.88
3 Income From Exchange Fluctuation	247	121	32	28	26	-50.89	-73.36	-4.25
3.1 Due to Change in Exchange Rate	226	77	17	13	16	-65.80	-77.72	18.76
3.2 Due to Foreign Currency Trans.	21	44	15	14	10	110.19	-65.69	-26.34
4 Other Operating Income	2,088	1,657	2,137	2,237	2,451	-20.67	29.02	9.56
5 Non Operating Income	1,131	445	356	115	119	-60.67	-19.95	3.58
6 Provision Written Back	2,018	1,547	1,904	867	901	-23.36	23.09	3.97
7 Recovery from Written off Loan	3	13	10	23	23	379.99	-23.53	0.00
8 Income from Extra Ordinary Expenses	129	9	5	0	0	-92.83	-47.64	0.00
9 Net Loss	4	-	-	4	7	-100.00	0.00	85.73
TOTAL INCOME	32,547	30,743	38,991	36,289	39,341	-5.54	26.83	8.41

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Apr	Mid-May	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	3,776	3,557	5,203	4,763	5,345	-5.80	46.27	12.22
1.1 Deposit Liabilities	3,756	3,389	5,163	4,695	5,267	-9.76	52.34	12.19
1.1.1 Saving A/c	1,604	1,413	1,565	1,333	1,494	-11.94	10.80	12.08
1.1.2 Fixed A/c	2,065	1,747	3,414	3,173	3,566	-15.43	95.50	12.38
1.1.2.1 Upto 3 Months Fixed A/c	18	55	127	99	111	198.56	132.03	12.93
1.1.2.2 3 to 6 Months fixed A/c	26	75	163	162	180	189.96	117.83	11.22
1.1.2.3 6 Months to 1 Year Fixed A/c	992	946	2,196	1,985	2,213	-4.61	132.16	11.50
1.1.2.4 Above 1 Year	1,029	671	928	929	1,062	-34.83	38.32	14.39
1.1.3 Call Deposit	86	230	184	188	207	167.06	-20.25	9.76
1.1.4 Certificate of Deposits	0	-	-	-	-	-100.00	0.00	0.00
1.2 Others	21	168	40	68	78	710.55	-76.17	14.36
2 Commission/Fee Expense	2	4	5	4	4	112.56	28.84	7.57
3 Employees Expenses	701	634	740	641	715	-9.54	16.78	11.60
4 Office Operating Expenses	771	653	830	590	655	-15.38	27.15	11.05
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	29.71
7. Provision for Risk	1,173	628	958	1,369	1,323	-46.42	52.42	-3.31
7.1 Loan loss Provision	779	343	624	1,149	1,141	-55.95	82.01	-0.74
7.1.1 General Loan loss Provision	264	140	154	644	620	-46.85	9.54	-3.74
7.1.1.1 Pass Loan Loss Provision	253	114	90	542	541	-54.97	-21.10	-0.14
7.1.1.2 Watch List Provision	12	27	64	102	79	130.77	140.41	-22.78
7.1.2 Special Loan Loss Provision	328	173	450	504	500	-47.17	159.61	-0.75
7.1.3 Additional Loan Loss Provision	186	29	20	1	21	-84.34	-30.34	1301.35
7.2. Provision for Non-Banking Assets	292	189	134	98	98	-35.39	-29.13	-0.31
7.3. Provision for Loss on Investment	10	94	192	83	78	844.54	103.88	-5.92
7.4. Provision for Loss of Other Assets	93	3	8	38	6	0.00	0.00	-83.90
8 Loan Written Off	122	49	4	38	37	-59.89	-91.21	-2.61
9 Provision for Staff Bonus	260	171	126	95	78	-34.17	-26.59	-18.39
10 Provision for Income Tax	653	484	377	279	226	-25.96	-22.00	-18.87
11 Others	1	7	1	-	1	940.04	-88.62	0.00
12 Net Profit	3,114	2,359	1,478	1,139	1,117	-24.23	-37.37	-1.90
TOTAL EXPENSES	10,592	8,547	9,726	8,917	9,502	-19.31	13.79	6.56
Income								
1. Interest Income	6,842	6,206	7,869	7,040	7,625	-9.30	26.81	8.30
1.1. On Loans and Advance	6,152	5,225	6,951	6,128	6,679	-15.07	33.04	8.99
1.2. On Investment	99	53	107	86	97	-46.57	103.54	11.74
1.2.1 Government Bonds	74	33	78	72	81	-55.86	137.67	12.95
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	21	18	25	11	11	-14.67	39.47	3.72
1.2.4 Deventure & Bonds	4	2	5	4	4	-37.48	106.85	11.10
1.3 Agency Balance	66	194	116	114	114	195.09	-40.30	0.00
1.4 On Call Deposit	400	638	608	630	656	59.64	-4.74	4.11
1.5 Others	126	96	87	82	79	-23.56	-9.07	-3.46
2. Comission & Discount	111	94	87	56	63	-15.41	-7.69	12.37
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00
2.2 Comission	21	20	39	24	26	-6.22	93.85	9.39
2.3 Others	90	74	49	32	37	-17.57	-34.80	14.60
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	429	473	-16.51	37.80	10.26
5 Non Operating Income	888	564	175	61	71	-36.49	-68.97	16.29
6 Provision Written Back	1,834	1,094	1,023	1,180	1,148	-40.33	-6.50	-2.68
7 Recovery from Written off Loan	249	123	16	104	104	-50.63	-86.88	0.03
8 Income from Extra Ordinary Expenses	25	47	3	3	4	90.41	-93.48	0.40
9 Net Loss	163	18	-	43	14	-88.86	-100.00	-66.67
TOTAL INCOME	10,592	8,547	9,726	8,917	9,502	-19.31	13.79	6.56

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

	Mid-July			Mid-Apr	Mid-May	% 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	151,118	154,312	14.43	31.27	2.11
Fishery Related	1,980	2,329	2,725	3,961	3,997	17.57	17.03	0.90
Mining Related	3,404	3,950	5,033	7,626	7,309	16.04	27.42	-4.16
Agriculture, Forestry & Beverage Production Related	296,097	329,835	415,539	509,253	508,392	11.39	25.98	-0.17
Construction	182,852	213,029	253,187	298,164	303,403	16.50	18.85	1.76
Electricity, Gas and Water	46,418	63,521	86,863	110,322	112,699	36.85	36.75	2.15
Metal Products, Machinery & Electronic Equipment & Assemblage	19,473	25,045	33,148	38,070	37,291	28.61	32.36	-2.05
Transport, Communication and Public Utilities	67,489	76,264	83,255	94,056	94,188	13.00	9.17	0.14
Wholesaler & Retailer	374,323	436,443	532,011	618,010	617,795	16.60	21.90	-0.03
Finance, Insurance and Real Estate	135,000	166,374	203,050	223,174	221,520	23.24	22.04	-0.74
Hotel or Restaurant	54,426	66,900	91,146	115,277	117,064	22.92	36.24	1.55
Other Services	72,146	90,251	105,969	120,289	121,860	25.09	17.42	1.31
Consumption Loans	120,843	158,359	166,319	163,735	162,480	31.04	5.03	-0.77
Local Government	1,655	1,569	1,554	1,566	1,569	-5.22	-0.96	0.20
Others	228,956	272,882	327,742	379,043	386,847	19.19	20.10	2.06
TOTAL	1,681,880	1,994,649	2,422,926	2,833,664	2,850,726	18.60	21.47	0.60
Productwise								
Term Loan	272,694	320,735	423,648	530,266	536,286	17.62	32.09	1.14
Overdraft	294,327	361,907	410,911	463,877	454,182	22.96	13.54	-2.09
Trust Receipt Loan / Import Loan	72,678	64,500	113,869	128,806	131,189	-11.21	76.46	1.85
Demand & Other Working Capital Loan	365,785	404,195	498,116	603,263	610,176	10.50	23.24	1.15
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	142,815	168,384	201,682	228,150	231,422	17.90	19.77	1.43
Real Estate Loan	108,072	127,319	142,005	144,976	145,813	17.81	11.54	0.58
Margin Nature Loan	37,681	41,170	41,129	42,152	43,150	9.26	-0.10	2.37
Hire Purchase Loan	110,094	150,400	171,054	183,669	183,899	36.61	13.73	0.13
Deprived Sector Loan	81,239	111,985	137,728	171,570	171,884	37.85	22.99	0.18
Bills Purchased	12,531	17,354	2,859	3,196	3,330	38.49	-83.53	4.19
Other Product	183,963	226,670	279,927	333,738	339,395	23.22	23.50	1.69
Total	1,681,880	1,994,649	2,422,926	2,833,664	2,850,726	18.60	21.47	0.60
Collateral wise								
Gold and Silver	30,642	37,467	38,070	36,986	36,916	22.27	1.61	-0.19
Government Securities	1,015	998	470	504	539	-1.65	-52.86	6.94
Non Governmental Securities	29,669	34,635	37,124	36,533	34,175	16.74	7.19	-6.45
Fixed Deposit Receipts	10,553	22,176	18,558	20,202	20,387	110.13	-16.32	0.92
Own	9,577	20,781	17,907	19,611	19,827	116.99	-13.83	1.10
Other Licences Institutions	976	1,395	650	591	561	42.85	-53.38	-5.09
Collateral of Properties	1,463,646	1,734,997	2,136,643	2,541,333	2,552,018	18.54	23.15	0.42
Fixed Assets	1,207,218	1,459,790	1,788,776	2,141,854	2,158,064	20.92	22.54	0.76
Current Assets	256,428	275,207	347,867	399,479	393,954	7.32	26.40	-1.38
Against security of Bill	15,710	15,874	18,166	19,991	22,578	1.04	14.44	12.94
Domestic Bills	3,526	798	826	1,082	1,288	-77.36	3.49	19.03
Foreign Bills	12,185	15,075	17,340	18,910	21,290	23.72	15.02	12.59
Against Guarantee	52,993	63,293	78,284	94,667	95,101	19.44	23.69	0.46
Government Guarantee	2,364	2,560	2,348	2,341	2,343	8.28	-8.27	0.08
Institutional Guarantee	33,209	42,759	55,645	71,762	71,701	28.76	30.14	-0.08
Personal Guarantee	4,054	5,340	6,081	5,555	5,770	31.73	13.86	3.89
Collective Guarantee	4,856	5,829	7,086	7,653	7,668	20.05	21.56	0.19
International Rated Foreign Bank's Guarantee	4,227	1,469	1,682	1,945	2,130	-65.24	14.45	9.52
Other Guarantee	4,283	5,336	5,444	5,412	5,488	24.59	2.02	1.42
Credit Card	416	906	1,257	1,605	1,687	117.72	38.78	5.11
Others	77,235	84,304	94,353	81,843	87,324	9.15	11.92	6.70
Total	1,681,880	1,994,649	2,422,926	2,833,664	2,850,726	18.60	21.47	0.60

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Apr	Mid-May	% 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	126,047	128,798	23.05	31.68	2.18
Fishery Related	1,514	1,997	2,330	3,270	3,284	31.88	16.72	0.44
Mining Related	2,971	3,468	4,420	7,058	6,739	16.73	27.47	-4.52
Agriculture, Forestry & Beverage Production Related	278,304	315,942	398,079	484,751	483,789	13.52	26.00	-0.20
Construction	142,303	178,777	212,488	242,721	246,645	25.63	18.86	1.62
Electricity, Gas and Water	42,102	59,345	82,192	103,790	105,870	40.96	38.50	2.00
Metal Products, Machinery & Electronic Equipment & Assemblage	16,328	22,633	29,803	33,810	32,967	38.62	31.68	-2.49
Transport, Communication and Public Utilities	43,246	52,471	57,257	63,565	63,318	21.33	9.12	-0.39
Wholesaler & Retailer	330,887	397,945	483,927	554,799	553,666	20.27	21.61	-0.20
Finance, Insurance and Real Estate	114,518	148,589	179,843	194,654	191,792	29.75	21.03	-1.47
Hotel or Restaurant	43,362	57,139	79,499	99,605	101,100	31.77	39.13	1.50
Other Services	60,592	80,039	95,129	107,032	108,475	32.09	18.85	1.35
Consumption Loans	99,230	134,353	141,446	139,721	137,558	35.39	5.28	-1.55
Local Government	1,576	1,507	1,500	1,514	1,513	-4.40	-0.46	-0.05
Others	155,958	208,341	247,825	278,795	285,911	33.59	18.95	2.55
TOTAL	1,392,503	1,735,899	2,112,330	2,441,130	2,451,423	24.66	21.69	0.42
Productwise								
Term Loan	227,582	280,894	369,100	448,701	455,185	23.43	31.40	1.45
Overdraft	239,961	310,487	349,119	385,271	375,228	29.39	12.44	-2.61
Trust Receipt Loan / Import Loan	72,678	64,520	113,869	128,806	131,189	-11.22	76.49	1.85
Demand & Other Working Capital Loan	334,767	386,184	480,565	585,398	592,363	15.36	24.44	1.19
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	109,297	140,053	167,220	182,065	182,279	28.14	19.40	0.12
Real Estate Loan	83,603	104,245	114,770	117,292	118,075	24.69	10.10	0.67
Margin Nature Loan	28,429	34,420	33,208	33,298	33,774	21.07	-3.52	1.43
Hire Purchase Loan	79,566	120,086	137,333	145,291	145,107	50.93	14.36	-0.13
Deprived Sector Loan	66,006	93,429	114,232	139,282	138,994	0.00	0.00	-0.21
Bills Purchased	12,523	17,352	2,856	3,193	3,327	38.56	-83.54	4.19
Other Product	138,091	184,230	230,060	272,535	275,901	33.41	24.88	1.24
Total	1,392,503	1,735,899	2,112,330	2,441,130	2,451,423	24.66	21.69	0.42
Collateral wise								
Gold and Silver	26,326	32,843	32,616	30,931	30,803	24.75	-0.69	-0.42
Government Securities	992	986	433	460	483	-0.59	-56.10	5.12
Non Governmental Securities	23,085	29,674	30,512	29,077	26,788	28.54	2.82	-7.87
Fixed Deposit Receipts	7,543	15,282	13,517	15,652	14,934	102.61	-11.55	-4.59
Own	6,567	13,888	12,876	15,061	14,373	111.49	-7.28	-4.57
Other Licences Institutions	976	1,395	641	591	561	42.85	-54.03	-5.09
Collateral of Properties	1,206,656	1,510,055	1,864,917	2,194,347	2,199,624	25.14	23.50	0.24
Fixed Assets	950,449	1,234,935	1,517,181	1,795,003	1,805,828	29.93	22.86	0.60
Current Assets	256,207	275,119	347,736	399,344	393,797	7.38	26.39	-1.39
Against security of Bill	15,133	15,874	18,164	19,990	22,576	4.89	14.43	12.94
Domestic Bills	2,950	798	824	1,080	1,286	-72.94	3.17	19.06
Foreign Bills	12,183	15,075	17,340	18,910	21,290	23.74	15.02	12.59
Against Guarantee	44,016	52,805	64,117	76,548	76,610	19.97	21.42	0.08
Government Guarantee	2,191	2,456	2,250	2,244	2,245	12.09	-8.41	0.04
Institutional Guarantee	28,853	38,747	49,664	62,788	62,444	34.29	28.18	-0.55
Personal Guarantee	3,325	4,274	4,505	3,886	4,005	28.54	5.40	3.04
Collective Guarantee	1,365	641	692	510	508	-53.06	7.95	-0.36
International Rated Foreign Bank's Guarantee	4,227	1,469	1,682	1,945	2,130	-65.24	14.45	9.52
Other Guarantee	4,054	5,217	5,324	5,175	5,279	28.70	2.04	2.00
Credit Card	416	906	1,257	1,605	1,687	117.72	38.78	5.11
Others	68,335	77,475	86,798	72,521	77,918	13.37	12.03	7.44
Total	1,392,503	1,735,899	2,112,330	2,441,130	2,451,423	24.66	21.69	0.42

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Apr	Mid-May	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
Sectorwise								
Agricultural and Forest Related	15,170	11,518	15,080	20,447	20,973	-24.07	30.93	2.57
Fishery Related	411	276	341	627	649	-32.84	23.65	3.51
Mining Related	392	451	592	500	504	15.16	31.27	0.72
Agriculture, Forestry & Beverage Production Related	14,830	11,610	14,743	21,292	21,425	-21.71	26.98	0.63
Construction	32,646	27,622	32,571	45,961	47,230	-15.39	17.92	2.76
Electricity, Gas and Water	4,001	4,008	4,469	6,313	6,488	0.18	11.51	2.78
Metal Products, Machinery & Electronic Equipment & Assemblage	2,395	1,557	2,254	3,062	3,095	-34.98	44.77	1.09
Transport, Communication and Public Utilities	17,831	18,909	20,941	25,638	26,015	6.05	10.75	1.47
Wholesaler & Retailer	35,847	32,766	40,640	54,471	55,288	-8.60	24.03	1.50
Finance, Insurance and Real Estate	16,265	14,170	18,547	22,452	23,199	-12.88	30.89	3.33
Hotel or Restaurant	9,288	8,381	9,948	13,218	13,373	-9.76	18.70	1.18
Other Services	9,369	8,372	8,988	11,219	11,237	-10.64	7.36	0.16
Consumption Loans	17,035	19,361	20,685	19,626	20,281	13.65	6.84	3.34
Local Government	41	25	20	19	23	-40.49	-16.90	21.13
Others	57,474	50,581	63,432	81,835	82,428	-11.99	25.41	0.72
TOTAL	232,993	209,605	253,251	326,681	332,210	-10.04	20.82	1.69
Productwise								
Term Loan	37,260	33,011	45,529	69,145	68,501	-11.40	37.92	-0.93
Overdraft	54,365	51,420	61,791	75,146	75,104	-5.42	20.17	-0.06
Trust Receipt Loan / Import Loan	0	10	-	0	0	3302.67	-100.00	0.00
Demand & Other Working Capital Loan	20,231	10,587	9,701	11,703	11,996	-47.67	-8.37	2.50
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,788	22,017	26,402	37,249	40,222	-17.81	19.92	7.98
Real Estate Loan	17,273	16,955	19,575	20,658	20,716	-1.84	15.45	0.28
Margin Nature Loan	5,206	3,835	5,692	6,720	7,105	-26.32	48.39	5.72
Hire Purchase Loan	23,686	24,555	27,530	32,002	32,439	3.67	12.11	1.37
Deprived Sector Loan	12,939	16,415	20,705	28,370	28,704	0.00	0.00	1.18
Bills Purchased	1	-	-	3	3	-100.00	0.00	5.79
Other Product	35,244	30,800	36,327	45,684	47,421	-12.61	17.94	3.80
Total	232,993	209,605	253,251	326,681	332,210	-10.04	20.82	1.69
Collateral wise								
Gold and Silver	4,189	4,319	4,851	5,231	5,262	3.08	12.33	0.59
Government Securities	6	0	38	43	37	-97.51	24397.71	-15.13
Non Governmental Securities	4,660	3,801	5,612	6,552	6,481	-18.44	47.65	-1.08
Fixed Deposit Receipts	2,156	5,265	4,001	3,653	4,421	144.23	-24.00	21.02
Own	2,156	5,265	3,992	3,653	4,421	144.23	-24.17	21.02
Other Licences Institutions	0	-	9	-	-	-100.00	0.00	0.00
Collateral of Properties	213,182	186,567	226,108	294,544	299,371	-12.48	21.19	1.64
Fixed Assets	213,171	186,556	226,064	294,528	299,323	-12.49	21.18	1.63
Current Assets	10	11	44	16	48	3.60	313.42	207.18
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	14,904	15,018	16.65	29.97	0.76
Government Guarantee	114	63	61	60	61	-44.48	-2.90	1.64
Institutional Guarantee	3,716	3,198	4,659	6,664	6,674	-13.95	45.69	0.16
Personal Guarantee	571	751	845	1,035	1,120	31.52	12.57	8.26
Collective Guarantee	3,482	5,188	6,394	7,143	7,159	48.99	23.24	0.23
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	5	1	-	3	3	-71.48	-100.00	-0.37
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	904	453	682	1,752	1,619	-49.91	50.59	-7.55
Total	232,993	209,605	253,251	326,681	332,210	-10.04	20.82	1.69

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Apr	Mid-May	% 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	4,624	4,542	48.76	22.72	-1.79
Fishery Related	56	56	54	65	64	0.48	-4.58	-1.26
Mining Related	42	32	21	68	65	-24.62	-32.79	-3.56
Agriculture, Forestry & Beverage Production Related	2,963	2,283	2,717	3,210	3,178	-22.96	19.01	-1.02
Construction	7,903	6,630	8,128	9,481	9,528	-16.11	22.60	0.50
Electricity, Gas and Water	315	168	202	219	340	-46.73	20.35	55.68
Metal Products, Machinery & Electronic Equipment & Assemblage	751	854	1,091	1,198	1,229	13.75	27.73	2.60
Transport, Communication and Public Utilities	6,412	4,884	5,057	4,854	4,855	-23.83	3.53	0.04
Wholesaler & Retailer	7,589	5,732	7,444	8,740	8,841	-24.47	29.86	1.15
Finance, Insurance and Real Estate	4,217	3,616	4,661	6,069	6,529	-14.27	28.90	7.58
Hotel or Restaurant	1,777	1,380	1,698	2,454	2,590	-22.32	23.06	5.56
Other Services	2,186	1,841	1,852	2,038	2,149	-15.78	0.63	5.44
Consumption Loans	4,578	4,646	4,187	4,388	4,642	1.49	-9.87	5.79
Local Government	37	37	33	33	33	-0.80	-10.79	0.00
Others	15,524	13,960	16,485	18,413	18,508	-10.07	18.09	0.52
TOTAL	56,384	49,146	57,345	65,853	67,094	-12.84	16.68	1.88
Productwise								
Term Loan	7,853	6,831	9,019	12,421	12,600	-13.02	32.04	1.45
Overdraft	-	-	-	3,459	3,849	0.00	0.00	11.28
Trust Receipt Loan / Import Loan	-	-	-	-	-	0.00	0.00	0.00
Demand & Other Working Capital Loan	10,787	7,425	7,850	6,162	5,817	-31.17	5.73	-5.60
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,731	6,314	8,060	8,836	8,921	-6.19	27.65	0.96
Real Estate Loan	7,195	6,118	7,661	7,026	7,022	-14.97	25.21	-0.06
Margin Nature Loan	4,047	2,915	2,230	2,134	2,271	-27.97	-23.50	6.43
Hire Purchase Loan	6,842	5,759	6,191	6,376	6,353	-15.83	7.50	-0.36
Deprived Sector Loan	2,295	2,141	2,791	3,919	4,187	0.00	0.00	6.83
Bills Purchased	6	3	3	-	-	-59.38	0.00	0.00
Other Product	10,628	11,640	13,541	15,520	16,073	9.53	16.32	3.56
Total	56,384	49,146	57,345	65,853	67,094	-12.84	16.68	1.88
Collateral wise								
Gold and Silver	126	306	604	824	852	141.77	97.59	3.37
Government Securities	17	12	-	2	20	-29.33	-100.00	1049.33
Non Governmental Securities	1,923	1,160	1,000	904	907	-39.69	-13.81	0.36
Fixed Deposit Receipts	855	1,628	1,039	897	1,032	90.46	-36.21	15.10
Own	855	1,628	1,039	897	1,032	90.46	-36.21	15.10
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	43,808	38,376	45,618	52,442	53,023	-12.40	18.87	1.11
Fixed Assets	43,597	38,299	45,531	52,323	52,914	-12.15	18.88	1.13
Current Assets	211	77	87	119	110	-63.72	13.95	-7.79
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	3,215	3,473	18.16	71.62	8.02
Government Guarantee	59	40	37	37	37	-31.57	-8.03	0.00
Institutional Guarantee	640	814	1,321	2,310	2,583	27.22	62.21	11.80
Personal Guarantee	158	315	730	634	646	99.55	131.73	1.90
Collective Guarantee	8	0	0	0	0	-99.57	0.00	0.01
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	224	117	120	233	206	-47.77	2.66	-11.48
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	7,996	6,377	6,873	7,570	7,786	-20.25	7.78	2.86
Total	56,384	49,146	57,345	65,853	67,094	-12.84	16.68	1.88

BFI Name	NBL	RBB	NABIL	NIBL	SCBNI	HBL	NSBI	NBBL	EBL
Expenses									
1. Interest Expense	3,235.75	3,934.05	6,543.19	7,248.43	2,373.32	5,394.38	5,385.61	3,275.17	5,996.07
1.1 On Deposit Liabilities	3,235.65	3,916.26	6,541.78	7,140.14	2,373.32	5,339.80	5,235.28	3,262.50	5,900.90
1.1.1 Saving Account	1,504.28	2,014.84	1,339.06	1,180.45	600.53	1,204.60	712.51	633.03	1,157.48
1.1.2 Fixed Account	1,645.57	1,719.34	4,673.40	5,568.79	1,701.01	4,001.08	4,495.82	2,346.01	4,512.92
1.1.2.1 Up to 3 months Fixed Account	8.08	9.14	701.01	210.55	32.85	-	161.09	-	1,025.39
1.1.2.2 3 to 6 months Fixed Account	73.15	64.21	934.68	-	270.88	-	128.38	0.01	972.98
1.1.2.3 6 months to 1 year Fixed Account	479.50	982.28	2,336.70	-	1,214.80	4,001.08	352.35	-	1,017.66
1.1.2.4 Above 1 year Fixed Account	1,084.85	663.71	701.01	5,358.24	182.49	-	3,854.01	2,346.00	1,496.91
1.1.3 Call Deposit	85.80	182.08	529.32	390.90	71.78	134.13	26.94	283.46	230.49
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	0.09	17.79	1.40	108.29	-	54.58	150.33	12.67	95.17
2. Commission Expense	83.58	44.60	252.57	264.16	-	55.00	-	21.58	84.08
3. Staff Expense	1,819.45	2,546.72	1,133.43	1,259.30	554.56	1,001.95	983.03	608.93	937.08
4. Office Operating Expenses	444.84	1,013.39	792.57	801.78	453.48	726.12	910.51	414.65	647.47
5. Foreign Exchange Loss	-	-	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-	0.00	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	0.00	-
6. Non Operating Expense	-	-	-	-	-	-	-	7.62	0.51
7. Provision for Risk	724.39	2,504.47	427.32	1,693.21	183.00	320.73	196.71	1,133.48	138.73
7.1 Loan loss Provision	724.39	2,479.68	426.94	1,693.21	183.00	320.73	195.90	1,133.47	138.73
7.1.1 General Loan loss Provision	724.39	885.64	220.91	634.56	130.29	-	144.98	469.76	138.73
7.1.1.1 Pass Loan Loss Provision	724.39	885.64	220.91	86.46	100.92	-	144.98	333.52	138.73
7.1.1.2 Watch List Provision	-	-	-	548.09	29.37	-	-	136.23	-
7.1.2 Special Loan Loss Provision	-	1,594.04	206.03	1,058.65	52.72	-	50.92	657.87	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	320.73	-	5.85	-
7.2. Provision for Non-Banking Assets	-	2.78	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	21.27	-	-	-	-	0.81	-	-
7.5. Provision for Loss of Other Assets	-	0.74	0.38	-	-	-	-	0.00	-
8. Loan Written Off	-	(1,086.17)	0.67	-	0.55	-	-	0.00	-
9. Provision for Staff Bonus	158.85	220.84	555.26	-	311.59	314.14	289.15	188.46	399.57
10. Provision for Income Tax	927.59	978.22	1,479.71	1,267.21	841.29	937.66	780.72	565.38	1,078.84
11. Others	-	(0.10)	-	-	-	-	-	-	-
12. Net Profit	2,129.05	5,063.21	3,517.66	2,904.75	1,963.01	2,203.71	1,821.68	1,319.22	2,517.28
Total Expenses	9,523.49	15,219.23	14,702.37	15,438.83	6,680.80	10,953.68	10,367.40	7,534.48	11,799.62
Income									
1. Interest Income	7,890.09	12,743.97	12,631.02	12,705.73	5,192.22	9,607.17	9,132.95	5,640.13	10,621.86
1.1 On Loans and Advances	7,385.99	11,464.53	11,555.77	11,931.38	4,574.72	9,005.16	8,586.86	5,317.61	9,849.29
1.2 On Investment	313.17	1,064.35	589.17	506.72	203.65	404.20	412.00	135.56	746.37
1.2.1 Government Bonds	313.17	827.48	589.17	506.72	201.13	404.20	412.00	24.04	657.35
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	89.02
1.2.3 NRB Bonds	-	-	-	-	-	-	-	111.53	-
1.2.4 Debenture & Bonds	-	236.87	-	-	2.51	-	-	-	-
1.3 On Agency Balance	84.52	15.19	30.91	261.39	4.59	197.81	11.34	1.64	-
1.4 On Call Deposit	-	116.25	348.90	1.87	127.00	-	-	156.91	-
1.5 On Others	106.42	83.65	106.27	4.37	282.26	-	122.75	28.41	26.19
2. Commission and Discount	813.77	381.36	811.48	1,080.64	640.13	603.54	803.70	580.70	840.63
2.1 Bills Purchase and Discount	-	1.36	0.07	2.94	11.42	6.00	1.03	25.99	1.29
2.2 Commission	813.77	362.57	806.59	1,077.70	523.24	124.68	519.14	545.95	839.34
2.3 Others	-	17.43	4.82	-	105.47	472.87	283.52	8.76	-
3. Exchange Flactuation Income	260.59	27.01	667.52	716.09	661.71	623.47	257.47	211.33	254.76
3.1 Due to Change in Exchange Rate	16.24	(33.40)	364.09	26.23	317.11	-	32.52	10.39	1.42
3.2 Due to Foreign Currency Transaction	244.36	60.41	303.42	689.86	344.60	623.47	224.95	200.94	253.33
4. Other Operating Income	184.35	1,719.35	469.88	167.26	72.50	112.49	-	227.06	-
5. Non Operating Income	76.06	(879.84)	76.01	-	19.51	7.00	10.31	-	82.38
6. Write Back from Provisions for loss	298.62	1,079.21	37.31	745.62	94.27	-	63.77	855.03	-
7. Recovery of written-off Loan	-	148.14	9.16	23.50	0.46	-	99.21	20.23	-
8. Income from Extra Ordinary transactions	-	0.03	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-
Total Income	9,523.49	15,219.23	14,702.37	15,438.83	6,680.80	10,953.68	10,367.40	7,534.48	11,799.62

BFI Name	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNI	Global
Expenses									
1. Interest Expense	5,001.66	4,063.30	10,243.45	5,416.07	5,055.96	4,720.07	6,732.05	6,415.95	6,796.54
1.1 On Deposit Liabilities	4,914.94	4,039.64	9,641.28	5,346.33	5,010.67	4,665.92	6,495.80	6,374.22	6,678.94
1.1.1 Saving Account	672.66	1,034.53	2,313.24	1,070.61	868.82	918.87	1,419.94	1,081.21	2,360.02
1.1.2 Fixed Account	4,101.49	2,409.21	6,415.89	3,990.10	3,466.01	3,311.65	4,210.28	5,293.01	4,114.66
1.1.2.1 Up to 3 months Fixed Account	-	34.39	-	-	-	40.77	921.33	-	276.36
1.1.2.2 3 to 6 months Fixed Account	-	417.77	-	-	-	135.34	789.47	-	276.83
1.1.2.3 6 months to 1 year Fixed Account	4,101.49	1,695.55	5,709.16	2,722.58	-	1,778.11	1,247.99	2,388.90	2,360.33
1.1.2.4 Above 1 year Fixed Account	-	261.50	706.73	1,267.52	3,466.01	1,357.44	1,251.48	2,904.10	1,201.13
1.1.3 Call Deposit	140.78	595.90	912.16	285.61	675.84	435.40	865.58	-	204.27
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	86.73	23.66	602.17	69.74	45.29	54.15	236.25	41.73	117.59
2. Commission Expense	-	15.85	-	46.38	-	-	-	0.61	164.16
3. Staff Expense	732.51	728.33	1,424.24	815.10	630.43	603.57	1,042.41	2,406.43	1,293.32
4. Office Operating Expenses	621.87	468.14	1,324.23	643.84	479.77	638.80	817.73	775.67	894.36
5. Foreign Exchange Loss	-	3.75	-	-	-	6.22	-	-	-
5.1 Due to Change in Exchange Rates	-	3.75	-	-	-	6.22	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	2.69	86.37	-	-	-	-
7. Provision for Risk	359.29	394.03	952.58	227.56	599.53	540.79	383.33	1,018.93	289.77
7.1 Loan loss Provision	359.29	394.03	702.47	221.12	599.53	540.79	383.33	1,014.22	289.77
7.1.1 General Loan loss Provision	247.82	231.93	330.55	158.75	385.46	146.71	383.33	158.87	289.77
7.1.1.1 Pass Loan Loss Provision	127.85	174.82	268.69	123.04	357.31	89.41	383.33	51.89	289.77
7.1.1.2 Watch List Provision	119.96	57.11	61.86	35.71	28.15	57.31	-	106.98	-
7.1.2 Special Loan Loss Provision	111.47	162.10	371.92	62.37	214.07	394.07	-	855.35	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	250.10	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	6.45	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	4.71	-
8. Loan Written Off	-	-	-	48.29	-	54.98	-	-	-
9. Provision for Staff Bonus	225.20	180.49	448.09	218.38	168.72	183.35	286.12	186.42	-
10. Provision for Income Tax	608.04	526.68	1,209.84	592.00	455.56	495.06	772.53	1,027.18	904.95
11. Others	-	-	-	-	-	-	-	-	-
12. Net Profit	1,418.76	1,278.25	2,822.95	1,375.77	977.11	1,158.18	1,802.56	2,514.83	2,142.05
Total Expenses	8,967.33	7,658.83	18,425.37	9,386.09	8,453.43	8,401.03	11,836.73	14,346.02	12,485.15
Income									
1. Interest Income	8,066.95	6,531.78	16,344.79	8,329.57	7,484.94	7,185.69	10,535.02	12,356.67	10,960.78
1.1 On Loans and Advances	7,635.55	6,136.44	15,630.44	7,902.30	7,133.10	6,858.04	9,933.02	12,044.44	10,396.95
1.2 On Investment	362.74	258.62	83.42	311.94	201.21	221.98	390.96	298.01	487.20
1.2.1 Government Bonds	362.74	258.62	83.42	311.94	201.21	217.72	390.96	298.01	487.20
1.2.2 Foreign Bonds	-	-	-	-	-	1.21	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	3.06	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	30.99	40.51	-	-	-	4.01	-	-
1.4 On Call Deposit	16.69	0.06	532.49	-	-	-	148.28	-	-
1.5 On Others	51.97	105.67	57.94	115.34	150.63	105.66	58.76	14.23	76.63
2. Commission and Discount	276.18	486.94	224.05	596.75	255.39	289.27	806.59	328.08	917.07
2.1 Bills Purchase and Discount	3.66	0.18	5.64	0.05	-	28.91	12.22	0.00	-
2.2 Commission	265.09	486.76	218.41	374.88	112.86	260.36	106.96	303.82	917.07
2.3 Others	7.43	-	-	221.82	142.53	-	687.41	24.26	-
3. Exchange Flactuation Income	269.95	95.52	320.13	279.04	243.23	306.96	356.76	274.02	323.03
3.1 Due to Change in Exchange Rate	-	-	8.08	21.13	48.65	-	2.62	137.14	-
3.2 Due to Foreign Currency Transaction	269.95	95.52	312.06	257.91	194.58	306.96	354.13	136.89	323.03
4. Other Operating Income	115.59	21.09	1,463.71	-	92.78	260.17	132.52	577.95	132.00
5. Non Operating Income	115.02	4.28	47.23	6.42	13.96	106.00	-	18.46	0.29
6. Write Back from Provisions for loss	109.78	519.23	-	53.18	363.14	251.58	-	460.39	151.99
7. Recovery of written-off Loan	13.86	-	25.46	121.13	-	0.00	5.83	330.44	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	1.36	-	0.00	-
9. Net Loss	-	-	-	-	-	-	-	-	-
Total Income	8,967.33	7,658.83	18,425.37	9,386.09	8,453.43	8,401.03	11,836.73	14,346.02	12,485.15

BFI Name	Citizen	Prime	Sunrise	NIMB	Prabhu	Janata	Mega	CBL	Century	Sanima
Expenses										
1. Interest Expense	4,765.91	5,138.77	4,645.13	5,584.20	5,202.15	4,243.53	4,536.53	2,877.81	4,372.34	5,349.33
1.1 On Deposit Liabilities	4,609.53	5,091.63	4,609.46	5,374.77	5,155.62	4,179.53	4,486.25	2,807.65	4,344.85	5,234.19
1.1.1 Saving Account	653.82	852.18	754.18	939.24	1,154.08	848.79	897.37	489.51	753.63	1,425.95
1.1.2 Fixed Account	3,830.99	3,147.26	3,697.45	3,947.12	3,523.92	3,095.22	3,063.24	1,936.71	3,002.50	3,476.78
1.1.2.1 Up to 3 months Fixed Account	197.96	-	0.02	220.66	198.07	657.23	-	-	16.83	148.66
1.1.2.2 3 to 6 months Fixed Account	248.68	189.36	1,236.15	129.78	455.33	196.01	-	-	891.59	370.11
1.1.2.3 6 months to 1 year Fixed Account	2,856.04	2,320.51	576.04	1,702.19	2,307.47	1,478.16	3,063.24	1,936.71	1.29	11.67
1.1.2.4 Above 1 year Fixed Account	528.30	637.39	1,885.23	1,894.48	563.05	763.81	-	-	2,092.78	2,946.34
1.1.3 Call Deposit	124.73	1,092.19	157.83	266.95	477.62	235.53	525.64	381.44	588.72	331.45
1.1.4 Certificate of Deposit	-	-	-	221.45	-	-	-	-	-	-
1.2 On Borrowing	156.38	47.14	35.67	209.43	46.53	63.99	50.29	70.16	27.48	115.15
2. Commission Expense	38.73	-	-	43.76	-	36.18	50.18	-	11.58	-
3. Staff Expense	574.06	395.38	635.12	860.13	971.39	982.15	861.64	440.35	740.32	631.96
4. Office Operating Expenses	504.34	336.77	682.11	792.03	887.21	598.77	562.78	435.61	535.81	563.96
5. Foreign Exchange Loss	1.21	-	-	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	1.21	-	-	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	7.50	-	-	7.25	25.53	-
7. Provision for Risk	333.53	324.53	399.77	466.92	630.20	190.85	384.40	378.03	352.80	262.58
7.1 Loan loss Provision	333.53	324.53	399.77	466.92	630.20	190.85	384.40	378.03	320.41	262.58
7.1.1 General Loan loss Provision	1.75	45.12	112.45	231.26	204.72	125.41	139.22	61.50	138.58	219.53
7.1.1.1 Pass Loan Loss Provision	49.19	16.05	89.23	142.80	139.05	111.35	117.75	21.90	16.18	110.95
7.1.1.2 Watch List Provision	(47.44)	29.07	23.23	88.46	65.67	14.06	21.47	39.61	122.40	108.58
7.1.2 Special Loan Loss Provision	331.78	279.41	287.32	235.66	373.77	65.44	245.18	316.52	181.83	43.06
7.1.3 Additional Loan Loss Provision	-	-	-	-	51.71	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	0.00	-	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	32.39	-
8. Loan Written Off	-	-	-	14.62	164.41	-	-	78.62	-	-
9. Provision for Staff Bonus	195.40	251.32	201.37	288.61	215.16	-	-	77.21	-	283.58
10. Provision for Income Tax	625.04	745.57	606.48	766.06	484.29	530.05	585.77	231.63	303.43	765.65
11. Others	-	-	-	0.15	-	-	-	-	-	-
12. Net Profit	1,133.51	1,767.67	1,407.20	1,831.47	1,744.61	1,151.01	1,366.80	540.47	707.99	1,786.53
Total Expenses	8,171.73	8,960.00	8,577.19	10,647.96	10,306.94	7,732.56	8,348.10	5,066.97	7,049.80	9,643.59
Income										
1. Interest Income	7,100.22	8,041.35	7,584.47	9,056.64	8,840.42	6,999.83	7,604.41	4,607.59	6,573.60	8,641.59
1.1 On Loans and Advances	6,641.30	7,676.99	7,145.32	8,494.76	8,150.65	6,708.25	7,154.85	4,364.39	6,334.75	8,116.43
1.2 On Investment	242.78	275.68	302.51	436.17	362.74	189.66	297.34	213.41	170.34	448.32
1.2.1 Government Bonds	242.78	275.68	270.96	396.57	362.74	189.66	34.86	213.41	170.34	448.32
1.2.2 Foreign Bonds	-	-	3.45	39.60	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	28.11	-	-	-	239.46	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	23.02	-	-	-
1.3 On Agency Balance	0.00	6.36	4.26	-	83.82	7.91	0.95	3.74	50.65	-
1.4 On Call Deposit	5.19	-	111.67	11.12	49.60	-	61.56	26.04	-	-
1.5 On Others	210.95	82.32	20.72	114.58	193.61	94.01	89.73	-	17.87	76.84
2. Commission and Discount	443.67	575.33	294.81	398.99	281.31	482.45	423.72	72.08	100.01	195.48
2.1 Bills Purchase and Discount	440.50	-	23.37	-	3.79	-	2.59	0.44	-	-
2.2 Commission	3.17	563.50	243.47	398.99	245.76	482.45	156.61	71.64	100.01	195.48
2.3 Others	-	11.84	27.97	-	31.76	-	264.52	-	-	-
3. Exchange Flactuation Income	231.56	199.08	225.60	377.71	303.95	192.93	233.08	169.44	144.84	324.46
3.1 Due to Change in Exchange Rate	-	4.73	2.36	78.27	0.56	188.02	-	9.09	(1.82)	17.33
3.2 Due to Foreign Currency Transaction	231.56	194.35	223.24	299.44	303.38	4.91	233.08	160.35	146.66	307.12
4. Other Operating Income	10.55	133.41	312.36	393.50	415.94	35.77	83.22	129.01	196.81	448.70
5. Non Operating Income	60.47	10.82	38.83	81.20	23.26	21.58	3.67	6.52	27.37	29.87
6. Write Back from Provisions for loss	324.36	-	119.95	332.34	433.35	-	-	76.20	7.18	3.50
7. Recovery of written-off Loan	0.89	-	1.18	5.04	8.71	-	-	5.31	-	-
8. Income from Extra Ordinary transactions	-	-	-	2.54	0.00	-	-	0.82	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-	-
Total Income	8,171.73	8,960.00	8,577.19	10,647.96	10,306.94	7,732.56	8,348.10	5,066.97	7,049.80	9,643.59

BFI Name	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva	Miteri	Tinau
Expenses										
1. Interest Expense	1,911.10	0.63	265.33	199.54	1,275.35	323.74	203.44	1,238.62	306.82	382.92
1.1 On Deposit Liabilities	1,908.44	0.63	265.33	199.54	1,268.32	320.30	203.44	1,225.38	306.72	382.92
1.1.1 Saving Account	560.14	0.63	178.25	76.12	411.96	94.16	123.34	342.48	77.30	125.93
1.1.2 Fixed Account	1,189.30	0.00	81.68	98.85	721.87	192.64	80.09	745.84	207.47	236.49
1.1.2.1 Up to 3 months Fixed Account	49.96	-	1.10	-	57.82	7.48	-	-	8.30	0.13
1.1.2.2 3 to 6 months Fixed Account	47.89	-	2.01	-	146.49	13.24	8.22	-	10.37	0.51
1.1.2.3 6 months to 1 year Fixed Account	917.71	-	52.00	-	396.17	111.96	9.86	-	72.61	204.52
1.1.2.4 Above 1 year Fixed Account	173.73	0.00	26.57	98.85	121.40	59.96	62.01	745.84	116.18	31.34
1.1.3 Call Deposit	159.01	-	5.39	24.57	134.49	33.49	-	137.06	21.95	20.51
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	2.66	-	-	-	7.04	3.44	-	13.24	0.10	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	291.41	2.01	35.13	37.18	208.98	60.21	47.97	160.36	42.28	49.83
4. Office Operating Expenses	225.44	5.21	30.75	30.87	250.31	53.04	27.56	160.88	28.50	35.54
5. Foreign Exchange Loss	(0.12)	-	-	-	-	-	-	4.73	-	-
5.1 Due to Change in Exchange Rates	(0.12)	-	-	-	-	-	-	4.73	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.11	-	-	-	-	0.21
7. Provision for Risk	228.47	7.96	49.10	7.85	38.51	52.00	7.78	150.14	16.02	22.42
7.1 Loan loss Provision	155.39	-	49.10	7.85	38.51	51.11	7.78	150.14	16.02	22.42
7.1.1 General Loan loss Provision	70.34	-	23.32	7.85	58.54	24.42	-	50.02	8.13	10.52
7.1.1.1 Pass Loan Loss Provision	38.23	-	9.21	7.85	30.72	16.49	-	32.42	6.16	6.53
7.1.1.2 Watch List Provision	32.12	-	14.11	-	27.81	7.93	-	17.60	1.97	3.98
7.1.2 Special Loan Loss Provision	85.05	-	25.78	-	(20.03)	26.70	-	100.12	7.89	11.91
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	7.78	-	-	-
7.2. Provision for Non-Banking Assets	73.08	7.96	-	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	0.88	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	38.50	-	-	-	1.65	-	-	-	-	-
9. Provision for Staff Bonus	46.65	-	11.64	-	29.59	16.07	11.09	41.47	12.80	7.57
10. Provision for Income Tax	139.95	-	34.92	-	88.76	48.21	33.26	124.41	38.41	22.70
11. Others	5.71	-	-	-	-	-	-	-	-	-
12. Net Profit	326.54	-	81.47	-	207.10	112.48	77.60	290.30	89.63	52.97
Total Expenses	3,213.65	15.81	508.33	275.43	2,100.35	665.75	408.71	2,170.90	534.47	574.16
Income										
1. Interest Income	2,899.44	1.81	434.94	237.96	1,954.19	596.44	339.78	1,922.73	484.25	521.26
1.1 On Loans and Advances	2,605.74	1.48	382.72	229.79	1,787.65	553.66	339.78	1,752.34	435.85	479.24
1.2 On Investment	51.12	-	-	-	12.72	-	-	17.79	-	3.25
1.2.1 Government Bonds	-	-	-	-	12.72	-	-	17.79	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	51.12	-	-	-	-	-	-	-	-	3.25
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	239.74	0.33	-	-	-	-	-	-	-	-
1.4 On Call Deposit	-	-	52.00	8.18	143.73	42.77	-	150.25	48.40	38.77
1.5 On Others	2.84	-	0.22	-	10.09	-	-	2.35	-	-
2. Commission and Discount	12.12	-	6.41	35.29	15.71	12.97	25.06	11.01	4.20	4.69
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	12.12	-	6.41	1.79	15.53	8.88	25.06	10.49	3.20	4.69
2.3 Others	-	-	-	33.51	0.18	4.09	-	0.52	1.00	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-	5.20	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-	4.99	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	0.21	-	-
4. Other Operating Income	167.23	6.92	35.23	-	129.57	38.96	43.87	122.48	45.85	34.89
5. Non Operating Income	33.90	-	0.38	-	0.88	0.72	-	0.68	0.17	1.23
6. Write Back from Provisions for loss	100.97	2.29	31.37	-	-	16.66	-	108.68	-	12.09
7. Recovery of written-off Loan	-	-	-	-	-	-	-	0.13	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	-
9. Net Loss	-	4.80	-	2.18	-	-	-	-	-	-
Total Income	3,213.65	15.81	508.33	275.43	2,100.35	665.75	408.71	2,170.90	534.47	574.16

BFI Name	Mukti	Kankai	Bhargav	Garima	Om	GandakiDB	Kabeli	Kamana	Corporate	Purnima
Expenses										
1. Interest Expense	2,574.48	118.00	218.08	1,793.71	1,699.28	1,825.27	42.38	1,268.42	8.03	223.68
1.1 On Deposit Liabilities	2,532.14	118.00	218.08	1,785.90	1,698.55	1,825.27	42.38	1,268.42	8.03	223.68
1.1.1 Saving Account	660.19	38.99	71.14	495.04	402.91	520.88	20.01	358.70	3.40	98.64
1.1.2 Fixed Account	1,502.43	61.63	122.88	1,044.89	1,097.10	1,156.25	19.98	763.70	2.93	107.38
1.1.2.1 Up to 3 months Fixed Account	65.43	1.01	2.98	82.81	136.50	104.24	0.26	78.17	-	8.04
1.1.2.2 3 to 6 months Fixed Account	50.42	1.07	22.00	32.52	86.66	85.08	0.27	77.78	-	11.76
1.1.2.3 6 months to 1 year Fixed Account	1,206.91	48.07	47.41	862.43	789.72	886.07	16.35	479.36	2.55	70.10
1.1.2.4 Above 1 year Fixed Account	179.67	11.48	50.49	67.13	84.22	80.86	3.11	128.39	0.38	17.47
1.1.3 Call Deposit	369.52	17.38	24.06	245.96	198.54	148.14	2.39	146.02	1.70	17.67
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	42.34	-	-	7.81	0.73	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	426.96	34.14	35.80	251.94	169.61	233.22	18.80	199.22	12.81	34.57
4. Office Operating Expenses	364.62	30.38	33.70	233.57	150.43	182.73	12.23	164.22	9.79	26.82
5. Foreign Exchange Loss	1.71	-	-	0.22	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	1.71	-	-	0.22	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-	-	-	-
7. Provision for Risk	158.11	21.76	9.66	109.08	106.66	85.74	6.98	103.43	-	14.25
7.1 Loan loss Provision	149.11	21.76	9.66	95.04	106.66	85.74	6.98	103.43	-	14.25
7.1.1 General Loan loss Provision	139.60	8.70	5.88	81.75	106.66	53.15	6.98	82.21	-	7.08
7.1.1.1 Pass Loan Loss Provision	115.79	3.76	4.14	71.36	106.66	36.91	6.98	14.76	-	6.52
7.1.1.2 Watch List Provision	23.80	4.94	1.74	10.40	-	16.24	-	67.45	-	0.55
7.1.2 Special Loan Loss Provision	9.52	13.06	3.77	13.29	-	32.59	-	21.16	-	7.17
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	0.07	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	9.00	-	-	14.04	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-	-	-	-
9. Provision for Staff Bonus	87.27	6.45	6.12	58.80	46.26	51.34	2.97	28.85	9.21	8.09
10. Provision for Income Tax	261.82	19.34	18.35	176.39	138.79	154.01	8.92	86.54	-	24.26
11. Others	-	0.28	-	-	-	-	-	-	-	-
12. Net Profit	610.92	45.12	42.82	411.57	323.85	359.35	20.80	201.93	88.39	56.61
Total Expenses	4,485.89	275.47	364.53	3,035.26	2,634.89	2,891.66	113.08	2,052.61	128.23	388.28
Income										
1. Interest Income	3,944.74	237.57	329.32	2,797.24	2,463.56	2,660.76	102.75	1,871.88	46.17	358.84
1.1 On Loans and Advances	3,653.55	218.12	304.89	2,586.28	2,272.98	2,468.18	90.73	1,712.96	40.44	319.27
1.2 On Investment	31.58	-	0.08	17.49	19.61	17.51	-	-	-	-
1.2.1 Government Bonds	11.27	-	0.08	17.49	19.61	17.51	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	20.31	-	-	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	24.35	-	-	-	-	-	-	-
1.4 On Call Deposit	253.34	19.27	-	189.41	170.97	175.06	12.02	158.91	-	39.57
1.5 On Others	6.28	0.18	-	4.05	-	-	-	-	5.72	-
2. Commission and Discount	82.91	2.50	2.13	15.41	21.44	14.19	1.46	12.34	0.16	1.63
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	82.71	2.50	2.13	13.58	21.44	14.19	1.46	12.34	0.08	1.63
2.3 Others	0.20	-	-	1.83	-	-	-	-	0.08	-
3. Exchange Flactuation Income	5.51	-	-	0.08	0.05	-	-	0.06	-	-
3.1 Due to Change in Exchange Rate	-	-	-	0.08	0.51	-	-	0.05	-	-
3.2 Due to Foreign Currency Transaction	5.51	-	-	-	(0.46)	-	-	0.01	-	-
4. Other Operating Income	432.09	14.62	23.18	210.01	144.31	203.08	4.43	128.90	2.06	26.48
5. Non Operating Income	6.18	-	9.90	2.55	5.54	5.69	-	12.52	-	1.33
6. Write Back from Provisions for loss	14.45	20.63	-	9.98	-	7.94	4.44	26.91	79.84	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	0.15	-	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-	-
Total Income	4,485.89	275.47	364.53	3,035.26	2,634.89	2,891.66	113.08	2,052.61	128.23	388.28

BFI Name	Jyoti	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	Community	Kailash	Salapa
Expenses										
1. Interest Expense	1,651.69	1,021.77	297.36	1,703.34	344.92	119.09	43.09	220.98	1,833.35	23.93
1.1 On Deposit Liabilities	1,619.65	1,021.77	296.98	1,683.38	344.92	116.54	43.09	220.98	1,803.09	23.93
1.1.1 Saving Account	367.18	400.92	132.81	360.40	111.20	59.30	34.46	60.04	386.80	18.88
1.1.2 Fixed Account	916.78	598.39	116.16	1,047.80	197.73	34.68	3.77	114.91	1,078.45	4.19
1.1.2.1 Up to 3 months Fixed Account	52.39	28.53	3.29	14.25	8.29	2.27	-	1.39	98.61	0.34
1.1.2.2 3 to 6 months Fixed Account	59.15	15.54	6.25	0.46	2.42	2.51	-	1.18	214.73	0.67
1.1.2.3 6 months to 1 year Fixed Account	631.96	16.80	50.61	108.72	168.51	19.58	-	100.88	612.07	1.63
1.1.2.4 Above 1 year Fixed Account	173.29	537.53	56.02	924.38	18.51	10.32	3.77	11.45	153.04	1.54
1.1.3 Call Deposit	335.68	22.47	48.01	275.18	35.98	22.56	4.86	46.03	337.85	0.86
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	32.04	-	0.38	19.97	-	2.55	-	-	30.25	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	232.61	116.90	48.36	196.06	68.42	36.38	11.46	43.55	266.31	15.78
4. Office Operating Expenses	236.90	112.71	45.49	183.85	41.29	28.95	12.32	42.23	188.42	3.90
5. Foreign Exchange Loss	-	-	-	0.05	-	-	-	-	0.08	-
5.1 Due to Change in Exchange Rates	-	-	-	0.05	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	0.08	-
6. Non Operating Expense	0.02	-	2.31	-	-	-	-	-	0.20	-
7. Provision for Risk	109.87	39.06	64.15	343.15	16.86	14.43	-	35.11	122.26	6.42
7.1 Loan loss Provision	108.00	39.06	64.15	332.78	16.86	14.23	-	35.00	98.65	6.42
7.1.1 General Loan loss Provision	108.00	30.05	-	121.85	9.05	8.98	-	19.20	68.31	1.95
7.1.1.1 Pass Loan Loss Provision	108.00	25.31	-	63.83	6.22	7.55	-	11.82	62.72	1.02
7.1.1.2 Watch List Provision	-	4.75	-	58.03	2.83	1.43	-	7.38	5.59	0.93
7.1.2 Special Loan Loss Provision	-	9.01	-	207.89	7.81	5.25	-	15.80	30.34	4.47
7.1.3 Additional Loan Loss Provision	-	-	64.15	3.04	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	1.88	-	-	4.38	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	5.99	-	0.21	-	0.11	23.61	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	0.01	-	-	0.46	-	-	-	-	-	-
9. Provision for Staff Bonus	42.02	37.87	8.16	40.57	8.69	4.91	-	3.97	52.01	-
10. Provision for Income Tax	126.07	113.61	22.04	121.72	26.08	14.74	-	11.91	156.32	-
11. Others	0.02	-	-	-	-	-	-	-	-	-
12. Net Profit	294.17	265.09	51.42	284.00	60.85	34.39	21.39	27.78	363.81	0.72
Total Expenses	2,693.39	1,707.01	539.29	2,873.21	567.11	252.89	88.26	385.52	2,982.76	50.75
Income										
1. Interest Income	2,482.93	1,605.32	469.88	2,365.08	503.71	214.78	74.52	340.52	2,765.59	42.56
1.1 On Loans and Advances	2,235.61	1,502.67	424.10	2,159.86	462.75	184.68	65.69	310.62	2,525.65	39.69
1.2 On Investment	20.63	43.00	0.48	52.07	-	-	-	-	22.92	-
1.2.1 Government Bonds	20.63	43.00	0.48	51.99	-	-	-	-	22.92	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	0.09	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-	-	-	-
1.4 On Call Deposit	226.70	59.65	39.04	147.98	40.96	29.65	8.83	29.91	217.02	2.86
1.5 On Others	0.00	-	6.26	5.17	-	0.45	-	-	-	-
2. Commission and Discount	14.10	98.80	10.04	7.80	2.93	2.89	-	1.87	18.15	1.03
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	14.10	13.55	5.10	7.80	2.93	2.89	-	1.87	18.15	1.03
2.3 Others	-	85.25	4.94	-	-	-	-	-	-	-
3. Exchange Flactuation Income	15.13	-	-	0.07	-	-	-	-	0.27	-
3.1 Due to Change in Exchange Rate	10.39	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	4.74	-	-	0.07	-	-	-	-	0.27	-
4. Other Operating Income	180.44	-	25.29	107.41	60.42	12.20	13.73	27.34	179.60	3.55
5. Non Operating Income	0.69	1.80	-	18.76	0.04	-	-	-	16.27	-
6. Write Back from Provisions for loss	-	1.08	33.90	350.98	-	23.02	-	15.79	2.89	3.61
7. Recovery of written-off Loan	0.09	-	-	23.10	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	0.19	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-	-
Total Income	2,693.39	1,707.01	539.29	2,873.21	567.11	252.89	88.26	385.52	2,982.76	50.75

BFI Name	septakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC
Expenses										
1. Interest Expense	107.67	47.06	2.39	1.94	482.37	519.59	332.70	25.44	474.92	183.61
1.1 On Deposit Liabilities	107.67	47.06	2.39	1.94	476.53	511.22	328.76	25.44	471.34	183.61
1.1.1 Saving Account	24.84	5.95	2.23	1.68	181.48	121.37	66.17	9.02	71.99	52.89
1.1.2 Fixed Account	60.66	26.00	0.17	-	295.05	389.84	262.59	13.80	333.74	128.99
1.1.2.1 Up to 3 months Fixed Account	-	3.81	-	-	-	8.53	2.57	0.08	1.71	-
1.1.2.2 3 to 6 months Fixed Account	18.49	3.21	-	-	-	3.54	5.70	0.31	21.26	-
1.1.2.3 6 months to 1 year Fixed Account	14.70	16.54	0.01	-	-	237.37	216.95	0.59	283.16	-
1.1.2.4 Above 1 year Fixed Account	27.48	2.43	0.15	-	295.05	140.40	37.38	12.81	27.62	128.99
1.1.3 Call Deposit	22.17	15.11	-	0.26	-	-	-	2.62	65.61	1.74
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	5.84	8.37	3.94	-	3.58	-
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	35.84	15.67	3.44	2.73	75.03	53.04	30.46	13.31	73.23	51.66
4. Office Operating Expenses	30.35	11.48	4.38	10.10	69.84	62.31	30.61	9.24	55.05	46.07
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	53.95	16.84	0.51	-	7.88	98.29	10.88	19.55	46.43	143.36
7.1 Loan loss Provision	53.22	16.84	-	-	-	-	10.88	19.34	35.99	139.27
7.1.1 General Loan loss Provision	24.21	6.49	-	-	-	-	10.88	-	2.85	15.24
7.1.1.1 Pass Loan Loss Provision	5.35	3.64	-	-	-	-	10.88	-	3.06	4.52
7.1.1.2 Watch List Provision	18.87	2.85	-	-	-	-	-	-	(0.21)	10.72
7.1.2 Special Loan Loss Provision	29.01	10.35	-	-	-	-	-	-	33.14	124.04
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	19.34	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	83.18	-	-	-	4.09
7.3. Provision for Loss on Investment	0.73	-	0.51	-	7.88	15.10	-	0.21	10.44	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-	-	0.00	2.32
9. Provision for Staff Bonus	2.69	-	-	-	9.08	5.51	12.19	-	6.73	-
10. Provision for Income Tax	8.06	-	-	-	27.23	20.91	32.91	-	20.18	-
11. Others	-	-	-	0.81	-	-	-	-	-	-
12. Net Profit	18.80	14.73	45.68	94.58	44.01	34.14	76.78	-	47.09	116.53
Total Expenses	257.35	105.78	56.41	110.16	715.43	793.79	526.52	67.54	723.65	543.56
Income										
1. Interest Income	206.98	95.08	22.03	12.83	584.60	690.67	491.26	52.04	682.16	295.38
1.1 On Loans and Advances	185.53	80.59	16.89	4.51	490.00	617.56	438.22	42.31	634.47	256.31
1.2 On Investment	-	-	-	0.52	7.69	11.98	5.75	-	9.89	9.04
1.2.1 Government Bonds	-	-	-	0.52	7.69	11.98	5.75	-	9.89	9.04
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-	-	-	-
1.4 On Call Deposit	21.44	14.49	5.14	7.81	86.90	61.14	47.29	9.73	33.64	30.03
1.5 On Others	-	-	-	-	-	-	-	-	4.16	-
2. Commission and Discount	0.97	0.16	-	-	1.62	2.30	0.83	-	2.93	0.86
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	0.97	0.16	-	-	1.62	2.30	0.83	-	1.88	0.86
2.3 Others	-	-	-	-	-	-	-	-	1.05	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
4. Other Operating Income	19.11	7.36	0.03	0.13	23.69	80.48	31.73	1.24	38.55	13.09
5. Non Operating Income	-	-	0.28	17.40	24.64	-	0.99	0.88	-	0.01
6. Write Back from Provisions for loss	30.30	3.18	34.06	79.80	80.88	20.33	1.71	-	-	230.72
7. Recovery of written-off Loan	-	-	-	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	3.51
9. Net Loss	-	-	-	-	-	-	-	13.38	-	-
Total Income	257.35	105.78	56.41	110.16	715.43	793.79	526.52	67.54	723.65	543.56

BFI Name	Progressive	Janaki	Pokhara	Central	Hathway	Multi	Srijana	WMerchant	CMerchant	Crystal
Expenses										
1. Interest Expense	59.35	155.69	383.49	257.04	25.18	19.32	456.63	1.30	3.77	0.55
1.1 On Deposit Liabilities	59.35	155.69	378.77	257.04	25.18	19.32	451.39	1.30	3.06	0.55
1.1.1 Saving Account	20.94	41.76	89.72	82.97	9.71	5.35	176.62	1.30	0.17	0.55
1.1.2 Fixed Account	38.26	113.56	260.04	174.07	15.46	13.97	223.58	-	-	-
1.1.2.1 Up to 3 months Fixed Account	0.80	0.85	5.78	2.25	-	-	19.00	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.43	0.22	39.91	2.54	-	-	18.96	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	6.12	98.76	200.10	139.55	0.31	-	164.59	-	-	-
1.1.2.4 Above 1 year Fixed Account	30.91	13.72	14.24	29.74	15.15	13.97	21.04	-	-	-
1.1.3 Call Deposit	0.16	0.38	29.01	-	-	-	51.19	-	2.89	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	4.72	-	-	-	5.24	-	0.71	-
2. Commission Expense	-	-	-	-	-	-	4.24	-	-	-
3. Staff Expense	11.21	13.01	56.31	31.33	9.70	2.37	52.84	3.15	3.49	0.98
4. Office Operating Expenses	14.27	12.68	52.82	18.45	11.44	3.19	37.39	6.30	2.83	1.04
5. Foreign Exchange Loss	-	-	-	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	0.75	-	-	-	-	-	-	-	-	-
7. Provision for Risk	17.58	91.43	22.03	50.87	383.09	8.43	109.94	-	-	-
7.1 Loan loss Provision	17.58	91.43	19.37	50.87	383.09	2.71	109.94	-	-	-
7.1.1 General Loan loss Provision	11.66	29.01	12.81	50.87	345.34	0.59	26.82	-	-	-
7.1.1.1 Pass Loan Loss Provision	12.58	4.58	11.74	50.87	345.34	0.24	7.79	-	-	-
7.1.1.2 Watch List Provision	(0.93)	24.43	1.07	-	-	0.34	19.03	-	-	-
7.1.2 Special Loan Loss Provision	5.65	62.42	6.57	-	37.75	2.13	81.89	-	-	-
7.1.3 Additional Loan Loss Provision	0.27	-	-	-	-	-	1.22	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	5.72	-	-	-	-
7.3. Provision for Loss on Investment	-	-	2.66	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	28.80	-	-	-
9. Provision for Staff Bonus	-	8.52	7.86	4.29	-	-	-	0.91	-	-
10. Provision for Income Tax	-	25.57	23.58	11.58	-	-	-	2.73	-	-
11. Others	-	-	-	-	-	-	-	-	-	-
12. Net Profit	27.20	59.66	55.02	27.01	21.54	7.00	116.06	5.60	87.08	-
Total Expenses	130.36	366.55	601.11	400.57	450.95	40.32	777.11	48.79	97.18	2.57
Income										
1. Interest Income	100.67	270.14	565.62	371.35	44.64	32.54	676.31	7.29	-	0.20
1.1 On Loans and Advances	72.44	239.48	501.88	327.59	44.64	32.54	569.77	2.83	-	0.19
1.2 On Investment	0.60	-	8.44	6.76	-	-	-	-	-	-
1.2.1 Government Bonds	-	-	8.44	-	-	-	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.60	-	-	6.76	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-	-	-	-
1.4 On Call Deposit	27.63	30.65	55.30	37.00	-	-	106.54	4.46	-	-
1.5 On Others	-	-	-	-	-	-	-	-	-	0.01
2. Commission and Discount	0.11	0.26	0.97	0.85	4.57	2.09	-	-	-	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	0.11	0.18	0.97	0.85	0.20	-	-	-	-	-
2.3 Others	-	0.08	-	-	4.36	2.09	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
4. Other Operating Income	7.62	14.32	33.15	25.67	18.65	-	65.86	0.02	2.53	1.07
5. Non Operating Income	0.20	1.79	0.75	-	-	-	-	-	2.11	-
6. Write Back from Provisions for loss	17.15	73.30	0.63	2.70	383.09	5.68	34.93	41.47	0.54	0.36
7. Recovery of written-off Loan	4.62	6.74	-	-	-	-	-	0.00	91.99	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-	-	-	0.93
Total Income	130.36	366.55	601.11	400.57	450.95	40.32	777.11	48.79	97.18	2.57

BFI Name	GMBFL	ICFC	CityExpress	Manju	Jebils	Reliance
Expenses						
1. Interest Expense	274.48	738.47	3.23	548.44	93.77	301.43
1.1 On Deposit Liabilities	272.87	702.84	3.23	541.68	92.25	301.43
1.1.1 Saving Account	78.63	164.99	1.64	188.00	10.29	114.70
1.1.2 Fixed Account	194.25	488.44	1.29	353.68	78.71	186.73
1.1.2.1 Up to 3 months Fixed Account	3.66	35.88	-	17.27	4.88	8.04
1.1.2.2 3 to 6 months Fixed Account	7.37	10.96	0.02	52.75	2.15	13.50
1.1.2.3 6 months to 1 year Fixed Account	138.45	377.20	1.21	213.62	37.75	97.15
1.1.2.4 Above 1 year Fixed Account	44.76	64.40	0.06	70.04	33.93	68.04
1.1.3 Call Deposit	-	49.40	0.31	-	3.24	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	1.61	35.63	-	6.77	1.52	-
2. Commission Expense	-	-	-	-	-	-
3. Staff Expense	20.75	96.71	12.25	50.77	14.98	32.46
4. Office Operating Expenses	20.27	77.18	13.74	48.39	12.80	34.45
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	33.35	30.87	12.95	64.64	52.82	118.31
7.1 Loan loss Provision	14.30	30.87	1.90	64.64	47.74	100.90
7.1.1 General Loan loss Provision	14.30	17.25	1.90	64.64	-	16.13
7.1.1.1 Pass Loan Loss Provision	14.30	8.45	1.32	64.64	-	0.82
7.1.1.2 Watch List Provision	-	8.80	0.58	-	-	15.31
7.1.2 Special Loan Loss Provision	-	13.61	-	-	47.74	84.78
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	5.00	-	-	-
7.3. Provision for Loss on Investment	19.04	-	-	-	5.09	17.41
7.5. Provision for Loss of Other Assets	-	-	6.05	-	0.00	-
8. Loan Written Off	-	-	5.64	-	-	-
9. Provision for Staff Bonus	-	14.33	1.45	3.54	-	3.33
10. Provision for Income Tax	-	43.00	-	10.61	(1.88)	9.99
11. Others	-	-	-	-	-	-
12. Net Profit	79.59	100.34	13.07	24.77	10.97	23.30
Total Expenses	428.44	1,100.90	62.33	751.16	183.47	523.27
Income						
1. Interest Income	386.56	1,007.56	14.05	719.48	161.16	436.00
1.1 On Loans and Advances	344.67	870.77	8.62	644.33	135.24	383.97
1.2 On Investment	4.36	23.07	-	3.55	2.88	2.05
1.2.1 Government Bonds	-	23.07	-	-	2.88	2.05
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	3.55	-	-
1.2.4 Debenture & Bonds	4.36	-	-	-	-	-
1.3 On Agency Balance	-	113.72	-	-	-	-
1.4 On Call Deposit	35.58	-	5.42	-	21.64	49.99
1.5 On Others	1.95	-	-	71.59	1.40	-
2. Commission and Discount	1.62	11.86	0.01	31.69	0.05	0.66
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	1.48	11.86	0.01	2.51	0.05	0.66
2.3 Others	0.15	-	-	29.18	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
4. Other Operating Income	25.07	60.12	2.42	-	6.49	21.46
5. Non Operating Income	0.76	10.08	1.69	-	7.23	2.35
6. Write Back from Provisions for loss	14.42	11.08	44.16	-	8.52	62.79
7. Recovery of written-off Loan	-	0.20	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	0.01	-
9. Net Loss	-	-	-	-	-	-
Total Income	428.44	1,100.90	62.33	751.16	183.47	523.27

Statement of Credit as on Baisakh end, 2076(Mid-May, 2019)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL
Sector Wise									
Agricultural and Forest Related	5,198.13	10,909.95	3,425.32	4,244.15	2,892.16	5,185.28	2,554.47	1,929.86	4,801.61
Fishery Related	297.00	631.77	4.49	49.93	-	1.42	20.00	61.54	13.34
Mining Related	978.82	-	94.13	478.73	-	-	-	594.48	21.33
Manufacturing (Producing) Related	17,826.73	14,792.70	38,972.41	41,184.29	12,467.97	35,927.07	26,785.36	7,967.43	17,305.44
Construction	10,132.21	16,014.55	1,177.63	7,432.61	12,389.79	4,254.90	3,217.06	5,035.34	18,199.16
Electricity, Gas and Water	6,054.86	4,837.91	7,616.94	11,054.80	21.58	1,206.81	2,394.90	2,079.68	4,419.72
Metal Products, Mach. & Ele. Eqp.	1,568.46	2,063.33	1,366.03	569.60	1,840.32	2,328.12	3,158.40	615.99	2,014.64
Tras., Com. and Public Utilities	2,194.16	3,668.97	768.76	3,867.61	157.06	3,669.02	1,624.71	1,195.70	3,726.60
Wholesaler & Retailer	18,509.27	43,908.99	33,980.04	27,109.90	13,867.29	17,776.96	20,894.46	9,519.31	29,062.16
Finance, Insurance and Real Estate	6,710.15	13,778.20	7,481.21	6,758.22	2,322.64	11,181.38	5,318.26	4,432.29	11,009.65
Hotel or Restaurant	2,584.39	7,383.96	3,574.19	9,977.24	642.05	5,216.37	3,580.87	1,804.01	3,829.88
Other Services	2,398.22	3,734.20	2,740.14	9,765.50	344.72	4,174.67	1,706.08	12,574.40	2,360.51
Consumption Loans	11,561.52	17,260.46	4,106.55	2,889.12	5,214.00	3,434.30	1,275.22	1,920.99	4,111.24
Local Government	-	216.77	-	383.43	138.81	255.20	-	-	-
Others	8,325.12	2,545.79	24,926.79	5,281.89	1,908.55	3,807.97	17,589.81	3,884.18	9,460.38
TOTAL sectorwise	94,339.05	141,747.55	130,234.63	131,047.03	54,206.93	98,419.47	90,119.61	53,615.19	110,335.64

Product Wise

Term Loan	19,987.82	16,403.08	22,873.64	38,022.76	3,842.40	16,245.39	13,382.80	8,223.14	20,354.20
Overdraft	15,291.17	22,195.04	14,374.00	16,456.06	4,135.85	8,875.82	796.14	8,242.32	22,738.62
Trust Receipt Loan / Import Loan	1,129.93	1,066.91	10,913.03	19,063.81	5,481.28	13,348.99	9,414.06	2,855.10	5,779.77
Demand & Other Working Capital Loan	14,346.67	52,020.97	41,218.81	36,531.29	13,137.87	34,715.48	36,953.11	10,572.41	15,904.83
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,445.01	12,316.85	9,692.64	2,008.04	8,595.87	4,254.90	2,496.66	4,091.40	17,068.89
Real Estate Loan	4,278.64	7,872.35	4,706.37	4,273.96	3,698.24	3,582.34	4,099.28	2,196.13	3,766.00
Margin Nature Loan	4,169.62	2,178.86	881.80	819.57	-	1,287.30	-	380.20	364.56
Hire Purchase Loan	2,719.41	6,325.45	2,679.49	3,447.37	4,852.84	7,589.14	2,013.16	7,501.07	7,175.21
Deprived Sector Loan	7,940.79	7,636.81	6,856.65	6,369.60	2,559.51	4,704.61	5,025.97	2,746.32	7,683.99
Bills Purchased	2.80	57.77	137.53	829.11	27.78	111.95	2.22	500.59	-
Other Product	19,027.19	13,673.46	15,900.67	3,225.47	7,875.29	3,703.54	15,936.20	6,306.51	9,499.58
Total Product wise Loan	94,339.05	141,747.55	130,234.63	131,047.03	54,206.93	98,419.47	90,119.61	53,615.19	110,335.64

Collateral Wise

Gold and Silver	9,564.60	12,151.15	262.72	867.88	-	-	-	473.90	-
Government Securities	113.38	227.26	4.11	1.52	-	-	-	-	1.91
Non Governmental Securities	357.24	2,178.86	1,046.05	819.57	-	1,287.30	-	566.04	356.15
Fixed Deposit Receipts	342.75	537.11	780.21	969.75	310.55	684.14	854.72	347.23	1,371.39
Own	336.33	537.11	491.02	969.75	77.80	684.14	854.72	345.71	1,371.39
Other Licences Institutions	6.42	-	289.19	-	232.75	-	-	1.52	-
Collateral of Properties	78,149.69	122,393.00	109,828.21	108,930.40	48,392.91	91,824.15	76,630.65	49,309.02	95,417.90
Fixed Assets	75,952.18	122,330.82	58,300.63	87,459.39	37,592.34	91,453.39	68,648.70	47,743.99	57,285.43
Current Assets	2,197.51	62.18	51,527.58	21,471.01	10,800.56	370.77	7,981.95	1,565.03	38,132.47
Against security of Bill	3.26	53.56	6,553.33	309.49	-	111.95	1,149.17	548.23	4,070.05
Domestic Bills	-	19.04	0.32	1.52	-	76.89	-	442.93	103.20
Foreign Bills	3.26	34.52	6,553.01	307.96	-	35.06	1,149.17	105.30	3,966.85
Against Guarantee	1,304.77	3,992.34	2,125.12	5,734.67	1,036.34	4,428.47	5,710.77	2,088.67	7,541.27
Government Guarantee	25.78	10.14	0.84	383.43	138.81	-	156.11	91.30	198.74
Institutional Guarantee	1,233.59	3,957.54	1,923.55	4,229.79	897.53	-	4,804.70	1,902.32	6,817.92
Personal Guarantee	3.62	21.92	200.73	811.45	-	-	1.00	95.06	524.61
Collective Guarantee	0.01	2.74	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	310.00	-	185.74	748.95	-	-
Other Guarantee	-	-	-	-	-	4,242.73	-	-	-
Credit Card	-	-	261.74	36.00	236.95	83.46	-	-	13.55
Others	4,503.36	214.27	9,373.14	13,377.76	4,230.18	-	5,774.30	282.10	1,563.43
Total	94,339.05	141,747.55	130,234.63	131,047.03	54,206.93	98,419.47	90,119.61	53,615.19	110,335.64

Statement of Credit as on Baisakh end, 2076(Mid-May, 2019)

BFI Name	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNI	Global
Sector Wise									
Agricultural and Forest Related	3,617.11	3,243.24	10,267.68	2,945.45	1,368.96	2,842.34	3,513.27	27,161.82	3,272.81
Fishery Related	73.07	147.65	158.79	122.78	101.91	123.17	25.06	880.77	23.13
Mining Related	9.72	382.21	-	30.00	449.53	68.12	590.09	162.14	151.92
Manufacturing (Producing) Related	16,101.13	12,532.89	13,879.54	15,886.62	20,360.85	14,910.19	19,396.42	7,414.97	20,370.21
Construction	4,128.71	8,252.46	23,126.80	5,485.94	8,199.06	15,410.93	7,282.90	6,459.00	15,194.98
Electricity, Gas and Water	2,976.59	3,074.84	1,290.46	3,216.38	3,198.14	3,765.00	4,445.95	555.75	6,750.16
Metal Products, Mach. & Ele. Eqp.	1,131.61	1,539.13	389.02	488.70	1,786.89	2,479.41	1,346.67	362.52	999.07
Tras., Com. and Public Utilities	1,526.58	2,781.84	311.38	2,440.85	3,943.42	4,791.73	7,096.57	1,030.75	1,064.29
Wholesaler & Retailer	20,297.90	10,057.34	36,240.46	19,275.49	11,236.17	15,123.60	21,997.20	28,720.67	26,966.69
Finance, Insurance and Real Estate	7,965.78	3,717.09	14,945.80	8,332.79	4,831.88	3,868.91	7,850.18	1,342.85	5,566.01
Hotel or Restaurant	3,197.31	2,076.30	8,694.75	2,250.21	2,320.63	3,012.59	3,748.34	3,195.02	4,526.23
Other Services	5,356.85	2,474.65	4,200.14	6,217.77	2,881.78	3,400.27	3,332.55	3,299.69	5,585.49
Consumption Loans	7,139.26	1,878.63	11,987.49	3,436.59	3,586.68	3,211.96	3,937.56	1,332.21	5,963.05
Local Government	-	-	-	129.84	1.12	136.67	150.58	3.20	97.39
Others	2,146.49	9,240.08	22,456.21	7,317.38	9,417.03	848.02	21,150.75	29,409.75	13,345.87
TOTAL sectorwise	75,668.10	61,398.36	147,948.49	77,576.78	73,684.05	73,992.91	105,864.09	111,331.09	109,877.30

Product Wise

Term Loan	11,997.34	10,466.35	25,165.17	12,495.95	15,620.96	17,670.56	24,019.65	10,133.54	16,409.96
Overdraft	23,678.49	14,844.82	31,717.36	6,162.07	13,983.43	5,079.85	22,763.50	7,248.22	24,594.23
Trust Receipt Loan / Import Loan	3,311.60	2,644.09	923.71	4,313.05	5,114.53	6,568.92	5,137.49	63.98	5,159.06
Demand & Other Working Capital Loan	11,316.28	8,628.78	22,947.34	9,827.89	16,353.67	17,077.96	20,127.06	77,346.01	27,480.58
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,680.75	4,220.15	18,536.36	5,491.69	4,952.78	3,415.00	4,901.95	5,521.48	10,706.43
Real Estate Loan	3,896.21	1,058.19	10,751.20	4,155.34	2,255.75	1,927.54	7,219.68	572.00	3,868.54
Margin Nature Loan	623.19	778.59	1,023.56	246.32	2,555.26	1,102.54	2,588.69	207.11	1,863.87
Hire Purchase Loan	7,362.89	5,644.05	10,506.11	6,555.85	3,207.73	3,215.43	9,813.03	803.65	7,748.55
Deprived Sector Loan	3,723.47	3,411.70	14,210.91	3,831.48	3,429.55	4,595.86	6,257.66	7,821.92	5,017.95
Bills Purchased	950.78	17.35	-	-	79.27	-	22.83	-	4.26
Other Product	5,127.11	9,684.31	12,166.77	24,497.14	6,131.12	13,339.27	3,012.56	1,613.18	7,023.87
Total Product wise Loan	75,668.10	61,398.36	147,948.49	77,576.78	73,684.05	73,992.91	105,864.09	111,331.09	109,877.30

Collateral Wise

Gold and Silver	21.64	61.23	288.94	11.80	3.11	468.50	-	74.61	0.33
Government Securities	113.50	-	-	-	8.27	-	3.19	-	-
Non Governmental Securities	349.86	778.59	1,023.56	-	2,337.19	-	2,610.70	-	155.17
Fixed Deposit Receipts	430.36	409.01	573.06	329.89	281.09	520.64	840.07	722.36	466.88
Own	430.36	409.01	573.06	329.89	259.54	520.64	838.24	722.36	466.88
Other Licences Institutions	-	-	-	-	21.56	-	1.83	-	-
Collateral of Properties	68,979.63	55,599.83	137,093.99	73,488.70	65,290.28	69,038.05	95,009.97	110,534.12	94,467.75
Fixed Assets	64,375.00	52,694.28	100,691.20	35,283.06	62,781.56	51,620.00	57,323.39	110,534.12	48,362.17
Current Assets	4,604.63	2,905.56	36,402.80	38,205.64	2,508.72	17,418.05	37,686.59	-	46,105.58
Against security of Bill	592.14	939.51	-	-	14.25	-	3,043.77	-	-
Domestic Bills	-	-	-	-	11.87	-	539.71	-	-
Foreign Bills	592.14	939.51	-	-	2.38	-	2,504.05	-	-
Against Guarantee	5,168.38	2,408.72	8,568.45	593.48	2,711.99	136.67	2,707.15	-	205.24
Government Guarantee	2.17	74.74	216.53	129.84	151.18	136.67	145.02	-	0.49
Institutional Guarantee	3,442.56	2,333.80	8,351.92	20.00	2,421.46	-	2,539.06	-	-
Personal Guarantee	-	0.18	-	422.53	83.45	-	23.07	-	202.37
Collective Guarantee	-	-	-	-	-	-	-	-	2.38
Int. Rtd. Foreign Bank's Guarantee	843.78	-	-	-	-	-	-	-	-
Other Guarantee	879.88	-	-	21.11	55.90	-	-	-	-
Credit Card	12.60	-	107.44	62.33	24.56	55.17	157.95	-	281.41
Others	-	1,201.46	293.05	3,090.59	3,013.32	3,773.87	1,491.30	-	14,300.51
Total	75,668.10	61,398.36	147,948.49	77,576.78	73,684.05	73,992.91	105,864.09	111,331.09	109,877.30

Statement of Credit as on Baisakh end, 2076(Mid-May, 2019)

BFI Name	Citizen	Prime	Sunrise	NMB	Prabhu	Janata	Mega	CBL	Century
Sector Wise									
Agricultural and Forest Related	1,914.86	2,998.13	5,312.13	2,251.55	5,617.55	3,292.15	1,936.70	2,578.45	1,694.20
Fishery Related	73.58	85.41	138.80	71.45	-	73.22	22.29	22.84	33.96
Mining Related	720.49	145.41	38.59	99.60	-	9.56	110.95	23.52	462.50
Manufacturing (Producing) Related	9,616.74	11,041.48	9,374.71	21,791.88	12,538.35	15,588.72	12,383.67	10,544.32	14,256.86
Construction	3,507.42	10,391.78	12,509.72	11,115.31	13,133.55	5,318.70	3,236.52	2,740.42	5,645.94
Electricity, Gas and Water	4,465.59	5,869.05	2,435.32	5,404.89	4,037.63	3,468.12	1,986.78	2,775.81	2,629.32
Metal Products, Mach. & Ele. Eqp.	218.37	500.38	859.73	1,289.35	428.12	339.04	638.98	443.50	997.29
Tras., Com. and Public Utilities	1,836.42	1,878.80	313.22	1,438.25	3,423.69	991.31	1,082.10	1,313.39	646.50
Wholesaler & Retailer	10,987.30	9,609.55	14,769.22	26,054.14	15,914.26	15,468.43	19,111.57	9,585.31	11,077.45
Finance, Insurance and Real Estate	4,181.76	10,335.55	5,798.29	7,121.87	9,168.84	2,864.97	9,495.77	5,373.36	6,844.98
Hotel or Restaurant	1,243.20	3,238.74	3,694.81	3,199.66	5,753.24	2,208.80	3,625.16	1,413.56	2,399.35
Other Services	3,953.08	2,733.27	3,558.93	2,685.37	7,154.49	3,095.47	1,979.34	1,811.29	1,940.43
Consumption Loans	4,953.53	7,965.34	3,907.87	3,268.37	6,135.62	3,331.19	3,964.36	3,442.13	4,075.12
Local Government	-	-	-	-	-	-	-	-	-
Others	16,075.05	6,689.92	7,154.12	4,471.80	6,231.49	10,638.68	11,146.86	3,249.31	6,556.08
TOTAL sectorwise	63,747.40	73,482.82	69,865.47	90,263.50	89,536.85	66,688.35	70,721.06	45,317.22	59,259.97

Product Wise

Term Loan	13,904.76	11,577.44	10,756.96	20,474.71	26,672.57	13,863.49	12,011.47	9,787.60	17,453.02
Overdraft	10,265.28	15,145.25	12,370.96	5,826.38	10,886.72	15,040.27	14,129.93	7,040.43	12,771.04
Trust Receipt Loan / Import Loan	1,823.40	1,861.57	2,330.04	5,277.16	3,889.06	3,505.70	3,271.92	3,189.07	1,550.46
Demand & Other Working Capital Loan	8,678.16	9,589.42	11,483.95	17,070.64	14,748.97	9,401.98	17,676.64	11,525.40	11,344.88
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,720.88	3,986.03	9,075.12	8,949.30	9,436.78	2,984.96	4,474.35	1,911.04	3,608.23
Real Estate Loan	6,053.04	5,541.38	3,652.88	3,304.89	4,948.04	2,023.79	5,680.44	2,842.85	3,850.52
Margin Nature Loan	2,562.99	2,117.27	1,586.57	325.12	2,117.22	523.90	659.00	1,478.42	1,025.40
Hire Purchase Loan	5,803.59	4,732.53	4,736.66	4,348.31	7,417.10	3,829.69	4,881.06	2,513.69	2,597.72
Deprived Sector Loan	3,077.40	3,632.97	3,412.27	4,385.86	4,181.95	3,204.90	4,223.76	2,447.31	2,651.62
Bills Purchased	113.46	221.05	203.69	-	0.24	-	-	-	3.80
Other Product	6,744.45	15,077.91	10,256.36	20,301.14	5,238.19	12,309.67	3,712.48	2,581.40	2,403.29
Total Product wise Loan	63,747.40	73,482.82	69,865.47	90,263.50	89,536.85	66,688.35	70,721.06	45,317.22	59,259.97

Collateral Wise

Gold and Silver	1,246.81	4,672.17	-	-	74.92	168.06	39.87	201.20	61.27
Government Securities	-	3.32	-	0.90	1.25	-	1.80	-	1.65
Non Governmental Securities	2,564.14	2,202.46	1,586.57	377.61	2,122.89	615.05	893.76	1,478.42	1,077.64
Fixed Deposit Receipts	384.93	475.13	465.66	414.55	529.99	314.69	358.49	220.12	411.70
Own	378.03	475.13	465.66	414.55	529.99	314.69	358.04	220.12	411.70
Other Licences Institutions	6.90	-	-	-	-	-	0.45	-	-
Collateral of Properties	53,201.42	59,522.25	66,218.03	88,274.24	79,135.17	63,574.23	65,255.04	41,397.30	55,645.55
Fixed Assets	37,848.12	58,770.76	61,706.09	74,768.00	76,216.83	53,842.42	61,811.35	41,169.75	40,886.61
Current Assets	15,353.30	751.49	4,511.95	13,506.25	2,918.34	9,731.81	3,443.69	227.54	14,758.95
Against security of Bill	1,884.49	-	-	2.00	2,365.99	-	6.30	-	9.95
Domestic Bills	26.10	-	-	-	50.78	-	-	-	9.95
Foreign Bills	1,858.38	-	-	2.00	2,315.22	-	6.30	-	-
Against Guarantee	81.63	5,061.11	1,125.07	899.43	4,182.37	1,750.33	3,371.20	1,727.49	1,923.32
Government Guarantee	1.50	140.92	-	83.00	124.97	15.95	-	16.47	-
Institutional Guarantee	-	4,379.36	1,096.46	391.99	3,460.14	1,711.36	3,035.89	1,591.50	1,901.30
Personal Guarantee	80.13	505.97	22.94	327.16	363.70	23.02	260.83	0.08	21.88
Collective Guarantee	-	-	-	90.45	233.56	-	74.48	104.67	0.14
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	34.85	5.66	6.82	-	-	-	14.77	-
Credit Card	45.47	104.44	45.62	14.72	-	-	60.18	-	49.71
Others	4,338.50	1,441.95	424.52	280.04	1,124.26	265.98	734.43	292.69	79.17
Total	63,747.40	73,482.82	69,865.47	90,263.50	89,536.85	66,688.35	70,721.06	45,317.22	59,259.97

Statement of Credit as on Baisakh end, 2076(Mid-May, 2019)

BFI Name	Sanima	Mahalaxmi	Narayani	Sahayogi	Karmali	Shangrila	Excel	Western	Deva	Miteri
Sector Wise										
Agricultural and Forest Related	1,828.29	1,627.80	1.04	467.45	267.40	674.13	296.22	305.73	946.40	311.37
Fishery Related	26.70	40.05	-	20.33	-	10.02	12.39	-	50.02	5.65
Mining Related	1,117.58	38.00	-	-	-	44.66	-	-	-	1.71
Manufacturing (Producing) Related	12,569.85	2,144.59	-	273.32	185.41	1,190.92	812.87	184.08	892.40	350.88
Construction	7,651.71	3,033.27	1.64	111.80	74.63	2,433.50	1,060.49	189.31	2,602.65	781.65
Electricity, Gas and Water	3,836.83	562.08	-	5.02	-	442.24	18.36	-	762.46	-
Metal Products, Mach. & Ele. Eqp.	1,204.12	160.99	-	-	-	183.92	79.66	-	148.92	34.28
Tras., Com. and Public Utilities	4,533.94	2,615.58	3.93	77.03	223.58	1,218.86	118.73	129.55	1,283.54	222.37
Wholesaler & Retailer	16,544.66	3,485.55	1.17	1,445.30	338.33	2,788.45	1,623.17	802.46	2,018.90	409.97
Finance, Insurance and Real Estate	3,193.23	3,489.26	-	117.51	-	1,421.07	743.72	-	1,315.40	131.50
Hotel or Restaurant	2,709.01	1,532.88	-	32.38	-	634.08	195.56	115.33	372.75	169.78
Other Services	3,015.25	675.45	-	68.69	814.93	836.46	333.99	118.73	576.09	61.37
Consumption Loans	2,267.35	2,621.86	-	39.92	52.52	1,031.42	206.88	27.86	1,654.67	149.94
Local Government	-	-	2.72	-	-	3.34	-	-	10.33	1.50
Others	20,635.16	4,403.27	2.72	1,308.89	-	5,686.78	713.38	1,087.66	4,728.13	1,285.29
TOTAL sectorwise	81,133.66	26,430.64	13.21	3,967.66	1,956.80	18,599.85	6,215.43	2,960.72	17,362.68	3,917.27

Product Wise

Term Loan	15,367.78	5,282.64	-	-	523.74	6,570.26	1,688.97	952.03	1,515.24	47.13
Overdraft	8,575.21	7,543.40	2.72	-	852.92	5,053.78	972.69	1,417.52	1,122.40	412.64
Trust Receipt Loan / Import Loan	2,201.35	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	14,336.30	40.99	1.17	1,720.57	-	-	1,466.55	102.22	319.09	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,735.69	4,022.48	1.64	49.65	74.63	1,903.93	817.63	189.31	2,060.02	622.28
Real Estate Loan	5,999.88	1,833.63	-	65.32	-	1,373.54	597.33	-	1,135.20	126.50
Margin Nature Loan	307.16	1,058.69	-	-	-	366.33	89.08	-	861.91	-
Hire Purchase Loan	5,085.91	2,526.16	3.93	49.19	223.58	1,934.03	151.49	129.55	1,822.57	295.51
Deprived Sector Loan	3,951.09	1,714.34	3.76	190.93	105.20	1,080.95	230.29	137.94	781.62	178.45
Bills Purchased	40.12	-	-	-	-	-	-	-	-	-
Other Product	19,533.17	2,408.33	-	1,892.00	176.74	317.02	201.40	32.14	7,744.63	2,234.76
Total Product wise Loan	81,133.66	26,430.64	13.21	3,967.66	1,956.80	18,599.85	6,215.43	2,960.72	17,362.68	3,917.27

Collateral Wise

Gold and Silver	87.77	1,017.91	-	-	-	7.44	104.17	-	400.19	40.76
Government Securities	1.10	-	-	-	-	-	-	-	18.00	-
Non Governmental Securities	2.70	1,058.69	-	-	-	366.33	28.29	-	847.17	-
Fixed Deposit Receipts	587.04	443.90	-	39.92	52.52	211.32	34.00	27.86	234.20	47.93
Own	587.04	443.90	-	39.92	52.52	211.32	34.00	27.86	234.20	47.93
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	77,022.76	22,976.25	10.48	3,925.73	1,904.28	17,487.07	6,048.96	2,932.86	14,845.22	3,827.08
Fixed Assets	68,375.94	22,936.06	10.48	3,925.73	1,904.28	17,487.07	6,048.96	2,932.86	14,845.22	3,827.08
Current Assets	8,646.81	40.19	-	-	-	-	-	-	-	-
Against security of Bill	918.84	1.29	-	-	-	-	-	-	-	-
Domestic Bills	4.03	1.29	-	-	-	-	-	-	-	-
Foreign Bills	914.81	-	-	-	-	-	-	-	-	-
Against Guarantee	25.86	932.60	2.72	-	-	527.69	-	-	817.81	-
Government Guarantee	-	-	2.72	-	-	3.34	-	-	10.33	-
Institutional Guarantee	-	921.79	-	-	-	318.85	-	-	596.74	-
Personal Guarantee	8.83	0.32	-	-	-	91.03	-	-	88.51	-
Collective Guarantee	-	10.09	-	-	-	114.46	-	-	122.23	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	17.02	0.40	-	-	-	-	-	-	-	-
Credit Card	33.45	-	-	-	-	-	-	-	-	-
Others	2,454.15	-	-	2.01	-	-	0.01	-	200.09	1.50
Total	81,133.66	26,430.64	13.21	3,967.66	1,956.80	18,599.85	6,215.43	2,960.72	17,362.68	3,917.27

Statement of Credit as on Baisakh end, 2076(Mid-May, 2019)

BFI Name	Tinau	Mukti	Kankai	Bhargav	Garima	Om	GandakIDB	Kabeli	Kamana	Corporate
Sector Wise										
Agricultural and Forest Related	486.24	4,632.83	198.66	195.72	1,315.43	755.52	788.06	104.30	699.73	6.32
Fishery Related	4.28	57.79	0.50	3.74	47.04	11.76	62.73	-	30.15	2.87
Mining Related	-	-	-	-	27.02	12.98	-	-	4.55	-
Manufacturing (Producing) Related	221.16	1,303.07	112.30	213.09	1,380.15	1,123.03	1,539.00	30.64	1,139.42	123.20
Construction	453.59	8,125.05	304.44	368.05	4,159.31	4,717.03	3,549.66	171.55	1,893.40	119.14
Electricity, Gas and Water	-	207.28	4.91	8.83	87.36	376.31	51.82	-	57.26	-
Metal Products, Mach. & Ele. Eqp.	37.12	162.99	25.40	-	276.89	266.39	285.97	5.08	517.86	6.17
Tras., Com. and Public Utilities	378.22	4,138.59	23.66	186.83	2,769.65	2,020.99	1,650.46	10.22	1,395.95	14.52
Wholesaler & Retailer	1,182.59	6,888.11	450.84	943.18	2,597.28	2,919.59	3,550.65	167.99	3,419.20	24.20
Finance, Insurance and Real Estate	358.96	1,589.46	33.40	-	664.90	1,851.72	1,254.06	61.58	1,018.48	3.40
Hotel or Restaurant	235.75	1,410.64	27.56	65.13	1,068.98	1,357.86	1,167.98	22.07	596.70	0.78
Other Services	319.52	457.48	22.19	114.63	320.74	544.49	622.81	27.55	727.68	1.48
Consumption Loans	187.57	1,808.65	129.70	83.02	1,915.79	1,680.09	1,424.27	135.41	968.91	17.30
Local Government	-	-	0.46	-	0.03	-	-	-	-	-
Others	762.42	6,299.53	558.67	716.63	10,284.82	4,970.25	8,457.94	68.50	6,316.77	54.48
TOTAL sectorwise	4,627.42	37,081.47	1,892.68	2,898.85	26,915.40	22,608.00	24,405.43	804.90	18,786.08	373.85

Product Wise

Term Loan	743.55	7,134.61	647.70	934.23	8,916.13	4,039.61	1,921.42	288.61	6,892.68	27.53
Overdraft	1,681.67	6,204.83	595.92	1,099.62	6,838.49	2,007.82	9,099.50	-	4,645.30	111.24
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	45.38	-	-	-	363.60	-	216.15	137.21	68.49
Res. Per. H. Loan (Up to Rs. 15 mil.)	472.55	6,842.86	246.61	343.55	3,093.35	3,510.68	3,295.40	81.01	1,475.94	99.34
Real Estate Loan	227.79	1,492.50	50.09	-	955.32	2,422.97	1,664.40	-	1,020.06	8.73
Margin Nature Loan	6.08	785.81	-	-	210.19	279.00	71.14	-	81.50	-
Hire Purchase Loan	230.75	4,168.67	71.37	186.10	3,906.81	2,532.46	2,186.36	31.63	2,019.70	38.69
Deprived Sector Loan	247.04	9,307.35	92.44	204.23	1,605.67	1,161.95	1,296.41	38.68	2,010.78	11.82
Bills Purchased	-	-	-	-	-	-	-	-	-	3.08
Other Product	1,017.98	1,099.45	188.55	131.12	1,389.43	6,289.91	4,870.80	148.82	502.91	4.93
Total Product wise Loan	4,627.42	37,081.47	1,892.68	2,898.85	26,915.40	22,608.00	24,405.43	804.90	18,786.08	373.85

Collateral Wise

Gold and Silver	105.35	210.55	-	-	811.48	827.02	695.77	115.38	309.23	-
Government Securities	-	-	-	-	-	-	-	-	-	-
Non Governmental Securities	6.08	786.81	-	-	165.83	279.00	-	-	155.24	-
Fixed Deposit Receipts	49.47	344.47	38.30	72.54	303.43	241.48	290.76	4.57	163.60	2.53
Own	49.47	344.47	38.30	72.54	303.43	241.48	290.76	4.57	163.60	2.53
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	4,390.91	30,422.68	1,853.91	2,815.83	24,913.93	20,708.42	22,807.67	665.07	16,539.90	371.25
Fixed Assets	4,390.91	30,422.68	1,853.91	2,815.83	24,913.93	20,708.42	22,807.67	665.07	16,539.90	371.25
Current Assets	-	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	75.61	5,158.28	-	-	713.00	552.08	540.08	19.89	636.29	-
Government Guarantee	-	-	-	-	0.25	4.07	2.69	-	1.73	-
Institutional Guarantee	75.61	3.39	-	-	170.00	449.18	331.54	19.89	389.29	-
Personal Guarantee	-	376.89	-	-	96.95	23.80	205.85	-	13.03	-
Collective Guarantee	-	4,778.00	-	-	445.80	75.03	-	-	232.24	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	-	158.66	0.46	10.48	7.72	-	71.14	(0.00)	981.82	0.08
Total	4,627.42	37,081.47	1,892.68	2,898.85	26,915.40	22,608.00	24,405.43	804.90	18,786.08	373.85

Statement of Credit as on Baisakh end, 2076(Mid-May, 2019)

BFI Name	Purnima	Jyoti	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	Community	Kailash
Sector Wise										
Agricultural and Forest Related	297.18	1,669.71	1,288.16	209.03	812.81	787.75	157.86	72.46	407.32	370.17
Fishery Related	5.29	-	88.68	3.47	35.21	50.32	-	9.45	13.93	75.46
Mining Related	15.72	246.16	-	0.78	40.21	72.00	-	-	-	-
Manufacturing (Producing) Related	227.46	1,499.29	2,239.28	471.15	1,089.79	389.29	51.11	76.25	518.43	1,584.93
Construction	393.02	3,505.79	1,527.44	329.49	2,967.15	108.22	509.48	14.83	427.37	3,210.04
Electricity, Gas and Water	16.65	558.03	-	1.28	2,049.48	3.84	-	-	-	1,275.27
Metal Products, Mach. & Ele. Eqp.	16.01	324.18	-	38.67	34.15	28.65	1.09	9.80	46.83	398.54
Tras., Com. and Public Utilities	258.14	2,157.71	938.76	265.34	973.39	380.38	260.06	0.40	225.88	1,958.64
Wholesaler & Retailer	669.10	4,229.05	4,044.35	1,805.12	3,272.00	1,022.99	332.79	161.84	429.53	3,604.52
Finance, Insurance and Real Estate	168.51	1,156.09	731.88	252.44	3,035.78	202.25	141.16	4.46	327.54	2,915.25
Hotel or Restaurant	201.66	523.73	1,252.61	117.33	1,034.50	183.20	55.90	4.90	74.64	839.29
Other Services	45.00	577.97	988.86	298.44	1,427.52	288.94	8.87	45.14	174.82	708.61
Consumption Loans	166.39	2,275.74	629.06	51.97	1,647.22	100.02	109.16	2.13	54.81	1,006.10
Local Government	-	4.60	-	-	-	-	-	-	-	-
Others	682.93	5,639.12	1,938.47	657.78	4,018.53	710.35	254.13	247.80	555.58	9,187.01
TOTAL sectorwise	3,163.06	24,367.17	15,667.56	4,502.31	22,437.73	4,328.19	1,881.61	649.45	3,256.69	27,133.83

Product Wise

Term Loan	701.02	4,543.97	3,626.33	452.94	4,336.26	560.71	278.79	5.95	1,006.88	3,538.58
Overdraft	277.74	7,145.82	666.15	1,928.17	5,207.70	1,382.29	222.05	20.90	1,141.73	6,631.96
Trust Receipt Loan / Import Loan	0.01	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	822.43	18.86	5,177.23	57.85	355.86	-	202.25	556.65	0.24	323.00
Res. Per. H. Loan (Up to Rs. 15 mil.)	365.47	2,831.40	1,240.10	331.67	2,118.17	75.43	506.48	-	350.27	3,051.62
Real Estate Loan	133.07	1,245.86	1,019.23	27.33	2,104.90	179.60	3.85	-	99.74	2,852.18
Margin Nature Loan	0.25	1,006.85	8.20	19.31	866.53	-	4.70	-	-	1,369.99
Hire Purchase Loan	350.16	2,153.57	1,356.84	319.29	1,627.52	424.40	301.10	-	272.62	2,979.62
Deprived Sector Loan	187.64	1,561.66	716.30	372.60	2,179.65	832.82	284.14	49.48	322.26	1,446.96
Bills Purchased	-	-	-	-	-	-	-	-	-	-
Other Product	325.28	3,859.18	1,857.19	993.15	3,641.13	872.95	78.25	16.47	62.97	4,939.93
Total Product wise Loan	3,163.06	24,367.17	15,667.56	4,502.31	22,437.73	4,328.19	1,881.61	649.45	3,256.69	27,133.83

Collateral Wise

Gold and Silver	22.80	285.85	-	-	16.23	16.79	64.17	-	5.07	177.13
Government Securities	-	-	-	-	-	-	-	-	-	-
Non Governmental Securities	-	514.01	-	-	866.53	-	4.70	-	0.20	1,401.78
Fixed Deposit Receipts	21.86	719.45	202.78	37.12	470.23	33.85	10.99	2.13	16.46	281.84
Own	21.86	719.45	202.78	37.12	470.23	33.85	10.99	2.13	16.46	281.84
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	3,118.40	21,498.45	15,249.31	4,358.91	19,928.00	3,445.58	1,662.69	647.32	3,012.04	24,141.77
Fixed Assets	3,118.40	21,490.73	15,249.31	4,358.91	19,928.00	3,445.58	1,662.69	647.32	3,012.04	24,141.77
Current Assets	-	7.72	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	-	1,271.20	207.27	90.02	1,149.02	831.98	139.06	-	222.92	1,130.47
Government Guarantee	-	4.60	-	-	17.19	-	-	-	-	14.45
Institutional Guarantee	-	743.15	204.81	-	1,123.60	-	139.06	-	222.88	964.41
Personal Guarantee	-	70.83	-	-	1.39	-	-	-	-	151.61
Collective Guarantee	-	449.93	2.46	90.02	6.83	831.98	-	-	0.04	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	2.69	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	-	78.21	8.20	16.25	7.73	-	-	-	-	0.83
Total	3,163.06	24,367.17	15,667.56	4,502.31	22,437.73	4,328.19	1,881.61	649.45	3,256.69	27,133.83

Statement of Credit as on Baisakh end, 2076(Mid-May, 2019)

BFI Name	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur	United
Sector Wise										
Agricultural and Forest Related	127.87	609.91	82.22	-	0.52	171.61	1,037.06	464.11	5.49	99.58
Fishery Related	3.48	-	4.32	-	-	-	-	15.20	-	-
Mining Related	-	-	-	-	-	-	-	4.32	3.37	-
Manufacturing (Producing) Related	46.13	-	12.82	-	61.10	209.48	-	154.83	-	321.19
Construction	-	78.31	8.26	33.18	20.02	625.79	1,584.23	1,018.75	23.02	678.51
Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	150.00
Metal Products, Mach. & Ele. Eqp.	3.49	2.11	-	-	3.45	-	19.51	38.75	-	688.73
Tras., Com. and Public Utilities	1.17	-	113.32	0.36	-	263.07	587.69	143.83	-	1,376.59
Wholesaler & Retailer	49.54	521.22	89.43	40.87	33.33	507.78	1,775.61	629.72	92.78	332.30
Finance, Insurance and Real Estate	-	76.61	132.99	-	40.31	413.64	-	410.04	113.79	139.93
Hotel or Restaurant	35.47	9.52	34.48	-	27.50	239.31	225.93	79.47	-	-
Other Services	-	9.03	19.24	-	-	255.71	67.43	657.02	137.59	-
Consumption Loans	4.18	34.14	63.87	0.17	146.49	1,005.75	253.31	186.88	21.09	483.99
Local Government	-	-	-	-	33.18	-	-	-	-	-
Others	68.52	314.28	447.79	28.32	1,886.00	1,547.20	196.00	360.00	69.22	1,583.93
TOTAL sectorwise	339.83	1,655.13	1,008.75	102.90	2,251.90	5,239.32	5,746.76	4,162.92	466.34	5,854.74

Product Wise

Term Loan	131.08	893.25	299.15	-	125.37	148.68	2,761.15	896.76	92.78	281.73
Overdraft	94.34	416.55	305.85	-	-	56.07	-	-	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	-	40.87	147.82	900.53	-	490.91	-	239.46
Res. Per. H. Loan (Up to Rs. 15 mil.)	-	78.31	70.05	27.56	20.02	625.79	1,343.53	776.30	23.02	589.48
Real Estate Loan	-	76.61	-	22.72	1,765.88	186.83	243.08	628.40	113.79	431.97
Margin Nature Loan	-	-	19.12	0.17	26.19	217.80	196.00	141.26	7.27	306.10
Hire Purchase Loan	-	17.21	128.57	0.36	123.86	337.52	603.25	139.51	12.58	2,197.04
Deprived Sector Loan	43.16	155.21	152.14	-	33.18	237.58	282.66	213.58	7.84	351.17
Bills Purchased	-	-	-	-	-	-	-	-	-	-
Other Product	71.26	17.99	33.88	11.22	9.57	2,528.52	317.10	876.20	209.06	1,457.80
Total Product wise Loan	339.83	1,655.13	1,008.75	102.90	2,251.90	5,239.32	5,746.76	4,162.92	466.34	5,854.74

Collateral Wise

Gold and Silver	-	-	28.40	-	-	643.80	162.24	-	-	41.11
Government Securities	-	-	18.60	-	-	-	1.72	-	-	-
Non Governmental Securities	-	-	-	-	26.19	217.80	-	141.26	7.27	-
Fixed Deposit Receipts	1.86	16.93	3.08	-	0.05	63.11	89.35	24.53	1.23	125.12
Own	1.86	16.93	3.08	-	0.05	63.11	89.35	24.53	1.23	125.12
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	337.97	1,638.21	884.36	102.73	404.22	3,980.55	5,277.94	3,821.62	258.87	5,236.05
Fixed Assets	337.97	1,638.21	884.36	102.73	404.22	3,980.55	5,277.94	3,821.62	149.38	5,236.05
Current Assets	-	-	-	-	-	-	-	-	109.48	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	-	-	-	-	83.27	334.05	19.51	175.50	-	139.93
Government Guarantee	-	-	-	-	33.18	-	-	-	-	-
Institutional Guarantee	-	-	-	-	-	217.92	-	175.50	-	139.93
Personal Guarantee	-	-	-	-	50.09	116.13	-	-	-	-
Collective Guarantee	-	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	19.51	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	-	-	74.31	0.17	1,738.17	-	196.00	-	198.97	312.55
Total	339.83	1,655.13	1,008.75	102.90	2,251.90	5,239.32	5,746.76	4,162.92	466.34	5,854.74

Statement of Credit as on Baisakh end, 2076(Mid-May, 2019)

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Hathway	Multi	Srijana	WMerchant	CMerchant	Crystal
Sector Wise											
Agricultural and Forest Related	260.23	73.95	77.49	188.17	258.04	15.38	144.50	977.32	-	287.76	-
Fishery Related	3.93	-	-	4.87	5.79	-	-	-	-	-	-
Mining Related	10.89	-	-	-	45.63	-	-	-	-	-	-
Manufacturing (Producing) Related	141.79	160.50	106.62	259.16	122.71	-	0.56	-	-	584.16	-
Construction	159.05	159.58	133.33	525.29	742.25	124.07	38.37	107.44	39.47	-	-
Electricity, Gas and Water	7.50	-	-	-	-	-	-	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	101.30	-	-	-	95.52	-	-	-	-	-	-
Tras., Com. and Public Utilities	191.25	98.26	-	541.61	218.66	-	-	-	5.09	2.94	-
Wholesaler & Retailer	199.68	82.08	938.89	1,233.36	203.05	31.88	16.02	374.07	30.00	84.26	-
Finance, Insurance and Real Estate	179.06	97.54	211.52	797.27	183.60	-	-	131.35	26.61	-	-
Hotel or Restaurant	63.06	89.67	45.60	278.50	49.17	-	-	0.50	-	74.77	-
Other Services	48.18	42.71	44.03	109.58	124.11	-	2.11	5.30	0.13	-	-
Consumption Loans	155.83	30.59	44.09	116.68	136.26	27.94	10.36	167.02	4.44	1.82	9.44
Local Government	-	-	-	-	-	-	-	-	-	-	-
Others	612.21	77.72	542.06	1,346.46	891.39	177.32	14.77	2,745.21	68.59	557.83	310.83
TOTAL sectorwise	2,133.94	912.62	2,143.62	5,400.95	3,076.18	376.59	226.69	4,508.20	174.31	1,593.55	320.26

Product Wise

Term Loan	174.66	238.67	997.76	1,386.50	123.60	-	-	374.07	41.19	910.11	200.91
Overdraft	207.13	-	-	296.73	-	-	-	429.74	-	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	124.77	171.45	-	1,053.47	536.45	31.88	171.44	-	54.00	149.60	16.79
Res. Per. H. Loan (Up to Rs. 15 mil.)	158.10	43.19	133.33	464.50	742.25	-	38.37	107.44	-	-	-
Real Estate Loan	107.22	45.94	253.39	478.39	82.80	158.04	-	166.40	10.43	426.86	99.83
Margin Nature Loan	15.10	30.17	-	37.23	20.20	1.60	-	0.15	34.50	-	0.02
Hire Purchase Loan	188.11	96.13	7.80	541.61	254.16	25.04	-	61.99	9.60	2.54	2.72
Deprived Sector Loan	136.39	78.30	91.02	399.79	139.25	24.17	14.77	360.06	2.69	-	-
Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
Other Product	1,022.47	208.76	660.32	742.72	1,177.47	135.86	2.11	3,008.35	21.91	104.44	-
Total Product wise Loan	2,133.94	912.62	2,143.62	5,400.95	3,076.18	376.59	226.69	4,508.20	174.31	1,593.55	320.26

Collateral Wise

Gold and Silver	2.27	-	-	-	2.60	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-	-	-	-
Non Governmental Securities	23.52	15.69	-	-	20.20	-	-	-	14.50	-	-
Fixed Deposit Receipts	39.27	4.24	36.30	116.68	39.26	2.90	10.22	105.02	-	-	6.70
Own	39.27	4.24	36.30	116.68	39.26	2.90	10.22	105.02	-	-	6.70
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	1,955.26	812.92	2,107.33	4,762.96	2,926.82	196.37	216.47	193.34	131.68	1,593.55	313.54
Fixed Assets	1,955.16	812.92	2,107.33	4,762.96	2,926.82	196.37	216.47	193.34	131.68	1,593.55	313.54
Current Assets	0.10	-	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-	-
Against Guarantee	99.92	79.77	-	484.08	0.30	-	-	-	28.04	-	-
Government Guarantee	4.02	-	-	-	-	-	-	-	-	-	-
Institutional Guarantee	87.50	40.00	-	379.67	0.30	-	-	-	22.63	-	-
Personal Guarantee	8.41	14.77	-	104.42	-	-	-	-	5.41	-	-
Collective Guarantee	-	-	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	25.00	-	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-	-	-
Others	13.70	-	-	37.23	87.00	177.32	-	4,209.84	0.09	-	0.02
Total	2,133.94	912.62	2,143.62	5,400.95	3,076.18	376.59	226.69	4,508.20	174.31	1,593.55	320.26

BFI Name	GMBFL	ICFC	CityExpress	Manju	Jebils	Reliance
Sector Wise						
Agricultural and Forest Related	60.27	176.37	2.00	149.24	31.57	60.99
Fishery Related	6.00	12.60	-	15.36	-	-
Mining Related	0.21	-	-	-	-	0.88
Manufacturing (Producing) Related	116.04	517.32	-	195.48	5.68	220.99
Construction	750.42	208.23	8.98	1,739.56	322.00	486.93
Electricity, Gas and Water	0.50	23.48	-	123.85	-	35.01
Metal Products, Mach. & Ele. Eqp.	4.74	19.55	-	146.49	11.76	98.87
Tras., Com. and Public Utilities	101.74	87.01	-	378.48	113.68	745.14
Wholesaler & Retailer	163.81	1,265.25	25.77	592.37	39.55	148.29
Finance, Insurance and Real Estate	467.87	1,956.65	83.30	744.85	72.07	459.83
Hotel or Restaurant	308.13	629.30	6.20	198.16	69.48	205.73
Other Services	40.47	377.53	9.85	131.33	7.92	88.04
Consumption Loans	428.45	334.60	9.08	563.55	254.57	249.37
Local Government	-	-	-	-	-	-
Others	729.04	2,634.41	12.02	1,073.10	289.18	755.36
TOTAL sectorwise	3,177.68	8,242.30	157.19	6,051.82	1,217.46	3,555.44

Product Wise

Term Loan	353.22	1,695.33	19.12	1,729.09	49.72	-
Overdraft	88.78	2,771.02	-	-	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-
Demand & Other Working Capital Loan	114.62	937.27	-	554.55	53.24	27.90
Res. Per. H. Loan (Up to Rs. 15 mil.)	498.81	818.66	83.06	1,691.57	253.10	482.96
Real Estate Loan	466.64	478.92	-	358.14	161.37	334.83
Margin Nature Loan	202.51	383.71	-	237.52	203.30	210.50
Hire Purchase Loan	117.97	359.27	-	374.30	164.82	733.13
Deprived Sector Loan	254.29	645.85	9.92	563.81	70.87	269.35
Bills Purchased	-	-	-	-	-	-
Other Product	1,080.85	152.26	45.10	542.85	261.03	1,496.76
Total Product wise Loan	3,177.68	8,242.30	157.19	6,051.82	1,217.46	3,555.44

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	18.00	-	-	-	-
Non Governmental Securities	-	-	-	237.52	203.30	-
Fixed Deposit Receipts	135.61	134.26	9.08	29.58	27.23	32.66
Own	135.61	134.26	9.08	29.58	27.23	32.66
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	2,670.55	7,106.67	138.90	5,055.81	885.43	2,873.87
Fixed Assets	2,670.55	7,106.67	138.90	5,055.81	885.43	2,873.87
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	190.00	587.51	9.22	716.36	101.50	423.55
Government Guarantee	-	-	-	-	-	-
Institutional Guarantee	190.00	577.00	9.22	419.90	63.50	260.00
Personal Guarantee	-	10.51	-	296.46	37.96	1.58
Collective Guarantee	-	-	-	-	0.04	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	161.97
Credit Card	-	-	-	-	-	-
Others	181.53	395.85	-	12.56	-	225.36
Total	3,177.68	8,242.30	157.19	6,051.82	1,217.46	3,555.44

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Apr	Mid-May	% change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
	2	3	3	4	5			
1 CAPITAL FUND	8,685	12,593	17,420	24,315	24,480	45.00	38.33	0.68
a. Paid-up Capital	5,436	7,721	11,159	15,251	15,899	82.78	42.03	4.25
b. Statutory Reserves	1,215	1,748	2,451	3,551	3,551	132.25	43.86	0.00
c. Retained Earning	364	1,179	1,379	2,226	1,821	64.85	224.37	-18.19
d. Others Reserves	1,670	1,944	2,431	3,287	3,210	35.47	16.44	-2.35
2 BORROWINGS	52,434	66,773	87,707	118,383	119,635	87.95	27.35	1.06
a. NRB	91	555	2,070	1,095	2,825	-82.69	508.74	157.99
f. Others	52,343	66,218	85,637	117,288	116,810	91.24	26.51	-0.41
3 DEPOSITS	24,095	34,344	49,549	77,430	79,587	119.02	42.53	2.79
4 BILLS PAYABLE	1	2	1	69	91	0.00	163.52	32.96
5 OTHER LIABILITIES	7,205	10,366	13,552	21,880	23,933	90.74	43.88	9.39
a. Loan Loss Provision	1,346	1,716	2,391	3,955	4,127	62.23	27.53	4.37
b. Interest Suspense a/c	653	939	1,121	1,485	1,693	37.42	43.79	14.06
c. Others	5,207	7,712	10,039	16,441	18,113	110.54	48.11	10.17
6 RECONCILIATION A/c	5,032	5,780	3,480	7,919	8,129	362.41	14.86	2.65
7 PROFIT & LOSS A/c	3,318	3,907	4,039	4,339	5,069	125.15	17.75	16.84
Total	100,771	133,765	175,748	254,334	260,925	100.78	32.74	2.59
Assets								
1 LIQUID FUNDS	11,096	12,498	16,314	16,492	14,843	54.05	12.63	-10.00
a. Cash Balance	75	94	147	219	234	92.39	24.35	6.56
b. Bank Balance	6,327	6,243	9,190	9,211	10,280	70.51	-1.32	11.61
c. Money at Call	4,694	6,161	6,977	7,062	4,329	35.93	31.25	-38.69
2 INVESTMENT IN SECURITIES EXCEPT SHARES	39	43	43	304	229	-66.67	10.33	-24.64
3 SHARE & OTHER INVESTMENT	2,810	2,658	2,565	3,471	3,418	-2.92	-5.40	-1.52
4 LOANS & ADVANCES	77,233	106,541	145,944	217,246	225,072	116.40	37.95	3.60
Institutional	19,194	24,131	30,597	36,812	35,144	94.60	25.72	-4.53
Individual	58,039	82,410	115,347	180,434	189,928	124.73	41.99	5.26
5 FIXED ASSETS	961	1,219	1,472	2,039	2,124	53.92	26.85	4.15
6 OTHER ASSETS	3,598	4,766	5,735	7,470	7,905	44.77	32.46	5.82
7 EXPENSES NOT WRITTEN OFF	4	11	7	13	14	-52.58	149.58	1.80
8 NON BANKING ASSETS	-	-	-	3	1	0.00	0.00	-48.76
9 RECONCILIATION A/c	5,017	5,959	3,609	7,255	7,287	362.34	18.78	0.44
10 PROFIT & LOSS A/c	12	70	57	41	33	-85.45	484.89	-19.74
Total	100,771	133,765	175,745	254,334	260,925	100.78	32.74	2.59
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	3,494	5,938	11,759	11,980	13,003	77.57	69.93	8.54
2 COMMISSION/FEE EXPENSES	0	0	3	1	3	-99.98	2474.30	145.24
3 EMPLOYEE EXPENSES	2,672	3,619	4,735	4,502	5,020	82.46	35.45	11.49
4 OFFICE OPERATING EXPENSES	1,505	1,232	1,594	1,509	1,694	206.23	-18.15	12.27
5 NON OPERATING EXPENSES	5	1	9	37	43	0.00	-83.33	15.41
6 PROVISION FOR RISK	560	641	1,048	1,387	1,526	197.73	14.50	9.98
7 LOAN WRITTEN OFF	-	3	1	-	-	-100.00	0.00	0.00
8 EXTRAORDINARY EXPENSES	-	0	-	0	0	0.00	0.00	25.00
9 PROVISION FOR STAFF BONUS	315	519	547	572	657	207.19	64.66	14.70
10 PROVISION FOR INCOME TAX	946	1,561	1,663	1,713	1,969	212.89	64.99	14.94
11 NET PROFIT	3,374	3,902	4,013	4,246	4,874	135.06	15.62	14.79
TOTAL EXPENSES	12,872	17,415	25,374	25,950	28,789	114.55	35.30	10.94
Income								
1. INTEREST INCOME	11,629	15,659	22,236	22,168	24,528	115.76	34.66	10.64
2. COMMISSION & DISCOUNT	287	410	546	746	849	119.13	42.87	13.75
3 OTHER OPERATING INCOME	684	1,000	2,049	2,473	2,804	124.52	46.14	13.37
4 NON OPERATING INCOME	34	51	142	127	146	-14.15	47.24	14.77
5 PROVISION FOR WRITTEN BACK	222	241	364	406	441	151.48	8.65	8.47
6 RECOVERY FOR WRITE BACK	5	3	5	0	0	134.91	-35.39	0.30
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	-	0	0	0	-88.62	-100.00	0.00
8 NET LOSS	11	51	31	28	21	-75.15	370.64	-24.09
TOTAL INCOME	12,872	17,415	25,374	25,950	28,789	114.55	35.30	10.94
Miscellaneous Information								
No. of Total Staffs	7,132	8,903	11,552	16,785	17,194	61.91	24.83	2.44
No. of Total Branches	1,378	1,895	2,448	3,469	3,519	60.05	37.52	1.44
No. of Total Centers	100,794	132,355	172,788	255,217	260,895	69.74	31.31	2.22
No. of Total Groups	366,540	455,206	562,425	861,753	882,558	25.43	24.19	2.41
No. of Total Passive Groups	4,601	4,942	5,762	8,003	8,846	-49.65	7.41	10.53
No. of Total Members	1,898,891	2,338,046	2,856,380	4,116,286	4,207,410	17.77	23.13	2.21
No. of Total Passive Members	32,378	37,050	51,516	110,601	108,525	-51.27	14.43	-1.88
No. of Total Borrowers	1,296,303	1,576,155	1,853,417	2,556,778	2,613,473	17.62	21.59	2.22
No. of Total Overdue Borrowers	44,861	44,281	56,824	96,458	103,437	46.33	-1.29	7.24
No. of Total Saving Members	1,873,432	2,368,500	3,010,166	4,109,931	4,157,850	56.32	26.43	1.17
Total Saving Amount (Rs million)	24,111	34,583	49,549	77,446	79,587	119.18	43.43	2.77

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	17	1	-	18	130,213	7,234
2	1	Panchthar	21	3	2	26	196,176	7,545
3	1	Ilam	30	10	2	42	307,355	7,318
4	1	Jhapa	109	53	9	171	901,293	5,271
5	1	Sankhuwasabha	25	-	-	25	156,829	6,273
6	1	Bhojpur	23	-	1	24	162,370	6,765
7	1	Terhathum	15	3	-	18	101,126	5,618
8	1	Dhankuta	20	6	1	27	169,615	6,282
9	1	Morang	116	50	12	178	1,065,566	5,986
10	1	Sunsari	96	28	11	135	879,907	6,518
11	1	Solukhumbu	20	-	-	20	103,339	5,167
12	1	Khotang	14	6	-	20	181,912	9,096
13	1	Okhaldhunga	17	5	-	22	150,962	6,862
14	1	Udayapur	31	3	1	35	347,842	9,938
	Total		554	168	39	761	4,854,506	6,379
15	2	Saptari	38	7	8	53	695,329	13,119
16	2	Siraha	60	12	2	74	689,412	9,316
17	2	Dhanusa	60	14	2	76	823,110	10,830
18	2	Mahottari	44	15	3	62	691,715	11,157
19	2	Sarlahi	49	12	1	62	867,173	13,987
20	2	Rautahat	42	8	-	50	808,456	16,169
21	2	Bara	56	10	3	69	797,741	11,561
22	2	Parsa	55	14	4	73	689,852	9,450
	Total		404	92	23	519	6,062,788	11,682
23	3	Dolakha	22	3	-	25	187,299	7,492
24	3	Ramechhap	19	1	-	20	207,691	10,385
25	3	Sindhuli	26	3	1	30	308,078	10,269
26	3	Rasuwa	21	1	1	23	44,719	1,944
27	3	Dhading	37	21	-	58	350,560	6,044
28	3	Nuwakot	29	13	1	43	285,627	6,642
29	3	Sindhupalchok	28	12	1	41	293,316	7,154
30	3	Kavrepalanchok	58	17	5	80	398,357	4,979
31	3	Kathmandu	565	127	43	735	2,127,543	2,895
32	3	Lalitpur	117	25	7	149	549,519	3,688
33	3	Bhaktapur	58	14	4	76	355,104	4,672
34	3	Makwanpur	51	16	3	70	453,030	6,472
35	3	Chitawan	112	66	12	190	671,183	3,533
	Total		1,143	319	78	1,540	6,232,027	4,047
36	4	Gorkha	28	12	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	109	100	14	223	565,455	2,536
40	4	Tanahu	50	34	1	85	341,516	4,018
41	4	Syangja	32	28	2	62	260,768	4,206
42	4	Mustang	10	4	-	14	11,982	856
43	4	Baglung	36	11	-	47	280,597	5,970
44	4	Parbat	18	14	-	32	148,257	4,633
45	4	Myagdi	18	9	-	27	111,753	4,139
46	4	Nawalparasi East	42	27	5	74	343,620	4,644
	Total		379	252	27	658	2,494,421	3,791

47	5	Gulmi	28	17	-	45	262,251	5,828
48	5	Palpa	38	11	-	49	251,714	5,137
49	5	Rupandehi	144	116	15	275	1,026,124	3,731
50	5	Kapilbastu	41	21	4	66	647,707	9,814
51	5	Arghakhanchi	20	6	-	26	201,683	7,757
52	5	Pyuthan	16	12	-	28	239,450	8,552
53	5	Rolpa	14	2	-	16	235,109	14,694
54	5	Rukum East	5	-	-	5	57,237	11,447
55	5	Dang	61	45	4	110	627,774	5,707
56	5	Banke	65	36	5	106	581,546	5,486
57	5	Bardiya	27	22	-	49	468,462	9,560
58	5	Nawalparasi West	34	27	2	63	366,006	5,810
Total			493	315	30	838	4,965,063	5,925
59	6	Rukum West	16	1	1	18	167,224	9,290
60	6	Salyan	20	4	1	25	266,009	10,640
61	6	Surkhet	40	10	2	52	403,384	7,757
62	6	Dailekh	17	1	-	18	289,889	16,105
63	6	Jajarkot	12	1	-	13	192,590	14,815
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	5	-	-	5	62,106	12,421
68	6	Humla	8	-	-	8	57,077	7,135
Total			155	18	4	177	1,755,596	9,919
69	7	Doti	17	2	-	19	213,557	11,240
70	7	Bajhang	16	1	-	17	216,195	12,717
71	7	Kailali	90	32	3	125	910,991	7,288
72	7	Bajura	9	1	-	10	151,034	15,103
73	7	Achham	15	3	-	18	281,290	15,627
74	7	Kanchanpur	41	20	-	61	512,379	8,400
75	7	Darchula	16	2	-	18	142,132	7,896
76	7	Baitadi	14	2	-	16	263,182	16,449
77	7	Dadeldhura	21	2	-	23	154,958	6,737
Total			239	65	3	307	2,845,717	9,269
Grand Total			3,367	1,229	204	4,800	29,210,118	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	28	32	24	91	1	176
No. of Branches [@]	3,367	1,229	204	3,519		8,319
Population per Branch [*] (Served by A, B and C class BFI's)						6,085
Population per Branch [*] (Served by A, B, C and D class BFI's)						3,511

Province	A	B	C	Total
1	554	168	39	761
2	404	92	23	519
3	1,143	319	78	1,540
Gandaki	379	252	27	658
5	493	315	30	838
Karnali	155	18	4	177
Sudur Paschim	239	65	3	307
Total	3,367	1,229	204	4,800

* 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)	
S.N.	Description	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	Fixed:	6.67	327,493.28	6.45	394,658.43	5.57	491,833.03
2.1	up to 1 month	6.20	5,725.18	5.70	5,133.97	5.24	3,299.76
2.2	1-3 months	6.73	18,052.57	5.09	17,077.26	5.01	18,238.17
2.3	3-6 months	6.14	18,317.82	5.53	27,069.18	4.48	45,190.74
2.4	6-12 months	6.48	182,218.93	6.47	184,288.49	5.76	277,140.74
2.5	1-2 yrs	6.90	78,274.02	6.52	133,408.99	5.39	124,298.95
2.6	2 yrs and above	7.75	24,904.76	7.84	27,680.54	6.90	23,664.67
3	Call	4.24	213,449.60	4.57	266,676.00	3.81	279,169.40
4	Certificate of Deposits	10.00	6.70	5.00	1.47	5.00	672.41
5	Other	6.82	206.28	5.50	247.33	3.06	1,034.97
6	Non interest bearing deposits		106,464.64		149,231.23		174,483.91
6.1	Current		95,170.81		135,293.86		156,449.58
6.2	Margin		10,266.61		11,774.43		15,137.08
6.3	Other		1,027.22		2,162.93		2,897.26
	Aggregate	4.17	1,048,367.82	3.94	1,358,941.15	3.28	1,624,685.48

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)	
S.N.	Description	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
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15
4	Agriculture, Forestry & Beverage Production Related	9.67	57,138.71	9.34	70,017.77	8.25	86,822.22
5	Non Food Production Related	9.55	123,830.72	9.04	146,439.44	8.15	160,559.01
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98
7	Electricity, Gas and Water	10.60	19,545.60	9.73	26,599.29	9.27	37,890.16
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.10	9,997.13	9.87	11,318.76	8.68	15,660.47
9	Transport, Communication and Public Utilities	10.69	23,365.22	9.87	25,074.98	9.22	39,505.08
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06
11	Finance, Insurance and Real Estate	8.96	66,615.38	8.60	83,376.75	7.21	108,300.07
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)	
S.N.	Description	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
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00
3	Trust Receipt Loan / Import Loan	8.83	44,824.42	7.71	50,370.21	6.27	68,689.24
4	Demand & Other Working Capital Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73
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
6	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87
7	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10
8	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57
9	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30
10	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24
11	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2073 (Mid Aug, 2016)		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.12	692,634.89	2.13	700,640.75	2.06	724,050.92
2	Fixed:	5.61	503,034.68	5.65	501,932.97	5.67	515,349.32
2.1	up to 1 month	5.20	4,927.63	4.87	7,279.14	5.63	8,913.31
2.2	1-3 months	5.11	21,487.80	5.09	20,823.72	5.10	25,732.87
2.3	3-6 months	4.46	45,594.48	4.29	37,211.91	4.53	37,389.05
2.4	6-12 months	5.83	284,119.60	5.87	284,140.27	5.87	294,465.94
2.5	1-2 yrs	5.34	119,366.90	5.50	128,730.55	5.52	124,730.18
2.6	2 yrs and above	6.88	27,538.26	6.86	23,747.39	6.37	24,117.97
3	Call	3.95	291,844.55	3.79	307,838.34	4.16	307,134.49
4	Certificate of Deposits	5.00	671.52	5.00	665.10	5.00	665.69
5	Other	4.09	177.37	4.51	178.11	2.61	535.97
6	Non interest bearing deposits		166,473.18	-	169,401.46	-	177,288.20
6.1	Current		147,302.51	-	149,265.92	-	156,343.24
6.2	Margin		16,099.74	-	17,067.77	-	17,007.76
6.3	Other		3,070.92	-	3,067.77	-	3,937.20
	Aggregate	3.29	1,654,836.17	3.27	1,680,656.73	3.30	1,725,024.61

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2073 (Mid Aug, 2016)		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.36	59,611.18	10.27	61,841.44	9.90	63,232.88
2	Fishery Related	9.86	1,525.19	9.80	1,561.61	9.77	1,653.28
3	Mining Related	8.41	2,990.89	8.28	3,127.52	8.36	3,142.52
4	Agriculture, Forestry & Beverage Production Related	8.32	88,099.91	8.15	88,734.92	8.10	88,938.21
5	Non Food Production Related	8.29	164,379.08	8.08	169,478.55	7.90	173,831.19
6	Construction	9.36	142,122.65	9.28	146,705.72	9.24	149,448.15
7	Electricity, Gas and Water	9.18	39,369.51	9.19	40,103.02	9.06	41,226.64
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.56	15,865.42	8.52	16,267.57	8.20	17,317.94
9	Transport, Communication and Public Utilities	9.26	41,163.44	9.14	43,464.62	9.12	44,881.64
10	Wholesaler & Retailer	8.75	312,227.08	8.59	323,552.71	8.54	329,403.87
11	Finance, Insurance and Real Estate	7.06	109,437.91	7.05	109,744.59	7.06	114,036.94
12	Hotel or Restaurant	8.70	41,797.35	8.57	42,707.05	8.51	44,537.90
13	Other Services	9.55	59,150.57	9.38	60,233.32	9.29	61,515.64
14	Consumption Loans	9.91	100,167.31	9.71	102,035.77	9.61	103,691.57
15	Local Government	3.27	1,512.43	3.04	1,473.30	3.06	1,478.00
16	Others	9.30	211,643.06	9.26	219,658.59	8.80	226,981.02
	Aggregate	8.88	1,391,062.98	8.77	1,430,690.30	8.62	1,465,317.39

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2073 (Mid Aug, 2016)		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.30	224,827.33	9.16	227,038.66	8.96	233,962.28
2	Overdraft	9.32	242,714.87	9.20	255,207.22	9.23	260,956.20
3	Trust Receipt Loan / Import Loan	6.39	74,242.90	6.42	76,462.38	6.37	74,540.18
4	Demand & Other Working Capital Loan	8.55	336,527.18	8.45	349,882.39	8.31	357,245.74
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.24	111,697.05	9.16	114,413.22	9.07	117,325.25
6	Real Estate Loan	9.42	83,266.44	9.20	85,276.34	9.16	87,993.08
7	Margin Nature Loan	8.43	28,475.15	7.87	28,652.20	7.87	29,857.03
8	Hire Purchase Loan	9.57	83,518.22	9.40	86,013.60	9.34	89,851.49
9	Deprived Sector Loan	5.72	62,152.96	5.77	62,542.81	6.01	71,652.98
10	Bills Purchased	2.40	7,311.68	2.94	7,422.85	3.58	7,192.43
11	Other Product	10.21	136,329.19	10.15	137,778.65	10.02	134,740.77
	Aggregate	8.86	1,391,062.97	8.75	1,430,690.32	8.67	1,465,317.41

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		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
1	Saving	2.04	722,415.58	2.11	719,065.00	2.11	725,776.47
2	Fixed:	5.92	540,703.87	6.37	565,107.52	6.72	596,250.43
2.1	up to 1 month	4.41	4,641.61	4.44	6,140.68	4.26	5,038.76
2.2	1-3 months	5.01	21,759.88	4.63	15,029.43	4.76	17,403.76
2.3	3-6 months	4.75	34,886.74	5.61	53,508.31	6.96	60,834.06
2.4	6-12 months	6.12	288,298.51	6.65	331,742.13	6.91	336,877.15
2.5	1-2 yrs	5.90	164,150.18	6.13	128,889.80	6.44	136,635.01
2.6	2 yrs and above	6.49	26,966.96	6.92	29,797.16	6.88	39,461.69
3	Call	4.38	291,629.07	4.81	294,157.81	5.55	306,544.56
4	Certificate of Deposits	5.00	660.97	5.00	654.84	5.50	635.39
5	Other	3.22	278.27	2.90	394.73	3.45	666.27
6	Non interest bearing deposits	-	167,723.77	-	166,625.40	-	172,467.15
6.1	Current	-	147,260.84	-	147,377.50	-	152,187.18
6.2	Margin	-	16,819.01	-	16,863.61	-	17,738.76
6.3	Other	-	3,643.93	-	2,384.29	-	2,541.21
	Aggregate	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		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
1	Agricultural and Forest Related	10.49	62,209.93	10.56	63,626.74	10.37	64,498.55
2	Fishery Related	9.76	1,691.09	9.80	1,721.89	10.03	1,736.06
3	Mining Related	8.70	3,084.64	9.01	2,821.67	9.41	2,750.59
4	Agriculture, Forestry & Beverage Production Related	8.45	87,504.43	8.69	89,434.58	9.02	92,705.62
5	Non Food Production Related	8.23	178,083.33	8.51	179,181.11	8.80	184,764.96
6	Construction	9.35	151,601.35	9.50	154,575.10	9.70	159,914.73
7	Electricity, Gas and Water	9.15	42,380.59	9.18	43,141.35	9.42	46,296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.45	17,635.57	8.84	17,995.19	9.18	18,648.81
9	Transport, Communication and Public Utilities	9.31	45,718.20	9.49	46,485.51	9.81	48,666.05
10	Wholesaler & Retailer	8.78	333,681.40	8.99	335,756.91	9.27	347,534.10
11	Finance, Insurance and Real Estate	7.36	114,878.89	7.69	119,352.08	8.20	129,094.65
12	Hotel or Restaurant	8.64	45,174.13	8.77	45,953.09	8.91	47,805.43
13	Other Services	9.47	62,379.60	9.60	63,763.44	9.72	64,924.66
14	Consumption Loans	9.72	108,331.72	9.79	113,864.50	10.15	122,254.55
15	Local Government	3.16	1,473.31	3.16	1,473.31	3.04	1,473.00
16	Others	9.15	230,059.64	9.53	233,521.45	9.45	248,305.54
	Aggregate	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		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
1	Term Loan	9.22	237,651.13	9.34	240,907.32	9.44	244,462.06
2	Overdraft	9.36	265,017.46	9.44	277,704.79	9.74	285,840.27
3	Trust Receipt Loan / Import Loan	6.84	75,476.37	7.09	75,792.06	7.25	74,884.19
4	Demand & Other Working Capital Loan	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)	9.24	119,545.74	9.37	122,180.52	9.42	127,759.81
6	Real Estate Loan	9.38	89,301.71	9.54	92,542.17	9.80	96,619.08
7	Margin Nature Loan	8.18	30,000.56	8.52	29,588.70	9.15	32,288.12
8	Hire Purchase Loan	9.45	93,708.63	9.49	99,963.04	9.72	106,711.64
9	Deprived Sector Loan	6.46	71,038.69	6.48	72,112.90	7.09	78,528.62
10	Bills Purchased	4.75	6,855.46	4.20	5,859.02	4.29	6,778.84
11	Other Product	10.23	137,564.87	10.33	141,997.33	10.48	155,046.08
	Aggregate	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)	
S.N.	Description	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
2	Fixed:	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26
2.1	up to 1 month	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27
2.2	1-3 months	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62
2.3	3-6 months	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44
2.4	6-12 months	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38
2.5	1-2 yrs	7.13	136,592.84	7.76	161,655.61	8.58	164,487.86
2.6	2 yrs and above	7.88	37,449.70	7.95	52,815.52	8.50	50,113.68
3	Call	7.24	328,447.20	7.28	305,530.13	4.50	269,886.15
4	Certificate of Deposits	5.00	617.56	-	5.03	5.00	2.49
5	Other	5.45	734.62	4.29	255.05	5.23	1,193.13
6	Non interest bearing deposits	-	172,535.45	-	171,340.38	-	166,753.36
6.1	Current	-	153,332.36	-	150,808.52	-	146,816.85
6.2	Margin	-	16,788.79	-	17,589.04	-	17,992.01
6.3	Other	-	2,414.30	-	2,942.82	-	1,944.51
	Aggregate	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	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
2	Fishery Related	10.38	1,762.60	10.56	1,804.58	10.62	1,846.38
3	Mining Related	10.02	2,815.26	10.60	2,914.26	10.62	3,105.32
4	Agriculture, Forestry & Beverage Production Related	9.59	103,943.84	10.08	104,228.51	10.37	104,897.36
5	Non Food Production Related	9.49	205,180.67	9.92	204,171.79	10.24	201,334.02
6	Construction	10.42	171,413.88	10.87	173,374.93	11.02	174,812.99
7	Electricity, Gas and Water	9.75	51,027.33	9.96	51,354.74	9.94	54,227.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.76	19,736.00	10.24	19,996.14	10.49	20,434.10
9	Transport, Communication and Public Utilities	10.45	51,232.26	10.86	51,071.23	11.17	51,148.39
10	Wholesaler & Retailer	10.13	378,020.65	10.60	379,459.95	10.79	383,527.06
11	Finance, Insurance and Real Estate	9.08	136,948.36	9.61	135,387.71	9.77	140,609.81
12	Hotel or Restaurant	9.68	51,041.59	10.03	51,621.75	10.16	52,539.78
13	Other Services	10.24	67,521.48	10.68	68,379.87	10.88	69,405.27
14	Consumption Loans	10.91	129,858.98	11.11	119,378.38	11.24	123,171.61
15	Local Government	3.04	1,473.00	4.14	1,482.25	4.14	1,482.25
16	Others	11.21	174,212.61	11.95	185,987.21	11.93	188,855.59
	Aggregate	10.12	1,612,278.43	10.60	1,616,946.48	10.77	1,640,005.27

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	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
2	Overdraft	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95
3	Trust Receipt Loan / Import Loan	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67
4	Demand & Other Working Capital Loan	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32
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
6	Real Estate Loan	10.59	98,968.33	11.13	100,204.02	11.42	101,058.02
7	Margin Nature Loan	10.43	33,801.57	11.01	31,943.37	11.40	31,298.75
8	Hire Purchase Loan	10.52	110,463.67	11.09	112,194.98	11.31	114,838.70
9	Deprived Sector Loan	8.07	79,293.96	8.47	80,613.60	8.95	86,470.72
10	Bills Purchased	4.20	6,120.65	3.90	6,840.14	2.49	7,826.28
11	Other Product	11.18	159,830.26	11.65	161,848.09	11.77	168,224.02
	Aggregate	10.05	1,612,278.43	10.51	1,616,946.48	10.78	1,640,005.26

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.56	653,883.30	3.80	655,147.14	4.01	689,423.30
2	Fixed:	8.92	770,273.56	9.61	790,886.02	10.08	835,554.74
2.1	up to 1 month	7.33	13,809.77	7.72	17,486.93	9.13	16,437.81
2.2	1-3 months	8.63	52,800.34	8.81	41,247.24	8.92	39,944.81
2.3	3-6 months	8.67	52,060.59	8.90	54,974.83	9.57	57,925.54
2.4	6-12 months	9.01	439,358.19	9.92	441,605.58	10.39	471,888.50
2.5	1-2 yrs	9.15	165,921.08	9.63	180,424.19	10.23	190,857.41
2.6	2 yrs and above	8.34	46,323.59	8.97	55,147.26	8.71	58,500.67
3	Call	3.92	253,426.90	4.01	253,914.87	4.14	266,107.50
4	Certificate of Deposits	5.00	0.26	-	-	5.00	555.98
5	Other	5.61	1,349.55	0.70	1,046.48	3.96	250.25
6	Non interest bearing deposits	-	171,435.75	-	178,169.15	-	206,434.01
6.1	Current	-	151,587.64	-	158,014.40	-	183,465.21
6.2	Margin	-	17,724.81	-	17,903.71	-	20,602.83
6.3	Other	-	2,123.30	-	2,251.04	-	2,365.97
	Aggregate	5.51	1,850,369.32	5.91	1,879,163.66	6.15	1,998,325.79

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.13	68,960.55	11.65	70,716.61	11.11	73,310.67
2	Fishery Related	10.62	1,880.77	11.18	1,919.22	11.36	1,996.59
3	Mining Related	10.23	3,160.37	11.13	3,139.88	11.26	3,467.83
4	Agriculture, Forestry & Beverage Production Related	10.16	107,392.77	10.86	106,059.76	10.85	108,358.60
5	Non Food Production Related	10.06	200,345.07	10.63	197,846.92	10.75	198,529.21
6	Construction	11.14	176,395.80	11.59	179,038.03	11.53	178,777.17
7	Electricity, Gas and Water	9.64	54,896.12	10.14	55,971.55	10.32	59,344.92
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.42	20,883.42	10.94	21,260.37	10.97	22,346.92
9	Transport, Communication and Public Utilities	9.85	50,991.96	11.71	51,184.31	11.83	51,552.63
10	Wholesaler & Retailer	10.74	383,208.00	11.32	385,980.41	11.37	396,221.55
11	Finance, Insurance and Real Estate	9.96	139,112.22	10.74	139,177.32	10.99	148,589.16
12	Hotel or Restaurant	10.45	52,840.78	10.66	52,981.21	10.74	55,910.21
13	Other Services	10.72	69,826.03	11.25	70,392.86	11.41	79,016.31
14	Consumption Loans	11.47	124,523.92	11.87	125,697.74	11.94	134,320.38
15	Local Government	3.09	1,479.74	4.13	1,479.75	4.14	1,506.86
16	Others	11.64	189,643.65	12.28	191,662.56	12.21	203,818.47
	Aggregate	10.69	1,645,541.17	11.29	1,654,508.50	11.33	1,717,067.47

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.17	253,060.53	10.94	257,682.55	11.06	277,111.94
2	Overdraft	10.67	290,775.43	11.79	290,633.71	11.93	310,486.80
3	Trust Receipt Loan / Import Loan	9.16	68,537.00	9.65	65,966.98	9.65	58,642.73
4	Demand & Other Working Capital Loan	10.53	384,390.08	11.13	384,490.27	11.09	385,828.33
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.73	133,628.24	11.16	134,504.68	11.33	140,053.24
6	Real Estate Loan	10.79	101,613.50	11.82	102,695.97	11.94	104,245.22
7	Margin Nature Loan	11.16	31,213.79	12.02	31,743.32	12.27	34,419.83
8	Hire Purchase Loan	10.78	115,626.58	11.87	116,266.54	12.03	120,085.97
9	Deprived Sector Loan	8.80	86,523.05	9.49	86,968.87	10.16	93,428.55
10	Bills Purchased	2.23	8,553.30	2.43	9,718.04	2.28	9,438.91
11	Other Product	12.41	171,619.68	12.23	173,837.58	12.38	183,325.97
	Aggregate	10.57	1,645,541.18	11.25	1,654,508.50	11.39	1,717,067.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.04	695,584.55	3.95	709,577.60	3.93	727,118.41
2	Fixed:	10.22	848,444.64	10.32	858,905.48	10.31	855,002.39
2.1	up to 1 month	7.52	10,162.73	7.40	13,325.79	7.84	14,066.71
2.2	1-3 months	8.35	45,009.88	8.01	43,986.45	8.26	41,116.48
2.3	3-6 months	9.66	56,714.42	9.25	64,243.10	10.49	67,911.40
2.4	6-12 months	10.66	486,270.78	10.82	500,896.67	10.75	473,474.74
2.5	1-2 yrs	10.20	192,068.47	10.60	174,837.38	10.22	187,011.21
2.6	2 yrs and above	9.09	58,218.35	8.86	61,616.10	9.12	71,421.85
3	Call	3.88	281,827.55	3.42	262,539.32	3.77	269,813.84
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	5.20	651.98	5.07	791.02	5.50	795.30
6	Non interest bearing deposits	-	185,575.78	-	199,471.61	-	202,623.57
6.1	Current	-	160,838.10	-	173,231.69	-	176,615.24
6.2	Margin	-	22,326.56	-	23,595.78	-	23,588.72
6.3	Other	-	2,411.12	-	2,644.14	-	2,419.61
	Aggregate	6.25	2,012,084.50	6.19	2,031,285.03	6.17	2,055,353.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.56	73,228.99	11.91	74,361.51	11.02	78,526.33
2	Fishery Related	11.38	2,009.19	11.38	2,020.02	11.19	2,076.58
3	Mining Related	11.74	3,535.81	11.69	3,433.41	10.70	3,603.26
4	Agriculture, Forestry & Beverage Production Related	11.09	106,699.79	11.31	104,199.76	10.64	104,312.71
5	Non Food Production Related	10.95	202,450.68	11.03	207,052.22	10.08	213,809.69
6	Construction	11.80	181,267.47	12.00	183,740.57	11.45	186,480.88
7	Electricity, Gas and Water	10.60	60,181.91	10.71	61,365.99	9.71	62,989.54
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.15	22,951.87	11.35	23,316.28	11.29	24,441.32
9	Transport, Communication and Public Utilities	12.04	52,332.74	12.20	52,985.83	11.27	51,516.23
10	Wholesaler & Retailer	11.70	396,583.21	11.75	409,220.84	11.16	422,554.95
11	Finance, Insurance and Real Estate	11.33	145,424.60	11.41	146,742.52	10.84	153,176.65
12	Hotel or Restaurant	11.08	56,235.89	11.23	58,385.10	9.70	61,253.22
13	Other Services	11.75	79,621.54	11.84	79,924.63	10.59	82,537.98
14	Consumption Loans	12.07	131,965.72	12.35	131,064.34	11.93	130,419.63
15	Local Government	4.13	1,508.06	3.07	1,506.96	2.34	1,518.69
16	Others	13.08	200,457.44	12.94	203,809.37	12.62	210,697.81
	Aggregate	11.68	1,716,454.91	11.78	1,743,129.36	11.09	1,789,915.47

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.31	280,491.84	11.43	285,171.67	11.47	290,444.14
2	Overdraft	12.20	303,165.08	12.42	304,901.57	12.28	315,068.67
3	Trust Receipt Loan / Import Loan	10.02	61,655.11	9.88	64,895.71	9.61	66,662.09
4	Demand & Other Working Capital Loan	11.41	385,860.66	11.57	397,957.00	11.49	418,675.98
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.69	142,469.21	11.80	145,530.98	11.80	149,380.82
6	Real Estate Loan	12.28	104,291.37	12.36	103,146.41	12.38	103,197.14
7	Margin Nature Loan	12.43	34,044.76	12.40	33,747.41	12.27	34,893.56
8	Hire Purchase Loan	12.35	120,615.83	12.50	120,980.63	12.48	121,231.29
9	Deprived Sector Loan	10.41	93,183.32	10.43	95,241.10	10.48	101,054.86
10	Bills Purchased	1.92	10,500.29	2.26	9,260.11	3.75	6,266.19
11	Other Product	12.65	180,177.44	12.86	182,296.76	12.79	181,867.48
	Aggregate	11.66	1,716,454.90	11.80	1,743,129.35	11.76	1,788,742.22

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.82	737,984.93	3.94	746,763.28	3.93	753,503.96
2	Fixed:	10.20	844,500.34	10.27	860,980.71	10.20	890,069.53
2.1	up to 1 month	7.79	10,557.47	9.00	11,034.12	10.68	12,559.83
2.2	1-3 months	8.95	36,357.72	8.91	42,897.52	9.23	49,841.12
2.3	3-6 months	10.61	72,261.85	10.50	64,709.62	10.30	63,174.64
2.4	6-12 months	10.61	480,249.06	10.51	485,145.67	10.55	483,285.57
2.5	1-2 yrs	9.77	176,064.48	10.44	184,978.21	10.03	200,404.79
2.6	2 yrs and above	8.99	69,009.77	9.05	72,215.57	8.96	80,803.57
3	Call	3.89	275,414.32	3.92	278,783.16	4.11	268,559.61
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	5.75	656.14	5.00	981.16	5.73	882.73
6	Non interest bearing deposits	-	192,295.40	-	199,654.53	-	205,900.87
6.1	Current	-	167,318.91	-	172,189.88	-	181,413.20
6.2	Margin	-	22,777.20	-	24,016.07	-	22,929.37
6.3	Other	-	2,199.29	-	3,448.58	-	1,558.30
	Aggregate	6.10	2,050,851.13	6.17	2,087,162.84	6.21	2,118,916.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	79,181.64	11.49	81,944.65	11.97	85,053.85
2	Fishery Related	11.38	2,081.73	11.28	2,152.63	11.87	2,204.59
3	Mining Related	11.46	3,568.39	11.07	4,074.23	11.19	4,187.03
4	Agriculture, Forestry & Beverage Production Related	11.26	104,860.15	10.79	106,633.71	11.33	111,788.82
5	Non Food Production Related	10.94	215,960.65	10.71	219,378.38	11.19	220,581.79
6	Construction	11.87	187,994.52	11.71	194,380.07	12.00	197,675.17
7	Electricity, Gas and Water	10.73	62,291.41	10.38	65,823.48	10.86	67,629.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.63	24,670.84	11.24	24,833.02	11.56	25,228.67
9	Transport, Communication and Public Utilities	11.90	53,042.58	10.51	55,960.03	12.18	55,312.74
10	Wholesaler & Retailer	11.57	427,615.08	11.26	431,388.31	11.73	445,229.41
11	Finance, Insurance and Real Estate	11.10	150,844.36	10.78	153,489.28	11.34	159,714.24
12	Hotel or Restaurant	11.40	59,457.43	11.13	62,102.59	11.66	63,726.53
13	Other Services	11.69	80,790.21	11.53	84,610.84	11.85	86,280.18
14	Consumption Loans	12.18	131,743.60	11.96	134,502.62	12.45	138,299.70
15	Local Government	3.08	1,497.33	3.08	1,507.64	3.08	1,507.64
16	Others	12.85	213,470.70	11.85	222,065.32	12.67	230,779.66
	Aggregate	11.64	1,799,070.64	11.25	1,844,846.81	11.79	1,895,199.49

Overall Summary of Interest Rate on LCY Productwise Credit		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.26	289,539.19	10.83	303,123.46	11.47	308,765.07
2	Overdraft	12.10	312,067.51	11.50	320,363.58	12.29	335,972.27
3	Trust Receipt Loan / Import Loan	9.08	75,896.09	9.29	75,514.51	9.60	72,938.89
4	Demand & Other Working Capital Loan	11.38	420,214.35	11.27	427,441.43	11.56	439,239.76
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.81	150,139.34	11.46	154,017.66	11.85	156,701.42
6	Real Estate Loan	12.17	104,347.17	11.43	105,581.27	12.26	108,370.28
7	Margin Nature Loan	12.05	33,957.90	11.36	35,367.48	12.06	34,966.70
8	Hire Purchase Loan	12.40	122,724.24	11.54	125,676.79	12.51	127,792.44
9	Deprived Sector Loan	10.42	95,364.32	10.16	96,362.69	10.68	103,368.40
10	Bills Purchased	5.62	4,055.79	4.75	3,478.20	5.64	2,808.42
11	Other Product	12.69	190,764.72	12.58	197,919.72	12.59	204,275.83
	Aggregate	11.63	1,799,070.63	11.27	1,844,846.80	11.79	1,895,199.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		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
1	Saving	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	10.19	916,969.51	10.17	927,359.78	10.38	959,007.09
2.1	up to 1 month	9.98	19,344.35	8.78	21,100.16	10.35	20,736.01
2.2	1-3 months	9.97	65,677.22	10.06	53,074.35	10.52	61,546.75
2.3	3-6 months	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	4.29	249,819.69	4.48	245,491.90	4.71	244,763.41
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	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		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
1	Agricultural and Forest Related	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	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		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
1	Term Loan	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Trust Receipt Loan / Import Loan	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
4	Demand & Other Working Capital Loan	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)	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
6	Real Estate Loan	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
7	Margin Nature Loan	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
8	Hire Purchase Loan	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
9	Deprived Sector Loan	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
10	Bills Purchased	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
11	Other Product	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	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)	
S.N.	Description	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
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94

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

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)	
S.N.	Description	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
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76
3	Trust Receipt Loan / Import Loan	10.31	80,846.11	10.31	80,846.11	10.21	63,240.61
4	Demand & Other Working Capital Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51
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
6	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11
7	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62
8	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04
9	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50
10	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01
11	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.27	796,558.23	4.06	803,408.71	4.29	830,350.09
2	Fixed:	9.84	1,071,415.46	9.98	1,085,241.74	10.25	1,109,822.75
2.1	up to 1 month	10.24	30,390.80	9.53	34,008.81	9.37	43,896.17
2.2	1-3 months	9.37	84,401.27	9.47	91,558.14	9.90	84,687.72
2.3	3-6 months	10.57	118,136.25	9.91	116,334.22	10.27	131,019.89
2.4	6-12 months	9.90	472,577.77	10.01	488,374.18	10.34	483,516.18
2.5	1-2 yrs	9.49	260,001.48	10.18	241,481.36	10.43	249,645.94
2.6	2 yrs and above	9.92	105,907.90	10.02	113,485.04	10.02	117,056.85
3	Call	4.22	292,097.36	3.63	307,298.25	4.01	281,677.88
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	7.69	3,998.06	7.70	4,009.35	7.31	4,445.56
6	Non interest bearing deposits	-	212,279.06	-	217,963.34	-	223,341.45
6.1	Current	-	188,942.02	-	193,345.22	-	194,119.76
6.2	Margin	-	22,090.57	-	23,155.45	-	23,965.59
6.3	Other	-	1,246.47	-	1,462.66	-	5,256.11
	Aggregate	6.40	2,376,348.16	6.30	2,417,921.40	6.57	2,449,637.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.43	99,693.85	12.46	109,057.00	12.54	112,334.29
2	Fishery Related	12.15	2,480.96	12.05	2,616.94	12.07	2,701.11
3	Mining Related	12.65	3,795.07	12.54	4,301.32	12.20	4,440.02
4	Agriculture, Forestry & Beverage Production Related	12.24	110,543.65	12.08	121,004.21	12.31	123,968.83
5	Non Food Production Related	11.93	232,013.88	11.89	260,713.42	11.68	274,822.02
6	Construction	12.65	217,080.00	12.29	226,767.66	12.26	230,053.41
7	Electricity, Gas and Water	11.52	77,145.98	11.42	84,848.49	11.51	89,570.27
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.26	27,784.40	12.28	27,845.52	12.35	29,189.28
9	Transport, Communication and Public Utilities	12.73	55,579.36	12.73	58,894.49	12.75	60,731.05
10	Wholesaler & Retailer	12.49	449,358.81	12.36	493,446.11	12.13	514,785.14
11	Finance, Insurance and Real Estate	12.25	169,896.37	11.70	176,984.66	11.74	187,273.81
12	Hotel or Restaurant	12.32	77,703.83	12.24	82,417.35	12.29	86,291.73
13	Other Services	12.57	90,243.74	12.44	95,950.81	12.34	98,307.25
14	Consumption Loans	12.92	132,970.54	12.83	134,334.76	12.75	135,685.42
15	Local Government	3.43	1,499.92	3.43	1,499.92	3.43	1,499.88
16	Others	12.84	332,775.87	13.10	251,328.84	13.23	260,102.90
	Aggregate	12.45	2,080,566.22	12.31	2,132,011.50	12.26	2,211,756.41

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.03	371,125.24	11.96	378,505.37	11.96	389,289.85
2	Overdraft	12.93	344,194.13	12.76	351,228.00	12.81	362,044.83
3	Trust Receipt Loan / Import Loan	10.42	77,780.99	10.52	81,475.04	10.45	83,045.80
4	Demand & Other Working Capital Loan	12.26	491,133.25	12.13	506,505.27	11.93	538,446.71
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.60	168,660.29	12.05	171,269.18	12.02	174,043.75
6	Real Estate Loan	13.09	115,915.71	12.99	116,250.69	12.95	119,107.03
7	Margin Nature Loan	12.85	32,400.66	12.72	33,172.96	12.75	33,621.42
8	Hire Purchase Loan	13.24	139,170.99	13.22	139,944.21	12.98	140,529.79
9	Deprived Sector Loan	11.52	110,907.42	11.22	114,856.28	11.28	126,355.86
10	Bills Purchased	5.29	2,829.25	4.70	3,335.60	4.69	3,619.96
11	Other Product	13.35	226,448.31	13.23	235,468.89	13.08	241,651.40
	Aggregate	12.48	2,080,566.23	12.32	2,132,011.49	12.24	2,211,756.41

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.32	832,957.61	4.41	823,350.59	4.46	830,030.41
2	Fixed:	10.27	1,124,046.44	10.11	1,183,332.87	10.28	1,206,389.41
2.1	up to 1 month	9.61	43,052.02	10.31	45,029.08	9.70	46,070.10
2.2	1-3 months	9.97	88,043.28	10.05	91,471.21	10.08	88,503.07
2.3	3-6 months	10.07	143,593.90	9.96	131,819.62	10.11	128,871.86
2.4	6-12 months	10.43	469,502.65	9.93	518,048.19	10.25	490,257.72
2.5	1-2 yrs	10.47	254,210.20	10.48	245,925.84	10.58	295,174.69
2.6	2 yrs and above	9.94	125,644.39	10.25	151,038.92	10.25	157,511.96
3	Call	3.83	292,645.94	4.00	262,462.30	3.98	266,236.27
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	7.73	3,882.41	7.45	5,146.73	7.79	3,916.09
6	Non interest bearing deposits	-	213,630.70	-	247,984.89	-	251,329.64
6.1	Current	-	188,281.07	-	223,728.96	-	227,073.21
6.2	Margin	-	23,633.45	-	23,239.18	-	22,581.34
6.3	Other	-	1,716.18	-	1,016.75	-	1,675.09
	Aggregate	6.61	2,467,163.09	6.62	2,522,277.38	6.72	2,557,901.82

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.48	112,675.00	12.50	115,413.72	12.51	119,507.04
2	Fishery Related	11.95	2,697.13	11.94	2,763.30	11.83	2,698.40
3	Mining Related	12.20	4,435.21	12.39	4,697.78	12.37	4,383.38
4	Agriculture, Forestry & Beverage Production Related	12.20	123,942.30	12.28	127,319.98	12.22	130,259.08
5	Non Food Production Related	11.88	285,312.47	12.00	290,640.63	11.92	297,216.01
6	Construction	12.25	231,115.09	12.26	232,806.23	12.27	235,960.13
7	Electricity, Gas and Water	11.42	90,448.76	11.42	91,675.64	11.44	94,499.67
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.21	31,298.56	12.39	31,450.84	12.28	33,449.93
9	Transport, Communication and Public Utilities	12.65	60,715.09	12.67	60,771.97	12.34	61,082.50
10	Wholesaler & Retailer	12.20	518,487.26	12.32	521,293.29	12.21	532,376.45
11	Finance, Insurance and Real Estate	11.61	184,646.78	11.62	185,388.39	11.94	233,815.95
12	Hotel or Restaurant	12.15	85,492.55	12.15	86,466.28	12.20	88,192.62
13	Other Services	12.43	99,033.29	12.49	99,181.36	12.52	103,918.38
14	Consumption Loans	12.77	135,486.98	12.60	141,072.45	12.67	142,641.75
15	Local Government	3.43	1,499.85	3.43	1,499.85	4.01	1,500.49
16	Others	13.18	261,694.59	13.30	263,633.42	13.30	237,100.01
	Aggregate	12.26	2,228,980.91	12.32	2,256,075.13	12.29	2,318,601.78

Overall Summary of Interest Rate on LCY Productwise Credit		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.91	392,989.58	11.89	399,715.90	11.93	409,391.10
2	Overdraft	12.60	361,144.73	12.59	365,472.99	12.60	378,395.46
3	Trust Receipt Loan / Import Loan	10.50	87,834.91	10.46	87,614.42	10.12	81,631.46
4	Demand & Other Working Capital Loan	12.09	545,895.60	12.17	550,786.74	12.20	575,433.44
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.02	174,332.63	12.03	175,927.46	12.04	177,062.15
6	Real Estate Loan	12.87	120,076.13	12.88	118,694.36	12.91	117,566.02
7	Margin Nature Loan	12.65	31,194.41	12.58	31,941.44	12.63	33,917.95
8	Hire Purchase Loan	13.11	141,429.63	13.08	144,053.00	13.11	145,368.12
9	Deprived Sector Loan	11.22	122,045.53	11.26	121,917.17	11.31	132,138.86
10	Bills Purchased	5.30	3,707.10	5.75	3,137.45	5.13	3,116.71
11	Other Product	13.20	248,330.67	13.23	256,814.19	13.14	264,580.52
	Aggregate	12.25	2,228,980.91	12.28	2,256,075.12	12.28	2,318,601.78

Weighted Average Interest Rate Structure of Commercial Banks

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Trust Receipt Loan / Import Loan	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
4	Demand & Other Working Capital Loan	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
6	Real Estate Loan	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
7	Margin Nature Loan	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
8	Hire Purchase Loan	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
9	Deprived Sector Loan	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
10	Bills Purchased	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
11	Other Product	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.35	2,329,134.73	12.32	2,337,298.94	12.27	2,379,571.84

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2076 (Mid May, 2019)	
S.N.	Description	Wt. avg. (%)	Amount
1	Saving	4.59	845,367.36
2	Fixed:	10.09	1,227,572.24
2.1	up to 1 month	10.42	33,586.32
2.2	1-3 months	9.90	102,620.56
2.3	3-6 months	9.93	112,898.62
2.4	6-12 months	9.98	532,928.55
2.5	1-2 yrs	10.28	283,175.40
2.6	2 yrs and above	10.32	162,362.79
3	Call	4.12	271,514.84
4	Certificate of Deposits	-	-
5	Other	8.07	4,044.92
6	Non interest bearing deposits	-	261,577.30
6.1	Current	-	236,797.46
6.2	Margin	-	23,028.76
6.3	Other	-	1,751.09
	Aggregate	6.67	2,610,076.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2076 (Mid May, 2019)	
S.N.	Description	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.10	127,785.84
2	Fishery Related	11.41	3,284.06
3	Mining Related	11.69	5,688.50
4	Agriculture, Forestry & Beverage Production Related	11.89	130,238.21
5	Non Food Production Related	11.74	306,251.33
6	Construction	12.47	246,645.12
7	Electricity, Gas and Water	11.19	104,026.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.25	32,068.22
9	Transport, Communication and Public Utilities	12.62	60,235.54
10	Wholesaler & Retailer	12.26	549,777.14
11	Finance, Insurance and Real Estate	11.94	191,791.90
12	Hotel or Restaurant	11.84	96,023.26
13	Other Services	12.35	108,124.67
14	Consumption Loans	12.52	137,454.47
15	Local Government	4.92	1,513.00
16	Others	13.21	285,619.92
	Aggregate	12.23	2,386,527.31

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2076 (Mid May, 2019)	
S.N.	Description	Wt. avg. (%)	Amount
1	Term Loan	11.79	445,327.12
2	Overdraft	12.54	375,228.26
3	Trust Receipt Loan / Import Loan	10.70	78,548.70
4	Demand & Other Working Capital Loan	12.03	591,013.50
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.34	182,279.22
6	Real Estate Loan	12.63	118,075.45
7	Margin Nature Loan	12.29	33,774.07
8	Hire Purchase Loan	13.06	145,106.69
9	Deprived Sector Loan	11.56	138,993.87
10	Bills Purchased	5.92	3,061.98
11	Other Product	13.00	275,118.46
	Aggregate	12.22	2,386,527.33

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 Banijya 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	Western Development Bank Limited	Western	8	Deva Bikas Bank Limited	Deva
9	Miteri Development Bank Limited	Miteri	10	Tinau Bikas Bank Limited	Tinau
11	Muktinath Bikas Bank Limited	Mukti	12	Kankai Bikas Bank Limited	Kankai
13	Bhargab Bikas Bank Limited	Bhargav	14	Garima Bikas Bank Limited	Garima
15	Om Development Bank Limited	Om	16	Gandaki Bikas Bank Limited	GandakiDB
17	Kabeli Bikas Bank Limited	Kabeli	18	Kamana Sewa Bikash Bank Limited	Kamana
19	Corporate Development Bank Limited	Corporate	20	Purnima Bikas Bank Limited	Purnima
21	Jyoti Bikas Bank Limited	Jyoti	22	Shine Resunga Development Bank Limited	Shine
23	Kanchan Development Bank Limited	Kanchan	24	Lumbini Bikas Bank Limited	LumbiniDB
25	Mission Development Bank Limited	Mission	26	Sindhu Bikas Bank Limited	Sindhu
27	Sahara Development Bank Limited	Sahara	28	Nepal Community Development Bank Limited	Community
29	Kailash Bikas Bank Limited	Kailash	30	Salapa Bikas Bank Limited	Salapa
31	Saptakoshi Development Bank Limited	saptakoshi	32	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	GURKHAFI	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	Jebil's Finance Limited	Jebils	24	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	Sworojgar	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	CivilMF
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 Samudyik 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.Ää	SewaMF
35	Unnati Microfinance Bittiya Sanstha Ltd.	UnnatiMF	36	Swadeshi Lagubitta 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	Arthik Samridhii Laghubitta Bittiya Sanstha Ltd.	Arthik Samridhi
55	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	56	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
57	Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi	58	Nagarik Laghubitta Bittiya Sanstha limited	Nagarik
59	Trilok Laghubitta Bittiya Sanstha Ltd.	Trilok	60	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana
61	Sahakarya Laghubitta Bittiya Sanstha Ltd.	Sahakarya	62	Sajeelo Laghu Bitta Bittiya Sanstha Ltd.	Sajeelo
63	Satyawati Laghubitta Bittiya Sanstha Ltd.	Satyawati	64	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti
65	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	66	Divya Laghubitta Bittiya Sanstha Limited	Divya
67	Cweda Laghubitta Bittiya Sanstha Limited	Cweda	68	Grameen Swayamsewak Laghubitta Bittiya Sanstha Lim	Grameen
69	Mahila Laghubitta Bittiya Sanstha Limited	Mahila	70	Adarsha Laghubitta Bittiya Sanstha Limited	Adarsha
71	Unique Nepal Lagubitta Bittiya Sanstha Ltd.	Unique	72	Manushi Laghubitta Bittiya Sanstha Limited	Manushi
73	Smart Laghubitta Bittiya Sanstha Limited	Smart	74	Jalpa Laghubitta Bittiya Sanstha Limited	Jalapa
75	Mahila Samudayik Laghubitta Bittiya Sanstha Limited	Msamudayik	76	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
77	Solve Laghubitta Bittiya Sanstha Limited	Solve	78	WEAN Laghubitta Bittiya Sanstha Limited	WEAN
79	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	80	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
81	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	82	NESDO Samridhda Laghubitta Bittiya Sanstha Limited	NESDO
83	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	84	Garibi Nyunikaran Laghubitta Bittiya Sanstha Limited	Garibi
85	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	86	NRN Laghubitta Bittiya Sanstha Limited	NRN
87	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	88	Gharelu Laghubitta Bittiya Sanstha Limited	Gharelu
89	Janakpur Laghubitta Bittiya Sanstha Limited	Janakpur	90	BPW Laghubitta Bittiya Sanstha Limited	BPW
91	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar			