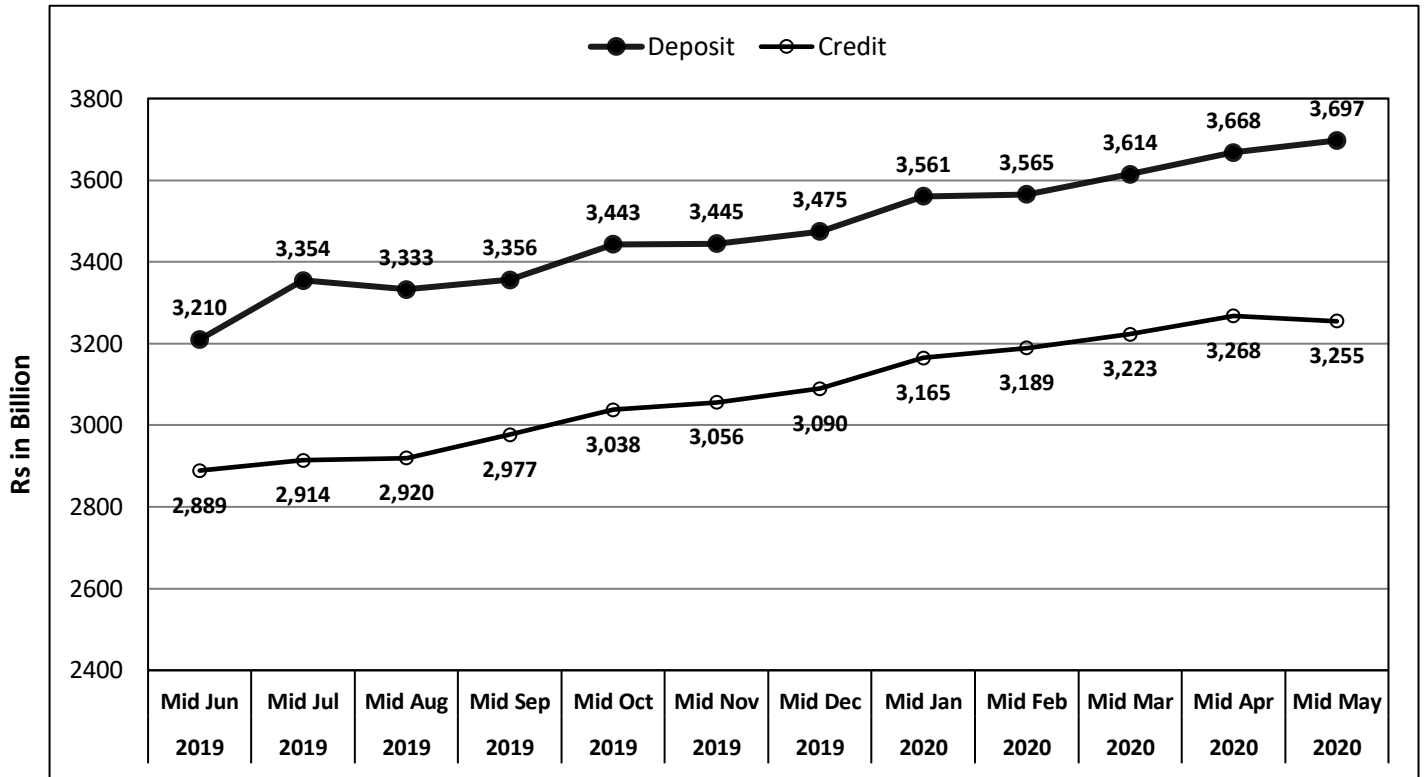


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2077 Baisakh
Mid-May, 2020

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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	27	23	22	89	161
Total Number of Licensed BFIs*	27	23	22	90	162

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

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

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

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

Major Financial Indicators

as on Baisakh End, 2077 (Mid-May, 2020)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	92.86	11.47	2.40	106.73
2	Total Credit/GDP	82.09	9.71	2.15	93.95
3	Total Credit/ Total Deposit	88.40	84.64	89.69	88.03
4	CCD Ratio [#]	75.26	74.23	73.19	74.84
5	Fixed Deposit/Total Deposit	47.44	45.33	53.85	47.36
6	Saving Deposit/Total Deposit	31.67	29.64	28.38	31.38
7	Current Deposit/Total Deposit	9.42	10.44	0.37	9.33
8	Call Deposit/Total Deposit	10.41	14.42	13.33	10.91
9	NPL/ Total Loan [@]	1.72	1.48	6.76	1.81
10	Total LLP [@] /Total Loan	2.14	11.45	8.82	3.26
11	Deprived Sector Loan/Total Loan ^{§@}	6.47	9.75	8.44	6.85
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	9.22	9.14	12.21	9.28
2	Investment in Gov. Securities/Total Deposit	13.70	5.69	11.35	12.79
3	Total Liquid Assets/Total Deposit	24.38	26.72	32.92	24.82
C. Capital Adequacy Ratios (%)[@]					
1	Core Capital/RWA	11.23	13.11	18.62	11.55
2	Total Capital/RWA	13.38	14.22	19.99	13.59
D. Financial Access					
1	No. of institutions	27	23	22	72
2	No. of Branches	4,219	1,216	239	5,674
3	No. of Deposit Accounts [@]	26,568,299	4,668,363	649,117	31,885,779
4	No. of Loan Accounts [@]	1,150,750	329,196	45,489	1,525,435
5	No. of Branchless Banking Centers [@]	1,586	-	-	1,586
6	No. of Branchless Banking Customers [@]	190,250	-	-	190,250
7	No. of Mobile Banking Customers [@]	9,465,648	1,118,251	86,173	10,670,072
8	No. of Internet Banking Customers [@]	959,636	27,334	5,754	992,724
9	No. of ATMs [@]	3,566	328	51	3,945
10	No. of Debit Cards [@]	6,943,150	269,319	30,684	7,243,153
11	No. of Credit Cards [@]	156,749	-	-	156,749
12	No. of Prepaid Cards [@]	65,530	-	-	65,530
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	6.44			
	(a) Saving	4.27			
	(b) Fixed	9.45			
	(c) Call	2.83			
2	Wt. Avg Interest Rate on Credit	10.99			

Note:

Bank balance includes money at call

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

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

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

Baisakh month end (last day) CCD ratio

@ Data as on 3rd Quarter of FY2076/77 (2019/20)

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

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	308,652	370,014	446,402	483,713	484,783	19.88	20.64	0.22
a. Paid-up Capital	225,314	282,196	305,885	328,811	328,811	25.25	8.39	0.00
b. Statutory Reserves	53,665	63,756	76,174	92,259	91,774	18.80	19.48	-0.53
c. Retained Earning	(3,005)	(1,932)	4,538	4,340	2,716	-35.71	-334.90	-37.43
d. Others Reserves	32,678	25,995	59,805	58,304	61,482	-20.45	130.07	5.45
2 BORROWINGS	31,800	35,453	90,729	112,277	119,201	11.49	155.92	6.17
a. NRB	7,094	12,122	22,927	20,140	20,318	70.87	89.14	0.88
b. "A"Class Licensed Institution	9,094	8,583	34,286	27,106	30,531	-5.62	299.48	12.64
c. Foreign Banks and Fin. Ins.	-	-	3,299	9,406	10,509	0.00	0.00	11.73
d. Other Financial Ins.	5,299	2,436	3,283	2,678	2,778	-54.04	34.79	3.72
e. Bonds and Securities	10,312	12,312	26,935	52,947	55,065	19.39	118.76	4.00
3 DEPOSITS	2,384,807	2,836,930	3,354,428	3,668,171	3,697,390	18.96	18.24	0.80
a. Current	204,361	256,809	311,505	302,758	344,863	25.66	21.30	13.91
b. Savings	816,572	947,024	1,060,516	1,139,865	1,160,068	15.98	11.98	1.77
c. Fixed	998,259	1,229,731	1,526,497	1,779,234	1,751,030	23.19	24.13	-1.59
d. Call Deposits	333,350	367,597	417,390	404,340	403,227	10.27	13.55	-0.28
e. Others	32,265	35,770	38,519	41,974	38,202	10.86	7.69	-8.99
4 Bills Payable	2,219	3,109	2,309	2,159	1,838	40.09	-25.72	-14.88
5 Other Liabilities	224,201	263,876	303,249	392,517	433,582	17.70	14.92	10.46
1. Loan Loss Provision	52,553	55,009	54,893	69,003	69,926	4.67	-0.21	1.34
2. Interest Suspense a/c	34,892	37,705	20,271	28,113	31,393	8.06	-46.24	11.67
3. Others	136,756	171,163	228,085	295,401	332,264	25.16	33.26	12.48
6 Reconciliation A/c	2,359	4,265	15,556	3,342	3,348	80.84	264.72	0.16
7 Profit & Loss A/c	54,882	61,338	73,519	50,983	55,158	11.76	19.86	8.19
TOTAL	3,008,920	3,574,985	4,286,193	4,713,162	4,795,300	18.81	19.89	1.74
Assets								
1 LIQUID FUNDS	423,242	439,299	466,279	438,901	444,907	3.79	6.14	1.37
a. Cash Balance	64,373	74,893	92,563	97,726	82,869	16.34	23.59	-15.20
Nepalese Notes & Coins	63,283	72,208	84,640	85,287	73,776	14.10	17.22	-13.50
Foreign Currency	1,090	2,685	7,923	12,439	9,092	146.37	195.09	-26.90
b. Bank Balance	305,795	298,098	295,862	250,597	260,236	-2.52	-0.75	3.85
1. In Nepal Rastra Bank	233,257	218,135	215,138	172,331	190,798	-6.48	-1.37	10.72
2. "A"Class Licensed Institution	38,882	41,055	29,036	23,525	19,592	5.59	-29.28	-16.72
3. Other Financial Ins.	6,369	7,557	13,010	9,533	7,714	18.65	72.16	-19.07
4. In Foreign banks	27,287	31,352	38,678	45,209	42,131	14.89	23.37	-6.81
c. Money at Call	53,074	66,307	77,853	90,578	101,803	24.93	17.41	12.39
2 INVESTMENTS	232,707	331,231	375,402	409,640	474,751	42.34	13.34	15.89
a. Govt. Securities	214,381	295,854	374,262	408,300	472,810	38.00	26.50	15.80
b. Others	18,326	35,377	1,140	1,340	1,941	93.05	-96.78	44.84
3 SHARE & OTHER INVESTMENT	129,938	109,665	186,189	181,505	178,751	-15.60	69.78	-1.52
4 LOANS & ADVANCES								
(Including Bills Purchased)	1,994,078	2,422,798	2,913,970	3,267,676	3,254,715	21.50	20.27	-0.40
4.1 LOANS & ADVANCES	1,976,880	2,419,842	2,910,511	3,264,098	3,251,196	22.41	20.28	-0.40
a. Private Sector	1,923,942	2,355,915	2,819,279	3,147,504	3,141,502	22.45	19.67	-0.19
b. Financial Institutions	44,543	58,056	86,056	112,717	106,394	30.34	48.23	-5.61
c. Government Organizations	8,394	5,871	5,176	3,877	3,300	-30.06	-11.83	-14.89
4.2 BILLS PURCHASED	17,199	2,956	3,459	3,578	3,520	-82.81	17.03	-1.62
5 LOANS AGT. COLLECTED BILLS	571	129	-	-	-	-77.46	-100.00	0.00
6 FIXED ASSETS	40,634	47,763	71,420	77,263	77,888	17.54	49.53	0.81
7 OTHER ASSETS	166,139	206,834	253,949	315,698	356,763	24.49	22.78	13.01
a. Accrued Interests	37,666	43,309	46,171	134,353	133,889	14.98	6.61	-0.35
b. Others	128,473	163,525	207,777	140,798	168,683	27.28	27.06	19.80
8 Expenses not Written off	279	264	26	173	144	-5.36	-89.99	-16.88
9 Non Banking Assets	4,465	4,614	5,716	6,645	6,643	3.33	23.87	-0.04
10 Reconciliation Account	16,631	12,389	13,167	15,105	221	-25.51	6.28	-98.53
11 Profit & Loss A/c	235	1	75	557	516	-99.69	10417.22	-7.29
TOTAL	3,008,920	3,574,985	4,286,193	4,713,162	4,795,300	18.81	19.89	1.74

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
		2017	2018	2019	2020	2020	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	262,230	314,190	385,245	421,390	422,612	19.81	22.62	0.29
	a. Paid-up Capital	185,011	231,458	252,260	277,155	277,155	25.10	8.99	0.00
	b. Statutory Reserves	46,702	56,203	67,359	82,927	82,588	20.34	19.85	-0.41
	c. Retained Earning	891	3,053	8,249	6,955	5,534	242.69	170.19	-20.43
	d. Others Reserves	29,627	23,477	57,377	54,352	57,335	-20.76	144.40	5.49
2	BORROWINGS	29,667	33,552	82,024	106,392	114,092	13.09	144.47	7.24
	a. NRB	6,081	11,690	21,327	19,274	18,351	92.25	82.43	-4.79
	b. "A"Class Licensed Institution	7,974	7,113	27,181	22,436	27,840	-10.80	282.13	24.09
	c. Foreign Banks and Fin. Ins.	-	-	3,299	9,406	10,509	0.00	0.00	11.73
	d. Other Financial Ins.	5,299	2,436	3,283	2,678	2,778	-54.04	34.79	3.72
	e. Bonds and Securities	10,312	12,312	26,935	52,599	54,615	19.39	118.76	3.83
3	DEPOSITS	2,093,256	2,471,514	2,880,092	3,190,249	3,217,003	18.07	16.53	0.84
	a. Current	199,360	249,248	301,550	293,068	303,062	25.02	20.98	3.41
	b. Savings	703,029	811,668	901,359	990,438	1,018,726	15.45	11.05	2.86
	c. Fixed	879,140	1,070,788	1,308,269	1,534,162	1,526,194	21.80	22.18	-0.52
	d. Call Deposits	285,289	308,550	336,801	337,465	334,853	8.15	9.16	-0.77
	e. Others	26,438	31,261	32,114	35,116	34,168	18.24	2.73	-2.70
4	Bills Payable	2,179	3,050	2,239	2,123	1,818	40.00	-26.59	-14.36
5	Other Liabilities	190,587	228,764	264,670	356,966	393,063	20.03	15.70	10.11
	1. Loan Loss Provision	41,453	44,118	42,916	58,825	59,211	6.43	-2.72	0.66
	2. Interest Suspense a/c	26,199	28,593	10,597	16,745	18,518	9.14	-62.94	10.58
	3. Others	122,935	156,052	211,156	281,395	315,334	26.94	35.31	12.06
6	Reconciliation A/c	(2,298)	(432)	8,608	3,313	3,413	-81.22	-2094.36	3.02
7	Profit & Loss A/c	45,610	53,633	64,456	45,649	49,661	17.59	20.18	8.79
	TOTAL	2,621,230	3,104,271	3,687,334	4,126,082	4,201,661	18.43	18.78	1.83
	Assets								
1	LIQUID FUNDS	335,601	328,307	348,011	328,001	343,441	-2.17	6.00	4.71
	a. Cash Balance	56,469	66,242	82,456	88,166	73,683	17.31	24.48	-16.43
	Nepalese Notes & Coins	55,472	63,741	74,684	75,944	64,647	14.91	17.17	-14.87
	Foreign Currency	997	2,501	7,772	12,223	9,036	150.87	210.80	-26.07
	b. Bank Balance	261,547	244,464	242,924	208,368	222,949	-6.53	-0.63	7.00
	1. In Nepal Rastra Bank	218,402	201,684	196,554	155,797	173,841	-7.65	-2.54	11.58
	2. "A"Class Licensed Institution	15,694	11,245	7,476	7,126	6,698	-28.35	-33.51	-6.01
	3. Other Financial Ins.	227	192	223	241	286	-15.65	16.34	18.68
	4. In Foreign banks	27,224	31,344	38,671	45,204	42,125	15.13	23.38	-6.81
	c. Money at Call	17,585	17,601	22,631	31,467	46,809	0.09	28.58	48.75
2	INVESTMENTS	226,811	321,107	356,216	389,335	441,733	41.57	10.93	13.46
	a. Govt. Securities	208,700	285,850	355,159	388,354	440,760	36.97	24.25	13.49
	b. Others	18,111	35,257	1,057	982	973	94.67	-97.00	-0.93
3	SHARE & OTHER INVESTMENT	126,101	103,824	179,087	173,693	170,947	-17.67	72.49	-1.58
4	LOANS & ADVANCES								
	(Including Bills Purchased)	1,735,328	2,112,202	2,500,066	2,855,659	2,843,897	21.72	18.36	-0.41
	4.1 LOANS & ADVANCES	1,718,132	2,109,246	2,496,607	2,852,082	2,840,378	22.76	18.36	-0.41
	a. Private Sector	1,668,294	2,049,940	2,414,260	2,744,066	2,737,838	22.88	17.77	-0.23
	b. Financial Institutions	41,449	53,464	77,175	104,144	99,245	28.99	44.35	-4.70
	c. Government Organizations	8,388	5,842	5,172	3,872	3,295	-30.35	-11.48	-14.92
	4.2 BILLS PURCHASED	17,196	2,956	3,459	3,578	3,520	-82.81	17.03	-1.62
5	LOANS AGT. COLLECTED BILLS	571	129	-	-	-	-77.46	-100.00	0.00
6	FIXED ASSETS	35,012	41,139	62,650	67,696	68,251	17.50	52.29	0.82
7	OTHER ASSETS	146,337	186,241	230,511	290,572	327,471	27.27	23.77	12.70
	a. Accrued Interests	28,672	33,650	35,840	120,304	116,706	17.36	6.51	-2.99
	b. Others	117,665	152,590	194,671	133,325	160,976	29.68	27.58	20.74
8	Expenses not Written off	260	247	18	126	123	-5.00	-92.74	-2.25
9	Non Banking Assets	3,133	3,380	4,555	5,515	5,513	7.88	34.77	-0.03
10	Reconciliation Account	11,901	7,696	6,219	15,082	284	-35.33	-19.19	-98.12
11	Profit & Loss A/c	176	-	-	402	-	-100.00	0.00	-100.00
	TOTAL	2,621,230	3,104,271	3,687,334	4,126,082	4,201,661	18.43	18.78	1.83

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
		2017	2018	2019	2020	2020	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	38,281	44,037	47,933	47,274	47,191	15.03	8.85	-0.18
	a. Paid-up Capital	30,210	38,004	40,039	37,665	37,665	25.80	5.36	0.00
	b. Statutory Reserves	4,803	5,021	6,067	6,342	6,179	4.54	20.83	-2.57
	c. Retained Earning	1,287	(531)	427	637	567	-141.26	-180.42	-11.00
	d. Others Reserves	1,981	1,543	1,400	2,631	2,780	-22.15	-9.24	5.68
2	BORROWINGS	876	731	5,173	2,455	1,126	-16.59	607.67	-54.14
	a. NRB	501	221	1,406	501	141	-55.92	536.37	-71.84
	b. "A"Class Licensed Institution	375	510	3,767	1,953	985	36.00	638.56	-49.60
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00
3	DEPOSITS	239,420	301,858	398,341	395,329	397,278	26.08	31.96	0.49
	a. Current	4,910	7,280	9,426	9,318	41,495	48.27	29.48	345.34
	b. Savings	95,029	114,849	135,366	126,124	117,752	20.86	17.86	-6.64
	c. Fixed	94,271	124,858	178,880	200,631	180,085	32.45	43.27	-10.24
	d. Call Deposits	44,105	54,586	74,358	58,600	57,296	23.76	36.22	-2.23
	e. Others	1,105	285	311	656	650	-74.22	9.26	-0.99
4	Bills Payable	39	54	59	36	19	37.29	9.25	-46.15
5	Other Liabilities	16,330	17,211	20,723	16,681	20,734	5.40	20.41	24.30
	1. Loan Loss Provision	4,205	4,384	5,639	3,464	3,982	4.25	28.65	14.97
	2. Interest Suspense a/c	2,087	1,607	2,069	2,546	3,420	-23.00	28.79	34.33
	3. Others	10,038	11,220	13,014	10,672	13,332	11.78	15.98	24.93
6	Reconciliation A/c	3,260	4,584	6,828	29	(65)	40.62	48.97	-326.30
7	Profit & Loss A/c	6,873	6,227	7,258	4,596	4,935	-9.40	16.57	7.36
	TOTAL	305,079	374,701	486,316	466,400	471,218	22.82	29.79	1.03
	Assets								
1	LIQUID FUNDS	71,097	89,988	94,564	90,080	83,542	26.57	5.08	-7.26
	a. Cash Balance	6,813	7,344	8,673	8,150	7,776	7.80	18.08	-4.59
	Nepalese Notes & Coins	6,720	7,160	8,521	7,934	7,719	6.55	19.01	-2.71
	Foreign Currency	93	184	151	216	56	98.24	-18.00	-73.92
	b. Bank Balance	34,886	42,555	40,335	31,345	28,549	21.98	-5.22	-8.92
	1. In Nepal Rastra Bank	12,554	14,045	15,331	13,555	14,105	11.88	9.16	4.06
	2. "A"Class Licensed Institution	17,790	23,101	16,437	12,369	10,406	29.85	-28.85	-15.87
	3. Other Financial Ins.	4,479	5,401	8,560	5,415	4,033	20.60	58.48	-25.53
	4. In Foreign banks	63	7	7	5	5	-88.33	-3.28	2.04
	c. Money at Call	29,398	40,089	45,556	50,585	47,217	36.37	13.64	-6.66
2	INVESTMENTS	4,361	7,774	15,305	14,349	22,840	78.25	96.87	59.17
	a. Govt. Securities	4,361	7,654	15,245	14,134	22,615	75.50	99.18	60.00
	b. Others	-	120	60	215	225	0.00	-50.00	4.65
3	SHARE & OTHER INVESTMENT	2,348	3,668	4,745	5,134	5,123	56.21	29.36	-0.21
4	LOANS & ADVANCES								
	(Including Bills Purchased)	209,605	253,251	345,165	337,119	336,273	20.82	36.29	-0.25
	4.1 LOANS & ADVANCES	209,605	253,251	345,165	337,119	336,273	20.82	36.29	-0.25
	a. Private Sector	207,149	249,741	338,885	332,194	332,743	20.56	35.69	0.17
	b. Financial Institutions	2,450	3,506	6,276	4,924	3,531	43.10	79.00	-28.30
	c. Government Organizations	5	4	4	-	-	-25.54	0.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	3,953	4,726	6,744	6,923	6,992	19.56	42.70	1.00
7	OTHER ASSETS	9,634	10,047	12,326	12,138	15,671	4.28	22.68	29.11
	a. Accrued Interests	2,343	2,047	2,609	5,984	8,674	-12.64	27.50	44.97
	b. Others	7,291	8,000	9,716	5,214	5,436	9.72	21.45	4.25
8	Expenses not Written off	13	10	6	19	18	-24.70	-35.80	-3.22
9	Non Banking Assets	714	659	624	593	593	-7.73	-5.29	-0.10
10	Reconciliation Account	3,355	4,578	6,827	24	(68)	36.47	49.14	-378.40
11	Profit & Loss A/c	-	0	9	22	233	0.00	6827.21	981.30
	TOTAL	305,079	374,701	486,316	466,400	471,218	22.82	29.79	1.03

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
		2017	2018	2019	2020	2020	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	8,140	11,787	13,224	15,049	14,980	44.80	12.19	-0.46
	a. Paid-up Capital	10,093	12,735	13,585	13,990	13,990	26.17	6.68	0.00
	b. Statutory Reserves	2,160	2,531	2,748	2,990	3,008	17.18	8.56	0.61
	c. Retained Earning	(5,183)	(4,454)	(4,138)	(3,252)	(3,385)	-14.06	-7.10	4.09
	d. Others Reserves	1,070	975	1,029	1,321	1,367	-8.82	5.47	3.46
2	BORROWINGS	1,257	1,170	3,532	3,430	3,983	-6.93	201.89	16.13
	a. NRB	512	210	194	365	1,826	-58.92	-7.71	399.79
	b. "A"Class Licensed Institution	745	960	3,338	2,717	1,707	28.84	247.86	-37.16
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	-	-	-	348	450	0.00	0.00	29.31
3	DEPOSITS	52,131	63,558	75,995	82,593	83,109	21.92	19.57	0.63
	a. Current	91	281	530	373	307	207.55	88.38	-17.69
	b. Savings	18,514	20,508	23,791	23,303	23,589	10.77	16.01	1.23
	c. Fixed	24,847	34,085	39,349	44,441	44,751	37.18	15.44	0.70
	d. Call Deposits	3,957	4,460	6,231	8,274	11,078	12.73	39.70	33.88
	e. Others	4,721	4,224	6,094	6,202	3,384	-10.54	44.28	-45.43
4	Bills Payable	1	5	11	0	0	327.14	134.61	78.37
5	Other Liabilities	17,284	17,902	17,857	18,869	19,786	3.57	-0.25	4.86
	1. Loan Loss Provision	6,895	6,507	6,338	6,714	6,732	-5.63	-2.60	0.27
	2. Interest Suspense a/c	6,606	7,505	7,604	8,821	9,455	13.60	1.33	7.18
	3. Others	3,783	3,890	3,915	3,334	3,598	2.83	0.64	7.93
6	Reconciliation A/c	1,397	113	120	1	0	-91.91	6.10	-94.43
7	Profit & Loss A/c	2,400	1,478	1,805	738	563	-38.40	22.08	-23.74
	TOTAL	82,610	96,013	112,543	120,680	122,421	16.22	17.22	1.44
	Assets								
1	LIQUID FUNDS	16,544	21,004	23,704	20,820	17,924	26.95	12.85	-13.91
	a. Cash Balance	1,091	1,307	1,435	1,409	1,410	19.80	9.81	0.04
	Nepalese Notes & Coins	1,091	1,307	1,435	1,409	1,410	19.80	9.80	0.04
	Foreign Currency	0	0	0	0	0	-18.20	130.29	0.00
	b. Bank Balance	9,362	11,079	12,603	10,884	8,737	18.34	13.75	-19.73
	1. In Nepal Rastra Bank	2,301	2,407	3,253	2,979	2,852	4.59	35.15	-4.23
	2. "A"Class Licensed Institution	5,398	6,709	5,123	4,029	2,489	24.29	-23.64	-38.23
	3. Other Financial Ins.	1,663	1,964	4,227	3,877	3,396	18.08	115.26	-12.40
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	6,092	8,618	9,666	8,526	7,777	41.47	12.17	-8.78
2	INVESTMENTS	1,534	2,350	3,881	5,955	10,179	53.15	65.18	70.92
	a. Govt. Securities	1,320	2,350	3,858	5,812	9,435	78.04	64.18	62.35
	b. Others	215	-	24	144	744	-100.00	0.00	418.12
3	SHARE & OTHER INVESTMENT	1,489	2,172	2,357	2,679	2,681	45.87	8.51	0.08
4	LOANS & ADVANCES								
	(Including Bills Purchased)	49,146	57,345	68,738	74,898	74,545	16.68	19.87	-0.47
	4.1 LOANS & ADVANCES	49,143	57,345	68,738	74,898	74,545	16.69	19.87	-0.47
	a. Private Sector	48,499	56,235	66,133	71,244	70,922	15.95	17.60	-0.45
	b. Financial Institutions	644	1,086	2,605	3,649	3,618	68.56	139.97	-0.85
	c. Government Organizations	-	24	-	5	5	0.00	-100.00	7.70
	4.2 BILLS PURCHASED	3	-	-	-	-	-100.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	1,669	1,898	2,026	2,643	2,645	13.68	6.75	0.04
7	OTHER ASSETS	10,168	10,546	11,111	12,988	13,620	3.72	5.36	4.87
	a. Accrued Interests	6,651	7,611	7,722	8,066	8,509	14.44	1.45	5.49
	b. Others	3,517	2,935	3,389	2,259	2,270	-16.55	15.49	0.51
8	Expenses not Written off	6	7	2	29	3	20.65	-69.16	-89.98
9	Non Banking Assets	619	576	537	537	537	-6.92	-6.77	0.00
10	Reconciliation Account	1,376	115	121	(1)	5	-91.65	4.95	-430.52
11	Profit & Loss A/c	59	1	66	133	283	-99.00	11229.31	112.35
	TOTAL	82,610	96,013	112,543	120,680	122,421	16.22	17.22	1.44

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

	Mid-July			Mid-Apr	Mid-May	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	97,851	167,967	212,129	175,987	196,909	71.66	26.29	11.89
1.1 Deposit Liabilities	95,609	165,254	208,274	171,971	192,280	72.84	26.03	11.81
1.1.1 Saving A/c	23,526	39,005	48,102	41,718	46,171	65.80	23.32	10.68
1.1.2 Fixed A/c	55,651	112,317	143,530	116,863	131,179	101.82	27.79	12.25
1.1.2.1 Upto 3 Months Fixed A/c	2,496	8,398	8,211	5,939	6,767	236.48	-2.22	13.95
1.1.2.2 3 to 6 Months fixed A/c	2,673	6,799	10,806	13,001	14,850	154.39	58.93	14.22
1.1.2.3 6 Months to 1 Year Fixed A/c	29,697	57,784	72,244	57,669	65,720	94.58	25.02	13.96
1.1.2.4 Above 1 Year	20,785	39,336	52,269	40,255	43,842	89.25	32.88	8.91
1.1.3 Call Deposit	16,430	13,818	16,374	13,197	14,712	-15.90	18.50	11.48
1.1.4 Certificate of Deposits	2	114	268	193	218	5683.67	134.99	12.93
1.2 Others	2,242	2,713	3,855	4,016	4,629	21.00	42.11	15.24
2 Commission/Fee Expense	601	613	1,668	1,239	1,333	1.97	172.29	7.62
3 Employees Expenses	26,627	31,472	39,312	32,823	35,779	18.20	24.91	9.00
4 Office Operating Expenses	20,755	25,517	29,456	23,305	25,270	22.95	15.44	8.43
5 Exchange Fluctuation Loss	109	125	35	37	29	15.31	-71.96	-21.31
5.1 Due to Change in Exchange Rates	88	102	26	18	24	16.08	-74.34	31.16
5.2 Due to Foreign Currency Transactions	21	23	9	19	5	12.00	-61.39	-72.38
6 Non-Operating Expenses	34	58	164	252	282	74.28	180.08	12.05
7. Provision for Risk	12,763	15,147	19,852	19,317	20,297	18.68	31.06	5.07
7.1 Loan loss Provision	11,477	12,875	19,032	19,222	20,176	12.17	47.83	4.97
7.1.1 General Loan loss Provision	7,036	6,484	8,358	10,151	10,339	-7.84	28.90	1.85
7.1.1.1 Pass Loan Loss Provision	6,257	5,679	6,457	7,600	7,649	-9.24	13.71	0.64
7.1.1.2 Watch List Provision	779	806	1,901	2,551	2,690	3.44	135.94	5.44
7.1.2 Special Loan Loss Provision	4,375	6,216	9,623	8,836	9,364	42.07	54.80	5.98
7.1.3 Additional Loan Loss Provision	66	174	1,051	235	474	162.29	503.65	101.37
7.2. Provision for Non-Banking Assets	1,053	1,255	481	74	74	19.15	-61.67	0.00
7.3. Provision for Loss on Investment	186	716	147	14	29	284.90	-79.49	103.05
7.4. Provision for Loss of Other Assets	46	302	191	7	18	0.00	0.00	149.64
8 Loan Written Off	996	971	917	501	320	-2.50	-5.53	-36.03
9 Provision for Staff Bonus	6,657	7,982	8,857	6,526	7,053	19.90	10.96	8.08
10 Provision for Income Tax	20,371	24,583	30,505	21,134	22,824	20.68	24.09	8.00
11 Others	56	29	21	25	30	-48.09	-28.98	23.01
12 Net Profit	54,665	61,337	74,230	50,492	54,853	12.20	21.02	8.64
TOTAL EXPENSES	241,483	335,802	417,146	331,636	364,979	39.06	24.22	10.05
Income								
1. Interest Income	194,358	283,227	359,820	288,601	319,615	45.72	27.04	10.75
1.1. On Loans and Advance	181,923	265,446	335,598	268,314	297,191	45.91	26.43	10.76
1.2. On Investment	5,875	10,903	13,247	12,387	14,064	85.58	21.50	13.53
1.2.1 Government Bonds	4,830	9,360	11,868	11,595	13,109	93.77	26.80	13.06
1.2.2 Foreign Bonds	153	186	195	85	93	21.29	4.66	10.31
1.2.3 NRB Bonds	777	1,031	620	629	737	32.69	-39.84	17.11
1.2.4 Deventure & Bonds	115	327	565	79	125	184.63	72.80	58.31
1.3 Agency Balance	1,022	988	1,064	684	700	-3.33	7.70	2.36
1.4 On Call Deposit	3,475	3,928	6,394	4,618	4,856	13.02	62.79	5.16
1.5 Others	2,063	1,963	3,517	2,599	2,804	-4.83	79.16	7.91
2. Comission & Discount	11,807	13,569	18,694	15,710	15,676	14.93	37.76	-0.22
2.1 Bills Purchase & Discount	240	117	218	182	187	-51.18	86.03	2.54
2.2 Comission	9,865	11,381	15,685	12,777	12,646	15.37	37.82	-1.02
2.3 Others	1,702	2,071	2,791	2,751	2,843	21.69	34.75	3.35
3 Income From Exchange Fluctuation	6,249	7,850	10,506	8,101	9,021	25.62	33.84	11.36
3.1 Due to Change in Exchange Rate	707	1,537	1,182	1,139	1,213	117.44	-23.10	6.48
3.2 Due to Foreign Currency Trans.	5,542	6,313	9,324	6,962	7,808	13.91	47.70	12.15
4 Other Operating Income	10,772	13,392	15,376	8,914	9,452	24.32	14.81	6.04
5 Non Operating Income	3,783	2,491	792	2,384	2,439	-34.15	-68.19	2.29
6 Provision Written Back	12,883	14,545	10,302	7,532	8,455	12.90	-29.17	12.25
7 Recovery from Written off Loan	1,504	673	995	315	281	-55.26	47.82	-10.72
8 Income from Extra Ordinary Expenses	108	53	635	14	(164)	-50.71	1090.25	-1263.56
9 Net Loss	18	-	26	65	205	-100.00	0.00	215.37
TOTAL INCOME	241,483	335,802	417,146	331,636	364,979	39.06	24.22	10.05

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Apr	Mid-May	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	81,092	141,815	177,011	147,686	165,279	74.88	24.82	11.91
1.1 Deposit Liabilities	79,132	139,186	173,492	143,837	160,822	75.89	24.65	11.81
1.1.1 Saving A/c	17,436	30,569	38,239	34,225	37,947	75.32	25.09	10.88
1.1.2 Fixed A/c	47,955	97,070	122,507	99,088	111,338	102.42	26.21	12.36
1.1.2.1 Upto 3 Months Fixed A/c	2,170	7,668	6,916	4,326	4,769	253.35	-9.82	10.23
1.1.2.2 3 to 6 Months fixed A/c	2,298	5,904	9,377	10,749	12,193	156.88	58.82	13.44
1.1.2.3 6 Months to 1 Year Fixed A/c	25,818	49,040	59,650	50,358	56,583	89.94	21.64	12.36
1.1.2.4 Above 1 Year	17,668	34,458	46,565	33,655	37,794	95.03	35.14	12.30
1.1.3 Call Deposit	13,739	11,433	12,478	10,331	11,319	-16.78	9.13	9.56
1.1.4 Certificate of Deposits	2	114	268	193	218	5683.67	134.99	12.93
1.2 Others	1,960	2,629	3,519	3,849	4,457	34.13	33.87	15.79
2 Commission/Fee Expense	597	608	1,663	1,227	1,325	1.81	173.43	8.02
3 Employees Expenses	23,306	27,585	33,900	28,458	30,885	18.36	22.89	8.53
4 Office Operating Expenses	17,488	21,746	24,478	19,613	21,304	24.35	12.56	8.62
5 Exchange Fluctuation Loss	26	108	22	13	13	321.27	-79.15	1.40
5.1 Due to Change in Exchange Rates	5	85	14	13	13	1583.93	-83.85	1.40
5.2 Due to Foreign Currency Transactions	21	23	9	-	-	12.00	-61.82	0.00
6 Non-Operating Expenses	18	53	156	223	253	198.03	192.82	13.66
7. Provision for Risk	10,569	11,964	16,833	16,659	17,560	13.20	40.70	5.41
7.1 Loan loss Provision	9,651	10,356	16,382	16,651	17,533	7.31	58.18	5.30
7.1.1 General Loan loss Provision	6,272	5,380	6,774	9,099	9,237	-14.21	25.91	1.52
7.1.1.1 Pass Loan Loss Provision	5,678	4,860	5,223	7,054	7,073	-14.40	7.46	0.27
7.1.1.2 Watch List Provision	594	520	1,552	2,045	2,164	-12.41	198.29	5.84
7.1.2 Special Loan Loss Provision	3,369	4,856	8,592	7,407	7,914	44.13	76.95	6.85
7.1.3 Additional Loan Loss Provision	10	121	1,015	145	382	1090.14	741.42	163.69
7.2. Provision for Non-Banking Assets	839	1,030	263	-	-	22.69	-74.49	0.00
7.3. Provision for Loss on Investment	46	375	4	6	18	717.05	-98.87	198.87
7.4. Provision for Loss of Other Assets	33	203	185	2	8	0.00	0.00	296.72
8 Loan Written Off	907	885	868	490	310	-2.47	-1.91	-36.80
9 Provision for Staff Bonus	5,544	7,011	7,625	5,766	6,335	26.45	8.77	9.85
10 Provision for Income Tax	17,164	21,670	26,928	18,986	20,644	26.26	24.26	8.73
11 Others	48	7	15	22	26	-85.02	103.54	19.07
12 Net Profit	45,434	53,633	65,216	45,248	49,661	18.05	21.60	9.75
TOTAL EXPENSES	202,193	287,085	354,715	284,389	313,594	41.99	23.56	10.27
Income								
1. Interest Income	161,584	241,266	304,367	245,874	273,003	49.31	26.15	11.03
1.1. On Loans and Advance	152,697	227,301	285,281	229,508	254,689	48.86	25.51	10.97
1.2. On Investment	5,687	10,487	12,684	11,823	13,411	84.41	20.95	13.43
1.2.1 Government Bonds	4,702	9,096	11,439	11,093	12,548	93.43	25.77	13.12
1.2.2 Foreign Bonds	153	186	195	85	93	21.29	4.66	10.31
1.2.3 NRB Bonds	747	941	491	575	659	26.06	-47.80	14.67
1.2.4 Deventure & Bonds	84	264	559	71	111	212.71	111.81	55.33
1.3 Agency Balance	483	638	878	547	563	31.95	37.71	2.92
1.4 On Call Deposit	781	1,093	2,190	1,539	1,680	39.89	100.40	9.14
1.5 Others	1,936	1,748	3,334	2,456	2,660	-9.72	90.74	8.30
2. Comission & Discount	11,328	13,027	18,058	14,328	14,946	15.00	38.62	4.31
2.1 Bills Purchase & Discount	240	117	218	182	187	-51.17	86.03	2.54
2.2 Comission	9,582	11,052	15,267	11,786	12,326	15.34	38.14	4.58
2.3 Others	1,507	1,858	2,573	2,360	2,433	23.33	38.48	3.12
3 Income From Exchange Fluctuation	6,128	7,817	10,475	8,042	8,954	27.57	33.99	11.35
3.1 Due to Change in Exchange Rate	629	1,519	1,172	1,105	1,179	141.39	-22.89	6.67
3.2 Due to Foreign Currency Trans.	5,498	6,298	9,303	6,937	7,775	14.54	47.72	12.09
4 Other Operating Income	8,715	10,703	11,744	7,458	7,305	22.81	9.73	-2.05
5 Non Operating Income	2,775	1,960	509	2,093	2,130	-29.35	-74.01	1.80
6 Provision Written Back	10,242	11,618	8,057	6,311	7,167	13.43	-30.65	13.56
7 Recovery from Written off Loan	1,369	647	847	275	258	-52.71	30.82	-6.13
8 Income from Extra Ordinary Expenses	52	45	658	10	(169)	-12.52	1348.42	-1860.34
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	202,193	287,085	354,715	284,389	313,594	41.99	23.56	10.27

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Apr	Mid-May	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13,201	20,949	28,665	22,821	25,516	58.69	36.83	11.81
1.1 Deposit Liabilities	13,087	20,905	28,433	22,718	25,430	59.74	36.01	11.94
1.1.1 Saving A/c	4,677	6,871	8,006	5,942	6,703	46.91	16.52	12.80
1.1.2 Fixed A/c	5,950	11,833	16,780	14,269	15,915	98.89	41.81	11.54
1.1.2.1 Upto 3 Months Fixed A/c	271	602	1,159	1,382	1,744	122.42	92.32	26.22
1.1.2.2 3 to 6 Months fixed A/c	299	732	1,210	1,951	2,328	144.41	65.26	19.35
1.1.2.3 6 Months to 1 Year Fixed A/c	2,933	6,548	9,967	5,368	6,960	123.26	52.21	29.66
1.1.2.4 Above 1 Year	2,446	3,950	4,445	5,568	4,882	61.48	12.53	-12.32
1.1.3 Call Deposit	2,461	2,201	3,646	2,507	2,813	-10.55	65.67	12.19
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	114	44	232	103	86	-61.53	428.78	-16.73
2 Commission/Fee Expense	-	-	-	11	7	0.00	0.00	-35.78
3 Employees Expenses	2,687	3,148	4,474	3,589	4,021	17.13	42.13	12.04
4 Office Operating Expenses	2,614	2,941	4,070	3,011	3,235	12.51	38.39	7.46
5 Exchange Fluctuation Loss	83	18	13	9	16	-78.58	-28.61	76.62
5.1 Due to Change in Exchange Rates	83	18	13	6	11	-78.61	-29.10	98.89
5.2 Due to Foreign Currency Transactions	0	0	0	4	5	10.32	188.94	42.48
6 Non-Operatiing Expenses	14	1	7	1	1	-92.71	586.86	-7.83
7. Provision for Risk	1,566	2,225	2,088	1,876	1,938	42.12	-6.18	3.29
7.1 Loan loss Provision	1,484	1,894	1,906	1,858	1,913	27.64	0.62	2.97
7.1.1 General Loan loss Provision	624	950	1,332	865	899	52.38	40.21	3.93
7.1.1.1 Pass Loan Loss Provision	465	729	1,057	473	503	56.67	44.98	6.31
7.1.1.2 Watch List Provision	158	222	276	392	396	39.79	24.50	1.07
7.1.2 Special Loan Loss Provision	833	911	565	989	1,010	9.29	-37.97	2.14
7.1.3 Additional Loan Loss Provision	27	33	9	4	4	22.32	-74.36	0.00
7.2. Provision for Non-Banking Assets	25	92	120	18	18	259.78	31.00	0.00
7.3. Provision for Loss on Investment	46	148	62	-	2	224.17	-58.21	0.00
7.4. Provision for Loss of Other Assets	11	91	0	-	5	0.00	0.00	0.00
8 Loan Written Off	40	82	4	4	4	105.74	-95.70	0.00
9 Provision for Staff Bonus	942	846	1,052	684	666	-10.21	24.40	-2.64
10 Provision for Income Tax	2,724	2,535	3,075	1,935	2,037	-6.92	21.29	5.26
11 Others	1	21	0	2	3	2493.62	-98.52	85.88
12 Net Profit	6,872	6,227	7,258	4,596	4,801	-9.40	16.57	4.46
TOTAL EXPENSES	30,743	38,991	50,705	38,538	42,245	26.83	30.04	9.62
Income								
1. Interest Income	26,568	34,091	45,718	35,199	38,709	28.32	34.10	9.97
1.1. On Loans and Advance	24,001	31,194	41,784	32,253	35,647	29.97	33.95	10.52
1.2. On Investment	136	309	434	423	461	127.69	40.73	9.12
1.2.1 Government Bonds	95	186	330	403	440	95.44	77.21	9.22
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	12	65	105	19	20	425.81	62.04	2.31
1.2.4 Deventure & Bonds	28	58	-	-	1	106.58	-100.00	0.00
1.3 Agency Balance	344	234	35	9	10	-31.99	-85.22	11.71
1.4 On Call Deposit	2,056	2,227	3,387	2,439	2,515	8.33	52.09	3.12
1.5 Others	31	128	79	76	76	310.96	-38.78	0.78
2. Comission & Discount	385	456	554	1,334	681	18.45	21.62	-48.96
2.1 Bills Purchase & Discount	0	-	0	-	-	-100.00	0.00	0.00
2.2 Comission	263	291	383	974	304	10.43	31.56	-68.82
2.3 Others	121	165	171	360	377	35.88	4.08	4.84
3 Income From Exchange Fluctuation	121	32	31	59	67	-73.36	-3.07	12.65
3.1 Due to Change in Exchange Rate	77	17	10	34	34	-77.72	-42.21	0.29
3.2 Due to Foreign Currency Trans.	44	15	21	25	33	-65.69	41.59	29.04
4 Other Operating Income	1,657	2,137	2,995	1,002	1,689	29.02	40.14	68.48
5 Non Operating Income	445	356	163	127	143	-19.95	-54.22	13.00
6 Provision Written Back	1,547	1,904	1,242	790	857	23.09	-34.79	8.48
7 Recovery from Written off Loan	13	10	34	3	3	-23.53	253.95	0.01
8 Income from Extra Ordinary Expenses	9	5	(42)	3	3	-47.64	-968.96	0.00
9 Net Loss	-	-	9	22	94	0.00	0.00	335.47
TOTAL INCOME	30,743	38,991	50,705	38,538	42,245	26.83	30.04	9.62

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Apr	Mid-May	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	3,557	5,203	6,453	5,480	6,113	46.27	24.02	11.56
1.1 Deposit Liabilities	3,389	5,163	6,349	5,416	6,028	52.34	22.97	11.30
1.1.1 Saving A/c	1,413	1,565	1,856	1,551	1,521	10.80	18.59	-1.94
1.1.2 Fixed A/c	1,747	3,414	4,243	3,506	3,926	95.50	24.25	11.98
1.1.2.1 Upto 3 Months Fixed A/c	55	127	137	230	254	132.03	8.05	10.26
1.1.2.2 3 to 6 Months fixed A/c	75	163	219	301	328	117.83	34.39	8.92
1.1.2.3 6 Months to 1 Year Fixed A/c	946	2,196	2,627	1,943	2,177	132.16	19.62	12.08
1.1.2.4 Above 1 Year	671	928	1,259	1,032	1,167	38.32	35.65	13.07
1.1.3 Call Deposit	230	184	250	359	580	-20.25	36.42	61.77
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	168	40	104	64	86	-76.17	159.64	33.88
2 Commission/Fee Expense	4	5	5	1	1	28.84	20.25	1.51
3 Employees Expenses	634	740	938	777	873	16.78	26.76	12.39
4 Office Operating Expenses	653	830	909	681	730	27.15	9.46	7.23
5 Exchange Fluctuation Loss	-	-	-	15	-	0.00	0.00	-100.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	15	-	0.00	0.00	-100.00
6 Non-Operating Expenses	1	4	1	29	29	223.24	-77.14	0.00
7. Provision for Risk	628	958	931	782	800	52.42	-2.80	2.21
7.1 Loan loss Provision	343	624	745	713	730	82.01	19.35	2.30
7.1.1 General Loan loss Provision	140	154	252	187	202	9.54	63.68	8.07
7.1.1.1 Pass Loan Loss Provision	114	90	178	73	73	-21.10	98.33	0.00
7.1.1.2 Watch List Provision	27	64	74	114	129	140.41	15.10	13.19
7.1.2 Special Loan Loss Provision	173	450	466	440	440	159.61	3.51	0.00
7.1.3 Additional Loan Loss Provision	29	20	27	86	88	-30.34	34.46	1.54
7.2. Provision for Non-Banking Assets	189	134	98	56	56	-29.13	-26.35	0.00
7.3. Provision for Loss on Investment	94	192	81	8	9	103.88	-58.04	10.72
7.4. Provision for Loss of Other Assets	3	8	7	5	5	0.00	0.00	0.00
8 Loan Written Off	49	4	46	6	6	-91.21	965.03	0.00
9 Provision for Staff Bonus	171	126	180	75	53	-26.59	42.93	-30.38
10 Provision for Income Tax	484	377	502	213	143	-22.00	33.07	-32.71
11 Others	7	1	6	1	1	-88.62	605.47	0.00
12 Net Profit	2,359	1,478	1,755	648	390	-37.37	18.78	-39.74
TOTAL EXPENSES	8,547	9,726	11,726	8,709	9,140	13.79	20.56	4.95
Income								
1. Interest Income	6,206	7,869	9,734	7,529	7,903	26.81	23.70	4.97
1.1. On Loans and Advance	5,225	6,951	8,533	6,553	6,855	33.04	22.76	4.61
1.2. On Investment	53	107	129	141	192	103.54	19.80	35.72
1.2.1 Government Bonds	33	78	99	99	121	137.67	27.24	22.33
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	18	25	24	35	58	39.47	-3.02	65.55
1.2.4 Deventure & Bonds	2	5	5	7	13	106.85	15.65	74.12
1.3 Agency Balance	194	116	151	128	127	-40.30	30.23	-0.71
1.4 On Call Deposit	638	608	817	640	661	-4.74	34.35	3.35
1.5 Others	96	87	105	67	68	-9.07	20.58	1.54
2. Comission & Discount	94	87	82	48	49	-7.69	-5.64	3.42
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	20	39	35	16	17	93.85	-7.90	3.51
2.3 Others	74	49	47	32	33	-34.80	-3.84	3.38
3 Income From Exchange Fluctuation	-	-	-	0	0	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	0	0	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	401	552	636	454	459	37.80	15.30	1.03
5 Non Operating Income	564	175	120	165	165	-68.97	-31.49	0.19
6 Provision Written Back	1,094	1,023	1,003	431	431	-6.50	-1.94	0.00
7 Recovery from Written off Loan	123	16	114	37	20	-86.88	607.52	-46.06
8 Income from Extra Ordinary Expenses	47	3	19	2	2	-93.48	505.32	0.00
9 Net Loss	18	-	17	43	111	-100.00	0.00	155.72
TOTAL INCOME	8,547	9,726	11,726	8,709	9,140	13.79	20.56	4.95

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

	Mid-July			Mid-Apr	Mid-May	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	87,899	115,386	157,905	188,819	186,383	31.27	36.85	-1.29
Fishery Related	2,329	2,725	4,216	5,335	5,353	17.03	54.70	0.33
Mining Related	3,950	5,033	7,313	5,952	5,748	27.42	45.30	-3.43
Agriculture, Forestry & Beverage Production Related	329,835	415,539	510,038	567,849	565,101	25.98	22.74	-0.48
Construction	213,029	253,187	309,417	347,713	346,424	18.85	22.21	-0.37
Electricity, Gas and Water	63,521	86,863	126,594	153,123	154,065	36.75	45.74	0.62
Metal Products, Machinery & Electronic Equipment & Assemblage	25,045	33,148	37,076	42,863	45,477	32.36	11.85	6.10
Transport, Communication and Public Utilities	76,264	83,255	93,129	99,229	100,254	9.17	11.86	1.03
Wholesaler & Retailer	436,443	532,011	615,309	662,802	664,312	21.90	15.66	0.23
Finance, Insurance and Real Estate	166,374	203,050	233,847	254,361	248,935	22.04	15.17	-2.13
Hotel or Restaurant	66,900	91,146	122,122	144,058	143,394	36.24	33.99	-0.46
Other Services	90,251	105,969	122,900	148,028	146,861	17.42	15.98	-0.79
Consumption Loans	158,359	166,319	163,819	162,074	156,864	5.03	-1.50	-3.21
Local Government	1,569	1,554	1,569	1,567	1,566	-0.96	1.00	-0.08
Others	272,882	327,742	406,642	471,730	467,281	20.10	24.07	-0.94
TOTAL	1,994,649	2,422,926	2,911,897	3,255,503	3,238,019	21.47	20.18	-0.54
Productwise								
Term Loan	320,735	423,648	562,527	701,695	703,183	32.09	32.78	0.21
Overdraft	361,907	410,911	455,716	491,071	481,781	13.54	10.90	-1.89
Trust Receipt Loan / Import Loan	64,530	113,869	127,216	147,489	151,679	76.46	11.72	2.84
Demand & Other Working Capital Loan	404,195	498,116	615,755	684,967	686,661	23.24	23.62	0.25
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	168,384	201,682	237,959	259,702	258,679	19.77	17.99	-0.39
Real Estate Loan	127,319	142,005	146,991	158,164	157,528	11.54	3.51	-0.40
Margin Nature Loan	41,170	41,129	45,417	47,433	47,365	-0.10	10.43	-0.14
Hire Purchase Loan	150,400	171,054	180,957	181,120	180,149	13.73	5.79	-0.54
Deprived Sector Loan	111,985	137,728	177,390	203,631	197,004	22.99	28.80	-3.25
Bills Purchased	17,354	2,859	3,342	4,330	4,302	-83.53	16.90	-0.65
Other Product	226,670	279,927	358,628	375,901	369,689	23.50	28.11	-1.65
Total	1,994,649	2,422,926	2,911,897	3,255,503	3,238,019	21.47	20.18	-0.54
Collateral wise								
Gold and Silver	37,467	38,070	38,246	39,171	39,156	1.61	0.46	-0.04
Government Securities	998	470	336	214	419	-52.86	-28.53	96.33
Non Governmental Securities	34,635	37,124	35,873	37,635	37,642	7.19	-3.37	0.02
Fixed Deposit Receipts	22,176	18,558	24,099	22,189	18,200	-16.32	29.86	-17.98
Own	20,781	17,907	23,569	21,771	17,792	-13.83	31.62	-18.28
Other Licences Institutions	1,395	650	530	418	408	-53.38	-18.51	-2.29
Collateral of Properties	1,734,997	2,136,643	2,600,225	2,899,101	2,890,155	23.15	21.70	-0.31
Fixed Assets	1,459,790	1,788,776	2,206,624	2,467,555	2,463,290	22.54	23.36	-0.17
Current Assets	275,207	347,867	393,601	431,547	426,865	26.40	13.15	-1.08
Against security of Bill	15,874	18,166	23,281	35,195	35,666	14.44	28.15	1.34
Domestic Bills	798	826	2,382	1,116	964	3.49	188.24	-13.60
Foreign Bills	15,075	17,340	20,899	34,079	34,702	15.02	20.52	1.83
Against Guarantee	63,293	78,284	100,601	113,270	108,258	23.69	28.51	-4.42
Government Guarantee	2,560	2,348	2,365	2,367	2,349	-8.27	0.72	-0.76
Institutional Guarantee	42,759	55,645	77,217	84,745	80,234	30.14	38.77	-5.32
Personal Guarantee	5,340	6,081	5,846	8,756	8,713	13.86	-3.86	-0.48
Collective Guarantee	5,829	7,086	7,398	8,295	8,000	21.56	4.42	-3.55
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,534	1,530	14.45	-1.16	-0.28
Other Guarantee	5,336	5,444	6,112	7,572	7,431	2.02	12.28	-1.86
Credit Card	906	1,257	1,670	1,976	1,858	38.78	32.88	-5.97
Others	84,304	94,353	87,565	106,752	106,664	11.92	-7.19	-0.08
Total	1,994,649	2,422,926	2,911,897	3,255,503	3,238,019	21.47	20.18	-0.54

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Apr	Mid-May	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	73,353	96,590	131,517	161,568	160,666	31.68	36.16	-0.56
Fishery Related	1,997	2,330	3,427	4,548	4,553	16.72	47.04	0.10
Mining Related	3,468	4,420	6,887	5,730	5,466	27.47	55.80	-4.61
Agriculture, Forestry & Beverage Production Related	315,942	398,079	483,686	542,478	539,152	26.00	21.50	-0.61
Construction	178,777	212,488	251,365	288,150	287,263	18.86	18.30	-0.31
Electricity, Gas and Water	59,345	82,192	119,658	147,138	148,043	38.50	45.58	0.62
Metal Products, Machinery & Electronic Equipment & Assemblage	22,633	29,803	32,235	39,129	41,865	31.68	8.16	6.99
Transport, Communication and Public Utilities	52,471	57,257	63,602	74,459	74,418	9.12	11.08	-0.05
Wholesaler & Retailer	397,945	483,927	550,845	598,250	599,303	21.61	13.83	0.18
Finance, Insurance and Real Estate	148,589	179,843	200,565	222,027	216,349	21.03	11.52	-2.56
Hotel or Restaurant	57,139	79,499	105,954	128,360	127,545	39.13	33.28	-0.64
Other Services	80,039	95,129	109,323	133,299	132,692	18.85	14.92	-0.46
Consumption Loans	134,353	141,446	137,464	137,342	133,893	5.28	-2.82	-2.51
Local Government	1,507	1,500	1,513	1,511	1,511	-0.46	0.86	0.00
Others	208,341	247,825	299,952	360,620	356,824	18.95	21.03	-1.05
TOTAL	1,735,899	2,112,330	2,497,993	2,844,610	2,829,542	21.69	18.26	-0.53
Productwise								
Term Loan	280,894	369,100	477,035	602,605	604,711	31.40	29.24	0.35
Overdraft	310,487	349,119	374,792	414,970	405,766	12.44	7.35	-2.22
Trust Receipt Loan / Import Loan	64,520	113,869	127,214	147,483	151,673	76.49	11.72	2.84
Demand & Other Working Capital Loan	386,184	480,565	598,418	666,173	667,958	24.44	24.52	0.27
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	140,053	167,220	186,651	208,520	207,666	19.40	11.62	-0.41
Real Estate Loan	104,245	114,770	118,860	133,494	132,737	10.10	3.56	-0.57
Margin Nature Loan	34,420	33,208	35,571	38,059	37,983	-3.52	7.12	-0.20
Hire Purchase Loan	120,086	137,333	141,826	146,831	145,902	14.36	3.27	-0.63
Deprived Sector Loan	93,429	114,232	142,088	168,222	162,436	0.00	0.00	-3.44
Bills Purchased	17,352	2,856	3,339	4,330	4,302	-83.54	16.90	-0.65
Other Product	184,230	230,060	292,199	313,923	308,408	24.88	27.01	-1.76
Total	1,735,899	2,112,330	2,497,993	2,844,610	2,829,542	21.69	18.26	-0.53
Collateral wise								
Gold and Silver	32,843	32,616	31,871	33,770	33,716	-0.69	-2.28	-0.16
Government Securities	986	433	298	176	382	-56.10	-31.05	116.98
Non Governmental Securities	29,674	30,512	27,631	30,023	30,028	2.82	-9.44	0.02
Fixed Deposit Receipts	15,282	13,517	18,896	18,412	15,255	-11.55	39.79	-17.15
Own	13,888	12,876	18,366	17,994	14,847	-7.28	42.64	-17.49
Other Licences Institutions	1,395	641	530	418	408	-54.03	-17.36	-2.29
Collateral of Properties	1,510,055	1,864,917	2,236,454	2,538,268	2,530,382	23.50	19.92	-0.31
Fixed Assets	1,234,935	1,517,181	1,843,001	2,106,802	2,103,598	22.86	21.48	-0.15
Current Assets	275,119	347,736	393,453	431,465	426,784	26.39	13.15	-1.08
Against security of Bill	15,874	18,164	23,279	35,195	35,666	14.43	28.16	1.34
Domestic Bills	798	824	2,380	1,116	964	3.17	189.00	-13.60
Foreign Bills	15,075	17,340	20,899	34,079	34,702	15.02	20.52	1.83
Against Guarantee	52,805	64,117	80,168	90,383	85,909	21.42	25.03	-4.95
Government Guarantee	2,456	2,250	2,267	2,283	2,266	-8.41	0.75	-0.74
Institutional Guarantee	38,747	49,664	65,753	72,488	68,191	28.18	32.40	-5.93
Personal Guarantee	4,274	4,505	4,146	6,313	6,283	5.40	-7.98	-0.49
Collective Guarantee	641	692	474	460	476	7.95	-31.42	3.49
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,534	1,530	14.45	-1.16	-0.28
Other Guarantee	5,217	5,324	5,865	7,305	7,163	2.04	10.18	-1.93
Credit Card	906	1,257	1,670	1,976	1,858	38.78	32.88	-5.97
Others	77,475	86,798	77,725	96,406	96,346	12.03	-10.45	-0.06
Total	1,735,899	2,112,330	2,497,993	2,844,610	2,829,542	21.69	18.26	-0.53

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Apr	Mid-May	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	11,518	15,080	21,662	21,645	21,393	30.93	43.65	-1.17
Fishery Related	276	341	723	720	734	23.65	112.06	1.83
Mining Related	451	592	361	167	228	31.27	-38.99	36.02
Agriculture, Forestry & Beverage Production Related	11,610	14,743	23,263	22,018	22,607	26.98	57.80	2.67
Construction	27,622	32,571	48,633	49,796	49,432	17.92	49.31	-0.73
Electricity, Gas and Water	4,008	4,469	6,597	5,629	5,665	11.51	47.60	0.65
Metal Products, Machinery & Electronic Equipment & Assemblage	1,557	2,254	3,610	2,640	2,520	44.77	60.14	-4.56
Transport, Communication and Public Utilities	18,909	20,941	24,873	20,057	21,087	10.75	18.78	5.14
Wholesaler & Retailer	32,766	40,640	55,398	54,807	54,078	24.03	36.31	-1.33
Finance, Insurance and Real Estate	14,170	18,547	25,994	23,873	24,132	30.89	40.15	1.08
Hotel or Restaurant	8,381	9,948	13,522	12,776	12,898	18.70	35.92	0.95
Other Services	8,372	8,988	11,457	12,751	12,188	7.36	27.48	-4.41
Consumption Loans	19,361	20,685	21,569	19,855	18,224	6.84	4.27	-8.21
Local Government	25	20	23	23	22	-16.90	13.07	-5.46
Others	50,581	63,432	87,479	89,237	88,726	25.41	37.91	-0.57
TOTAL	209,605	253,251	345,165	335,996	333,932	20.82	36.29	-0.61
Productwise								
Term Loan	33,011	45,529	72,328	84,446	83,848	37.92	58.86	-0.71
Overdraft	51,420	61,791	76,191	69,386	69,307	20.17	23.30	-0.11
Trust Receipt Loan / Import Loan	10	-	-	6	6	-100.00	0.00	-0.23
Demand & Other Working Capital Loan	10,587	9,701	11,710	13,333	13,246	-8.37	20.71	-0.65
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22,017	26,402	42,448	42,164	42,021	19.92	60.77	-0.34
Real Estate Loan	16,955	19,575	20,965	17,264	17,372	15.45	7.10	0.63
Margin Nature Loan	3,835	5,692	7,600	6,996	6,992	48.39	33.52	-0.07
Hire Purchase Loan	24,555	27,530	33,002	28,255	28,227	12.11	19.88	-0.10
Deprived Sector Loan	16,415	20,705	30,550	29,570	28,802	0.00	0.00	-2.60
Bills Purchased	-	-	3	-	-	0.00	0.00	0.00
Other Product	30,800	36,327	50,368	44,574	44,113	17.94	38.65	-1.04
Total	209,605	253,251	345,165	335,996	333,932	20.82	36.29	-0.61
Collateral wise								
Gold and Silver	4,319	4,851	5,442	4,457	4,497	12.33	12.18	0.89
Government Securities	0	38	18	18	18	24397.71	-52.02	0.00
Non Governmental Securities	3,801	5,612	7,484	6,756	6,754	47.65	33.36	-0.04
Fixed Deposit Receipts	5,265	4,001	4,083	2,949	2,253	-24.00	2.03	-23.61
Own	5,265	3,992	4,083	2,949	2,253	-24.17	2.26	-23.61
Other Licences Institutions	-	9	-	-	-	0.00	-100.00	0.00
Collateral of Properties	186,567	226,108	310,078	303,324	302,449	21.19	37.14	-0.29
Fixed Assets	186,556	226,064	310,036	303,309	302,435	21.18	37.14	-0.29
Current Assets	11	44	42	15	15	313.42	-4.80	-2.94
Against security of Bill	-	-	1	-	-	0.00	0.00	0.00
Domestic Bills	-	-	1	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	9,201	11,959	16,412	17,714	17,197	29.97	37.23	-2.92
Government Guarantee	63	61	61	44	43	-2.90	0.11	-2.60
Institutional Guarantee	3,198	4,659	8,352	8,029	7,831	45.69	79.26	-2.47
Personal Guarantee	751	845	1,073	1,803	1,795	12.57	27.00	-0.43
Collective Guarantee	5,188	6,394	6,924	7,835	7,525	23.24	8.29	-3.96
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	-	1	3	4	-100.00	0.00	15.48
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	453	682	1,648	777	765	50.59	141.79	-1.65
Total	209,605	253,251	345,165	335,996	333,932	20.82	36.29	-0.61

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Apr	Mid-May	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	3,028	3,716	4,726	5,605	4,324	22.72	27.18	-22.85
Fishery Related	56	54	66	66	67	-4.58	22.47	0.04
Mining Related	32	21	65	55	55	-32.79	208.41	0.00
Agriculture, Forestry & Beverage Production Related	2,283	2,717	3,088	3,353	3,342	19.01	13.68	-0.33
Construction	6,630	8,128	9,419	9,767	9,729	22.60	15.88	-0.39
Electricity, Gas and Water	168	202	339	357	357	20.35	67.94	0.00
Metal Products, Machinery & Electronic Equipment & Assemblage	854	1,091	1,230	1,094	1,093	27.73	12.77	-0.07
Transport, Communication and Public Utilities	4,884	5,057	4,654	4,713	4,749	3.53	-7.96	0.77
Wholesaler & Retailer	5,732	7,444	9,067	9,744	10,931	29.86	21.81	12.18
Finance, Insurance and Real Estate	3,616	4,661	7,288	8,460	8,454	28.90	56.38	-0.07
Hotel or Restaurant	1,380	1,698	2,647	2,921	2,951	23.06	55.85	1.02
Other Services	1,841	1,852	2,119	1,978	1,981	0.63	14.43	0.15
Consumption Loans	4,646	4,187	4,786	4,877	4,747	-9.87	14.29	-2.66
Local Government	37	33	33	33	33	-10.79	0.00	0.00
Others	13,960	16,485	19,210	21,874	21,731	18.09	16.53	-0.65
TOTAL	49,146	57,345	68,738	74,898	74,545	16.68	19.87	-0.47
Productwise								
Term Loan	6,831	9,019	13,163	14,643	14,624	32.04	45.96	-0.13
Overdraft	-	-	4,733	6,714	6,707	0.00	0.00	-0.10
Trust Receipt Loan / Import Loan	-	-	1	-	-	0.00	0.00	0.00
Demand & Other Working Capital Loan	7,425	7,850	5,628	5,462	5,457	5.73	-28.31	-0.09
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,314	8,060	8,861	9,018	8,992	27.65	9.94	-0.29
Real Estate Loan	6,118	7,661	7,165	7,406	7,419	25.21	-6.47	0.18
Margin Nature Loan	2,915	2,230	2,246	2,378	2,390	-23.50	0.72	0.50
Hire Purchase Loan	5,759	6,191	6,128	6,034	6,020	7.50	-1.01	-0.22
Deprived Sector Loan	2,141	2,791	4,752	5,839	5,766	0.00	0.00	-1.25
Bills Purchased	3	3	-	-	-	0.00	-100.00	0.00
Other Product	11,640	13,541	16,061	17,404	17,169	16.32	18.61	-1.35
Total	49,146	57,345	68,738	74,898	74,545	16.68	19.87	-0.47
Collateral wise								
Gold and Silver	306	604	934	944	944	97.59	54.58	-0.07
Government Securities	12	-	20	20	20	-100.00	0.00	0.00
Non Governmental Securities	1,160	1,000	758	856	861	-13.81	-24.20	0.54
Fixed Deposit Receipts	1,628	1,039	1,120	828	692	-36.21	7.85	-16.41
Own	1,628	1,039	1,120	828	692	-36.21	7.85	-16.41
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	38,376	45,618	53,693	57,509	57,323	18.87	17.70	-0.32
Fixed Assets	38,299	45,531	53,587	57,444	57,257	18.88	17.69	-0.32
Current Assets	77	87	106	66	66	13.95	21.50	0.00
Against security of Bill	-	3	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	3	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	1,287	2,209	4,021	5,172	5,152	71.62	82.09	-0.39
Government Guarantee	40	37	37	40	40	-8.03	0.00	0.00
Institutional Guarantee	814	1,321	3,112	4,229	4,212	62.21	135.57	-0.39
Personal Guarantee	315	730	627	639	635	131.73	-14.18	-0.56
Collective Guarantee	0	0	-	-	-	0.00	-100.00	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	117	120	245	264	264	2.66	104.57	-0.02
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,377	6,873	8,192	9,568	9,553	7.78	19.19	-0.15
Total	49,146	57,345	68,738	74,898	74,545	16.68	19.87	-0.47

S.N.	BFI Name	ICFC	City/Express	Manju	Reliance
Liabilities					
1	CAPITAL FUND	1,258.76	227.40	888.57	1,040.14
	a. Paid-up Capital	926.50	400.00	818.13	832.42
	b. Calls in Advance	-	2.14	-	-
	c. Proposed Bonus Share	-	-	-	-
	d. General Reserves	210.47	68.63	70.21	76.61
	e. Share Premium	-	4.80	-	1.14
	f. Retained Earning	10.40	(248.92)	0.23	110.93
	g. Others Reserves Fund	111.39	0.75	(0.00)	19.05
2	BORROWINGS	1,102.37	-	1,460.00	300.00
	a. NRB	2.37	-	1,460.00	300.00
	b. Interbank Borrowing	900.00	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-
	d. Other Financial Ins.	-	-	-	-
	e. Bonds and Securities	200.00	-	-	-
3	DEPOSITS	11,580.62	129.36	8,026.11	4,948.90
	a. Current	73.33	2.32	-	-
	Domestic	73.33	2.32	-	-
	Foreign	-	-	-	-
	b. Savings	3,279.55	81.21	1,237.32	1,300.36
	Domestic	3,279.55	81.21	1,237.32	1,300.36
	Foreign	-	-	-	-
	c. Fixed	7,334.55	37.62	3,712.85	2,467.23
	Domestic	7,334.55	37.62	3,712.85	2,467.23
	Foreign	-	-	-	-
	d. Call Deposits	890.88	7.11	3,075.89	-
	Domestic	890.88	7.11	3,075.89	-
	Foreign	-	-	-	-
	e. Others	2.32	1.11	0.05	1,181.30
	Domestic	2.32	1.11	0.05	1,181.30
	Foreign	-	-	-	-
4	Bills Payable	0.15	-	-	-
5	Other Liabilities	420.58	83.92	785.35	381.21
	1. Sundry Creditors	19.19	3.16	(2.16)	3.21
	2. Loan Loss Provision	152.34	1.39	290.88	118.93
	3. Interest Suspense a/c	-	3.03	232.20	131.89
	4. Others	249.05	76.35	264.42	127.18
6	Reconciliation A/c	-	-	-	-
7	Profit & Loss A/c	110.89	-	110.31	24.31
	TOTAL Liabilities	14,473.37	440.68	11,270.34	6,694.55
Assets					
1	LIQUID FUNDS	1,906.34	194.03	865.15	1,204.60
	a. Cash Balance	225.18	4.85	85.99	51.22
	Nepalese Notes & Coins	225.14	4.85	85.99	51.22
	Foreign Currency	0.05	-	-	-
	b. Bank Balance	1,681.15	189.19	779.16	195.88
	1. In Nepal Rastra Bank	351.31	9.21	272.06	195.88
	Domestic Currency	351.31	9.21	272.06	195.88
	Foreign Currency	-	-	-	-
	2. "A" Class Licensed Institution	144.53	64.81	232.73	-
	Domestic Currency	144.53	64.81	232.73	-
	Foreign Currency	-	-	-	-
	3. Other Financial Ins.	1,185.31	115.16	274.37	-
	4. In Foreign Banks	-	-	-	-
	c. Money at Call	-	-	-	957.49
	Domestic Currency	-	-	-	957.49
	Foreign Currency	-	-	-	-
2	INVESTMENT IN SECURITIES	2,004.04	-	2,620.52	802.13
	a. Govt. Securities	2,004.04	-	2,620.52	58.63
	b. NRB Bond	-	-	-	743.50
	c. Govt. Non-Fin. Ins.	-	-	-	-
	d. Other Non-Fin. Ins.	-	-	-	-
	e. Non Residents	-	-	-	-
3	SHARE & OTHER INVESTMENT	271.94	-	293.58	248.26
	a. Interbank Lending	-	-	-	-
	b. Non Residents	-	-	-	-
	c. Others	271.94	-	293.58	248.26
4	LOANS & ADVANCES (Including Bills Purchased)	9,441.38	136.72	6,783.56	4,051.78
	4.1 LOANS & ADVANCES	9,441.38	136.72	6,783.56	4,051.78
	a. Private Sector	8,738.60	133.76	5,658.56	3,630.18
	b. Financial Institutions	702.78	2.96	1,125.00	421.60
	c. Government Organizations	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-
	c. Import Bills & Imports	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-
	a. Against Domestic Bills	-	-	-	-
	b. Against Foreign Bills	-	-	-	-
6	FIXED ASSETS	280.21	32.62	108.79	29.96
7	OTHER ASSETS	566.25	30.67	562.39	335.04
	a. Accrued Interest:	291.31	3.03	232.20	162.27
	Financial Institutions	272.66	0.69	91.66	12.89
	Government Enterprises	18.65	-	-	4.01
	Private Sector	-	2.34	140.54	145.37
	b. Staff Loans / Adv.	71.43	0.93	144.63	17.87
	c. Sundry Debtors	60.07	0.89	3.33	53.22
	d. Cash In Transit	-	-	-	-
	e. Others	143.44	25.81	182.23	101.68
8	Expenses not Written off	-	-	-	-
9	Non Banking Assets	3.21	46.23	36.35	1.62
10	Reconciliation Account	-	-	-	2.85
11	Profit & Loss A/c	-	0.40	-	18.31
	TOTAL ASSETS	14,473.37	440.68	11,270.34	6,694.55

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	4,922.07	6,312.31	7,826.08	7,817.65	2,565.71	6,057.34	6,083.79
1.1 On Deposit Liabilities	4,918.17	6,298.27	7,801.20	7,534.52	2,565.33	5,815.40	5,884.15
1.1.1 Saving Account	2,220.24	3,352.60	1,631.74	1,240.77	880.80	1,299.15	961.85
1.1.2 Fixed Account	2,486.42	2,558.09	5,546.96	5,889.64	1,515.53	4,277.67	4,863.41
1.1.2.1 Up to 3 months Fixed Account	216.71	121.61	832.04	119.67	-	-	194.90
1.1.2.2 3 to 6 months Fixed Account	170.66	92.26	1,109.39	-	124.04	-	155.32
1.1.2.3 6 months to 1 year Fixed Account	1,901.26	1,482.59	2,773.48	-	509.64	4,277.67	426.31
1.1.2.4 Above 1 year Fixed Account	197.78	861.63	832.04	5,769.97	881.86	-	4,086.87
1.1.3 Call Deposit	211.51	387.58	622.51	404.11	168.99	238.57	58.89
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	3.90	14.04	24.88	283.14	0.38	241.95	199.64
2. Commission Expense	82.30	-	241.91	266.46	55.61	-	102.75
3. Staff Expense	1,661.98	2,280.80	1,256.01	1,294.46	650.65	1,064.84	1,055.60
4. Office Operating Expenses	591.82	1,184.93	933.68	898.83	479.31	929.52	730.48
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	164.35	-	-	-	-	0.67
7. Provision for Risk	545.15	1,516.53	214.25	1,305.89	96.92	(142.09)	150.83
7.1 Loan loss Provision	545.15	1,516.53	212.22	1,305.89	96.92	(142.09)	150.43
7.1.1 General Loan loss Provision	545.15	236.13	185.49	559.79	51.09	-	79.86
7.1.1.1 Pass Loan Loss Provision	545.15	127.20	185.49	170.64	35.84	-	79.86
7.1.1.2 Watch List Provision	-	108.93	-	389.15	15.25	-	-
7.1.2 Special Loan Loss Provision	-	1,349.40	26.73	746.09	45.84	-	70.58
7.1.3 Additional Loan Loss Provision	-	(69.00)	-	-	-	(142.09)	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.39
7.5. Provision for Loss of Other Assets	-	-	2.03	-	-	-	-
8. Loan Written Off	-	-	3.16	0.72	8.88	-	3.33
9. Provision for Staff Bonus	128.19	209.57	555.84	-	315.22	376.40	243.18
10. Provision for Income Tax	788.11	1,194.60	1,475.17	1,215.17	851.10	921.10	662.38
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,775.76	2,787.39	3,527.42	2,835.41	1,985.90	2,466.54	1,526.24
Total Expenses	10,495.38	15,650.48	16,033.53	15,634.60	7,009.32	11,673.65	10,559.23
Income							
1. Interest Income	8,902.09	13,320.26	13,869.70	12,956.87	5,674.24	10,223.70	9,475.89
1.1 On Loans and Advances	8,343.36	11,841.63	12,513.60	12,118.03	4,973.76	9,452.55	8,918.99
1.2 On Investment	209.40	1,386.22	859.81	590.85	347.94	605.03	422.98
1.2.1 Government Bonds	209.40	1,386.22	859.81	590.85	347.94	573.55	422.98
1.2.2 Foreign Bonds	-	-	-	-	-	31.48	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	103.04	7.78	19.99	218.59	3.16	-	6.88
1.4 On Call Deposit	-	84.63	349.03	29.09	111.52	-	-
1.5 On Others	246.28	-	127.28	0.31	237.86	166.12	127.04
2. Commission and Discount	615.62	379.19	772.56	1,139.70	616.23	551.12	747.59
2.1 Bills Purchase and Discount	-	1.26	0.06	2.03	15.43	2.70	1.08
2.2 Commission	615.62	361.15	768.33	1,137.67	478.68	330.74	260.10
2.3 Others	-	16.78	4.17	-	122.12	217.68	486.41
3. Exchange Fluctuation Income	346.70	75.23	625.20	799.08	632.08	622.18	240.54
3.1 Due to Change in Exchange Rate	4.34	31.11	374.65	48.97	337.81	-	15.58
3.2 Due to Foreign Currency Transaction	342.35	44.12	250.55	750.11	294.27	622.18	224.96
4. Other Operating Income	189.37	559.76	558.61	201.05	60.98	94.51	-
5. Non Operating Income	229.51	118.00	101.61	6.20	16.54	46.73	24.89
6. Write Back from Provisions for loss	212.11	1,044.96	104.43	531.70	9.26	313.61	70.31
7. Recovery of written-off Loan	-	153.08	1.41	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	(178.20)	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	10,495.38	15,650.48	16,033.53	15,634.60	7,009.32	11,673.65	10,559.23

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	3,858.95	7,123.56	5,310.32	4,416.45	11,015.01	6,234.28	5,777.44
1.1 On Deposit Liabilities	3,856.22	7,038.23	5,226.87	4,380.96	10,159.23	5,923.99	5,709.69
1.1.1 Saving Account	949.56	1,508.16	832.52	1,071.95	3,094.83	1,244.66	912.55
1.1.2 Fixed Account	2,423.33	5,253.74	4,215.02	2,669.75	6,456.13	4,312.97	4,133.22
1.1.2.1 Up to 3 months Fixed Account	-	1,193.71	-	259.39	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.47	1,132.70	-	381.29	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	1,184.71	4,215.02	1,842.50	5,543.97	3,482.92	-
1.1.2.4 Above 1 year Fixed Account	2,422.87	1,742.63	-	186.57	912.16	830.05	4,133.22
1.1.3 Call Deposit	483.32	276.33	179.33	639.26	608.27	366.36	663.92
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.74	85.33	83.45	35.49	855.78	310.29	67.75
2. Commission Expense	18.86	88.74	48.17	15.51	-	44.73	-
3. Staff Expense	677.70	1,035.39	774.14	764.34	1,742.73	1,102.12	1,086.38
4. Office Operating Expenses	470.75	719.04	724.33	541.05	1,616.25	828.84	703.19
5. Foreign Exchange Loss	12.83	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	12.83	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	0.00	-	-	-	-	-	-
6. Non Operating Expense	34.30	0.15	-	-	-	0.03	14.82
7. Provision for Risk	1,343.89	107.68	1,092.77	341.52	992.04	267.71	613.72
7.1 Loan loss Provision	1,337.87	107.68	1,092.77	341.51	992.04	267.71	613.72
7.1.1 General Loan loss Provision	460.28	107.68	896.92	219.34	992.04	169.40	454.82
7.1.1.1 Pass Loan Loss Provision	306.02	107.68	539.88	176.54	992.04	155.34	448.37
7.1.1.2 Watch List Provision	154.26	-	357.04	42.80	-	14.05	6.44
7.1.2 Special Loan Loss Provision	877.59	-	195.85	122.18	-	98.32	158.90
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	6.01	-	-	0.01	-	-	-
8. Loan Written Off	0.00	-	-	-	40.62	66.44	-
9. Provision for Staff Bonus	158.94	398.39	174.11	211.25	439.05	207.26	186.89
10. Provision for Income Tax	425.45	1,075.65	470.10	555.57	1,185.43	600.04	504.61
11. Others	-	-	-	-	-	-	-
12. Net Profit	747.89	2,509.85	1,096.89	1,345.65	2,766.00	1,265.26	1,177.43
Total Expenses	7,749.56	13,058.45	9,690.83	8,191.34	19,797.13	10,616.71	10,064.48
Income							
1. Interest Income	5,768.77	11,811.30	8,625.46	7,279.24	17,175.87	9,516.21	8,843.91
1.1 On Loans and Advances	5,402.58	10,817.08	8,080.03	6,948.45	16,376.78	8,975.97	8,348.15
1.2 On Investment	236.23	965.37	490.91	286.67	32.67	442.96	337.18
1.2.1 Government Bonds	58.06	945.38	490.91	286.67	32.67	331.97	337.18
1.2.2 Foreign Bonds	-	19.99	-	-	-	-	-
1.2.3 NRB Bonds	178.17	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	110.99	-
1.3 On Agency Balance	1.50	-	-	44.12	18.14	-	-
1.4 On Call Deposit	95.69	-	17.88	-	677.56	-	-
1.5 On Others	32.77	28.85	36.64	0.00	70.72	97.28	158.59
2. Commission and Discount	652.82	925.53	445.78	414.28	168.23	792.61	354.41
2.1 Bills Purchase and Discount	21.71	-	1.69	-	4.95	0.02	-
2.2 Commission	624.59	925.53	444.09	414.28	163.29	525.67	163.60
2.3 Others	6.52	-	-	-	-	266.92	190.81
3. Exchange Fluctuation Income	187.53	237.04	279.20	154.62	304.48	267.86	299.11
3.1 Due to Change in Exchange Rate	-	22.35	-	2.32	5.45	92.35	59.82
3.2 Due to Foreign Currency Transaction	187.53	214.69	279.20	152.31	299.03	175.51	239.29
4. Other Operating Income	200.48	-	41.67	42.26	1,829.39	-	91.74
5. Non Operating Income	-	84.58	-	-	309.74	11.82	43.36
6. Write Back from Provisions for loss	928.64	-	286.22	300.94	-	21.36	431.95
7. Recovery of written-off Loan	11.31	-	12.50	-	9.42	6.85	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	7,749.56	13,058.45	9,690.83	8,191.34	19,797.13	10,616.71	10,064.48

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	5,552.81	8,198.03	7,583.21	9,845.87	5,475.47	6,066.35	5,092.64
1.1 On Deposit Liabilities	5,396.21	7,727.50	7,499.51	9,524.21	5,304.79	6,056.52	4,817.16
1.1.1 Saving Account	1,124.54	1,777.14	1,598.75	2,550.55	890.15	989.00	930.51
1.1.2 Fixed Account	3,855.83	5,167.49	5,772.51	6,516.87	4,022.66	4,021.89	3,699.95
1.1.2.1 Up to 3 months Fixed Account	126.05	15.98	-	267.98	399.52	-	-
1.1.2.2 3 to 6 months Fixed Account	231.27	911.44	-	1,412.37	263.12	409.13	1,630.28
1.1.2.3 6 months to 1 year Fixed Account	1,703.61	1,894.65	4,901.90	3,350.43	3,094.28	2,933.44	168.69
1.1.2.4 Above 1 year Fixed Account	1,794.90	2,345.43	870.61	1,486.09	265.74	679.32	1,900.98
1.1.3 Call Deposit	415.84	782.86	128.24	456.79	391.98	1,045.63	186.69
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	156.59	470.53	83.70	321.67	170.68	9.82	275.48
2. Commission Expense	-	-	13.64	161.96	43.10	-	1.11
3. Staff Expense	776.04	1,492.50	2,454.44	1,771.39	679.31	523.06	875.03
4. Office Operating Expenses	789.31	1,050.55	826.12	1,171.50	562.96	459.18	782.81
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	11.09	-	22.17	-	-	-	-
7. Provision for Risk	537.69	1,023.13	1,637.74	716.30	104.76	198.62	1,350.61
7.1 Loan loss Provision	537.69	1,023.13	1,637.74	716.30	104.76	198.62	1,350.61
7.1.1 General Loan loss Provision	227.71	1,023.13	300.96	716.30	20.94	97.60	742.64
7.1.1.1 Pass Loan Loss Provision	101.53	1,023.13	182.73	716.30	24.68	59.38	730.79
7.1.1.2 Watch List Provision	126.18	-	118.24	-	(3.74)	38.22	11.85
7.1.2 Special Loan Loss Provision	309.98	-	1,336.78	-	83.82	101.02	607.98
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	47.04	37.51	-	-	-	-	-
9. Provision for Staff Bonus	185.79	254.45	196.42	485.37	185.90	353.69	175.62
10. Provision for Income Tax	501.64	706.48	1,104.39	1,264.95	507.82	951.72	474.17
11. Others	-	-	-	-	-	-	4.63
12. Net Profit	1,170.48	1,583.60	2,627.56	3,103.35	1,165.31	2,231.48	1,106.40
Total Expenses	9,571.88	14,346.24	16,465.68	18,520.69	8,724.63	10,784.11	9,863.03
Income							
1. Interest Income	8,420.43	12,921.30	12,974.04	16,673.57	7,961.34	9,781.39	8,427.18
1.1 On Loans and Advances	8,052.35	12,169.64	12,278.29	15,842.53	7,383.24	9,293.36	7,861.77
1.2 On Investment	241.49	683.03	689.53	704.35	399.13	379.67	435.85
1.2.1 Government Bonds	237.01	683.03	689.53	704.35	399.13	379.67	431.83
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	4.47	-	-	-	-	-	4.02
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	2.62	-	-	24.55	18.50	1.29
1.4 On Call Deposit	-	55.85	-	-	4.68	-	100.98
1.5 On Others	126.59	10.16	6.22	126.69	149.74	89.86	27.28
2. Commission and Discount	313.90	863.41	487.29	1,200.49	465.97	629.82	362.72
2.1 Bills Purchase and Discount	31.07	13.32	0.00	-	-	-	82.60
2.2 Commission	282.83	104.43	451.09	1,200.49	458.75	620.53	248.75
2.3 Others	-	745.65	36.20	-	7.22	9.29	31.37
3. Exchange Fluctuation Income	269.54	384.40	355.83	473.05	239.07	220.06	210.00
3.1 Due to Change in Exchange Rate	5.07	(3.40)	-	-	1.60	3.42	17.11
3.2 Due to Foreign Currency Transaction	264.47	387.80	355.83	473.05	237.47	216.65	192.89
4. Other Operating Income	328.67	176.93	891.93	128.60	9.34	133.03	471.63
5. Non Operating Income	102.16	-	213.04	-	28.45	19.80	45.55
6. Write Back from Provisions for loss	132.83	-	1,525.02	44.39	-	-	340.03
7. Recovery of written-off Loan	4.17	0.21	18.53	0.58	20.46	-	3.81
8. Income from Extra Ordinary transactions	0.18	-	0.00	-	-	-	2.12
9. Net Loss	-	-	-	-	-	-	-
Total Income	9,571.88	14,346.24	16,465.68	18,520.69	8,724.63	10,784.11	9,863.03

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahaaxmi
Expenses							
1. Interest Expense	7,378.73	5,981.62	5,100.31	3,266.45	4,353.91	6,062.64	2,435.58
1.1 On Deposit Liabilities	7,022.37	5,878.35	5,046.99	3,216.56	4,336.29	5,883.50	2,431.67
1.1.1 Saving Account	1,500.99	1,569.57	967.48	551.12	861.14	1,434.97	644.30
1.1.2 Fixed Account	4,920.28	3,876.64	3,519.10	2,308.78	2,937.87	4,116.27	1,582.04
1.1.2.1 Up to 3 months Fixed Account	579.44	391.34	-	-	-	50.42	-
1.1.2.2 3 to 6 months Fixed Account	588.38	438.35	-	-	2,294.69	847.70	277.45
1.1.2.3 6 months to 1 year Fixed Account	1,482.54	2,561.35	3,519.10	2,308.78	453.85	569.93	1,117.92
1.1.2.4 Above 1 year Fixed Account	2,269.91	485.60	-	-	189.32	2,648.21	186.67
1.1.3 Call Deposit	382.77	432.14	560.41	356.66	537.28	332.26	205.33
1.1.4 Certificate of Deposit	218.33	-	-	-	-	-	-
1.2 On Borrowing	356.36	103.27	53.32	49.89	17.62	179.14	3.91
2. Commission Expense	92.92	-	34.63	-	12.65	-	3.43
3. Staff Expense	1,153.43	1,416.30	1,021.97	709.20	826.19	739.10	370.44
4. Office Operating Expenses	937.07	1,028.75	643.86	541.72	507.34	651.25	258.79
5. Foreign Exchange Loss	-	-	-	-	-	-	2.84
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	2.84
6. Non Operating Expense	-	-	-	0.92	4.58	-	0.01
7. Provision for Risk	1,531.85	177.12	274.74	394.00	758.81	407.51	187.77
7.1 Loan loss Provision	1,531.85	177.12	256.87	394.00	758.81	407.51	178.16
7.1.1 General Loan loss Provision	410.16	259.38	94.37	128.66	155.23	102.07	70.66
7.1.1.1 Pass Loan Loss Provision	-	74.86	94.37	65.42	27.44	102.07	40.98
7.1.1.2 Watch List Provision	410.16	184.52	-	63.24	127.79	-	29.67
7.1.2 Special Loan Loss Provision	753.07	(82.26)	162.50	265.35	603.58	81.05	107.51
7.1.3 Additional Loan Loss Provision	368.63	-	-	-	-	224.39	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	8.25
7.3. Provision for Loss on Investment	-	-	17.88	-	-	-	1.36
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	33.98	31.04	7.77	29.26	-	0.20	-
9. Provision for Staff Bonus	307.69	228.31	-	69.31	-	287.70	81.73
10. Provision for Income Tax	661.52	590.64	561.91	187.15	440.42	766.36	219.63
11. Others	20.17	-	0.39	0.66	-	-	-
12. Net Profit	2,107.71	1,640.83	1,823.66	436.67	1,027.64	1,822.91	515.97
Total Expenses	14,225.07	11,094.61	9,469.23	5,635.35	7,931.55	10,737.67	4,076.20
Income							
1. Interest Income	12,166.09	9,910.88	8,604.09	5,109.88	6,886.03	9,723.19	3,776.45
1.1 On Loans and Advances	11,500.57	8,856.68	7,896.49	4,799.92	6,571.19	9,071.91	3,386.74
1.2 On Investment	457.62	570.20	497.75	282.56	243.21	612.30	90.00
1.2.1 Government Bonds	415.79	570.20	25.56	282.56	243.21	612.30	90.00
1.2.2 Foreign Bonds	41.83	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	472.20	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	55.99	1.26	1.11	34.70	-	-
1.4 On Call Deposit	34.79	10.56	81.49	26.28	-	-	289.29
1.5 On Others	173.11	417.45	127.10	-	36.94	38.98	10.42
2. Commission and Discount	778.28	356.06	434.15	77.96	220.40	179.48	166.92
2.1 Bills Purchase and Discount	-	5.59	3.12	-	-	-	-
2.2 Commission	778.28	335.39	154.04	77.96	220.40	179.48	9.10
2.3 Others	-	15.09	276.99	-	-	-	157.82
3. Exchange Fluctuation Income	444.13	355.13	250.34	185.20	149.33	347.21	4.14
3.1 Due to Change in Exchange Rate	88.83	12.12	-	47.18	2.99	9.08	4.14
3.2 Due to Foreign Currency Transaction	355.31	343.00	250.34	138.02	146.34	338.13	0.00
4. Other Operating Income	119.81	440.20	115.40	173.09	19.31	427.00	26.39
5. Non Operating Income	603.66	27.88	2.88	5.39	46.09	42.50	-
6. Write Back from Provisions for loss	94.58	-	62.37	83.83	610.39	18.30	99.99
7. Recovery of written-off Loan	11.23	4.45	-	-	-	-	2.30
8. Income from Extra Ordinary transactions	7.28	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	14,225.07	11,094.61	9,469.23	5,635.35	7,931.55	10,737.67	4,076.20

BFI Name	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri
Expenses							
1. Interest Expense	0.41	293.33	265.46	1,714.47	498.31	1,689.41	370.56
1.1 On Deposit Liabilities	0.41	293.33	265.46	1,713.39	497.93	1,684.82	370.31
1.1.1 Saving Account	0.41	192.93	104.22	482.39	148.26	469.10	95.79
1.1.2 Fixed Account	-	90.26	131.51	1,041.70	307.76	1,017.25	249.32
1.1.2.1 Up to 3 months Fixed Account	-	-	-	90.71	0.86	-	9.97
1.1.2.2 3 to 6 months Fixed Account	-	4.92	-	572.47	102.87	-	12.47
1.1.2.3 6 months to 1 year Fixed Account	-	7.76	-	259.02	133.68	-	87.26
1.1.2.4 Above 1 year Fixed Account	-	77.58	131.51	119.50	70.36	1,017.25	139.62
1.1.3 Call Deposit	-	10.15	29.72	189.30	41.90	198.47	25.19
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	1.09	0.38	4.59	0.25
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	1.71	45.48	42.28	290.34	91.79	248.12	48.84
4. Office Operating Expenses	3.18	35.95	33.36	246.06	72.92	266.23	32.66
5. Foreign Exchange Loss	-	-	-	-	-	6.30	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	6.30	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	0.29
7. Provision for Risk	0.03	29.84	1.64	108.82	204.20	190.41	9.52
7.1 Loan loss Provision	0.03	29.84	1.64	108.82	204.20	190.41	9.52
7.1.1 General Loan loss Provision	-	12.83	1.64	78.43	24.65	93.60	6.11
7.1.1.1 Pass Loan Loss Provision	-	4.00	1.64	30.44	15.01	32.56	0.28
7.1.1.2 Watch List Provision	-	8.83	-	47.98	9.64	61.04	5.83
7.1.2 Special Loan Loss Provision	0.03	17.01	-	30.40	179.55	96.81	3.41
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	2.58	-	-	-
9. Provision for Staff Bonus	-	15.85	-	40.05	13.45	37.24	18.25
10. Provision for Income Tax	-	42.79	-	108.14	40.35	111.72	54.74
11. Others	-	-	-	3.34	-	-	-
12. Net Profit	4.95	99.83	-	248.98	94.15	260.68	127.72
Total Expenses	10.28	563.08	342.74	2,762.78	1,015.18	2,810.12	662.56
Income							
1. Interest Income	1.47	498.73	227.75	2,611.74	851.18	2,612.04	591.96
1.1 On Loans and Advances	1.10	451.24	221.78	2,407.79	807.14	2,348.40	550.51
1.2 On Investment	-	-	-	38.46	-	22.90	-
1.2.1 Government Bonds	-	-	-	38.46	-	22.90	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	0.37	-	-	-	-	9.52	-
1.4 On Call Deposit	-	47.42	5.96	153.11	44.05	215.93	41.45
1.5 On Others	-	0.06	-	12.37	-	15.29	-
2. Commission and Discount	-	4.69	22.08	143.33	14.80	13.87	2.98
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	4.69	2.19	135.40	10.74	13.55	1.86
2.3 Others	-	-	19.89	7.93	4.05	0.32	1.12
3. Exchange Fluctuation Income	-	-	-	1.08	-	8.71	-
3.1 Due to Change in Exchange Rate	-	-	-	0.99	-	8.61	-
3.2 Due to Foreign Currency Transaction	-	-	-	0.09	-	0.10	-
4. Other Operating Income	6.93	38.28	-	6.56	59.61	126.24	41.19
5. Non Operating Income	-	-	-	0.08	2.20	0.66	26.43
6. Write Back from Provisions for loss	1.88	21.39	-	-	87.39	48.59	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	92.91	-	-	-	-
Total Income	10.28	563.08	342.74	2,762.78	1,015.18	2,810.12	662.56

BFI Name	Tinau	Mukti	Garima	GandakiDB	Kamana	Corporate	Jyoti
Expenses							
1. Interest Expense	1,005.13	3,607.75	2,569.50	2,297.79	1,953.58	19.26	2,202.82
1.1 On Deposit Liabilities	1,005.13	3,596.93	2,566.29	2,297.79	1,953.58	19.26	2,149.57
1.1.1 Saving Account	288.23	881.12	579.46	616.12	407.44	5.72	451.30
1.1.2 Fixed Account	631.37	2,316.09	1,633.20	1,509.42	1,322.81	11.19	1,328.53
1.1.2.1 Up to 3 months Fixed Account	-	538.05	451.15	-	305.92	-	337.25
1.1.2.2 3 to 6 months Fixed Account	5.14	291.35	213.37	356.17	178.65	-	129.49
1.1.2.3 6 months to 1 year Fixed Account	9.06	1,219.76	866.33	971.62	588.48	8.20	677.18
1.1.2.4 Above 1 year Fixed Account	617.17	266.94	102.35	181.63	249.75	2.99	184.61
1.1.3 Call Deposit	85.53	399.72	353.63	172.25	223.33	2.35	369.74
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	10.82	3.22	-	-	-	53.25
2. Commission Expense	-	-	-	-	1.48	-	-
3. Staff Expense	190.83	608.58	356.86	305.05	345.54	11.15	332.44
4. Office Operating Expenses	93.82	498.55	300.51	215.62	288.61	10.38	312.59
5. Foreign Exchange Loss	-	4.73	0.79	-	1.54	-	-
5.1 Due to Change in Exchange Rates	-	4.73	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	0.79	-	1.54	-	-
6. Non Operating Expense	-	-	-	-	-	-	0.28
7. Provision for Risk	196.80	170.14	92.16	67.28	123.11	6.19	80.71
7.1 Loan loss Provision	192.21	170.14	92.16	67.28	113.50	6.19	80.71
7.1.1 General Loan loss Provision	53.66	145.11	67.35	24.02	61.31	3.27	64.34
7.1.1.1 Pass Loan Loss Provision	28.64	110.16	62.34	15.97	50.85	0.62	21.50
7.1.1.2 Watch List Provision	25.01	34.95	5.01	8.05	10.46	2.65	42.85
7.1.2 Special Loan Loss Provision	138.56	25.03	24.81	43.26	52.19	2.92	16.37
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	9.61	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	4.59	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	11.13	117.78	87.68	36.58	39.44	2.73	65.77
10. Provision for Income Tax	30.04	318.02	235.58	98.76	106.50	-	197.31
11. Others	-	-	-	-	-	-	0.00
12. Net Profit	70.09	742.01	553.55	230.43	248.49	33.03	460.38
Total Expenses	1,597.83	6,067.56	4,196.64	3,251.50	3,108.29	82.74	3,652.32
Income							
1. Interest Income	1,416.73	5,518.98	3,933.45	3,028.85	2,902.89	48.17	3,366.78
1.1 On Loans and Advances	1,299.54	5,097.89	3,669.83	2,852.11	2,710.71	38.00	3,071.57
1.2 On Investment	4.54	96.72	43.31	-	13.07	-	45.85
1.2.1 Government Bonds	-	82.60	43.31	-	13.07	-	45.85
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	4.54	14.12	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	112.65	310.94	214.46	176.74	179.11	-	249.18
1.5 On Others	-	13.43	5.84	-	-	10.17	0.18
2. Commission and Discount	7.92	38.28	46.17	7.87	164.08	0.14	10.20
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	7.92	36.32	31.09	7.87	-	0.08	10.20
2.3 Others	-	1.96	15.08	-	164.08	0.06	-
3. Exchange Fluctuation Income	-	17.53	0.99	-	-	-	32.93
3.1 Due to Change in Exchange Rate	-	7.08	0.99	-	-	-	10.75
3.2 Due to Foreign Currency Transaction	-	10.45	-	-	-	-	22.18
4. Other Operating Income	77.97	403.13	205.40	171.57	34.21	1.32	218.42
5. Non Operating Income	3.33	16.78	0.10	39.91	1.64	-	23.99
6. Write Back from Provisions for loss	91.88	72.86	10.53	3.30	5.46	33.11	-
7. Recovery of written-off Loan	-	-	-	-	-	-	(0.00)
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	1,597.83	6,067.56	4,196.64	3,251.50	3,108.29	82.74	3,652.32

BFI Name	Shine	Kanchan	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi
Expenses							
1. Interest Expense	1,753.89	395.95	1,899.27	179.20	58.14	32.92	187.13
1.1 On Deposit Liabilities	1,753.89	395.95	1,890.73	179.20	58.14	32.92	187.13
1.1.1 Saving Account	594.25	159.12	380.64	57.96	41.92	32.92	55.23
1.1.2 Fixed Account	1,107.28	181.51	1,202.91	77.45	9.29	-	109.48
1.1.2.1 Up to 3 months Fixed Account	-	10.40	0.04	-	-	-	0.00
1.1.2.2 3 to 6 months Fixed Account	113.49	14.37	-	13.17	2.85	-	29.29
1.1.2.3 6 months to 1 year Fixed Account	831.21	53.19	15.12	39.42	1.04	-	32.18
1.1.2.4 Above 1 year Fixed Account	162.57	103.55	1,187.74	24.86	5.39	-	48.01
1.1.3 Call Deposit	52.36	55.31	307.19	43.78	6.93	-	22.43
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	8.54	-	-	-	-
2. Commission Expense	-	2.28	-	-	-	-	-
3. Staff Expense	295.35	59.46	202.27	48.36	15.06	18.53	66.31
4. Office Operating Expenses	186.27	49.69	197.37	41.10	8.94	7.84	52.88
5. Foreign Exchange Loss	-	-	0.02	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	0.02	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.00	-	-	-	-
7. Provision for Risk	95.65	34.90	196.92	7.57	1.16	11.89	111.72
7.1 Loan loss Provision	95.65	34.90	196.92	7.57	1.16	11.89	111.26
7.1.1 General Loan loss Provision	31.68	18.90	85.97	5.59	1.16	4.04	42.15
7.1.1.1 Pass Loan Loss Provision	19.91	10.48	37.06	5.59	1.16	0.90	11.15
7.1.1.2 Watch List Provision	11.77	8.42	48.90	(0.00)	-	3.14	31.01
7.1.2 Special Loan Loss Provision	63.97	16.00	109.06	-	-	7.85	69.11
7.1.3 Additional Loan Loss Provision	-	-	1.89	1.98	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.46
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	0.04	-	1.30	-	-	-	-
9. Provision for Staff Bonus	-	13.01	75.70	3.44	-	-	3.41
10. Provision for Income Tax	206.78	35.11	204.51	10.31	-	-	9.22
11. Others	-	-	-	-	-	-	-
12. Net Profit	482.50	81.93	476.77	24.06	7.33	-	21.51
Total Expenses	3,020.48	672.34	3,254.14	314.04	90.63	71.19	452.18
Income							
1. Interest Income	2,900.98	622.20	2,891.47	295.22	81.44	58.34	317.38
1.1 On Loans and Advances	2,692.14	560.25	2,671.48	267.28	69.14	54.50	283.05
1.2 On Investment	46.47	-	57.57	1.11	-	-	-
1.2.1 Government Bonds	46.47	-	57.57	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	0.15	-	-	-
1.2.4 Debenture & Bonds	-	-	-	0.96	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	162.37	57.98	157.90	26.83	12.30	3.84	34.33
1.5 On Others	-	3.97	4.52	-	-	-	-
2. Commission and Discount	16.73	9.41	5.46	0.81	-	0.93	3.21
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	16.73	4.81	5.46	0.81	-	0.93	3.21
2.3 Others	-	4.60	-	-	-	-	-
3. Exchange Fluctuation Income	-	-	1.38	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	1.34	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.04	-	-	-	-
4. Other Operating Income	95.63	23.42	94.40	18.02	9.19	4.23	20.84
5. Non Operating Income	7.14	-	21.05	-	-	-	-
6. Write Back from Provisions for loss	-	14.58	239.32	-	-	6.80	110.76
7. Recovery of written-off Loan	-	-	1.06	-	-	-	-
8. Income from Extra Ordinary transactions	-	2.72	-	-	-	-	-
9. Net Loss	-	-	-	-	-	0.89	-
Total Income	3,020.48	672.34	3,254.14	314.04	90.63	71.19	452.18

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur
Expenses							
1. Interest Expense	86.51	1.78	1.96	504.22	634.69	390.59	20.83
1.1 On Deposit Liabilities	86.51	1.78	1.96	498.12	622.53	386.93	20.83
1.1.1 Saving Account	13.94	1.59	1.70	110.33	157.74	64.47	8.42
1.1.2 Fixed Account	54.37	0.19	-	274.07	464.79	275.56	11.52
1.1.2.1 Up to 3 months Fixed Account	-	0.00	-	53.91	5.93	8.47	-
1.1.2.2 3 to 6 months Fixed Account	10.85	-	-	40.55	9.29	2.25	0.37
1.1.2.3 6 months to 1 year Fixed Account	41.67	-	-	107.83	221.42	164.39	6.63
1.1.2.4 Above 1 year Fixed Account	1.85	0.19	-	71.79	228.15	100.45	4.52
1.1.3 Call Deposit	18.21	-	0.26	113.72	-	46.90	0.90
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	6.10	12.17	3.66	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	25.78	5.44	2.18	84.32	58.92	38.09	12.78
4. Office Operating Expenses	22.03	6.86	11.37	69.65	73.72	34.36	8.80
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	9.33	0.71	-	63.50	62.90	22.62	4.41
7.1 Loan loss Provision	9.33	0.26	-	32.08	55.38	22.62	-
7.1.1 General Loan loss Provision	3.03	0.26	-	(3.42)	-	16.51	-
7.1.1.1 Pass Loan Loss Provision	2.03	0.26	-	7.20	-	4.41	-
7.1.1.2 Watch List Provision	1.00	-	-	(10.63)	-	12.10	-
7.1.2 Special Loan Loss Provision	6.29	-	-	35.51	-	6.11	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	55.38	-	-
7.2. Provision for Non-Banking Assets	-	-	-	34.61	-	-	-
7.3. Provision for Loss on Investment	-	0.46	-	(3.19)	7.52	-	4.41
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	0.07	-	-	-
9. Provision for Staff Bonus	2.41	-	-	-	1.43	11.11	-
10. Provision for Income Tax	7.22	-	-	-	5.16	30.00	-
11. Others	-	-	-	0.23	-	-	-
12. Net Profit	16.81	30.38	14.43	(109.90)	7.68	69.99	4.34
Total Expenses	170.07	45.18	29.94	612.10	844.51	596.77	51.16
Income							
1. Interest Income	154.74	24.61	11.42	569.38	749.03	559.45	41.42
1.1 On Loans and Advances	134.76	18.43	0.21	491.36	648.00	504.32	31.47
1.2 On Investment	1.07	-	-	8.53	29.77	9.89	-
1.2.1 Government Bonds	-	-	-	8.53	29.77	9.89	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	1.07	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	18.91	-	11.20	69.48	71.26	45.24	9.96
1.5 On Others	-	6.18	-	-	-	-	-
2. Commission and Discount	0.79	-	-	1.14	1.81	0.87	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.79	-	-	1.14	1.81	0.87	-
2.3 Others	-	-	-	-	-	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	5.67	1.21	0.01	33.11	93.66	31.37	0.99
5. Non Operating Income	-	0.05	16.92	8.46	-	1.94	0.02
6. Write Back from Provisions for loss	8.86	19.31	1.58	-	-	3.14	-
7. Recovery of written-off Loan	-	-	-	-	-	-	8.74
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	170.07	45.18	29.94	612.10	844.51	596.77	51.16

BFI Name	United	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Expenses							
1. Interest Expense	516.39	193.55	104.19	181.11	501.80	298.93	22.51
1.1 On Deposit Liabilities	516.02	193.55	104.19	181.11	499.19	298.93	22.51
1.1.1 Saving Account	93.41	60.42	38.77	44.34	117.84	95.43	4.93
1.1.2 Fixed Account	374.97	114.68	51.31	134.11	339.39	203.50	17.58
1.1.2.1 Up to 3 months Fixed Account	1.54	-	10.59	-	26.06	-	-
1.1.2.2 3 to 6 months Fixed Account	63.60	-	1.67	2.22	27.34	19.91	-
1.1.2.3 6 months to 1 year Fixed Account	277.14	114.68	32.20	1.62	259.04	120.58	-
1.1.2.4 Above 1 year Fixed Account	32.69	-	6.84	130.26	26.95	63.01	17.58
1.1.3 Call Deposit	47.64	18.45	14.11	2.66	41.95	-	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.38	-	-	-	2.61	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	91.39	54.60	25.95	17.31	76.42	40.77	2.77
4. Office Operating Expenses	69.58	37.87	32.95	11.54	56.04	26.35	3.69
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	2.11	-	-	-	26.57	-
7. Provision for Risk	34.47	118.20	75.02	151.45	18.20	-	2.40
7.1 Loan loss Provision	31.65	103.58	75.02	151.45	18.20	-	2.40
7.1.1 General Loan loss Provision	(1.82)	34.66	20.57	22.62	9.36	-	1.17
7.1.1.1 Pass Loan Loss Provision	(2.83)	3.79	8.48	1.82	4.81	-	1.17
7.1.1.2 Watch List Provision	1.01	30.87	12.09	20.79	4.54	-	-
7.1.2 Special Loan Loss Provision	33.47	68.92	22.01	128.83	8.84	-	1.22
7.1.3 Additional Loan Loss Provision	-	-	32.44	-	-	-	-
7.2. Provision for Non-Banking Assets	2.73	14.62	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	0.09	-	-	-	-	-	-
8. Loan Written Off	2.28	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	-	2.04	0.91	0.96	-
10. Provision for Income Tax	-	-	-	5.51	2.73	2.58	-
11. Others	-	-	-	-	0.04	-	-
12. Net Profit	-	6.30	-	12.85	6.37	6.02	5.24
Total Expenses	714.12	412.63	238.11	381.81	662.49	402.17	36.60
Income							
1. Interest Income	655.63	250.03	143.55	275.34	629.72	361.17	28.31
1.1 On Loans and Advances	590.91	208.47	106.68	240.40	559.37	312.11	28.31
1.2 On Investment	10.08	5.68	1.25	-	7.79	7.38	-
1.2.1 Government Bonds	10.08	5.68	-	-	7.79	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	1.25	-	-	7.38	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	49.29	35.88	34.68	34.94	61.71	41.69	-
1.5 On Others	5.35	-	0.93	-	0.85	-	-
2. Commission and Discount	0.48	0.91	0.16	0.36	0.75	1.09	5.06
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	0.91	0.16	0.03	0.75	1.09	-
2.3 Others	0.46	-	-	0.33	-	-	5.06
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	31.07	10.28	8.28	12.42	30.81	26.87	-
5. Non Operating Income	2.38	1.07	0.01	2.58	0.94	6.66	-
6. Write Back from Provisions for loss	-	149.42	36.75	88.91	0.28	-	3.23
7. Recovery of written-off Loan	-	-	-	2.20	-	5.50	-
8. Income from Extra Ordinary transactions	-	0.93	-	-	-	0.88	-
9. Net Loss	24.56	-	49.37	-	-	-	-
Total Income	714.12	412.63	238.11	381.81	662.49	402.17	36.60

BFI Name	Srijana	Samriddhi	CMerchant	Crystal	GMBFL	ICFC
Expenses						
1. Interest Expense	526.99	7.18	3.29	0.53	323.66	908.03
1.1 On Deposit Liabilities	526.99	7.18	2.69	0.53	323.09	863.31
1.1.1 Saving Account	204.81	5.12	0.17	0.53	98.19	181.62
1.1.2 Fixed Account	279.54	0.98	-	-	213.48	633.67
1.1.2.1 Up to 3 months Fixed Account	-	0.04	-	-	19.16	51.42
1.1.2.2 3 to 6 months Fixed Account	45.73	0.04	-	-	9.82	20.47
1.1.2.3 6 months to 1 year Fixed Account	210.98	0.79	-	-	131.38	382.23
1.1.2.4 Above 1 year Fixed Account	22.83	0.11	-	-	53.12	179.56
1.1.3 Call Deposit	42.64	1.09	2.52	-	11.42	48.01
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	-	-	0.60	-	0.58	44.73
2. Commission Expense	0.77	-	-	-	-	-
3. Staff Expense	76.69	15.06	4.15	1.19	40.36	97.34
4. Office Operating Expenses	41.27	11.88	2.96	0.74	29.67	89.42
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	125.69	0.01	-	-	15.49	64.53
7.1 Loan loss Provision	125.69	0.01	-	-	15.49	56.70
7.1.1 General Loan loss Provision	33.41	0.01	-	-	15.49	27.99
7.1.1.1 Pass Loan Loss Provision	15.67	0.01	-	-	15.49	2.18
7.1.1.2 Watch List Provision	17.74	-	-	-	-	25.81
7.1.2 Special Loan Loss Provision	92.28	-	-	-	-	28.71
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	2.86
7.3. Provision for Loss on Investment	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	4.97
8. Loan Written Off	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	-	-	-	17.60
10. Provision for Income Tax	-	-	-	-	-	47.52
11. Others	-	-	-	-	-	-
12. Net Profit	75.41	18.75	-	-	15.35	110.89
Total Expenses	846.82	52.88	10.40	2.47	424.53	1,335.35
Income						
1. Interest Income	684.09	30.40	2.11	0.04	386.73	1,261.34
1.1 On Loans and Advances	606.54	23.12	-	-	332.24	1,087.83
1.2 On Investment	-	0.22	-	-	9.28	46.54
1.2.1 Government Bonds	-	0.22	-	-	-	46.54
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	9.28	-
1.3 On Agency Balance	-	-	-	-	-	126.97
1.4 On Call Deposit	77.55	7.06	2.11	-	43.03	-
1.5 On Others	-	-	-	0.04	2.18	-
2. Commission and Discount	-	-	-	-	1.40	7.39
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	-	-	-	-	1.25	7.39
2.3 Others	-	-	-	-	0.15	-
3. Exchange Fluctuation Income	-	-	-	-	0.48	-
3.1 Due to Change in Exchange Rate	-	-	-	-	0.48	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
4. Other Operating Income	72.36	0.02	0.00	-	23.27	57.09
5. Non Operating Income	-	0.28	2.38	0.28	6.04	9.14
6. Write Back from Provisions for loss	59.98	22.19	1.90	-	6.61	-
7. Recovery of written-off Loan	-	-	-	-	-	0.39
8. Income from Extra Ordinary transactions	-	-	-	-	-	-
9. Net Loss	30.39	-	4.01	2.14	-	-
Total Income	846.82	52.88	10.40	2.47	424.53	1,335.35

BFI Name	CityExpress	Manju	Reliance
Expenses			
1. Interest Expense	8.56	612.22	350.39
1.1 On Deposit Liabilities	8.56	598.15	349.65
1.1.1 Saving Account	3.94	77.00	150.18
1.1.2 Fixed Account	4.11	333.43	199.48
1.1.2.1 Up to 3 months Fixed Account	0.27	76.67	-
1.1.2.2 3 to 6 months Fixed Account	1.32	54.91	28.79
1.1.2.3 6 months to 1 year Fixed Account	0.56	125.30	20.67
1.1.2.4 Above 1 year Fixed Account	1.96	76.56	150.02
1.1.3 Call Deposit	0.51	187.71	-
1.1.4 Certificate of Deposit	-	-	-
1.2 On Borrowing	-	14.08	0.74
2. Commission Expense	-	-	-
3. Staff Expense	13.12	64.40	49.99
4. Office Operating Expenses	14.29	53.48	43.96
5. Foreign Exchange Loss	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-
6. Non Operating Expense	-	-	-
7. Provision for Risk	0.08	10.07	29.79
7.1 Loan loss Provision	0.08	10.07	28.88
7.1.1 General Loan loss Provision	0.08	10.07	15.08
7.1.1.1 Pass Loan Loss Provision	0.08	10.07	-
7.1.1.2 Watch List Provision	-	-	15.08
7.1.2 Special Loan Loss Provision	-	-	13.80
7.1.3 Additional Loan Loss Provision	-	-	-
7.2. Provision for Non-Banking Assets	-	-	0.91
7.3. Provision for Loss on Investment	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-
8. Loan Written Off	4.10	-	-
9. Provision for Staff Bonus	-	17.51	0.95
10. Provision for Income Tax	-	47.28	2.57
11. Others	0.93	-	-
12. Net Profit	-	110.31	5.99
Total Expenses	41.09	915.27	483.64
Income			
1. Interest Income	24.54	787.20	427.20
1.1 On Loans and Advances	18.74	685.66	360.54
1.2 On Investment	-	49.17	6.21
1.2.1 Government Bonds	-	-	2.59
1.2.2 Foreign Bonds	-	-	-
1.2.3 NRB Bonds	-	49.17	-
1.2.4 Debenture & Bonds	-	-	3.62
1.3 On Agency Balance	-	-	-
1.4 On Call Deposit	5.80	-	60.45
1.5 On Others	-	52.37	-
2. Commission and Discount	0.07	27.19	0.80
2.1 Bills Purchase and Discount	-	-	-
2.2 Commission	0.07	0.25	0.80
2.3 Others	-	26.93	-
3. Exchange Fluctuation Income	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-
4. Other Operating Income	1.00	-	24.73
5. Non Operating Income	1.11	100.89	3.93
6. Write Back from Provisions for loss	10.96	-	26.99
7. Recovery of written-off Loan	2.99	-	-
8. Income from Extra Ordinary transactions	-	-	-
9. Net Loss	0.40	-	-
Total Income	41.09	915.27	483.64

Statement of Credit as on Baisakh end, 2077(Mid-May, 2020)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	5,706.69	12,841.50	5,007.96	6,772.83	3,154.72	6,129.95	3,258.98
Fishery Related	321.35	803.41	4.45	73.15	-	1.12	33.50
Mining Related	540.54	-	137.72	338.58	-	-	11.26
Manufacturing (Producing) Related	20,159.06	15,669.80	38,137.10	43,549.61	12,842.63	39,492.76	28,124.89
Construction	12,622.31	17,332.84	1,051.63	7,415.04	13,330.12	4,231.52	3,745.28
Electricity, Gas and Water	7,077.89	5,298.65	8,397.82	15,043.47	34.11	1,063.73	3,821.66
Metal Products, Mach. & Ele. Eqp.	1,594.34	2,392.79	409.87	1,148.98	2,260.71	4,949.58	2,939.47
Tras., Com. and Public Utilities	3,521.35	2,893.08	1,236.13	1,610.31	191.59	3,371.08	1,537.72
Wholesaler & Retailer	15,629.07	45,849.47	42,896.17	25,501.01	15,350.46	22,041.51	22,719.33
Finance, Insurance and Real Estate	3,959.49	14,688.14	7,470.53	8,915.16	2,609.62	12,038.73	4,262.53
Hotel or Restaurant	6,162.07	7,776.12	4,641.15	9,671.18	1,500.25	5,624.53	4,738.51
Other Services	2,571.13	3,913.60	7,018.51	16,264.22	552.79	3,870.78	1,797.66
Consumption Loans	12,602.24	19,488.35	4,101.39	2,994.48	5,348.28	3,261.29	1,447.51
Local Government	-	216.60	-	383.43	138.81	255.20	-
Others	12,089.66	2,153.67	30,877.10	5,350.94	2,257.30	4,444.94	18,449.15
TOTAL sectorwise	104,557.19	151,318.02	151,387.52	145,032.39	59,571.38	110,776.70	96,887.45

Product Wise

Term Loan	18,886.83	19,524.71	30,375.82	51,208.63	6,472.02	21,706.56	18,230.47
Overdraft	13,007.08	23,195.31	14,120.79	15,817.37	5,062.93	9,412.19	932.48
Trust Receipt Loan / Import Loan	2,038.90	2,255.89	12,635.83	19,084.63	6,241.49	16,589.96	9,504.03
Demand & Other Working Capital Loan	13,732.07	50,656.62	48,237.51	37,654.47	12,106.44	36,977.30	37,466.06
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,575.11	13,896.89	11,031.14	2,169.81	8,855.73	4,231.52	2,807.27
Real Estate Loan	5,042.99	8,963.88	6,634.78	4,520.85	4,867.16	3,853.35	4,167.32
Margin Nature Loan	4,830.08	2,544.92	1,282.89	1,195.30	-	1,301.07	-
Hire Purchase Loan	3,019.32	6,693.00	2,668.19	3,018.60	4,804.32	7,589.00	2,550.23
Deprived Sector Loan	9,284.17	7,901.79	7,294.68	7,184.96	2,750.29	5,371.06	4,442.32
Bills Purchased	2.80	57.78	110.21	442.33	385.26	89.77	0.08
Other Product	29,137.83	15,627.23	16,995.69	2,735.43	8,025.75	3,654.92	16,787.19
Total Product wise Loan	104,557.19	151,318.02	151,387.52	145,032.39	59,571.38	110,776.70	96,887.45

Collateral Wise

Gold and Silver	10,577.95	13,971.95	404.95	911.64	-	-	-
Government Securities	6.06	224.51	2.20	0.91	-	-	-
Non Governmental Securities	0.09	2,545.83	2,088.38	1,195.30	-	1,301.07	-
Fixed Deposit Receipts	299.47	496.25	797.64	443.38	309.26	425.69	922.67
Own	299.12	496.25	511.24	443.38	230.62	425.69	922.67
Other Licences Institutions	0.35	-	286.40	-	78.64	-	-
Collateral of Properties	91,747.27	129,138.89	127,154.63	121,816.37	53,195.23	103,899.25	74,355.72
Fixed Assets	89,853.14	129,095.27	71,199.44	101,167.78	39,706.56	103,848.31	52,842.85
Current Assets	1,894.13	43.62	55,955.19	20,648.59	13,488.67	50.94	21,512.86
Against security of Bill	-	54.72	8,629.12	28.77	-	89.77	9,484.16
Domestic Bills	-	20.84	-	1.27	-	89.26	-
Foreign Bills	-	33.88	8,629.12	27.50	-	0.51	9,484.16
Against Guarantee	1,547.75	4,563.28	2,224.70	5,946.13	942.80	4,990.53	4,686.97
Government Guarantee	27.15	8.35	0.84	383.71	138.81	-	156.10
Institutional Guarantee	1,449.90	3,945.70	1,680.58	5,021.62	803.99	-	3,914.50
Personal Guarantee	27.09	542.74	543.28	540.80	-	-	-
Collective Guarantee	1.01	66.49	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	28.22	616.37
Other Guarantee	0.82	-	-	-	-	4,962.31	-
Credit Card	-	-	232.79	24.51	272.14	70.38	-
Others	378.61	322.59	9,853.12	14,665.39	4,851.96	-	7,437.92
Total	104,557.19	151,318.02	151,387.52	145,032.39	59,571.38	110,776.70	96,887.45

Statement of Credit as on Baisakh end, 2077(Mid-May, 2020)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Sector Wise							
Agricultural and Forest Related	4,323.32	4,669.60	3,636.03	2,656.30	11,898.56	4,652.08	2,353.73
Fishery Related	144.49	14.30	66.08	245.70	385.05	193.93	141.55
Mining Related	937.45	18.20	8.32	620.91	15.97	141.77	717.64
Manufacturing (Producing) Related	8,136.31	16,767.78	17,656.22	15,317.05	12,496.95	21,283.39	25,703.85
Construction	5,535.60	22,541.78	4,188.18	9,263.46	21,008.52	7,119.51	10,027.23
Electricity, Gas and Water	3,262.51	4,705.72	3,622.23	4,365.06	1,574.72	4,403.78	4,894.97
Metal Products, Mach. & Ele. Eqp.	911.55	2,006.30	1,545.79	1,319.64	363.66	417.12	2,542.64
Tras., Com. and Public Utilities	2,329.36	3,040.79	1,256.28	2,260.45	478.16	2,573.06	4,920.39
Wholesaler & Retailer	9,242.73	30,743.00	21,226.82	10,636.37	38,634.37	22,429.90	10,564.14
Finance, Insurance and Real Estate	4,848.33	9,926.94	8,222.10	3,517.08	19,032.21	8,492.10	5,225.42
Hotel or Restaurant	2,319.14	3,968.15	4,093.14	2,425.83	12,663.90	2,305.31	4,616.09
Other Services	13,706.37	2,331.80	6,408.06	2,824.31	4,066.26	5,796.37	3,740.81
Consumption Loans	1,351.50	4,238.84	7,804.81	1,807.71	9,807.27	2,843.84	3,898.14
Local Government	-	-	-	-	-	129.84	-
Others	4,377.52	11,214.13	2,590.13	10,719.91	41,594.70	10,373.01	10,819.68
TOTAL sectorwise	61,426.18	116,187.33	82,324.19	67,979.79	174,020.30	93,155.03	90,166.28

Product Wise

Term Loan	11,642.48	23,836.33	15,476.20	17,494.28	29,236.28	18,135.45	29,260.96
Overdraft	7,781.95	23,201.53	22,816.67	15,305.62	39,711.31	7,095.80	16,374.89
Trust Receipt Loan / Import Loan	2,411.60	6,806.82	3,822.39	2,309.30	309.96	5,758.10	5,247.19
Demand & Other Working Capital Loan	11,369.81	15,047.12	13,594.23	9,996.69	32,869.12	11,298.45	22,075.06
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,281.73	21,114.50	3,580.81	4,368.80	17,087.79	5,911.52	5,266.33
Real Estate Loan	3,157.21	3,881.28	4,005.31	1,096.03	14,067.39	4,234.85	1,405.91
Margin Nature Loan	350.90	86.58	1,372.02	826.85	468.26	326.58	2,245.62
Hire Purchase Loan	7,390.74	6,453.65	7,215.88	5,297.55	9,157.28	6,761.69	3,412.54
Deprived Sector Loan	3,650.81	6,995.12	3,846.07	2,592.55	19,387.01	4,495.90	3,074.58
Bills Purchased	290.70	-	985.52	16.80	-	-	45.81
Other Product	9,098.26	8,764.41	5,609.09	8,675.32	11,725.89	29,136.70	1,757.39
Total Product wise Loan	61,426.18	116,187.33	82,324.19	67,979.79	174,020.30	93,155.03	90,166.28

Collateral Wise

Gold and Silver	483.99	-	23.13	56.46	71.32	21.24	2.07
Government Securities	-	0.98	-	-	6.30	-	105.29
Non Governmental Securities	306.47	389.37	350.00	826.85	462.56	-	2,320.95
Fixed Deposit Receipts	142.09	999.68	314.10	392.11	558.59	249.36	369.11
Own	140.57	999.68	314.10	392.11	558.59	249.36	348.59
Other Licences Institutions	1.52	-	-	-	-	-	20.52
Collateral of Properties	57,553.26	102,058.01	75,211.22	62,608.36	158,309.21	88,694.74	82,450.92
Fixed Assets	56,343.25	61,940.82	69,387.41	60,276.43	139,361.47	45,484.00	79,564.60
Current Assets	1,210.01	40,117.19	5,823.80	2,331.92	18,947.74	43,210.74	2,886.32
Against security of Bill	330.27	4,647.81	509.32	965.97	-	-	25.93
Domestic Bills	223.50	95.86	-	-	-	-	0.44
Foreign Bills	106.77	4,551.96	509.32	965.97	-	-	25.48
Against Guarantee	2,422.04	6,184.35	5,906.55	2,040.99	14,037.62	1,186.00	3,179.44
Government Guarantee	91.30	198.74	2.17	74.74	216.53	129.84	151.78
Institutional Guarantee	2,127.05	5,489.02	3,414.68	1,965.45	13,541.45	457.43	2,173.17
Personal Guarantee	52.51	496.59	11.16	0.80	-	558.78	810.62
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	151.18	-	1,634.77	-	279.64	39.95	43.87
Credit Card	32.38	13.55	9.87	6.21	121.29	109.11	37.42
Others	155.68	1,893.58	-	1,082.85	453.40	2,894.58	1,675.15
Total	61,426.18	116,187.33	82,324.19	67,979.79	174,020.30	93,155.03	90,166.28

Statement of Credit as on Baisakh end, 2077(Mid-May, 2020)

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
Sector Wise							
Agricultural and Forest Related	3,603.42	7,210.12	25,787.29	7,405.62	2,906.72	7,363.85	6,380.11
Fishery Related	161.05	73.81	709.72	152.19	72.89	402.12	237.36
Mining Related	26.89	519.69	197.44	191.41	545.10	118.98	18.49
Manufacturing (Producing) Related	19,352.38	20,495.06	7,396.88	39,920.93	14,589.83	13,772.26	10,980.07
Construction	20,053.70	8,016.89	9,263.49	24,014.26	3,944.31	14,252.76	14,535.40
Electricity, Gas and Water	5,795.34	5,259.57	8,718.28	12,916.58	5,418.83	10,931.49	3,598.71
Metal Products, Mach. & Ele. Eqp.	3,964.80	2,437.75	464.90	1,702.73	209.05	860.68	1,070.48
Tras., Com. and Public Utilities	4,629.14	7,043.27	1,225.46	7,738.23	2,043.02	3,088.00	280.78
Wholesaler & Retailer	16,673.86	27,116.65	29,273.24	44,842.01	11,476.34	10,765.40	18,008.03
Finance, Insurance and Real Estate	5,822.57	9,121.94	1,915.11	11,372.17	4,620.63	13,897.12	7,309.42
Hotel or Restaurant	3,886.55	4,787.86	3,348.00	8,266.72	1,379.85	6,129.21	4,126.35
Other Services	3,777.30	4,197.55	3,358.18	9,063.05	4,264.32	7,090.19	3,614.25
Consumption Loans	2,934.82	4,745.78	1,057.96	7,262.97	4,988.69	8,093.00	3,635.59
Local Government	136.67	150.58	-	99.86	-	-	-
Others	1,269.49	25,536.31	29,016.06	25,679.80	19,447.57	17,857.84	9,161.06
TOTAL sectorwise	92,087.98	126,712.84	121,732.00	200,628.54	75,907.16	114,622.90	82,956.09

Product Wise

Term Loan	21,343.67	33,690.22	4,861.95	42,115.17	20,442.90	22,612.69	12,095.99
Overdraft	5,627.98	23,717.55	7,148.15	40,942.92	11,893.55	28,585.33	13,932.19
Trust Receipt Loan / Import Loan	8,705.28	6,672.49	63.07	12,740.46	2,768.70	1,739.13	2,099.82
Demand & Other Working Capital Loan	21,660.24	24,743.71	93,522.55	39,061.41	11,486.61	11,713.75	15,332.54
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,794.13	5,857.77	5,408.59	17,304.24	5,964.13	7,148.01	10,729.81
Real Estate Loan	3,966.10	7,021.48	238.75	4,885.20	5,099.49	9,042.92	3,923.95
Margin Nature Loan	1,298.87	3,540.40	55.07	1,961.29	2,955.39	2,838.80	1,739.62
Hire Purchase Loan	2,879.32	10,444.84	973.70	11,723.73	5,936.50	7,558.83	4,429.35
Deprived Sector Loan	4,910.14	7,676.68	8,883.74	9,608.87	4,060.51	6,272.63	5,314.78
Bills Purchased	-	-	-	-	26.10	1,051.75	404.01
Other Product	16,902.24	3,347.71	576.43	20,285.25	5,273.28	16,059.05	12,954.05
Total Product wise Loan	92,087.98	126,712.84	121,732.00	200,628.54	75,907.16	114,622.90	82,956.09

Collateral Wise

Gold and Silver	539.56	-	55.53	65.33	1,018.25	4,750.65	-
Government Securities	-	3.43	-	-	0.49	6.00	-
Non Governmental Securities	-	3,582.61	-	133.36	3,051.29	3,173.65	1,739.62
Fixed Deposit Receipts	502.74	931.79	544.61	625.38	363.84	450.66	543.98
Own	502.74	929.33	544.61	625.38	345.35	450.66	543.98
Other Licences Institutions	-	2.46	-	-	18.50	-	-
Collateral of Properties	86,789.63	113,107.55	121,093.44	173,310.96	59,422.79	98,474.88	77,623.65
Fixed Assets	63,778.55	68,892.38	121,093.44	109,985.97	44,310.12	97,630.24	73,902.39
Current Assets	23,011.08	44,215.17	-	63,325.00	15,112.67	844.64	3,721.26
Against security of Bill	-	4,105.72	-	-	2,729.37	-	-
Domestic Bills	-	449.54	-	-	26.10	-	-
Foreign Bills	-	3,656.18	-	-	2,703.27	-	-
Against Guarantee	136.67	2,956.96	-	841.25	210.55	5,896.82	2,422.44
Government Guarantee	136.67	145.02	-	22.33	3.04	153.16	-
Institutional Guarantee	-	2,760.38	-	264.99	3.61	5,002.15	2,378.26
Personal Guarantee	-	50.25	-	480.16	198.05	739.94	40.27
Collective Guarantee	-	-	-	73.78	2.84	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	1.32	-	-	2.99	1.57	3.91
Credit Card	54.85	229.53	-	276.68	46.18	73.98	59.07
Others	4,064.53	1,795.25	38.42	25,375.57	9,064.41	1,796.25	567.33
Total	92,087.98	126,712.84	121,732.00	200,628.54	75,907.16	114,622.90	82,956.09

Statement of Credit as on Baisakh end, 2077(Mid-May, 2020)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Sector Wise							
Agricultural and Forest Related	3,451.80	5,605.28	3,764.08	2,941.04	2,391.77	4,792.36	1,712.08
Fishery Related	141.18	15.12	15.95	16.53	34.44	92.24	44.34
Mining Related	120.51	-	0.98	11.93	178.39	47.53	40.00
Manufacturing (Producing) Related	24,114.62	16,024.97	15,745.49	11,038.42	13,453.15	16,930.66	1,910.69
Construction	16,835.08	14,762.98	4,496.92	2,923.38	6,195.57	8,555.22	3,849.99
Electricity, Gas and Water	6,867.67	5,765.85	3,580.02	3,748.68	4,453.37	3,422.58	669.91
Metal Products, Mach. & Ele. Eqp.	1,676.80	897.37	723.62	536.22	1,125.44	1,392.35	157.10
Tras., Com. and Public Utilities	3,006.81	3,417.86	1,063.65	1,630.56	1,047.22	6,984.11	2,151.52
Wholesaler & Retailer	36,747.61	16,680.08	18,547.88	10,078.99	10,031.81	15,597.17	4,924.48
Finance, Insurance and Real Estate	7,678.85	9,103.41	14,457.02	6,547.14	6,466.06	4,829.34	3,808.24
Hotel or Restaurant	5,467.05	6,235.75	3,870.36	2,111.03	2,018.21	3,412.77	1,363.00
Other Services	2,739.31	8,894.22	3,632.74	1,890.62	2,289.63	3,017.67	908.92
Consumption Loans	3,333.29	4,969.34	3,263.76	3,914.50	2,913.18	1,784.50	2,728.94
Local Government	-	-	-	-	-	-	-
Others	8,867.64	8,326.69	9,024.21	4,945.95	7,549.63	22,829.42	6,502.60
TOTAL sectorwise	121,048.22	100,698.92	82,186.70	52,334.98	60,147.87	93,687.90	30,771.81

Product Wise

Term Loan	32,076.42	35,258.65	15,156.85	12,131.19	19,999.00	21,438.77	8,413.81
Overdraft	8,638.68	12,464.58	10,321.78	8,118.03	11,405.09	9,134.62	8,017.95
Trust Receipt Loan / Import Loan	5,118.78	5,309.33	1,825.67	5,823.47	1,166.29	2,624.28	-
Demand & Other Working Capital Loan	20,065.01	14,535.91	24,654.72	9,796.14	12,191.71	16,113.19	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,219.20	10,291.55	4,948.43	1,832.73	3,662.91	6,325.73	3,152.07
Real Estate Loan	4,085.98	3,472.48	8,329.49	3,988.50	3,293.59	5,490.58	2,645.68
Margin Nature Loan	506.53	1,880.25	1,165.93	1,973.28	743.05	493.28	1,422.94
Hire Purchase Loan	5,615.10	6,987.54	4,172.22	2,311.64	2,239.80	4,597.36	2,123.08
Deprived Sector Loan	6,619.95	4,442.68	5,725.40	2,813.83	2,634.10	5,201.20	2,029.25
Bills Purchased	-	18.67	-	11.08	3.80	359.43	-
Other Product	25,102.56	6,037.27	5,886.20	3,535.10	2,808.54	21,909.46	2,967.02
Total Product wise Loan	121,048.22	100,698.92	82,186.70	52,334.98	60,147.87	93,687.90	30,771.81

Collateral Wise

Gold and Silver	402.04	49.91	0.00	198.22	47.95	63.75	866.86
Government Securities	0.90	24.45	0.19	-	-	-	-
Non Governmental Securities	449.31	1,928.05	1,413.17	2,022.03	743.05	4.50	1,422.94
Fixed Deposit Receipts	332.96	3,341.08	202.73	109.41	155.21	431.59	270.37
Own	332.96	3,341.08	202.73	109.41	155.21	431.59	270.37
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	118,738.08	84,616.03	74,543.98	47,896.64	57,011.75	89,559.75	26,867.19
Fixed Assets	103,063.93	82,219.55	70,917.33	47,633.35	43,474.54	76,624.74	26,867.05
Current Assets	15,674.15	2,396.48	3,626.65	263.29	13,537.22	12,935.01	0.14
Against security of Bill	-	3,929.84	3.80	-	3.80	128.09	-
Domestic Bills	-	49.68	3.80	-	3.80	-	-
Foreign Bills	-	3,880.16	-	-	-	128.09	-
Against Guarantee	649.91	4,533.43	4,641.01	1,850.93	1,908.05	1.92	1,343.37
Government Guarantee	84.37	125.21	-	16.47	-	-	-
Institutional Guarantee	259.53	3,650.97	4,238.07	1,761.72	1,886.64	-	1,336.74
Personal Guarantee	192.91	615.35	354.31	3.72	21.38	1.92	0.70
Collective Guarantee	81.69	141.90	48.33	59.59	0.03	-	5.93
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	31.41	-	0.29	9.43	-	-	-
Credit Card	26.54	2.78	79.15	-	48.92	30.36	-
Others	448.48	2,273.34	1,302.66	257.75	229.14	3,467.93	1.07
Total	121,048.22	100,698.92	82,186.70	52,334.98	60,147.87	93,687.90	30,771.81

Statement of Credit as on Baisakh end, 2077(Mid-May, 2020)

BFI Name	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri	Tinau
Sector Wise								
Agricultural and Forest Related	0.80	521.16	270.81	664.45	397.60	1,129.43	329.92	1,669.74
Fishery Related	-	25.21	-	6.79	13.98	58.91	5.67	93.40
Mining Related	-	-	-	37.88	-	-	-	-
Manufacturing (Producing) Related	-	302.02	336.39	1,197.14	1,018.60	1,062.83	348.22	1,165.96
Construction	-	114.12	109.26	3,485.80	1,433.69	2,860.75	1,110.28	1,051.57
Electricity,Gas and Water	-	11.75	-	317.07	25.53	869.59	-	-
Metal Products, Mach. & Ele. Eqp.	-	-	-	166.85	104.52	147.67	41.04	97.59
Tras., Com. and Public Utilities	3.94	70.65	242.39	1,455.35	157.67	1,458.61	211.40	1,032.63
Wholesaler & Retailer	-	1,433.01	703.85	3,521.74	1,991.73	2,717.92	521.70	2,630.77
Finance, Insurance and Real Estate	-	143.89	-	1,962.89	844.60	1,415.13	138.40	788.90
Hotel or Restaurant	-	44.67	-	1,170.40	200.48	409.72	76.42	667.31
Other Services	-	61.62	690.55	1,252.24	473.19	529.69	59.19	898.01
Consumption Loans	-	15.52	63.29	1,002.86	174.49	1,899.25	107.33	336.47
Local Government	2.72	-	-	3.34	-	10.33	1.50	-
Others	2.72	1,358.47	-	7,201.33	1,079.85	6,934.72	1,218.38	2,013.57
TOTAL sectorwise	10.18	4,102.07	2,416.53	23,446.15	7,915.91	21,504.55	4,169.44	12,445.91

Product Wise

Term Loan	-	-	492.26	8,668.01	2,315.16	1,548.07	45.80	1,614.48
Overdraft	2.72	-	956.01	5,551.92	994.89	1,047.31	427.21	4,340.23
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	1,740.15	-	389.76	1,873.99	148.22	-	3.54
Res. Per. H. Loan (Up to Rs. 15 mil.)	-	47.50	109.26	3,193.78	1,205.52	2,227.93	808.26	860.28
Real Estate Loan	-	131.21	-	985.82	678.71	1,275.10	117.85	516.00
Margin Nature Loan	-	-	-	381.81	88.76	1,145.39	-	10.10
Hire Purchase Loan	3.94	47.29	242.39	2,321.09	205.07	2,073.20	301.05	841.37
Deprived Sector Loan	0.80	236.05	139.09	1,754.02	326.94	945.75	222.91	1,206.15
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2.72	1,899.88	477.53	199.95	226.85	11,093.57	2,246.35	3,053.76
Total Product wise Loan	10.18	4,102.07	2,416.53	23,446.15	7,915.91	21,504.55	4,169.44	12,445.91

Collateral Wise

Gold and Silver	-	-	-	1.06	56.26	389.77	-	141.18
Government Securities	-	-	-	-	-	18.00	-	-
Non Governmental Securities	-	-	-	381.81	88.76	1,130.38	-	10.10
Fixed Deposit Receipts	-	15.52	63.29	99.21	12.59	129.25	31.31	104.82
Own	-	15.52	63.29	99.21	12.59	129.25	31.31	104.82
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7.46	4,084.55	2,353.24	21,778.89	7,753.32	18,740.24	4,136.63	11,187.05
Fixed Assets	7.46	4,084.55	2,353.24	21,778.89	7,753.32	18,740.24	4,136.63	11,187.05
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2.72	-	-	1,185.19	-	872.73	-	1,002.77
Government Guarantee	2.72	-	-	3.34	-	10.33	-	-
Institutional Guarantee	-	-	-	947.54	-	621.18	-	208.00
Personal Guarantee	-	-	-	96.43	-	63.46	-	0.90
Collective Guarantee	-	-	-	137.88	-	177.76	-	793.87
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	2.01	-	-	4.98	224.18	1.50	-
Total	10.18	4,102.07	2,416.53	23,446.15	7,915.91	21,504.55	4,169.44	12,445.91

Statement of Credit as on Baisakh end, 2077(Mid-May, 2020)

BFI Name	Mukti	Garima	GandakiDB	Kamana	Corporate	Jyoti	Shine
Sector Wise							
Agricultural and Forest Related	4,325.76	1,724.63	1,301.85	935.29	5.08	1,857.40	2,171.09
Fishery Related	57.72	66.43	54.41	68.70	6.75	36.53	96.89
Mining Related	-	48.20	-	44.80	-	40.89	-
Manufacturing (Producing) Related	1,370.52	1,791.50	1,903.92	1,377.07	94.70	2,521.95	3,716.87
Construction	11,679.62	5,386.30	4,183.58	2,256.47	117.93	4,546.85	2,347.35
Electricity, Gas and Water	223.90	130.39	45.89	90.00	-	760.64	42.23
Metal Products, Mach. & Ele. Eqp.	145.50	323.17	214.36	416.14	6.03	551.20	46.88
Tras., Com. and Public Utilities	4,267.03	3,125.70	1,388.78	1,961.96	36.75	518.55	1,379.63
Wholesaler & Retailer	7,827.19	3,541.54	4,095.76	4,756.54	30.97	3,168.50	5,995.38
Finance, Insurance and Real Estate	2,049.28	859.14	1,160.29	2,243.79	2.48	2,949.53	1,128.92
Hotel or Restaurant	1,530.90	1,252.43	1,174.60	838.07	1.58	834.87	2,252.52
Other Services	588.28	611.96	826.74	681.53	2.69	694.30	1,545.07
Consumption Loans	2,261.80	2,056.72	1,512.72	1,261.59	20.29	2,618.62	686.35
Local Government	-	0.03	-	-	-	3.41	-
Others	10,408.38	13,827.25	9,803.84	8,841.30	42.19	7,757.42	3,500.63
TOTAL sectorwise	46,735.90	34,745.38	27,666.76	25,773.25	367.44	28,860.66	24,909.83

Product Wise

Term Loan	11,498.32	12,112.78	2,317.27	12,028.89	30.21	7,664.78	6,512.16
Overdraft	7,004.17	8,581.36	8,935.97	5,446.65	117.12	7,887.61	1,805.67
Trust Receipt Loan / Import Loan	-	5.67	-	-	-	-	-
Demand & Other Working Capital Loan	8.58	49.36	-	432.49	56.48	-	7,060.39
Res. Per. H. Loan (Up to Rs. 15 mil.)	10,240.62	4,100.18	4,487.99	1,947.02	84.19	3,728.48	1,982.21
Real Estate Loan	1,784.32	1,142.54	1,479.43	637.68	13.25	2,050.37	1,494.06
Margin Nature Loan	1,292.21	265.07	118.77	153.00	-	1,032.46	29.79
Hire Purchase Loan	4,644.16	4,496.27	2,111.92	2,553.47	46.77	2,040.94	1,864.74
Deprived Sector Loan	9,120.75	1,958.33	1,527.91	1,971.14	13.49	2,086.08	1,298.41
Bills Purchased	-	-	-	-	-	-	-
Other Product	1,142.77	2,033.81	6,687.50	602.92	5.94	2,369.93	2,862.40
Total Product wise Loan	46,735.90	34,745.38	27,666.76	25,773.25	367.44	28,860.66	24,909.83

Collateral Wise

Gold and Silver	262.77	910.99	824.09	463.57	-	277.34	14.61
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,292.21	224.65	-	153.00	-	1,030.88	-
Fixed Deposit Receipts	221.07	209.61	163.80	119.68	4.32	141.11	156.84
Own	221.07	209.61	163.80	119.68	4.32	141.11	156.84
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	38,322.46	32,443.66	25,921.46	24,384.00	363.04	25,273.31	24,708.59
Fixed Assets	38,307.93	32,443.66	25,921.46	24,384.00	363.04	25,273.31	24,708.59
Current Assets	14.53	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	6,457.85	946.15	638.57	607.84	-	2,132.94	-
Government Guarantee	-	1.36	2.69	1.73	-	3.46	-
Institutional Guarantee	81.59	245.20	413.65	259.79	-	1,748.37	-
Personal Guarantee	853.13	208.40	222.23	271.04	-	77.97	-
Collective Guarantee	5,523.13	488.65	-	75.29	-	302.17	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	2.54	-	-	-	0.97	-
Credit Card	-	-	-	-	-	-	-
Others	179.53	10.31	118.83	45.17	0.08	5.09	29.79
Total	46,735.90	34,745.38	27,666.76	25,773.25	367.44	28,860.66	24,909.83

Statement of Credit as on Baisakh end, 2077(Mid-May, 2020)

BFI Name	Kanchan	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB
Sector Wise							
Agricultural and Forest Related	228.95	934.77	27.00	125.13	192.76	738.06	129.47
Fishery Related	12.07	52.62	-	18.75	3.93	6.18	4.25
Mining Related	2.36	9.12	-	-	-	-	4.50
Manufacturing (Producing) Related	642.40	1,493.24	77.89	71.64	28.82	106.68	67.49
Construction	385.30	3,564.23	611.78	11.42	5.12	269.99	50.77
Electricity,Gas and Water	3.26	2,467.64	-	-	-	2.21	5.16
Metal Products, Mach. & Ele. Eqp.	45.98	36.65	2.47	10.17	2.92	-	3.47
Tras., Com. and Public Utilities	286.20	941.00	224.59	0.90	0.71	54.99	116.13
Wholesaler & Retailer	2,028.02	3,017.48	209.66	148.14	48.94	654.07	110.16
Finance, Insurance and Real Estate	330.25	3,533.91	541.62	4.38	-	120.98	105.64
Hotel or Restaurant	120.47	672.28	125.27	17.10	53.97	74.39	17.34
Other Services	310.92	1,924.08	15.23	61.74	-	39.88	12.00
Consumption Loans	66.89	984.92	136.53	3.80	11.23	188.67	85.88
Local Government	-	-	-	-	0.22	-	-
Others	808.91	5,328.87	588.06	253.43	104.54	623.11	526.60
TOTAL sectorwise	5,271.98	24,960.81	2,560.08	726.61	453.15	2,879.22	1,238.87

Product Wise

Term Loan	646.67	5,016.40	694.38	9.49	199.01	1,551.31	468.34
Overdraft	2,232.65	4,638.33	330.28	21.00	90.26	568.45	309.10
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	38.28	614.75	102.82	610.45	-	116.31	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	400.62	2,674.32	510.43	-	-	144.52	116.00
Real Estate Loan	48.21	2,172.79	59.95	-	-	128.50	10.89
Margin Nature Loan	32.23	999.15	6.10	-	-	-	13.77
Hire Purchase Loan	337.80	1,532.10	250.48	-	7.38	25.96	156.42
Deprived Sector Loan	379.00	2,608.70	498.88	38.00	83.99	247.05	109.54
Bills Purchased	-	-	-	-	-	-	-
Other Product	1,156.52	4,704.28	106.76	47.68	72.51	97.10	54.81
Total Product wise Loan	5,271.98	24,960.81	2,560.08	726.61	453.15	2,879.22	1,238.87

Collateral Wise

Gold and Silver	-	24.79	85.40	-	-	145.16	32.84
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	-	999.15	6.10	-	-	-	13.77
Fixed Deposit Receipts	48.68	388.21	20.39	10.17	5.37	19.63	17.40
Own	48.68	388.21	20.39	10.17	5.37	19.63	17.40
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	4,865.82	22,339.44	1,971.95	716.44	447.78	2,714.43	1,068.46
Fixed Assets	4,865.82	22,339.44	1,971.95	716.44	447.78	2,714.43	1,068.46
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	325.26	1,205.74	476.24	-	-	-	-
Government Guarantee	-	17.19	-	-	-	-	-
Institutional Guarantee	310.00	1,182.61	476.24	-	-	-	-
Personal Guarantee	-	1.18	-	-	-	-	-
Collective Guarantee	15.26	4.76	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	32.23	3.48	-	-	-	-	106.40
Total	5,271.98	24,960.81	2,560.08	726.61	453.15	2,879.22	1,238.87

Statement of Credit as on Baisakh end, 2077(Mid-May, 2020)

BFI Name	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC
Sector Wise								
Agricultural and Forest Related	-	0.52	187.21	55.37	526.37	-	97.88	319.90
Fishery Related	-	-	2.03	-	15.20	-	-	4.12
Mining Related	-	-	-	-	0.02	2.13	-	7.08
Manufacturing (Producing) Related	-	61.10	347.50	72.00	145.86	-	221.80	184.28
Construction	20.59	20.02	585.01	1,642.44	1,110.41	13.28	808.43	181.01
Electricity, Gas and Water	-	-	-	-	-	-	150.00	7.50
Metal Products, Mach. & Ele. Eqp.	-	3.45	-	13.25	37.99	-	598.49	99.97
Tras., Com. and Public Utilities	5.89	-	226.47	736.37	123.33	-	1,209.65	134.09
Wholesaler & Retailer	40.87	33.33	641.51	3,111.61	796.14	63.86	337.61	160.13
Finance, Insurance and Real Estate	5.00	40.31	611.99	-	443.73	69.34	169.93	322.48
Hotel or Restaurant	-	27.50	217.15	379.29	121.48	-	-	71.47
Other Services	-	-	210.53	60.87	643.68	137.59	-	24.35
Consumption Loans	1.96	144.91	1,005.93	278.58	273.12	14.51	383.44	176.17
Local Government	-	33.18	-	-	-	-	-	-
Others	34.79	1,886.00	1,869.89	361.15	399.41	45.69	1,868.76	712.37
TOTAL sectorwise	109.10	2,250.32	5,905.21	6,710.94	4,636.74	346.40	5,845.99	2,404.90

Product Wise

Term Loan	-	125.37	300.03	3,200.80	768.70	63.86	393.29	139.54
Overdraft	9.58	-	313.35	-	12.60	-	-	274.55
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	40.87	147.82	968.11	72.00	737.35	-	190.91	77.63
Res. Per. H. Loan (Up to Rs. 15 mil.)	14.97	20.02	585.01	1,207.86	848.98	13.28	623.17	114.10
Real Estate Loan	22.72	1,765.88	207.31	489.96	686.99	69.34	528.40	145.29
Margin Nature Loan	1.96	26.19	208.36	361.15	226.03	5.03	232.40	18.38
Hire Purchase Loan	5.89	122.28	278.75	742.73	117.71	9.28	1,926.17	249.03
Deprived Sector Loan	5.00	33.18	432.14	300.63	258.07	1.63	391.42	248.06
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8.11	9.57	2,612.15	335.81	980.32	183.97	1,560.22	1,138.31
Total Product wise Loan	109.10	2,250.32	5,905.21	6,710.94	4,636.74	346.40	5,845.99	2,404.90

Collateral Wise

Gold and Silver	-	-	678.65	166.59	-	-	90.71	2.72
Government Securities	-	-	-	1.71	-	-	-	-
Non Governmental Securities	-	26.19	208.36	-	226.03	5.03	-	25.76
Fixed Deposit Receipts	-	0.05	62.22	110.28	31.68	0.20	53.20	14.28
Own	-	0.05	62.22	110.28	31.68	0.20	53.20	14.28
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	92.56	402.63	4,445.45	6,057.96	4,163.53	159.52	5,287.29	2,124.03
Fixed Assets	92.56	402.63	4,445.45	6,057.96	4,163.53	94.03	5,286.84	2,124.03
Current Assets	-	-	-	-	-	65.49	0.45	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	5.00	83.27	510.52	13.25	215.50	-	169.93	227.68
Government Guarantee	-	33.18	-	-	-	-	-	4.02
Institutional Guarantee	5.00	-	409.95	-	215.50	-	169.93	208.30
Personal Guarantee	-	50.09	100.58	-	-	-	-	15.37
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	13.25	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	11.54	1,738.17	-	361.15	-	181.64	244.86	10.43
Total	109.10	2,250.32	5,905.21	6,710.94	4,636.74	346.40	5,845.99	2,404.90

Statement of Credit as on Baisakh end, 2077(Mid-May, 2020)

BFI Name	Progressive	Janaki	Pokhara	Central	Multi	Srijana
Sector Wise						
Agricultural and Forest Related	97.62	137.33	350.50	271.45	222.32	1,306.66
Fishery Related	-	-	4.73	2.50	-	-
Mining Related	-	-	-	45.12	-	-
Manufacturing (Producing) Related	223.09	102.14	384.38	98.46	1.46	-
Construction	124.16	73.41	579.90	676.24	42.47	144.15
Electricity,Gas and Water	-	-	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	-	-	-	110.36	-	-
Tras., Com. and Public Utilities	90.06	-	567.93	234.33	-	-
Wholesaler & Retailer	120.18	893.99	1,451.72	217.59	17.19	405.19
Finance, Insurance and Real Estate	491.45	267.59	850.82	248.02	-	99.50
Hotel or Restaurant	110.15	52.06	381.80	50.93	-	-
Other Services	95.21	27.51	70.94	105.21	2.02	1.21
Consumption Loans	48.93	52.36	20.85	162.01	14.00	148.00
Local Government	-	-	-	-	-	-
Others	257.74	660.28	1,677.69	1,266.35	17.76	4,108.39
TOTAL sectorwise	1,658.59	2,266.65	6,341.28	3,488.57	317.21	6,213.09

Product Wise

Term Loan	333.90	963.78	2,335.94	157.26	-	203.61
Overdraft	-	-	824.74	-	-	1,357.11
Trust Receipt Loan / Import Loan	-	-	-	-	-	-
Demand & Other Working Capital Loan	261.56	-	933.05	579.46	254.97	201.58
Res. Per. H. Loan (Up to Rs. 15 mil.)	51.32	73.41	509.79	676.24	42.47	144.15
Real Estate Loan	86.04	267.59	575.34	132.49	-	199.47
Margin Nature Loan	61.18	-	44.96	18.66	-	0.37
Hire Purchase Loan	87.31	8.12	567.93	316.41	-	64.96
Deprived Sector Loan	481.24	46.25	359.64	156.86	17.76	386.70
Bills Purchased	-	-	-	-	-	-
Other Product	296.04	907.51	189.88	1,451.18	2.02	3,655.15
Total Product wise Loan	1,658.59	2,266.65	6,341.28	3,488.57	317.21	6,213.09

Collateral Wise

Gold and Silver	-	-	-	4.94	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	52.10	-	-	18.66	-	-
Fixed Deposit Receipts	0.20	44.24	20.85	15.92	13.88	83.04
Own	0.20	44.24	20.85	15.92	13.88	83.04
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,124.32	2,222.42	5,825.27	3,356.96	303.32	164.46
Fixed Assets	1,124.32	2,222.42	5,825.27	3,356.96	303.32	164.46
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	480.57	-	450.20	0.10	-	-
Government Guarantee	-	-	-	-	-	-
Institutional Guarantee	421.80	-	347.25	0.10	-	-
Personal Guarantee	11.43	-	102.95	-	-	-
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	47.34	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	1.40	-	44.96	92.00	-	5,965.59
Total	1,658.59	2,266.65	6,341.28	3,488.57	317.21	6,213.09

Statement of Credit as on Baisakh end, 2077(Mid-May, 2020)

BFI Name	Samriddhi	CMerchant	Crystal	GMBFL	ICFC	CityExpress	Manju	Reliance
Sector Wise								
Agricultural and Forest Related	-	287.76	-	70.71	177.45	1.01	178.40	35.85
Fishery Related	-	-	-	7.00	10.26	1.50	19.19	-
Mining Related	-	-	-	-	-	-	-	0.62
Manufacturing (Producing) Related	-	584.16	-	92.28	458.02	0.97	168.89	195.44
Construction	66.46	-	-	885.05	170.81	6.44	1,865.30	713.60
Electricity,Gas and Water	-	-	-	-	14.17	-	149.92	35.01
Metal Products, Mach. & Ele. Eqp.	0.02	-	-	5.95	24.58	-	133.45	65.59
Tras., Com. and Public Utilities	4.47	2.94	-	78.31	387.94	1.24	354.21	591.99
Wholesaler & Retailer	28.26	84.26	-	329.30	1,355.66	17.19	628.63	197.09
Finance, Insurance and Real Estate	19.53	-	-	501.80	2,267.49	88.19	1,382.30	574.53
Hotel or Restaurant	-	74.77	-	273.79	724.32	1.50	169.44	295.33
Other Services	-	-	-	47.43	332.79	1.50	131.97	88.38
Consumption Loans	19.87	1.76	9.44	375.90	699.22	17.18	633.15	265.75
Local Government	-	-	-	-	-	-	-	-
Others	15.79	550.93	310.92	907.33	2,818.69	-	968.72	992.62
TOTAL sectorwise	154.40	1,586.58	320.35	3,574.82	9,441.38	136.72	6,783.56	4,051.78

Product Wise

Term Loan	94.72	910.11	218.69	370.31	2,073.41	8.85	1,962.30	-
Overdraft	-	-	-	205.04	3,708.45	2.00	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	149.60	16.79	114.62	277.72	-	425.37	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	-	-	-	630.07	947.60	89.42	1,769.06	630.87
Real Estate Loan	-	419.96	82.14	397.67	685.44	0.99	294.82	360.90
Margin Nature Loan	15.30	-	0.02	229.86	406.73	0.35	283.54	249.85
Hire Purchase Loan	9.06	2.47	2.72	95.75	478.69	1.24	339.93	594.07
Deprived Sector Loan	2.63	-	-	327.80	709.93	2.96	1,179.84	424.16
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	32.70	104.44	-	1,203.70	153.42	30.90	528.71	1,784.42
Total Product wise Loan	154.40	1,586.58	320.35	3,574.82	9,441.38	136.72	6,783.56	4,051.78

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	18.00	-	-	-
Non Governmental Securities	15.30	-	-	-	-	-	283.54	-
Fixed Deposit Receipts	-	-	6.70	73.37	135.42	0.22	15.06	11.41
Own	-	-	6.70	73.37	135.42	0.22	15.06	11.41
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	132.16	1,586.58	313.63	3,045.01	8,231.68	133.19	5,014.57	3,136.63
Fixed Assets	132.16	1,586.58	313.63	3,045.01	8,231.68	133.19	5,014.57	3,136.63
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	6.93	-	-	260.00	642.40	2.96	1,458.99	624.32
Government Guarantee	2.63	-	-	-	-	-	-	-
Institutional Guarantee	-	-	-	260.00	627.30	2.96	1,125.00	418.90
Personal Guarantee	4.31	-	-	-	15.10	-	333.99	1.58
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	203.84
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	0.02	196.44	413.87	0.35	11.41	279.43
Total	154.40	1,586.58	320.35	3,574.82	9,441.38	136.72	6,783.56	4,051.78

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July					% change		
	2017	2018	2019	Mid-Apr 2019	Mid-May 2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	12,593	17,420	25,503	32,694	32,676	38.33	46.40	-0.06
a. Paid-up Capital	7,721	11,159	17,078	20,761	20,761	44.52	53.04	0.00
b. Statutory Reserves	1,748	2,451	3,531	4,826	4,820	40.25	44.08	-0.12
c. Retained Earning	1,179	1,379	1,750	2,757	2,759	16.91	26.91	0.08
d. Others Reserves	1,944	2,431	3,144	4,351	4,336	25.03	29.33	-0.33
2 BORROWINGS	66,773	87,707	126,378	145,064	139,326	31.35	44.09	-3.96
a. NRB	555	2,070	1,701	8,677	1,937	273.02	-17.80	-77.68
f. Others	66,218	85,637	124,677	136,387	137,389	29.33	45.59	0.74
3 DEPOSITS	34,344	49,549	85,606	104,039	103,786	44.27	72.77	-0.24
4 BILLS PAYABLE	2	1	75	45	35	-33.54	5591.09	-22.61
5 OTHER LIABILITIES	10,366	13,552	23,664	29,079	32,960	30.73	74.63	13.35
a. Loan Loss Provision	1,716	2,391	4,013	5,531	5,658	39.32	67.86	2.31
b. Interest Suspense a/c	939	1,121	1,800	4,064	6,717	19.49	60.53	65.26
c. Others	7,712	10,039	17,851	19,484	20,585	30.18	77.81	5.65
6 RECONCILIATION A/c	5,780	3,480	5,192	8,964	8,746	-39.79	49.19	-2.43
7 PROFIT & LOSS A/c	3,907	4,039	6,608	4,970	3,874	3.37	63.62	-22.05
Total	133,765	175,748	273,028	324,855	321,404	31.39	55.35	-1.06
Assets								
1 LIQUID FUNDS	12,498	16,314	19,246	24,311	20,302	30.54	17.97	-16.49
a. Cash Balance	94	147	214	378	345	56.92	45.57	-8.58
b. Bank Balance	6,243	9,190	13,398	13,156	11,947	47.19	45.79	-9.19
c. Money at Call	6,161	6,977	5,634	10,777	8,010	13.26	-19.25	-25.68
2 INVESTMENT IN SECURITIES EXCEPT SHAR	43	43	312	359	428	0.00	629.98	19.21
3 SHARE & OTHER INVESTMENT	2,658	2,565	2,262	10,740	10,111	-3.52	-11.81	-5.85
4 LOANS & ADVANCES	106,541	145,944	235,101	266,982	265,409	36.98	61.09	-0.59
Institutional	24,131	30,597	38,955	39,424	38,516	26.79	27.32	-2.30
Individual	82,410	115,347	196,147	227,558	226,893	39.97	70.05	-0.29
5 FIXED ASSETS	1,219	1,472	2,107	2,392	2,397	20.72	43.14	0.19
6 OTHER ASSETS	4,766	5,735	8,552	10,938	13,458	20.34	49.11	23.04
7 EXPENSES NOT WRITTEN OFF	11	7	11	15	15	-36.38	53.11	0.11
8 NON BANKING ASSETS	-	-	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,959	3,609	5,391	8,984	8,861	-39.44	49.37	-1.37
10 PROFIT & LOSS A/c	70	57	45	132	423	-18.74	-20.95	219.42
Total	133,765	175,745	273,028	324,855	321,404	31.38	55.35	-1.06
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	5,938	11,759	17,022	16,207	18,167	98.04	44.75	12.09
2 COMMISSION/FEE EXPENSES	0	3	7	20	20	1378.80	114.61	1.66
3 EMPLOYEE EXPENSES	3,619	4,735	6,299	6,345	6,996	30.85	33.03	10.27
4 OFFICE OPERATING EXPENSES	1,232	1,594	2,358	1,973	2,113	29.44	47.90	7.07
5 NON OPERATING EXPENSES	1	9	63	102	111	1056.98	578.43	8.91
6 PROVISION FOR RISK	641	1,048	1,921	2,752	3,305	63.43	83.21	20.09
7 LOAN WRITTEN OFF	3	1	5	5	5	-72.34	464.16	0.15
8 EXTRAORDINARY EXPENSES	0	-	1	1	1	-100.00	0.00	19.72
9 PROVISION FOR STAFF BONUS	519	547	861	698	567	5.43	57.54	-18.81
10 PROVISION FOR INCOME TAX	1,561	1,663	2,545	1,952	1,583	6.56	52.98	-18.92
11 NET PROFIT	3,902	4,013	6,249	4,890	3,658	2.87	55.70	-25.20
TOTAL EXPENSES	17,415	25,374	37,331	34,944	36,525	45.70	47.12	4.52
Income								
1. INTEREST INCOME	15,659	22,236	31,647	29,488	30,492	42.00	42.32	3.41
2. COMMISSION & DISCOUNT	410	546	805	647	655	33.36	47.34	1.28
3 OTHER OPERATING INCOME	1,000	2,049	3,739	3,304	3,317	104.84	82.48	0.40
4 NON OPERATING INCOME	51	142	176	105	113	180.15	23.91	7.52
5 PROVISION FOR WRITTEN BACK	241	364	936	1,331	1,753	50.99	156.84	31.71
6 RECOVERY FOR WRITE BACK	3	5	2	0	0	73.37	-59.94	0.00
7 INCOME FOR EXTRA ORDINARY EXPENSES	-	0	0	17	17	0.00	712.18	0.06
8 NET LOSS	51	31	26	53	177	-39.31	-17.32	236.02
TOTAL INCOME	17,415	25,374	37,331	34,944	36,525	45.70	47.12	4.52
Miscellaneous Information								
No. of Total Staffs	8,903	11,552	17,361	19,667	19,529	29.75	50.29	-0.70
No. of Total Branches	1,895	2,448	3,629	4,021	4,021	29.18	48.24	0.00
No. of Total Centers	132,355	172,788	274,186	308,604	309,443	30.55	58.68	0.27
No. of Total Groups	455,206	562,425	926,625	1,039,901	1,038,221	23.55	64.76	-0.16
No. of Total Passive Groups	4,942	5,762	9,565	9,950	10,360	16.59	66.00	4.12
No. of Total Members	2,338,046	2,856,380	4,327,991	4,691,929	4,779,890	22.17	51.52	1.87
No. of Total Passive Members	37,050	51,516	118,044	190,451	190,662	39.04	129.14	0.11
No. of Total Borrowers	1,576,155	1,853,417	2,679,016	2,857,656	2,841,777	17.59	44.54	-0.56
No. of Total Overdue Borrowers	44,281	56,824	165,984	594,565	784,306	28.33	192.10	31.91
No. of Total Saving Members	2,368,500	3,010,166	4,323,957	4,698,164	4,747,980	27.09	43.65	1.06
Total Saving Amount (Rs million)	34,583	49,549	101,910	104,039	103,786	43.27	105.68	-0.24

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	19	1	-	20	142,447	7,122
2	1	Panchthar	24	4	2	30	214,370	7,146
3	1	Ilam	37	7	2	46	324,381	7,052
4	1	Jhapa	139	49	11	199	908,198	4,564
5	1	Sankhuwasabha	26	-	-	26	177,406	6,823
6	1	Bhojpur	25	-	1	26	203,912	7,843
7	1	Terhathum	16	3	-	19	113,520	5,975
8	1	Dhankuta	24	7	1	32	182,625	5,707
9	1	Morang	144	51	13	208	1,078,874	5,187
10	1	Sunsari	123	37	12	172	853,255	4,961
11	1	Solukhumbu	26	-	-	26	118,336	4,551
12	1	Khotang	16	6	-	22	230,569	10,480
13	1	Okhaldhunga	20	4	-	24	165,383	6,891
14	1	Udayapur	36	3	1	40	354,866	8,872
	Total		675	172	43	890	5,068,144	5,695
15	2	Saptari	42	6	8	56	714,448	12,758
16	2	Siraha	74	11	2	87	712,263	8,187
17	2	Dhanusa	72	13	5	90	843,521	9,372
18	2	Mahottari	51	15	4	70	701,368	10,020
19	2	Sarlahi	65	12	2	79	860,231	10,889
20	2	Rautahat	53	7	1	61	767,464	12,581
21	2	Bara	72	10	5	87	768,566	8,834
22	2	Parsa	60	12	4	76	671,682	8,838
	Total		489	86	31	606	6,039,543	9,966
23	3	Dolakha	24	3	-	27	208,492	7,722
24	3	Ramechhap	24	1	-	25	226,472	9,059
25	3	Sindhuli	29	3	1	33	331,017	10,031
26	3	Rasuwa	25	1	1	27	48,391	1,792
27	3	Dhading	47	25	-	72	375,580	5,216
28	3	Nuwakot	35	14	1	50	310,095	6,202
29	3	Sindhupalchok	36	11	-	47	321,636	6,843
30	3	Kavrepalanchok	68	18	5	91	426,844	4,691
31	3	Kathmandu	732	138	48	918	1,949,321	2,123
32	3	Lalitpur	173	26	14	213	523,173	2,456
33	3	Bhaktapur	89	17	6	112	340,471	3,040
34	3	Makwanpur	57	16	4	77	469,915	6,103
35	3	Chitawan	139	65	12	216	648,176	3,001
	Total		1,478	338	92	1,908	6,179,583	3,239
36	4	Gorkha	40	6	3	49	302,931	6,182
37	4	Manang	8	1	-	9	7,307	812
38	4	Lamjung	38	7	2	47	187,444	3,988
39	4	Kaski	165	87	16	268	549,957	2,052
40	4	Tanahu	72	26	1	99	361,299	3,649
41	4	Syangja	38	26	2	66	323,145	4,896
42	4	Mustang	11	3	-	14	15,034	1,074
43	4	Baglung	42	11	-	53	300,195	5,664
44	4	Parbat	23	14	-	37	163,825	4,428
45	4	Myagdi	21	10	-	31	127,002	4,097
46	4	Nawalparasi East	54	29	5	88	348,241	3,957
	Total		512	220	29	761	2,686,381	3,530

47	5	Gulmi	33	15	-	48	313,100	6,523
48	5	Palpa	43	14	-	57	291,889	5,121
49	5	Rupandehi	182	107	18	307	983,686	3,204
50	5	Kapilbastu	64	22	4	90	639,182	7,102
51	5	Arghakhanchi	21	5	-	26	220,869	8,495
52	5	Pyuthan	18	12	-	30	254,921	8,497
53	5	Rolpa	19	2	-	21	250,903	11,948
54	5	Rukum East	6	-	-	6	59,437	9,906
55	5	Dang	76	46	4	126	617,554	4,901
56	5	Banke	70	36	6	112	549,080	4,902
57	5	Bardiya	35	23	-	58	476,731	8,220
58	5	Nawalparasi West	46	26	2	74	370,928	5,013
Total			613	308	34	955	5,028,279	5,265
59	6	Rukum West	16	1	1	18	173,652	9,647
60	6	Salyan	21	4	1	26	270,950	10,421
61	6	Surkhet	44	10	2	56	392,050	7,001
62	6	Dailekh	21	1	-	22	292,548	13,298
63	6	Jajarkot	11	1	-	12	191,445	15,954
64	6	Dolpa	12	-	-	12	41,015	3,418
65	6	Jumla	17	2	-	19	121,728	6,407
66	6	Kalikot	13	-	-	13	153,050	11,773
67	6	Mugu	6	-	-	6	61,786	10,298
68	6	Humla	9	1	-	10	56,838	5,684
Total			170	20	4	194	1,755,062	9,047
69	7	Doti	19	3	-	22	236,642	10,756
70	7	Bajhang	16	1	-	17	218,105	12,830
71	7	Kailali	113	36	5	154	866,914	5,629
72	7	Bajura	12	1	-	13	150,774	11,598
73	7	Achham	17	3	-	20	287,750	14,388
74	7	Kanchanpur	48	21	1	70	504,304	7,204
75	7	Darchula	17	2	-	19	148,944	7,839
76	7	Baitadi	16	3	-	19	280,398	14,758
77	7	Dadeldhura	24	2	-	26	158,801	6,108
Total			282	72	6	360	2,852,632	7,924
Grand Total			4,219	1,216	239	5,674	29,609,623	

Bank/BFI Class	A	B	C [#]	D	E ^{\$}	Total
No. of BFIs	27	23	22	90	1	163
No. of Branches [@]	4,219	1,216	239	4,021		9,695
Population per Branch [*] (Served by A, B and C class BFI's)						5,218
Population per Branch [*] (Served by A, B, C and D class BFI's)						3,054

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	675	172	43	681	890	1,571
2	489	86	31	777	606	1,383
Bagmati	1,478	338	92	600	1,908	2,508
Gandaki	512	220	29	520	761	1,281
5	613	308	34	913	955	1,868
Karnali	170	20	4	186	194	380
Sudur Paschim	282	72	6	344	360	704
Total	4,219	1,216	239	4,021	5,674	9,695

* Population 29,609,623 for 2019/20 calculated on yearly basis based on five yearly population projection Source : <https://cbs.gov.np/population-projection-2011-2031/> (Medium Variant)

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

\$ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.31	33,982.48	9.71	46,901.77	10.41	57,366.95	10.36	59,611.18
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73	9.86	1,525.19
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15	8.41	2,990.89
4	Agriculture, Forestry & Beverage Production Related	9.67	57,138.71	9.34	70,017.77	8.25	86,822.22	8.32	88,099.91
5	Non Food Production Related	9.55	123,830.72	9.04	146,439.44	8.15	160,559.01	8.29	164,379.08
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98	9.36	142,122.65
7	Electricity, Gas and Water	10.60	19,545.60	9.73	26,599.29	9.27	37,890.16	9.18	39,369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.10	9,997.13	9.87	11,318.76	8.68	15,660.47	8.56	15,865.42
9	Transport, Communication and Public Utilities	10.69	23,365.22	9.87	25,074.98	9.22	39,505.08	9.26	41,163.44
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06	8.75	312,227.08
11	Finance, Insurance and Real Estate	8.96	66,615.38	8.60	83,376.75	7.21	108,300.07	7.06	109,437.91
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14	8.70	41,797.35
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66	9.55	59,150.57
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15	9.91	100,167.31
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94	3.27	1,512.43
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19	9.30	211,643.06
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96	8.88	1,391,062.98

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Trust Receipt Loan / Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
4	Demand & Other Working Capital Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
6	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
7	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
8	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
9	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
10	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
11	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.73	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)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.59	845,367.36	4.55	849,047.17	4.96	890,065.28	5.02	890,431.60
2	Fixed:	10.09	1,227,572.24	10.09	1,235,052.57	9.95	1,248,493.22	9.89	1,286,924.71
2.1	up to 1 month	10.42	33,586.32	10.76	27,598.17	10.19	28,224.43	10.23	28,877.81
2.2	1-3 months	9.90	102,620.56	9.83	94,567.73	9.88	93,613.04	9.62	102,638.13
2.3	3-6 months	9.93	112,898.62	9.75	142,599.67	9.75	154,415.31	9.71	170,209.58
2.4	6-12 months	9.98	532,928.55	10.01	513,259.27	9.83	487,870.57	9.78	468,485.24
2.5	1-2 yrs	10.28	283,175.40	10.27	294,393.97	10.06	317,520.04	9.98	342,296.50
2.6	2 yrs and above	10.32	162,362.79	10.38	162,633.76	10.31	166,849.84	10.29	174,417.45
3	Call	4.12	271,514.84	4.26	278,191.08	4.40	313,333.10	4.28	315,143.35
4	Certificate of Deposits	-	-	0.00	-	0.00	-	0.00	-
5	Other	8.07	4,044.92	8.04	3,962.44	7.57	4,081.60	8.15	4,142.57
6	Non interest bearing deposits	-	261,577.30	0.00	277,967.42	0.00	308,385.52	0.00	249,433.30
6.1	Current	-	236,797.46	0.00	252,657.73	0.00	283,757.48	0.00	223,839.57
6.2	Margin	-	23,028.76	0.00	23,926.53	0.00	23,251.67	0.00	24,057.09
6.3	Other	-	1,751.09	0.00	1,383.15	0.00	1,376.38	0.00	1,536.65
	Aggregate	6.67	2,610,076.66	6.64	2,644,220.68	6.60	2,764,358.71	6.77	2,746,075.53

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Annex-I

Name list of Bank and Financial Institutions

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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