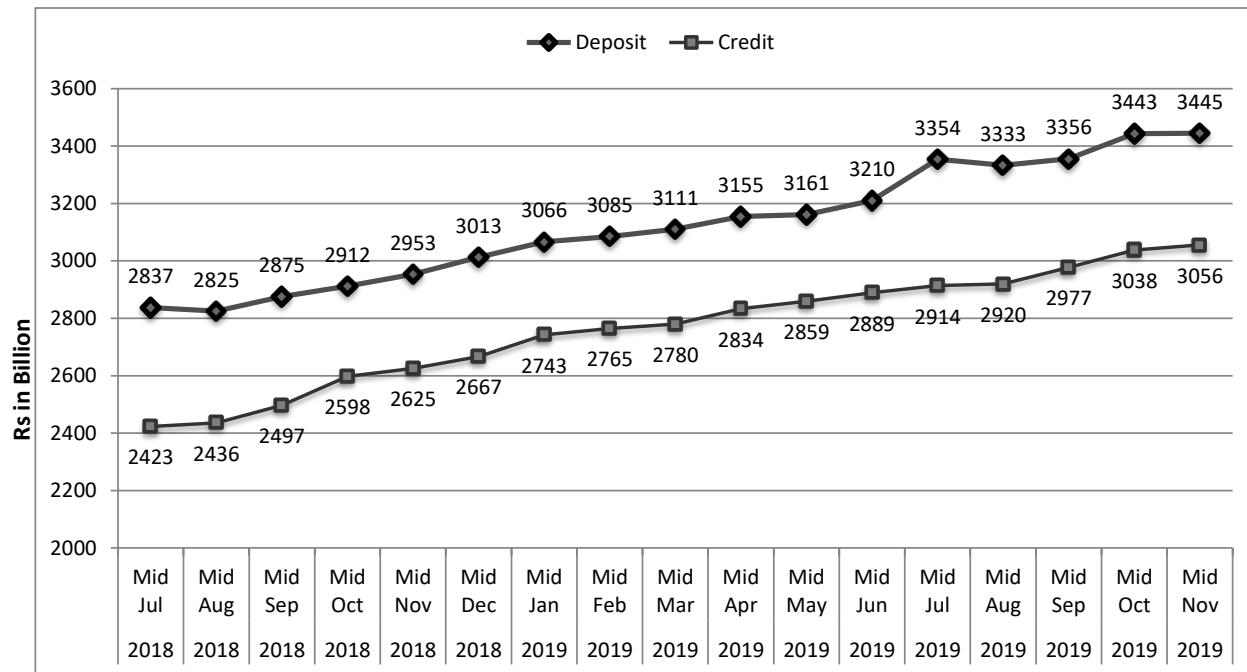


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2076 Kattik
Mid-Nov, 2019

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

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Credits	Total
Data available , out of total number	28	25	22	89	164
Total Number of Licensed BFIs*	28	25	22	91	166

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

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

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

7 Balance Sheet and Profit & Loss Statement of Commercial Bank is based on NFRS reporting.

Major Financial Indicators

as on Kattik End, 2076 (Mid-Nov, 2019)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	85.89	11.27	2.28	99.44
2	Total Credit/GDP	76.42	9.73	2.06	88.21
3	Total Credit/ Total Deposit	88.98	86.29	90.31	88.71
4	CCD Ratio [#]	76.76	76.15	74.52	76.40
5	Fixed Deposit/Total Deposit	47.43	48.75	53.73	47.73
6	Saving Deposit/Total Deposit	31.31	33.33	27.19	31.44
7	Current Deposit/Total Deposit	8.24	1.51	0.51	7.30
8	Call Deposit/Total Deposit	11.88	16.33	9.82	12.34
9	NPL/ Total Loan [@]	1.61	1.26	8.87	1.74
10	Total LLP/Total Loan [@]	2.03	2.06	9.15	2.20
11	Deprived Sector Loan/Total Loan [§]	6.24	10.26	8.56	6.72
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	9.74	11.80	17.26	10.14
2	Investment in Gov. Securities/Total Deposit	12.05	3.47	5.00	10.92
3	Total Liquid Assets/Total Deposit	22.58	26.73	34.54	23.32
C. Capital Adequacy Ratios (%)[@]					
1	Core Capital/RWA	12.13	14.79	17.78	12.49
2	Total Capital/RWA	13.91	15.95	18.70	14.19
D. Financial Access					
1	No. of institutions	28	25	22	75
2	No. of Branches	3,935	1,273	220	5,428
3	No. of Deposit Accounts [@]	24,265,208	4,426,926	577,497	29,269,631
4	No. of Loan Accounts [@]	1,081,971	330,361	44,078	1,456,410
5	No. of Branchless Banking Centers [@]	1,559	-	-	1,559
6	No. of Branchless Banking Customers [@]	180,205	-	-	180,205
7	No. of Mobile Banking Customers [@]	8,091,167	938,328	70,237	9,099,732
8	No. of Internet Banking Customers [@]	896,597	26,833	5,279	928,709
9	No. of ATMs [@]	3,157	313	50	3,520
10	No. of Debit Cards [@]	6,553,804	230,607	35,191	6,819,602
11	No. of Credit Cards [@]	137,656	-	-	137,656
12	No. of Prepaid Cards [@]	63,200	-	-	63,200

E. Interest Rate(%)

1	Wt. Avg Interest Rate on Deposit	6.81
	(a) Saving	5.06
	(b) Fixed	9.82
	(c) Call	4.34
2	Wt. Avg Interest Rate on Credit	12.02

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

Kartik month end (last day) CCD ratio

@ Data as on 1st Quarter of FY2076/77 (2019/20)

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

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	308,652	370,014	446,402	511,933	501,955	19.88	20.64	-1.95
a. Paid-up Capital	225,314	282,196	305,885	309,686	310,814	25.25	8.39	0.36
b. Statutory Reserves	53,665	63,756	76,174	87,286	87,491	18.80	19.48	0.23
c. Retained Earning	(3,005)	(1,932)	4,538	52,997	42,314	-35.71	-334.90	-20.16
d. Others Reserves	32,678	25,995	59,805	61,963	61,336	-20.45	130.07	-1.01
2 BORROWINGS	31,800	35,453	90,729	103,428	86,301	11.49	155.92	-16.56
a. NRB	7,094	12,122	22,927	28,722	14,002	70.87	89.14	-51.25
b. "A"Class Licensed Institution	9,094	8,583	34,286	28,976	25,180	-5.62	299.48	-13.10
c. Foreign Banks and Fin. Ins.	-	-	3,299	5,692	5,745	0.00	0.00	0.94
d. Other Financial Ins.	5,299	2,436	3,283	3,085	3,510	-54.04	34.79	13.80
e. Bonds and Securities	10,312	12,312	26,935	36,954	37,863	19.39	118.76	2.46
3 DEPOSITS	2,384,807	2,836,930	3,354,428	3,442,948	3,444,836	18.96	18.24	0.05
a. Current	204,361	256,809	311,505	268,261	251,318	25.66	21.30	-6.32
b. Savings	816,572	947,024	1,060,516	1,097,934	1,083,194	15.98	11.98	-1.34
c. Fixed	998,259	1,229,731	1,526,497	1,615,908	1,644,171	23.19	24.13	1.75
d. Call Deposits	333,350	367,597	417,390	418,894	424,958	10.27	13.55	1.45
e. Others	32,265	35,770	38,519	41,951	41,194	10.86	7.69	-1.80
4 Bills Payable	2,219	3,109	2,309	10,477	14,376	40.09	-25.72	37.21
5 Other Liabilities	224,201	263,876	303,249	308,261	318,847	17.70	14.92	3.43
1. Loan Loss Provision	52,553	55,009	54,893	61,812	62,666	4.67	-0.21	1.38
2. Interest Suspense a/c	34,892	37,705	20,271	22,118	24,186	8.06	-46.24	9.35
3. Others	136,756	171,163	228,085	224,331	231,994	25.16	33.26	3.42
6 Reconciliation A/c	2,359	4,265	15,556	22,987	8,276	80.84	264.72	-64.00
7 Profit & Loss A/c	54,882	61,338	73,519	18,498	23,894	11.76	19.86	29.17
TOTAL	3,008,920	3,574,985	4,286,193	4,418,533	4,398,485	18.81	19.89	-0.45
Assets								
1 LIQUID FUNDS	423,242	439,299	466,279	447,398	427,365	3.79	6.14	-4.48
a. Cash Balance	64,373	74,893	92,563	105,491	96,164	16.34	23.59	-8.84
Nepalese Notes & Coins	63,283	72,208	84,640	97,735	86,404	14.10	17.22	-11.59
Foreign Currency	1,090	2,685	7,923	7,756	9,760	146.37	195.09	25.84
b. Bank Balance	305,795	298,098	295,862	260,643	253,244	-2.52	-0.75	-2.84
1. In Nepal Rastra Bank	233,257	218,135	215,138	181,804	177,565	-6.48	-1.37	-2.33
2. "A"Class Licensed Institution	38,882	41,055	29,036	27,585	28,670	5.59	-29.28	3.93
3. Other Financial Ins.	6,369	7,557	13,010	11,620	10,191	18.65	72.16	-12.30
4. In Foreign banks	27,287	31,352	38,678	39,634	36,818	14.89	23.37	-7.10
c. Money at Call	53,074	66,307	77,853	81,264	77,958	24.93	17.41	-4.07
2 INVESTMENTS	232,707	331,231	375,402	377,127	378,192	42.34	13.34	0.28
a. Govt. Securities	214,381	295,854	374,262	376,376	376,122	38.00	26.50	-0.07
b. Others	18,326	35,377	1,140	750	2,070	93.05	-96.78	176.00
3 SHARE & OTHER INVESTMENT	129,938	109,665	186,189	182,554	177,752	-15.60	69.78	-2.63
4 LOANS & ADVANCES (Including Bills Purchased)	1,994,078	2,422,798	2,913,970	3,037,874	3,055,745	21.50	20.27	0.59
4.1 LOANS & ADVANCES	1,976,880	2,419,842	2,910,511	3,033,779	3,051,446	22.41	20.28	0.58
a. Private Sector	1,923,942	2,355,915	2,819,279	2,937,844	2,958,093	22.45	19.67	0.69
b. Financial Institutions	44,543	58,056	86,056	91,609	88,974	30.34	48.23	-2.88
c. Government Organizations	8,394	5,871	5,176	4,326	4,379	-30.06	-11.83	1.21
4.2 BILLS PURCHASED	17,199	2,956	3,459	4,094	4,299	-82.81	17.03	5.00
5 LOANS AGT. COLLECTED BILLS	571	129	-	-	-	-77.46	-100.00	0.00
6 FIXED ASSETS	40,634	47,763	71,420	73,050	73,371	17.54	49.53	0.44
7 OTHER ASSETS	166,139	206,834	253,949	268,251	262,001	24.49	22.78	-2.33
a. Accrued Interests	37,666	43,309	46,171	104,338	94,321	14.98	6.61	-9.60
b. Others	128,473	163,525	207,777	135,995	131,367	27.28	27.06	-3.40
8 Expenses not Written off	279	264	26	34	36	-5.36	-89.99	5.06
9 Non Banking Assets	4,465	4,614	5,716	5,670	5,842	3.33	23.87	3.03
10 Reconciliation Account	16,631	12,389	13,167	25,271	17,713	-25.51	6.28	-29.91
11 Profit & Loss A/c	235	1	75	1,304	467	-99.69	10417.22	-64.16
TOTAL	3,008,920	3,574,985	4,286,193	4,418,533	4,398,485	18.81	19.89	-0.45

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	262,230	314,190	385,245	444,139	434,188	19.81	22.62	-2.24
a. Paid-up Capital	185,011	231,458	252,260	258,987	259,888	25.10	8.99	0.35
b. Statutory Reserves	46,702	56,203	67,359	78,393	78,466	20.34	19.85	0.09
c. Retained Earning	891	3,053	8,249	47,465	37,819	242.69	170.19	-20.32
d. Others Reserves	29,627	23,477	57,377	59,294	58,016	-20.76	144.40	-2.15
2 BORROWINGS	29,667	33,552	82,024	96,199	80,966	13.09	144.47	-15.84
a. NRB	6,081	11,690	21,327	27,666	13,612	92.25	82.43	-50.80
b. "A"Class Licensed Institution	7,974	7,113	27,181	22,802	20,235	-10.80	282.13	-11.26
c. Foreign Banks and Fin. Ins.	-	-	3,299	5,692	5,745	0.00	0.00	0.94
d. Other Financial Ins.	5,299	2,436	3,283	3,085	3,510	-54.04	34.79	13.80
e. Bonds and Securities	10,312	12,312	26,935	36,954	37,863	19.39	118.76	2.46
3 DEPOSITS	2,093,256	2,471,514	2,880,092	2,975,538	2,975,343	18.07	16.53	-0.01
a. Current	199,360	249,248	301,550	260,091	245,033	25.02	20.98	-5.79
b. Savings	703,029	811,668	901,359	944,531	931,549	15.45	11.05	-1.37
c. Fixed	879,140	1,070,788	1,308,269	1,390,716	1,411,345	21.80	22.18	1.48
d. Call Deposits	285,289	308,550	336,801	345,413	353,442	8.15	9.16	2.32
e. Others	26,438	31,261	32,114	34,787	33,974	18.24	2.73	-2.33
4 Bills Payable	2,179	3,050	2,239	10,438	14,333	40.00	-26.59	37.32
5 Other Liabilities	190,587	228,764	264,670	269,436	277,240	20.03	15.70	2.90
1. Loan Loss Provision	41,453	44,118	42,916	49,231	50,042	6.43	-2.72	1.65
2. Interest Suspense a/c	26,199	28,593	10,597	11,323	11,899	9.14	-62.94	5.09
3. Others	122,935	156,052	211,156	208,882	215,299	26.94	35.31	3.07
6 Reconciliation A/c	(2,298)	(432)	8,608	14,323	346	-81.22	-2094.36	-97.59
7 Profit & Loss A/c	45,610	53,633	64,456	17,241	22,952	17.59	20.18	33.12
TOTAL	2,621,230	3,104,271	3,687,334	3,827,313	3,805,368	18.43	18.78	-0.57
Assets								
1 LIQUID FUNDS	335,601	328,307	348,011	331,419	313,194	-2.17	6.00	-5.50
a. Cash Balance	56,469	66,242	82,456	95,233	86,277	17.31	24.48	-9.40
Nepalese Notes & Coins	55,472	63,741	74,684	87,809	76,836	14.91	17.17	-12.50
Foreign Currency	997	2,501	7,772	7,424	9,441	150.87	210.80	27.17
b. Bank Balance	261,547	244,464	242,924	209,613	203,427	-6.53	-0.63	-2.95
1. In Nepal Rastra Bank	218,402	201,684	196,554	163,320	159,890	-7.65	-2.54	-2.10
2. "A"Class Licensed Institution	15,694	11,245	7,476	6,511	6,576	-28.35	-33.51	1.00
3. Other Financial Ins.	227	192	223	157	151	-15.65	16.34	-3.93
4. In Foreign banks	27,224	31,344	38,671	39,626	36,810	15.13	23.38	-7.11
c. Money at Call	17,585	17,601	22,631	26,573	23,491	0.09	28.58	-11.60
2 INVESTMENTS	226,811	321,107	356,216	358,947	360,457	41.57	10.93	0.42
a. Govt. Securities	208,700	285,850	355,159	358,425	358,615	36.97	24.25	0.05
b. Others	18,111	35,257	1,057	522	1,842	94.67	-97.00	253.09
3 SHARE & OTHER INVESTMENT	126,101	103,824	179,087	175,295	170,343	-17.67	72.49	-2.83
4 LOANS & ADVANCES (Including Bills Purchased)	1,735,328	2,112,202	2,500,066	2,633,002	2,647,428	21.72	18.36	0.55
4.1 LOANS & ADVANCES	1,718,132	2,109,246	2,496,607	2,628,908	2,643,129	22.76	18.36	0.54
a. Private Sector	1,668,294	2,049,940	2,414,260	2,543,083	2,560,258	22.88	17.77	0.68
b. Financial Institutions	41,449	53,464	77,175	81,499	78,495	28.99	44.35	-3.69
c. Government Organizations	8,388	5,842	5,172	4,326	4,375	-30.35	-11.48	1.13
4.2 BILLS PURCHASED	17,196	2,956	3,459	4,094	4,299	-82.81	17.03	5.00
5 LOANS AGT. COLLECTED BILLS	571	129	-	-	-	-77.46	-100.00	0.00
6 FIXED ASSETS	35,012	41,139	62,650	64,126	64,353	17.50	52.29	0.35
7 OTHER ASSETS	146,337	186,241	230,511	242,518	235,038	27.27	23.77	-3.08
a. Accrued Interests	28,672	33,650	35,840	90,667	79,538	17.36	6.51	-12.27
b. Others	117,665	152,590	194,671	127,273	122,857	29.68	27.58	-3.47
8 Expenses not Written off	260	247	18	18	18	-5.00	-92.74	0.45
9 Non Banking Assets	3,133	3,380	4,555	4,608	4,786	7.88	34.77	3.85
10 Reconciliation Account	11,901	7,696	6,219	16,612	9,752	-35.33	-19.19	-41.30
11 Profit & Loss A/c	176	-	-	768	-	-100.00	0.00	-100.00
TOTAL	2,621,230	3,104,271	3,687,334	3,827,313	3,805,368	18.43	18.78	-0.57

Statement of Assets and Liabilities of Development Banks

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	38,281	44,037	47,933	52,589	52,461	15.03	8.85	-0.24
a. Paid-up Capital	30,210	38,004	40,039	37,333	37,561	25.80	5.36	0.61
b. Statutory Reserves	4,803	5,021	6,067	6,087	6,218	4.54	20.83	2.16
c. Retained Earning	1,287	(531)	427	7,716	6,632	-141.26	-180.42	-14.05
d. Others Reserves	1,981	1,543	1,400	1,452	2,050	-22.15	-9.24	41.13
2 BORROWINGS	876	731	5,173	4,073	2,511	-16.59	607.67	-38.35
a. NRB	501	221	1,406	957	309	-55.92	536.37	-67.76
b. "A"Class Licensed Institution	375	510	3,767	3,116	2,202	36.00	638.56	-29.32
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	388,707	390,492	26.08	31.96	0.46
a. Current	4,910	7,280	9,426	7,745	5,884	48.27	29.48	-24.03
b. Savings	95,029	114,849	135,366	131,668	130,166	20.86	17.86	-1.14
c. Fixed	94,271	124,858	178,880	183,323	190,379	32.45	43.27	3.85
d. Call Deposits	44,105	54,586	74,358	65,669	63,755	23.76	36.22	-2.91
e. Others	1,105	285	311	302	308	-74.22	9.26	2.09
4 Bills Payable	39	54	59	40	43	37.29	9.25	9.14
5 Other Liabilities	16,330	17,211	20,723	20,467	22,618	5.40	20.41	10.51
1. Loan Loss Provision	4,205	4,384	5,639	5,956	5,986	4.25	28.65	0.51
2. Interest Suspense a/c	2,087	1,607	2,069	2,758	3,933	-23.00	28.79	42.60
3. Others	10,038	11,220	13,014	11,753	12,699	11.78	15.98	8.04
6 Reconciliation A/c	3,260	4,584	6,828	8,664	7,929	40.62	48.97	-8.48
7 Profit & Loss A/c	6,873	6,227	7,258	1,064	768	-9.40	16.57	-27.87
TOTAL	305,079	374,701	486,316	475,604	476,821	22.82	29.79	0.26
Assets								
1 LIQUID FUNDS	71,097	89,988	94,564	92,409	90,832	26.57	5.08	-1.71
a. Cash Balance	6,813	7,344	8,673	8,813	8,566	7.80	18.08	-2.79
Nepalese Notes & Coins	6,720	7,160	8,521	8,481	8,248	6.55	19.01	-2.75
Foreign Currency	93	184	151	332	319	98.24	-18.00	-3.88
b. Bank Balance	34,886	42,555	40,335	38,746	37,502	21.98	-5.22	-3.21
1. In Nepal Rastra Bank	12,554	14,045	15,331	15,215	14,533	11.88	9.16	-4.48
2. "A"Class Licensed Institution	17,790	23,101	16,437	16,755	16,887	29.85	-28.85	0.79
3. Other Financial Ins.	4,479	5,401	8,560	6,768	6,074	20.60	58.48	-10.26
4. In Foreign banks	63	7	7	8	8	-88.33	-3.28	0.00
c. Money at Call	29,398	40,089	45,556	44,851	44,764	36.37	13.64	-0.19
2 INVESTMENTS	4,361	7,774	15,305	14,179	13,766	78.25	96.87	-2.92
a. Govt. Securities	4,361	7,654	15,245	13,974	13,561	75.50	99.18	-2.96
b. Others	-	120	60	205	205	0.00	-50.00	0.00
3 SHARE & OTHER INVESTMENT	2,348	3,668	4,745	4,845	4,893	56.21	29.36	0.99
4 LOANS & ADVANCES								
(Including Bills Purchased)	209,605	253,251	345,165	333,950	336,973	20.82	36.29	0.91
4.1 LOANS & ADVANCES	209,605	253,251	345,165	333,950	336,973	20.82	36.29	0.91
a. Private Sector	207,149	249,741	338,885	326,980	330,117	20.56	35.69	0.96
b. Financial Institutions	2,450	3,506	6,276	6,971	6,857	43.10	79.00	-1.64
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	6,831	6,916	19.56	42.70	1.24
7 OTHER ASSETS	9,634	10,047	12,326	13,848	14,741	4.28	22.68	6.45
a. Accrued Interests	2,343	2,047	2,609	6,548	7,480	-12.64	27.50	14.23
b. Others	7,291	8,000	9,716	6,407	6,144	9.72	21.45	-4.09
8 Expenses not Written off	13	10	6	14	16	-24.70	-35.80	11.57
9 Non Banking Assets	714	659	624	554	558	-7.73	-5.29	0.66
10 Reconciliation Account	3,355	4,578	6,827	8,658	7,960	36.47	49.14	-8.06
11 Profit & Loss A/c	-	0	9	315	166	0.00	6827.21	-47.49
TOTAL	305,079	374,701	486,316	475,604	476,821	22.82	29.79	0.26

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
		2017	2018	2019	2019	2019	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	8,140	11,787	13,224	15,205	15,306	44.80	12.19	0.66
	a. Paid-up Capital	10,093	12,735	13,585	13,365	13,365	26.17	6.68	0.00
	b. Statutory Reserves	2,160	2,531	2,748	2,807	2,807	17.18	8.56	0.00
	c. Retained Earning	(5,183)	(4,454)	(4,138)	(2,185)	(2,137)	-14.06	-7.10	-2.19
	d. Others Reserves	1,070	975	1,029	1,217	1,270	-8.82	5.47	4.37
2	BORROWINGS	1,257	1,170	3,532	3,157	2,824	-6.93	201.89	-10.54
	a. NRB	512	210	194	99	81	-58.92	-7.71	-17.86
	b. "A"Class Licensed Institution	745	960	3,338	3,058	2,743	28.84	247.86	-10.30
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00
3	DEPOSITS	52,131	63,558	75,995	78,704	79,001	21.92	19.57	0.38
	a. Current	91	281	530	425	401	207.55	88.38	-5.71
	b. Savings	18,514	20,508	23,791	21,734	21,479	10.77	16.01	-1.17
	c. Fixed	24,847	34,085	39,349	41,869	42,448	37.18	15.44	1.38
	d. Call Deposits	3,957	4,460	6,231	7,812	7,760	12.73	39.70	-0.66
	e. Others	4,721	4,224	6,094	6,863	6,912	-10.54	44.28	0.71
4	Bills Payable	1	5	11	0	0	327.14	134.61	-22.57
5	Other Liabilities	17,284	17,902	17,857	18,357	18,989	3.57	-0.25	3.44
	1. Loan Loss Provision	6,895	6,507	6,338	6,625	6,638	-5.63	-2.60	0.21
	2. Interest Suspense a/c	6,606	7,505	7,604	8,037	8,354	13.60	1.33	3.95
	3. Others	3,783	3,890	3,915	3,695	3,996	2.83	0.64	8.14
6	Reconciliation A/c	1,397	113	120	0	1	-91.91	6.10	2283.14
7	Profit & Loss A/c	2,400	1,478	1,805	193	174	-38.40	22.08	-9.53
	TOTAL	82,610	96,013	112,543	115,615	116,295	16.22	17.22	0.59
	Assets								
1	LIQUID FUNDS	16,544	21,004	23,704	23,570	23,339	26.95	12.85	-0.98
	a. Cash Balance	1,091	1,307	1,435	1,445	1,321	19.80	9.81	-8.60
	Nepalese Notes & Coins	1,091	1,307	1,435	1,445	1,321	19.80	9.80	-8.60
	Foreign Currency	0	0	0	0	0	-18.20	130.29	-8.43
	b. Bank Balance	9,362	11,079	12,603	12,284	12,315	18.34	13.75	0.25
	1. In Nepal Rastra Bank	2,301	2,407	3,253	3,270	3,141	4.59	35.15	-3.92
	2. "A"Class Licensed Institution	5,398	6,709	5,123	4,319	5,207	24.29	-23.64	20.56
	3. Other Financial Ins.	1,663	1,964	4,227	4,696	3,967	18.08	115.26	-15.52
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	6,092	8,618	9,666	9,841	9,703	41.47	12.17	-1.40
2	INVESTMENTS	1,534	2,350	3,881	4,001	3,970	53.15	65.18	-0.77
	a. Govt. Securities	1,320	2,350	3,858	3,977	3,946	78.04	64.18	-0.78
	b. Others	215	-	24	24	24	-100.00	0.00	0.00
3	SHARE & OTHER INVESTMENT	1,489	2,172	2,357	2,413	2,515	45.87	8.51	4.23
4	LOANS & ADVANCES								
	(Including Bills Purchased)	49,146	57,345	68,738	70,921	71,344	16.68	19.87	0.60
	4.1 LOANS & ADVANCES	49,143	57,345	68,738	70,921	71,344	16.69	19.87	0.60
	a. Private Sector	48,499	56,235	66,133	67,781	67,718	15.95	17.60	-0.09
	b. Financial Institutions	644	1,086	2,605	3,139	3,622	68.56	139.97	15.37
	c. Government Organizations	-	24	-	-	4	0.00	-100.00	0.00
	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	2,092	2,102	13.68	6.75	0.47
7	OTHER ASSETS	10,168	10,546	11,111	11,886	12,222	3.72	5.36	2.83
	a. Accrued Interests	6,651	7,611	7,722	7,123	7,303	14.44	1.45	2.53
	b. Others	3,517	2,935	3,389	2,315	2,366	-16.55	15.49	2.23
8	Expenses not Written off	6	7	2	2	2	20.65	-69.16	0.00
9	Non Banking Assets	619	576	537	508	498	-6.92	-6.77	-1.85
10	Reconciliation Account	1,376	115	121	2	1	-91.65	4.95	-43.87
11	Profit & Loss A/c	59	1	66	221	302	-99.00	11229.31	36.82
	TOTAL	82,610	96,013	112,543	115,615	116,295	16.22	17.22	0.59

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

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2017	2018	2019	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	97,851	167,967	212,129	59,647	79,491	71.66	26.29	33.27
1.1 Deposit Liabilities	95,609	165,254	208,274	58,400	77,824	72.84	26.03	33.26
1.1.1 Saving A/c	23,526	39,005	48,102	14,480	19,309	65.80	23.32	33.35
1.1.2 Fixed A/c	55,651	112,317	143,530	39,224	52,225	101.82	27.79	33.15
1.1.2.1 Upto 3 Months Fixed A/c	2,496	8,398	8,211	3,339	4,835	236.48	-2.22	44.82
1.1.2.2 3 to 6 Months fixed A/c	2,673	6,799	10,806	3,263	4,455	154.39	58.93	36.54
1.1.2.3 6 Months to 1 Year Fixed	29,697	57,784	72,244	19,576	26,316	94.58	25.02	34.43
1.1.2.4 Above 1 Year	20,785	39,336	52,269	13,047	16,620	89.25	32.88	27.39
1.1.3 Call Deposit	16,430	13,818	16,374	4,629	6,202	-15.90	18.50	33.99
1.1.4 Certificate of Deposits	2	114	268	67	88	5683.67	134.99	30.06
1.2 Others	2,242	2,713	3,855	1,247	1,667	21.00	42.11	33.63
2 Commission/Fee Expense	601	613	1,668	309	523	1.97	172.29	69.44
3 Employees Expenses	26,627	31,472	39,312	11,337	14,490	18.20	24.91	27.80
4 Office Operating Expenses	20,755	25,517	29,456	7,406	9,726	22.95	15.44	31.33
5 Exchange Fluctuation Loss	109	125	35	16	21	15.31	-71.96	34.41
5.1 Due to Change in Exchange Rates	88	102	26	15	19	16.08	-74.34	30.02
5.2 Due to Foreign Currency Transaction	21	23	9	1	2	12.00	-61.39	88.08
6 Non-Operating Expenses	34	58	164	190	215	74.28	180.08	13.38
7. Provision for Risk	12,763	15,147	19,852	7,238	7,653	18.68	31.06	5.73
7.1 Loan loss Provision	11,477	12,875	19,032	6,956	7,401	12.17	47.83	6.40
7.1.1 General Loan loss Provision	7,036	6,484	8,358	3,601	3,750	-7.84	28.90	4.12
7.1.1.1 Pass Loan Loss Provision	6,257	5,679	6,457	2,262	2,421	-9.24	13.71	6.99
7.1.1.2 Watch List Provision	779	806	1,901	1,339	1,329	3.44	135.94	-0.73
7.1.2 Special Loan Loss Provision	4,375	6,216	9,623	2,787	2,870	42.07	54.80	2.98
7.1.3 Additional Loan Loss Provision	66	174	1,051	568	782	162.29	503.65	37.56
7.2. Provision for Non-Banking Assets	1,053	1,255	481	216	210	19.15	-61.67	-3.10
7.3. Provision for Loss on Investment	186	716	147	55	32	284.90	-79.49	-42.66
7.4. Provision for Loss of Other Assets	46	302	191	10	10	0.00	0.00	0.00
8 Loan Written Off	996	971	917	79	84	-2.50	-5.53	6.76
9 Provision for Staff Bonus	6,657	7,982	8,857	2,010	2,516	19.90	10.96	25.17
10 Provision for Income Tax	20,371	24,583	30,505	6,170	7,988	20.68	24.09	29.46
11 Others	56	29	21	5	5	-48.09	-28.98	-5.94
12 Net Profit	54,665	61,337	74,230	17,435	22,118	12.20	21.02	26.86
TOTAL EXPENSES	241,483	335,802	417,146	111,842	144,830	39.06	24.22	29.50
Income								
1. Interest Income	194,358	283,227	359,820	96,872	126,325	45.72	27.04	30.40
1.1. On Loans and Advance	181,923	265,446	335,598	89,648	117,247	45.91	26.43	30.79
1.2. On Investment	5,875	10,903	13,247	4,374	5,708	85.58	21.50	30.52
1.2.1 Government Bonds	4,830	9,360	11,868	4,124	5,378	93.77	26.80	30.42
1.2.2 Foreign Bonds	153	186	195	26	35	21.29	4.66	35.36
1.2.3 NRB Bonds	777	1,031	620	222	292	32.69	-39.84	31.79
1.2.4 Deventure & Bonds	115	327	565	2	3	184.63	72.80	33.15
1.3 Agency Balance	1,022	988	1,064	272	320	-3.33	7.70	17.52
1.4 On Call Deposit	3,475	3,928	6,394	1,659	1,892	13.02	62.79	14.01
1.5 Others	2,063	1,963	3,517	919	1,157	-4.83	79.16	25.92
2. Comission & Discount	11,807	13,569	18,694	5,079	6,406	14.93	37.76	26.14
2.1 Bills Purchase & Discount	240	117	218	64	79	-51.18	86.03	23.31
2.2 Comission	9,865	11,381	15,685	4,196	5,354	15.37	37.82	27.60
2.3 Others	1,702	2,071	2,791	819	973	21.69	34.75	18.84
3 Income From Exchange Fluctuation	6,249	7,850	10,506	2,915	3,743	25.62	33.84	28.40
3.1 Due to Change in Exchange Rate	707	1,537	1,182	493	621	117.44	-23.10	25.99
3.2 Due to Foreign Currency Trans.	5,542	6,313	9,324	2,422	3,122	13.91	47.70	28.89
4 Other Operating Income	10,772	13,392	15,376	4,105	5,073	24.32	14.81	23.59
5 Non Operating Income	3,783	2,491	792	396	472	-34.15	-68.19	19.04
6 Provision Written Back	12,883	14,545	10,302	2,165	2,290	12.90	-29.17	5.77
7 Recovery from Written off Loan	1,504	673	995	61	119	-55.26	47.82	96.38
8 Income from Extra Ordinary Expenses	108	53	635	9	16	-50.71	1090.25	76.25
9 Net Loss	18	-	26	241	387	-100.00	0.00	60.75
TOTAL INCOME	241,483	335,802	417,146	111,842	144,830	39.06	24.22	29.50

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	81,092	141,815	177,011	49,702	66,254	74.88	24.82	33.30
1.1 Deposit Liabilities	79,132	139,186	173,492	48,515	64,664	75.89	24.65	33.29
1.1.1 Saving A/c	17,436	30,569	38,239	11,810	15,712	75.32	25.09	33.05
1.1.2 Fixed A/c	47,955	97,070	122,507	33,085	44,079	102.42	26.21	33.23
1.1.2.1 Upto 3 Months Fixed A/c	2,170	7,668	6,916	2,633	3,881	253.35	-9.82	47.37
1.1.2.2 3 to 6 Months fixed A/c	2,298	5,904	9,377	2,708	3,674	156.88	58.82	35.66
1.1.2.3 6 Months to 1 Year Fixed	25,818	49,040	59,650	16,351	21,947	89.94	21.64	34.23
1.1.2.4 Above 1 Year	17,668	34,458	46,565	11,392	14,577	95.03	35.14	27.96
1.1.3 Call Deposit	13,739	11,433	12,478	3,553	4,784	-16.78	9.13	34.66
1.1.4 Certificate of Deposits	2	114	268	67	88	5683.67	134.99	30.06
1.2 Others	1,960	2,629	3,519	1,187	1,590	34.13	33.87	33.92
2 Commission/Fee Expense	597	608	1,663	308	523	1.81	173.43	69.50
3 Employees Expenses	23,306	27,585	33,900	9,708	12,363	18.36	22.89	27.35
4 Office Operating Expenses	17,488	21,746	24,478	6,228	8,185	24.35	12.56	31.42
5 Exchange Fluctuation Loss	26	108	22	12	16	321.27	-79.15	30.94
5.1 Due to Change in Exchange Rates	5	85	14	12	16	1583.93	-83.85	30.94
5.2 Due to Foreign Currency Transaction	21	23	9	-	-	12.00	-61.82	0.00
6 Non-Operating Expenses	18	53	156	189	214	198.03	192.82	13.34
7. Provision for Risk	10,569	11,964	16,833	5,711	6,050	13.20	40.70	5.94
7.1 Loan loss Provision	9,651	10,356	16,382	5,516	5,861	7.31	58.18	6.26
7.1.1 General Loan loss Provision	6,272	5,380	6,774	2,790	2,933	-14.21	25.91	5.13
7.1.1.1 Pass Loan Loss Provision	5,678	4,860	5,223	1,894	2,071	-14.40	7.46	9.32
7.1.1.2 Watch List Provision	594	520	1,552	896	862	-12.41	198.29	-3.74
7.1.2 Special Loan Loss Provision	3,369	4,856	8,592	2,171	2,186	44.13	76.95	0.67
7.1.3 Additional Loan Loss Provision	10	121	1,015	555	743	1090.14	741.42	33.79
7.2. Provision for Non-Banking Assets	839	1,030	263	193	187	22.69	-74.49	-2.86
7.3. Provision for Loss on Investment	46	375	4	1	1	717.05	-98.87	-47.25
7.4. Provision for Loss of Other Assets	33	203	185	0	0	0.00	0.00	0.00
8 Loan Written Off	907	885	868	78	80	-2.47	-1.91	2.39
9 Provision for Staff Bonus	5,544	7,011	7,625	1,900	2,424	26.45	8.77	27.60
10 Provision for Income Tax	17,164	21,670	26,928	5,860	7,654	26.26	24.26	30.62
11 Others	48	7	15	4	3	-85.02	103.54	-8.02
12 Net Profit	45,434	53,633	65,216	16,473	21,257	18.05	21.60	29.04
TOTAL EXPENSES	202,193	287,085	354,715	96,174	125,024	41.99	23.56	30.00
Income								
1. Interest Income	161,584	241,266	304,367	82,888	108,723	49.31	26.15	31.17
1.1. On Loans and Advance	152,697	227,301	285,281	77,024	101,198	48.86	25.51	31.39
1.2. On Investment	5,687	10,487	12,684	4,147	5,443	84.41	20.95	31.26
1.2.1 Government Bonds	4,702	9,096	11,439	3,925	5,149	93.43	25.77	31.17
1.2.2 Foreign Bonds	153	186	195	26	35	21.29	4.66	35.36
1.2.3 NRB Bonds	747	941	491	196	259	26.06	-47.80	32.42
1.2.4 Deventure & Bonds	84	264	559	-	-	212.71	111.81	0.00
1.3 Agency Balance	483	638	878	225	272	31.95	37.71	20.90
1.4 On Call Deposit	781	1,093	2,190	616	702	39.89	100.40	13.91
1.5 Others	1,936	1,748	3,334	876	1,109	-9.72	90.74	26.52
2. Comission & Discount	11,328	13,027	18,058	4,947	6,284	15.00	38.62	27.04
2.1 Bills Purchase & Discount	240	117	218	64	79	-51.17	86.03	23.31
2.2 Comission	9,582	11,052	15,267	4,130	5,266	15.34	38.14	27.51
2.3 Others	1,507	1,858	2,573	753	940	23.33	38.48	24.79
3 Income From Exchange Fluctuation	6,128	7,817	10,475	2,891	3,712	27.57	33.99	28.39
3.1 Due to Change in Exchange Rate	629	1,519	1,172	478	603	141.39	-22.89	26.15
3.2 Due to Foreign Currency Trans.	5,498	6,298	9,303	2,413	3,109	14.54	47.72	28.83
4 Other Operating Income	8,715	10,703	11,744	3,276	3,980	22.81	9.73	21.50
5 Non Operating Income	2,775	1,960	509	314	360	-29.35	-74.01	14.79
6 Provision Written Back	10,242	11,618	8,057	1,808	1,871	13.43	-30.65	3.49
7 Recovery from Written off Loan	1,369	647	847	43	83	-52.71	30.82	95.11
8 Income from Extra Ordinary Expenses	52	45	658	9	10	-12.52	1348.42	11.84
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	202,193	287,085	354,715	96,174	125,024	41.99	23.56	30.00

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2017	2018	2019	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13,201	20,949	28,665	8,115	10,805	58.69	36.83	33.16
1.1 Deposit Liabilities	13,087	20,905	28,433	8,080	10,763	59.74	36.01	33.21
1.1.1 Saving A/c	4,677	6,871	8,006	2,192	2,906	46.91	16.52	32.57
1.1.2 Fixed A/c	5,950	11,833	16,780	4,922	6,584	98.89	41.81	33.77
1.1.2.1 Upto 3 Months Fixed A/c	271	602	1,159	619	836	122.42	92.32	34.99
1.1.2.2 3 to 6 Months fixed A/c	299	732	1,210	478	676	144.41	65.26	41.53
1.1.2.3 6 Months to 1 Year Fixed	2,933	6,548	9,967	2,498	3,406	123.26	52.21	36.35
1.1.2.4 Above 1 Year	2,446	3,950	4,445	1,327	1,666	61.48	12.53	25.53
1.1.3 Call Deposit	2,461	2,201	3,646	966	1,273	-10.55	65.67	31.79
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	114	44	232	35	43	-61.53	428.78	22.84
2 Commission/Fee Expense	-	-	-	-	-	0.00	0.00	0.00
3 Employees Expenses	2,687	3,148	4,474	1,355	1,767	17.13	42.13	30.41
4 Office Operating Expenses	2,614	2,941	4,070	968	1,266	12.51	38.39	30.70
5 Exchange Fluctuation Loss	83	18	13	4	5	-78.58	-28.61	46.34
5.1 Due to Change in Exchange Rates	83	18	13	2	3	-78.61	-29.10	25.29
5.2 Due to Foreign Currency Transaction	0	0	0	1	2	10.32	188.94	88.08
6 Non-Operatiing Expenses	14	1	7	1	1	-92.71	586.86	22.19
7. Provision for Risk	1,566	2,225	2,088	1,058	1,109	42.12	-6.18	4.80
7.1 Loan loss Provision	1,484	1,894	1,906	998	1,072	27.64	0.62	7.41
7.1.1 General Loan loss Provision	624	950	1,332	574	579	52.38	40.21	0.95
7.1.1.1 Pass Loan Loss Provision	465	729	1,057	187	168	56.67	44.98	-9.80
7.1.1.2 Watch List Provision	158	222	276	387	411	39.79	24.50	6.13
7.1.2 Special Loan Loss Provision	833	911	565	422	491	9.29	-37.97	16.22
7.1.3 Additional Loan Loss Provision	27	33	9	2	2	22.32	-74.36	0.00
7.2. Provision for Non-Banking Assets	25	92	120	3	3	259.78	31.00	0.00
7.3. Provision for Loss on Investment	46	148	62	53	30	224.17	-58.21	-43.82
7.4. Provision for Loss of Other Assets	11	91	0	4	4	0.00	0.00	0.00
8 Loan Written Off	40	82	4	1	4	105.74	-95.70	559.91
9 Provision for Staff Bonus	942	846	1,052	96	79	-10.21	24.40	-16.98
10 Provision for Income Tax	2,724	2,535	3,075	272	302	-6.92	21.29	11.07
11 Others	1	21	0	0	0	2493.62	-98.52	21.86
12 Net Profit	6,872	6,227	7,258	831	757	-9.40	16.57	-8.87
TOTAL EXPENSES	30,743	38,991	50,705	12,699	16,095	26.83	30.04	26.75
Income								
1. Interest Income	26,568	34,091	45,718	11,518	14,530	28.32	34.10	26.15
1.1. On Loans and Advance	24,001	31,194	41,784	10,489	13,361	29.97	33.95	27.38
1.2. On Investment	136	309	434	173	195	127.69	40.73	12.94
1.2.1 Government Bonds	95	186	330	165	187	95.44	77.21	12.92
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	12	65	105	7	8	425.81	62.04	13.37
1.2.4 Deventure & Bonds	28	58	-	-	-	106.58	-100.00	0.00
1.3 Agency Balance	344	234	35	2	3	-31.99	-85.22	39.07
1.4 On Call Deposit	2,056	2,227	3,387	830	941	8.33	52.09	13.40
1.5 Others	31	128	79	25	30	310.96	-38.78	21.51
2. Comission & Discount	385	456	554	116	102	18.45	21.62	-12.27
2.1 Bills Purchase & Discount	0	-	0	-	-	-100.00	0.00	0.00
2.2 Comission	263	291	383	60	80	10.43	31.56	34.08
2.3 Others	121	165	171	56	21	35.88	4.08	-61.83
3 Income From Exchange Fluctuation	121	32	31	23	30	-73.36	-3.07	30.83
3.1 Due to Change in Exchange Rate	77	17	10	15	18	-77.72	-42.21	21.73
3.2 Due to Foreign Currency Trans.	44	15	21	9	13	-65.69	41.59	46.18
4 Other Operating Income	1,657	2,137	2,995	669	895	29.02	40.14	33.83
5 Non Operating Income	445	356	163	56	81	-19.95	-54.22	44.62
6 Provision Written Back	1,547	1,904	1,242	233	295	23.09	-34.79	26.62
7 Recovery from Written off Loan	13	10	34	2	2	-23.53	253.95	0.00
8 Income from Extra Ordinary Expenses	9	5	(42)	1	6	-47.64	-968.96	1018.44
9 Net Loss	-	-	9	81	155	0.00	0.00	89.94
TOTAL INCOME	30,743	38,991	50,705	12,699	16,095	26.83	30.04	26.75

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2017	2018	2019	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	3,557	5,203	6,453	1,831	2,431	46.27	24.02	32.82
1.1 Deposit Liabilities	3,389	5,163	6,349	1,805	2,398	52.34	22.97	32.79
1.1.1 Saving A/c	1,413	1,565	1,856	479	691	10.80	18.59	44.35
1.1.2 Fixed A/c	1,747	3,414	4,243	1,216	1,561	95.50	24.25	28.34
1.1.2.1 Upto 3 Months Fixed A/c	55	127	137	86	118	132.03	8.05	37.74
1.1.2.2 3 to 6 Months fixed A/c	75	163	219	77	105	117.83	34.39	36.56
1.1.2.3 6 Months to 1 Year Fixed	946	2,196	2,627	727	962	132.16	19.62	32.35
1.1.2.4 Above 1 Year	671	928	1,259	327	376	38.32	35.65	15.05
1.1.3 Call Deposit	230	184	250	110	145	-20.25	36.42	31.66
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	168	40	104	25	34	-76.17	159.64	34.83
2 Commission/Fee Expense	4	5	5	0	0	28.84	20.25	24.58
3 Employees Expenses	634	740	938	274	360	16.78	26.76	31.08
4 Office Operating Expenses	653	830	909	209	275	27.15	9.46	31.72
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactio	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	1	4	1	-	-	223.24	-77.14	0.00
7. Provision for Risk	628	958	931	469	494	52.42	-2.80	5.27
7.1 Loan loss Provision	343	624	745	442	468	82.01	19.35	5.85
7.1.1 General Loan loss Provision	140	154	252	238	238	9.54	63.68	0.00
7.1.1.1 Pass Loan Loss Provision	114	90	178	182	182	-21.10	98.33	0.00
7.1.1.2 Watch List Provision	27	64	74	56	56	140.41	15.10	0.00
7.1.2 Special Loan Loss Provision	173	450	466	193	193	159.61	3.51	0.00
7.1.3 Additional Loan Loss Provisio	29	20	27	11	37	-30.34	34.46	229.09
7.2. Provision for Non-Banking Assets	189	134	98	20	19	-29.13	-26.35	-5.77
7.3. Provision for Loss on Investment	94	192	81	1	2	103.88	-58.04	2.50
7.4. Provision for Loss of Other Assets	3	8	7	5	5	0.00	0.00	0.00
8 Loan Written Off	49	4	46	0	0	-91.21	965.03	0.00
9 Provision for Staff Bonus	171	126	180	14	12	-26.59	42.93	-15.17
10 Provision for Income Tax	484	377	502	39	33	-22.00	33.07	-15.87
11 Others	7	1	6	1	1	-88.62	605.47	0.00
12 Net Profit	2,359	1,478	1,755	131	105	-37.37	18.78	-20.28
TOTAL EXPENSES	8,547	9,726	11,726	2,969	3,712	13.79	20.56	25.00
Income								
1. Interest Income	6,206	7,869	9,734	2,466	3,071	26.81	23.70	24.52
1.1. On Loans and Advance	5,225	6,951	8,533	2,135	2,688	33.04	22.76	25.88
1.2. On Investment	53	107	129	54	70	103.54	19.80	30.10
1.2.1 Government Bonds	33	78	99	33	42	137.67	27.24	28.58
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	18	25	24	19	25	39.47	-3.02	32.40
1.2.4 Deventure & Bonds	2	5	5	2	3	106.85	15.65	33.15
1.3 Agency Balance	194	116	151	45	45	-40.30	30.23	-0.32
1.4 On Call Deposit	638	608	817	213	249	-4.74	34.35	16.68
1.5 Others	96	87	105	18	19	-9.07	20.58	2.69
2. Comission & Discount	94	87	82	16	20	-7.69	-5.64	23.84
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	20	39	35	6	8	93.85	-7.90	26.07
2.3 Others	74	49	47	10	12	-34.80	-3.84	22.48
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	161	199	37.80	15.30	23.67
5 Non Operating Income	564	175	120	26	30	-68.97	-31.49	15.24
6 Provision Written Back	1,094	1,023	1,003	125	125	-6.50	-1.94	0.00
7 Recovery from Written off Loan	123	16	114	16	34	-86.88	607.52	114.14
8 Income from Extra Ordinary Expenses	47	3	19	-	1	-93.48	505.32	0.00
9 Net Loss	18	-	17	159	232	-100.00	0.00	45.82
TOTAL INCOME	8,547	9,726	11,726	2,969	3,712	13.79	20.56	25.00

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

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2017	2018	2019	2019	2019			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	87,899	115,386	157,905	162,571	165,601	31.27	36.85	1.86
Fishery Related	2,329	2,725	4,216	4,820	4,853	17.03	54.70	0.69
Mining Related	3,950	5,033	7,313	7,684	6,830	27.42	45.30	-11.12
Agriculture, Forestry & Beverage Production Related	329,835	415,539	510,038	534,998	538,030	25.98	22.74	0.57
Construction	213,029	253,187	309,417	322,967	326,002	18.85	22.21	0.94
Electricity, Gas and Water	63,521	86,863	126,594	136,086	137,182	36.75	45.74	0.81
Metal Products, Machinery & Electronic Equipment & Assemblage	25,045	33,148	37,076	37,510	37,851	32.36	11.85	0.91
Transport, Communication and Public Utilities	76,264	83,255	93,129	95,352	97,093	9.17	11.86	1.83
Wholesaler & Retailer	436,443	532,011	615,309	642,013	641,054	21.90	15.66	-0.15
Finance, Insurance and Real Estate	166,374	203,050	233,847	243,976	241,087	22.04	15.17	-1.18
Hotel or Restaurant	66,900	91,146	122,122	130,848	131,927	36.24	33.99	0.82
Other Services	90,251	105,969	122,900	129,507	130,589	17.42	15.98	0.84
Consumption Loans	158,359	166,319	163,819	158,709	159,737	5.03	-1.50	0.65
Local Government	1,569	1,554	1,569	1,565	1,566	-0.96	1.00	0.01
Others	272,882	327,742	406,642	427,291	430,682	20.10	24.07	0.79
TOTAL	1,994,649	2,422,926	2,911,897	3,035,897	3,050,083	21.47	20.18	0.47
Productwise								
Term Loan	320,735	423,648	562,527	601,750	610,973	32.09	32.78	1.53
Overdraft	361,907	410,911	455,716	460,353	460,039	13.54	10.90	-0.07
Trust Receipt Loan / Import Loan	64,530	113,869	127,216	138,476	138,673	76.46	11.72	0.14
Demand & Other Working Capital Loan	404,195	498,116	615,755	654,193	657,324	23.24	23.62	0.48
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	168,384	201,682	237,959	246,605	248,396	19.77	17.99	0.73
Real Estate Loan	127,319	142,005	146,991	156,940	157,121	11.54	3.51	0.12
Margin Nature Loan	41,170	41,129	45,417	45,324	44,754	-0.10	10.43	-1.26
Hire Purchase Loan	150,400	171,054	180,957	181,622	182,935	13.73	5.79	0.72
Deprived Sector Loan	111,985	137,728	177,390	189,553	186,314	22.99	28.80	-1.71
Bills Purchased	17,354	2,859	3,342	3,972	4,237	-83.53	16.90	6.69
Other Product	226,670	279,927	358,628	357,108	359,316	23.50	28.11	0.62
Total	1,994,649	2,422,926	2,911,897	3,035,897	3,050,083	21.47	20.18	0.47
Collateral wise								
Gold and Silver	37,467	38,070	38,246	35,563	36,790	1.61	0.46	3.45
Government Securities	998	470	336	346	316	-52.86	-28.53	-8.58
Non Governmental Securities	34,635	37,124	35,873	36,127	35,472	7.19	-3.37	-1.81
Fixed Deposit Receipts	22,176	18,558	24,099	22,179	21,471	-16.32	29.86	-3.19
Own	20,781	17,907	23,569	21,635	20,922	-13.83	31.62	-3.30
Other Licences Institutions	1,395	650	530	544	549	-53.38	-18.51	0.93
Collateral of Properties	1,734,997	2,136,643	2,600,225	2,703,820	2,719,963	23.15	21.70	0.60
Fixed Assets	1,459,790	1,788,776	2,206,624	2,288,707	2,304,698	22.54	23.36	0.70
Current Assets	275,207	347,867	393,601	415,113	415,266	26.40	13.15	0.04
Against security of Bill	15,874	18,166	23,281	31,881	32,898	14.44	28.15	3.19
Domestic Bills	798	826	2,382	1,118	1,286	3.49	188.24	14.95
Foreign Bills	15,075	17,340	20,899	30,762	31,612	15.02	20.52	2.76
Against Guarantee	63,293	78,284	100,601	105,620	102,876	23.69	28.51	-2.60
Government Guarantee	2,560	2,348	2,365	2,344	2,339	-8.27	0.72	-0.21
Institutional Guarantee	42,759	55,645	77,217	80,521	77,578	30.14	38.77	-3.65
Personal Guarantee	5,340	6,081	5,846	6,712	6,808	13.86	-3.86	1.42
Collective Guarantee	5,829	7,086	7,398	7,473	7,515	21.56	4.42	0.57
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,633	1,624	14.45	-1.16	-0.59
Other Guarantee	5,336	5,444	6,112	6,936	7,012	2.02	12.28	1.09
Credit Card	906	1,257	1,670	1,866	2,000	38.78	32.88	7.20
Others	84,304	94,353	87,565	98,495	98,298	11.92	-7.19	-0.20
Total	1,994,649	2,422,926	2,911,897	3,035,897	3,050,083	21.47	20.18	0.47

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	73,353	96,590	131,517	137,052	139,637	31.68	36.16	1.89
Fishery Related	1,997	2,330	3,427	4,018	4,040	16.72	47.04	0.55
Mining Related	3,468	4,420	6,887	7,251	6,391	27.47	55.80	-11.86
Agriculture, Forestry & Beverage Production Related	315,942	398,079	483,686	509,107	511,707	26.00	21.50	0.51
Construction	178,777	212,488	251,365	266,343	268,472	18.86	18.30	0.80
Electricity, Gas and Water	59,345	82,192	119,658	129,247	130,273	38.50	45.58	0.79
Metal Products, Machinery & Electronic Equipment & Assemblage	22,633	29,803	32,235	33,006	33,362	31.68	8.16	1.08
Transport, Communication and Public Utilities	52,471	57,257	63,602	67,479	69,176	9.12	11.08	2.52
Wholesaler & Retailer	397,945	483,927	550,845	578,515	577,854	21.61	13.83	-0.11
Finance, Insurance and Real Estate	148,589	179,843	200,565	209,379	206,820	21.03	11.52	-1.22
Hotel or Restaurant	57,139	79,499	105,954	115,452	116,466	39.13	33.28	0.88
Other Services	80,039	95,129	109,323	116,094	116,923	18.85	14.92	0.71
Consumption Loans	134,353	141,446	137,464	134,939	135,443	5.28	-2.82	0.37
Local Government	1,507	1,500	1,513	1,510	1,510	-0.46	0.86	0.00
Others	208,341	247,825	299,952	321,636	323,691	18.95	21.03	0.64
TOTAL	1,735,899	2,112,330	2,497,993	2,631,025	2,641,766	21.69	18.26	0.41
Productwise								
Term Loan	280,894	369,100	477,035	515,914	524,165	31.40	29.24	1.60
Overdraft	310,487	349,119	374,792	382,350	381,767	12.44	7.35	-0.15
Trust Receipt Loan / Import Loan	64,520	113,869	127,214	138,470	138,667	76.49	11.72	0.14
Demand & Other Working Capital Loan	386,184	480,565	598,418	634,538	639,225	24.44	24.52	0.74
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	140,053	167,220	186,651	196,343	197,476	19.40	11.62	0.58
Real Estate Loan	104,245	114,770	118,860	129,590	129,710	10.10	3.56	0.09
Margin Nature Loan	34,420	33,208	35,571	35,616	35,069	-3.52	7.12	-1.53
Hire Purchase Loan	120,086	137,333	141,826	145,222	145,412	14.36	3.27	0.13
Deprived Sector Loan	93,429	114,232	142,088	152,832	150,021	0.00	0.00	-1.84
Bills Purchased	17,352	2,856	3,339	3,969	4,234	-83.54	16.90	6.70
Other Product	184,230	230,060	292,199	296,180	296,017	24.88	27.01	-0.05
Total	1,735,899	2,112,330	2,497,993	2,631,025	2,641,766	21.69	18.26	0.41
Collateral wise								
Gold and Silver	32,843	32,616	31,871	30,556	31,556	-0.69	-2.28	3.27
Government Securities	986	433	298	308	278	-56.10	-31.05	-9.63
Non Governmental Securities	29,674	30,512	27,631	27,869	27,207	2.82	-9.44	-2.38
Fixed Deposit Receipts	15,282	13,517	18,896	18,064	17,627	-11.55	39.79	-2.42
Own	13,888	12,876	18,366	17,521	17,078	-7.28	42.64	-2.53
Other Licences Institutions	1,395	641	530	543	549	-54.03	-17.36	0.98
Collateral of Properties	1,510,055	1,864,917	2,236,454	2,348,179	2,360,957	23.50	19.92	0.54
Fixed Assets	1,234,935	1,517,181	1,843,001	1,933,184	1,945,799	22.86	21.48	0.65
Current Assets	275,119	347,736	393,453	414,995	415,158	26.39	13.15	0.04
Against security of Bill	15,874	18,164	23,279	31,881	32,898	14.43	28.16	3.19
Domestic Bills	798	824	2,380	1,118	1,286	3.17	189.00	14.95
Foreign Bills	15,075	17,340	20,899	30,762	31,612	15.02	20.52	2.76
Against Guarantee	52,805	64,117	80,168	83,886	80,975	21.42	25.03	-3.47
Government Guarantee	2,456	2,250	2,267	2,250	2,245	-8.41	0.75	-0.21
Institutional Guarantee	38,747	49,664	65,753	68,115	65,171	28.18	32.40	-4.32
Personal Guarantee	4,274	4,505	4,146	4,746	4,710	5.40	-7.98	-0.77
Collective Guarantee	641	692	474	454	461	7.95	-31.42	1.62
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,633	1,624	14.45	-1.16	-0.59
Other Guarantee	5,217	5,324	5,865	6,687	6,765	2.04	10.18	1.17
Credit Card	906	1,257	1,670	1,866	2,000	38.78	32.88	7.20
Others	77,475	86,798	77,725	88,417	88,268	12.03	-10.45	-0.17
Total	1,735,899	2,112,330	2,497,993	2,631,025	2,641,766	21.69	18.26	0.41

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	11,518	15,080	21,662	20,818	20,999	30.93	43.65	0.87
Fishery Related	276	341	723	737	748	23.65	112.06	1.49
Mining Related	451	592	361	371	377	31.27	-38.99	1.60
Agriculture, Forestry & Beverage Production Related	11,610	14,743	23,263	22,783	23,137	26.98	57.80	1.56
Construction	27,622	32,571	48,633	47,207	48,117	17.92	49.31	1.93
Electricity, Gas and Water	4,008	4,469	6,597	6,499	6,568	11.51	47.60	1.07
Metal Products, Machinery & Electronic Equipment & Assemblage	1,557	2,254	3,610	3,288	3,293	44.77	60.14	0.13
Transport, Communication and Public Utilities	18,909	20,941	24,873	23,266	23,118	10.75	18.78	-0.63
Wholesaler & Retailer	32,766	40,640	55,398	53,841	53,727	24.03	36.31	-0.21
Finance, Insurance and Real Estate	14,170	18,547	25,994	26,672	26,334	30.89	40.15	-1.27
Hotel or Restaurant	8,381	9,948	13,522	12,591	12,711	18.70	35.92	0.95
Other Services	8,372	8,988	11,457	11,340	11,641	7.36	27.48	2.66
Consumption Loans	19,361	20,685	21,569	19,098	19,720	6.84	4.27	3.25
Local Government	25	20	23	23	23	-16.90	13.07	1.02
Others	50,581	63,432	87,479	85,417	86,460	25.41	37.91	1.22
TOTAL	209,605	253,251	345,165	333,950	336,973	20.82	36.29	0.91
Productwise								
Term Loan	33,011	45,529	72,328	72,370	73,289	37.92	58.86	1.27
Overdraft	51,420	61,791	76,191	72,480	72,499	20.17	23.30	0.03
Trust Receipt Loan / Import Loan	10	-	-	5	5	-100.00	0.00	-0.76
Demand & Other Working Capital Loan	10,587	9,701	11,710	13,893	12,340	-8.37	20.71	-11.18
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22,017	26,402	42,448	41,389	42,117	19.92	60.77	1.76
Real Estate Loan	16,955	19,575	20,965	20,278	20,322	15.45	7.10	0.22
Margin Nature Loan	3,835	5,692	7,600	7,540	7,547	48.39	33.52	0.09
Hire Purchase Loan	24,555	27,530	33,002	30,282	31,362	12.11	19.88	3.57
Deprived Sector Loan	16,415	20,705	30,550	31,329	30,822	0.00	0.00	-1.62
Bills Purchased	-	-	3	3	3	0.00	0.00	-0.80
Other Product	30,800	36,327	50,368	44,381	46,668	17.94	38.65	5.15
Total	209,605	253,251	345,165	333,950	336,973	20.82	36.29	0.91
Collateral wise								
Gold and Silver	4,319	4,851	5,442	4,098	4,304	12.33	12.18	5.02
Government Securities	0	38	18	18	18	24397.71	-52.02	0.00
Non Governmental Securities	3,801	5,612	7,484	7,469	7,492	47.65	33.36	0.31
Fixed Deposit Receipts	5,265	4,001	4,083	3,092	2,922	-24.00	2.03	-5.50
Own	5,265	3,992	4,083	3,092	2,922	-24.17	2.26	-5.50
Other Licences Institutions	-	9	-	-	-	0.00	-100.00	0.00
Collateral of Properties	186,567	226,108	310,078	300,905	304,038	21.19	37.14	1.04
Fixed Assets	186,556	226,064	310,036	300,864	303,997	21.18	37.14	1.04
Current Assets	11	44	42	41	41	313.42	-4.80	0.55
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	17,010	17,081	29.97	37.23	0.42
Government Guarantee	63	61	61	57	57	-2.90	0.11	-0.01
Institutional Guarantee	3,198	4,659	8,352	8,616	8,517	45.69	79.26	-1.15
Personal Guarantee	751	845	1,073	1,316	1,452	12.57	27.00	10.30
Collective Guarantee	5,188	6,394	6,924	7,019	7,054	23.24	8.29	0.50
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	-	1	2	1	-100.00	0.00	-11.82
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	453	682	1,648	1,357	1,117	50.59	141.79	-17.68
Total	209,605	253,251	345,165	333,950	336,973	20.82	36.29	0.91

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	3,028	3,716	4,726	4,702	4,965	22.72	27.18	5.60
Fishery Related	56	54	66	65	65	-4.58	22.47	-0.19
Mining Related	32	21	65	62	62	-32.79	208.41	-0.28
Agriculture, Forestry & Beverage Production Related	2,283	2,717	3,088	3,108	3,186	19.01	13.68	2.51
Construction	6,630	8,128	9,419	9,417	9,413	22.60	15.88	-0.05
Electricity, Gas and Water	168	202	339	339	341	20.35	67.94	0.36
Metal Products, Machinery & Electronic Equipment & Assemblage	854	1,091	1,230	1,216	1,196	27.73	12.77	-1.67
Transport, Communication and Public Utilities	4,884	5,057	4,654	4,607	4,799	3.53	-7.96	4.16
Wholesaler & Retailer	5,732	7,444	9,067	9,657	9,472	29.86	21.81	-1.91
Finance, Insurance and Real Estate	3,616	4,661	7,288	7,925	7,933	28.90	56.38	0.10
Hotel or Restaurant	1,380	1,698	2,647	2,805	2,750	23.06	55.85	-1.95
Other Services	1,841	1,852	2,119	2,073	2,025	0.63	14.43	-2.33
Consumption Loans	4,646	4,187	4,786	4,672	4,574	-9.87	14.29	-2.10
Local Government	37	33	33	33	33	-10.79	0.00	0.00
Others	13,960	16,485	19,210	20,239	20,531	18.09	16.53	1.45
TOTAL	49,146	57,345	68,738	70,921	71,344	16.68	19.87	0.60
Productwise								
Term Loan	6,831	9,019	13,163	13,467	13,518	32.04	45.96	0.38
Overdraft	-	-	4,733	5,524	5,773	0.00	0.00	4.53
Trust Receipt Loan / Import Loan	-	-	1	1	1	0.00	0.00	0.00
Demand & Other Working Capital Loan	7,425	7,850	5,628	5,761	5,759	5.73	-28.31	-0.04
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,314	8,060	8,861	8,872	8,803	27.65	9.94	-0.78
Real Estate Loan	6,118	7,661	7,165	7,072	7,089	25.21	-6.47	0.24
Margin Nature Loan	2,915	2,230	2,246	2,168	2,139	-23.50	0.72	-1.35
Hire Purchase Loan	5,759	6,191	6,128	6,118	6,161	7.50	-1.01	0.70
Deprived Sector Loan	2,141	2,791	4,752	5,391	5,470	0.00	0.00	1.46
Bills Purchased	3	3	-	-	-	0.00	-100.00	0.00
Other Product	11,640	13,541	16,061	16,547	16,631	16.32	18.61	0.51
Total	49,146	57,345	68,738	70,921	71,344	16.68	19.87	0.60
Collateral wise								
Gold and Silver	306	604	934	909	930	97.59	54.58	2.32
Government Securities	12	-	20	20	20	-100.00	0.00	0.00
Non Governmental Securities	1,160	1,000	758	789	773	-13.81	-24.20	-2.07
Fixed Deposit Receipts	1,628	1,039	1,120	1,023	921	-36.21	7.85	-9.89
Own	1,628	1,039	1,120	1,022	921	-36.21	7.85	-9.87
Other Licences Institutions	-	-	-	0	-	0.00	0.00	-100.00
Collateral of Properties	38,376	45,618	53,693	54,735	54,968	18.87	17.70	0.43
Fixed Assets	38,299	45,531	53,587	54,659	54,902	18.88	17.69	0.44
Current Assets	77	87	106	77	66	13.95	21.50	-13.20
Against security of Bill	-	3	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	3	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	1,287	2,209	4,021	4,725	4,819	71.62	82.09	2.00
Government Guarantee	40	37	37	37	37	-8.03	0.00	0.00
Institutional Guarantee	814	1,321	3,112	3,790	3,890	62.21	135.57	2.64
Personal Guarantee	315	730	627	650	646	131.73	-14.18	-0.55
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	248	246	2.66	104.57	-0.89
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,377	6,873	8,192	8,721	8,913	7.78	19.19	2.20
Total	49,146	57,345	68,738	70,921	71,344	16.68	19.87	0.60

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	2,044.00	2,400.38	3,138.79	3,140.71	1,097.85	2,429.32	2,415.03
1.1 On Deposit Liabilities	2,043.67	2,397.05	3,133.15	3,032.14	1,097.85	2,346.22	2,335.67
1.1.1 Saving Account	1,064.25	1,365.18	662.46	505.47	396.59	513.66	384.99
1.1.2 Fixed Account	888.43	893.34	2,187.70	2,341.76	630.99	1,727.07	1,931.15
1.1.2.1 Up to 3 months Fixed Account	73.74	34.86	328.16	39.53	-	-	77.39
1.1.2.2 3 to 6 months Fixed Account	62.58	32.18	437.54	-	28.46	-	61.68
1.1.2.3 6 months to 1 year Fixed Account	633.17	489.69	1,093.85	-	253.10	1,727.07	169.28
1.1.2.4 Above 1 year Fixed Account	118.94	336.61	328.16	2,302.23	349.43	-	1,622.80
1.1.3 Call Deposit	90.98	138.53	282.98	184.91	70.27	105.49	19.54
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.33	3.33	5.64	108.57	-	83.10	79.36
2. Commission Expense	39.86	8.80	107.23	118.25	42.90	-	-
3. Staff Expense	800.65	876.70	524.95	333.73	260.53	401.29	457.72
4. Office Operating Expenses	294.76	455.06	344.30	339.31	171.53	331.78	351.01
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	182.41	-	-	-	-	-
7. Provision for Risk	208.56	-	98.70	449.16	7.01	264.21	57.26
7.1 Loan loss Provision	208.56	-	98.25	449.16	7.01	264.21	56.63
7.1.1 General Loan loss Provision	208.56	-	76.45	186.13	6.56	-	48.73
7.1.1.1 Pass Loan Loss Provision	208.56	-	76.45	71.49	-	-	48.73
7.1.1.2 Watch List Provision	-	-	-	114.64	6.56	-	-
7.1.2 Special Loan Loss Provision	-	-	21.81	263.03	0.45	-	7.90
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	264.21	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.64
7.5. Provision for Loss of Other Assets	-	-	0.45	-	-	-	-
8. Loan Written Off	-	-	2.56	-	13.65	-	-
9. Provision for Staff Bonus	18.48	-	218.27	193.79	133.38	128.12	100.24
10. Provision for Income Tax	104.22	-	586.51	523.24	360.12	345.91	270.65
11. Others	-	-	-	-	-	-	-
12. Net Profit	265.35	1,898.91	1,377.95	1,220.89	840.27	807.13	631.51
Total Expenses	3,775.87	5,822.26	6,399.27	6,319.07	2,927.23	4,707.75	4,283.43
Income							
1. Interest Income	3,225.89	5,074.45	5,434.68	5,290.83	2,322.08	4,177.23	3,818.14
1.1 On Loans and Advances	3,018.78	4,480.67	4,855.04	4,936.69	1,976.57	3,846.79	3,611.09
1.2 On Investment	85.25	558.29	355.08	238.85	180.81	253.35	159.13
1.2.1 Government Bonds	85.25	558.29	355.08	238.85	180.81	241.77	159.13
1.2.2 Foreign Bonds	-	-	-	-	-	11.58	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	36.51	2.99	13.64	109.03	1.75	-	2.92
1.4 On Call Deposit	-	32.50	161.32	5.95	35.27	-	-
1.5 On Others	85.35	-	49.59	0.31	127.69	77.09	45.00
2. Commission and Discount	222.16	124.52	347.01	441.14	293.20	244.03	317.28
2.1 Bills Purchase and Discount	-	0.57	0.03	0.89	6.01	1.49	0.52
2.2 Commission	222.16	123.95	344.84	440.25	238.65	153.98	137.65
2.3 Others	-	0.00	2.14	-	48.54	88.57	179.11
3. Exchange Fluctuation Income	98.73	38.53	273.18	351.02	261.71	239.42	113.54
3.1 Due to Change in Exchange Rate	-	15.26	167.98	34.46	118.73	-	1.92
3.2 Due to Foreign Currency Transaction	98.73	23.27	105.20	316.57	142.98	239.42	111.63
4. Other Operating Income	54.91	482.84	243.24	114.39	26.95	44.70	-
5. Non Operating Income	75.58	60.76	9.75	5.30	0.74	(0.12)	2.66
6. Write Back from Provisions for loss	98.60	-	90.00	116.39	22.55	-	31.81
7. Recovery of written-off Loan	-	41.16	1.41	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	2.49	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	3,775.87	5,822.26	6,399.27	6,319.07	2,927.23	4,707.75	4,283.43

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	1,539.56	2,853.85	2,098.38	1,774.90	4,390.15	2,451.81	2,270.79
1.1 On Deposit Liabilities	1,538.42	2,820.41	2,062.03	1,762.32	4,049.11	2,352.06	2,247.00
1.1.1 Saving Account	389.61	637.52	332.34	444.00	1,166.84	520.33	376.36
1.1.2 Fixed Account	969.57	2,076.96	1,655.84	1,068.80	2,610.75	1,666.60	1,594.96
1.1.2.1 Up to 3 months Fixed Account	-	471.91	-	93.76	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.10	447.79	-	159.87	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	468.35	1,655.84	741.68	2,226.87	1,280.71	-
1.1.2.4 Above 1 year Fixed Account	969.48	688.91	-	73.49	383.87	385.89	1,594.96
1.1.3 Call Deposit	179.23	105.94	73.85	249.52	271.52	165.13	275.69
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.15	33.44	36.36	12.58	341.04	99.75	23.79
2. Commission Expense	9.21	4.38	17.05	6.60	0.01	14.15	-
3. Staff Expense	248.12	447.11	312.00	324.29	564.68	453.66	384.73
4. Office Operating Expenses	177.12	308.84	335.43	197.69	472.48	308.54	258.34
5. Foreign Exchange Loss	8.32	-	-	0.47	-	-	-
5.1 Due to Change in Exchange Rates	8.32	-	-	0.47	-	-	-
5.2 Due to Foreign Currency Transaction	0.00	-	-	-	-	-	-
6. Non Operating Expense	16.19	0.01	-	-	-	-	0.00
7. Provision for Risk	391.87	66.97	183.46	260.30	357.15	86.24	318.93
7.1 Loan loss Provision	391.87	66.97	183.46	260.30	170.00	86.24	318.93
7.1.1 General Loan loss Provision	168.46	66.97	111.04	166.74	170.00	86.24	224.49
7.1.1.1 Pass Loan Loss Provision	113.62	66.97	48.90	90.13	170.00	85.77	208.96
7.1.1.2 Watch List Provision	54.84	-	62.14	76.61	-	0.47	15.52
7.1.2 Special Loan Loss Provision	223.41	-	72.41	93.56	-	-	94.45
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	187.15	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	0.00	-	-	-	-	8.42	-
9. Provision for Staff Bonus	-	155.83	86.60	55.64	203.24	80.63	76.13
10. Provision for Income Tax	-	420.73	233.81	135.44	548.74	229.79	205.55
11. Others	-	-	-	-	-	-	-
12. Net Profit	432.73	981.71	545.55	365.35	1,280.38	519.39	479.62
Total Expenses	2,823.13	5,239.45	3,812.28	3,120.68	7,816.84	4,152.63	3,994.08
Income							
1. Interest Income	2,073.50	4,793.12	3,446.02	2,713.17	6,797.27	3,730.84	3,423.08
1.1 On Loans and Advances	1,930.28	4,413.17	3,216.06	2,574.78	6,474.70	3,508.72	3,230.93
1.2 On Investment	93.84	365.67	200.38	119.28	16.99	179.79	125.35
1.2.1 Government Bonds	24.73	355.88	200.38	119.28	16.99	179.79	125.35
1.2.2 Foreign Bonds	-	9.79	-	-	-	-	-
1.2.3 NRB Bonds	69.11	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	1.30	-	-	19.11	10.91	-	-
1.4 On Call Deposit	35.98	-	11.07	0.00	267.70	-	-
1.5 On Others	12.11	14.28	18.51	0.00	26.98	42.33	66.80
2. Commission and Discount	272.77	325.75	168.70	169.80	78.49	277.23	147.66
2.1 Bills Purchase and Discount	11.19	0.10	0.86	0.01	2.46	0.01	-
2.2 Commission	258.27	325.65	167.68	169.79	76.03	181.73	72.35
2.3 Others	3.31	-	0.16	-	-	95.49	75.31
3. Exchange Fluctuation Income	70.17	98.81	96.58	57.23	118.55	131.94	112.07
3.1 Due to Change in Exchange Rate	-	12.33	-	-	0.03	21.32	22.41
3.2 Due to Foreign Currency Transaction	70.17	86.49	96.58	57.23	118.53	110.62	89.66
4. Other Operating Income	78.60	-	17.12	15.36	796.92	-	47.62
5. Non Operating Income	-	21.77	-	-	16.18	1.89	14.27
6. Write Back from Provisions for loss	316.79	-	83.86	165.13	-	10.53	249.38
7. Recovery of written-off Loan	11.31	-	-	-	9.42	0.20	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	2,823.13	5,239.45	3,812.28	3,120.68	7,816.84	4,152.63	3,994.08

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	2,137.97	3,167.85	2,974.19	3,022.26	2,184.59	2,215.74	1,935.22
1.1 On Deposit Liabilities	2,119.43	3,005.84	2,967.24	2,929.34	2,130.00	2,209.28	1,879.58
1.1.1 Saving Account	453.68	706.32	652.21	867.68	370.39	362.02	367.01
1.1.2 Fixed Account	1,500.27	1,967.76	2,273.33	1,908.06	1,611.27	1,428.84	1,433.70
1.1.2.1 Up to 3 months Fixed Account	32.56	687.92	-	218.60	148.48	-	-
1.1.2.2 3 to 6 months Fixed Account	81.22	308.47	-	164.99	98.64	148.29	630.27
1.1.2.3 6 months to 1 year Fixed Account	671.85	518.25	1,752.44	995.98	1,253.89	1,083.15	87.61
1.1.2.4 Above 1 year Fixed Account	714.63	453.13	520.89	528.49	110.26	197.40	715.82
1.1.3 Call Deposit	165.48	331.76	41.70	153.61	148.34	418.42	78.87
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	18.55	162.01	6.95	92.92	54.59	6.47	55.64
2. Commission Expense	-	-	4.85	49.22	11.57	-	0.24
3. Staff Expense	299.98	562.75	949.74	689.86	266.74	194.41	351.70
4. Office Operating Expenses	303.08	396.65	297.68	349.47	216.16	136.14	286.32
5. Foreign Exchange Loss	-	-	-	-	7.29	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	7.29	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	8.49	-	4.18	-	-	-	-
7. Provision for Risk	135.63	326.15	403.12	315.27	33.85	253.19	253.80
7.1 Loan loss Provision	135.63	326.15	403.12	315.27	33.85	253.19	253.80
7.1.1 General Loan loss Provision	84.73	326.15	76.85	315.27	33.85	128.19	103.35
7.1.1.1 Pass Loan Loss Provision	40.24	326.15	0.02	315.27	33.85	34.84	18.22
7.1.1.2 Watch List Provision	44.49	-	76.83	-	-	93.35	85.13
7.1.2 Special Loan Loss Provision	50.89	-	326.27	-	-	125.00	150.45
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	0.01	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	16.15	-	-	-	-	-	-
9. Provision for Staff Bonus	85.88	117.14	57.95	-	70.05	145.01	96.61
10. Provision for Income Tax	231.89	316.28	308.30	411.51	189.13	391.53	260.86
11. Others	-	-	-	-	-	-	-
12. Net Profit	541.07	737.99	792.77	1,044.14	441.29	913.58	608.66
Total Expenses	3,760.15	5,624.82	5,792.77	5,881.74	3,420.66	4,249.61	3,793.41
Income							
1. Interest Income	3,288.32	5,039.96	4,975.48	5,115.71	3,113.81	3,646.24	3,324.17
1.1 On Loans and Advances	3,133.82	4,739.47	4,712.90	4,866.45	2,879.04	3,466.33	3,097.27
1.2 On Investment	90.27	264.90	259.79	201.87	161.10	143.01	174.65
1.2.1 Government Bonds	88.45	264.90	259.79	201.87	161.10	143.01	173.52
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	1.82	-	-	-	-	-	1.13
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	1.35	-	-	16.39	3.66	-
1.4 On Call Deposit	-	28.65	-	-	1.78	-	41.99
1.5 On Others	64.23	5.59	2.78	47.39	55.50	33.25	10.25
2. Commission and Discount	128.96	330.96	155.00	514.20	190.09	456.88	140.24
2.1 Bills Purchase and Discount	13.92	7.13	0.00	-	-	-	29.39
2.2 Commission	115.05	36.41	139.28	514.20	187.24	453.79	99.44
2.3 Others	-	287.43	15.72	-	2.85	3.09	11.41
3. Exchange Fluctuation Income	97.86	161.00	147.44	202.21	99.46	85.48	76.51
3.1 Due to Change in Exchange Rate	2.61	2.08	-	34.72	-	1.37	2.02
3.2 Due to Foreign Currency Transaction	95.24	158.92	147.44	167.49	99.46	84.11	74.49
4. Other Operating Income	120.07	92.79	349.18	4.82	5.72	60.44	172.66
5. Non Operating Income	56.27	-	8.45	-	11.59	0.57	4.61
6. Write Back from Provisions for loss	68.67	-	152.73	44.39	-	-	71.93
7. Recovery of written-off Loan	-	0.11	4.51	0.40	-	-	3.30
8. Income from Extra Ordinary transactions	0.00	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	3,760.15	5,624.82	5,792.77	5,881.74	3,420.66	4,249.61	3,793.41

BFI Name	NMB	Prabhu	Janata	Mega	CBL	Century	Sanima
Expenses							
1. Interest Expense	2,790.80	2,319.83	1,914.10	2,069.16	1,273.51	1,796.95	2,406.00
1.1 On Deposit Liabilities	2,638.16	2,272.69	1,871.61	2,052.72	1,249.16	1,789.34	2,332.12
1.1.1 Saving Account	549.48	578.71	400.15	444.93	228.45	354.20	617.55
1.1.2 Fixed Account	1,855.40	1,515.69	1,323.16	1,352.03	878.43	1,207.05	1,580.53
1.1.2.1 Up to 3 months Fixed Account	476.13	131.25	462.64	-	-	580.55	23.40
1.1.2.2 3 to 6 months Fixed Account	245.93	173.12	44.17	-	-	212.76	336.00
1.1.2.3 6 months to 1 year Fixed Account	476.85	1,002.81	452.51	1,352.03	878.43	267.61	414.27
1.1.2.4 Above 1 year Fixed Account	656.50	208.51	363.85	-	-	146.13	806.86
1.1.3 Call Deposit	145.66	178.29	148.29	255.75	142.28	228.09	134.04
1.1.4 Certificate of Deposit	87.62	-	-	-	-	-	-
1.2 On Borrowing	152.64	47.14	42.49	16.44	24.35	7.62	73.88
2. Commission Expense	39.95	-	29.02	15.30	-	4.33	-
3. Staff Expense	427.51	531.82	390.30	449.72	253.31	309.93	295.32
4. Office Operating Expenses	333.92	351.73	260.63	242.43	204.16	207.60	252.87
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.27	2.42	-
7. Provision for Risk	953.59	124.98	156.85	141.38	110.12	(18.64)	110.53
7.1 Loan loss Provision	953.59	124.98	156.85	141.38	110.12	(18.64)	110.53
7.1.1 General Loan loss Provision	30.80	159.23	30.27	31.74	15.27	4.00	72.66
7.1.1.1 Pass Loan Loss Provision	6.11	31.69	14.78	9.39	15.27	11.33	23.87
7.1.1.2 Watch List Provision	24.69	127.54	15.49	22.35	-	(7.33)	48.78
7.1.2 Special Loan Loss Provision	444.28	(34.25)	126.58	109.64	94.85	(22.64)	37.87
7.1.3 Additional Loan Loss Provision	478.51	-	-	-	-	-	-
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	33.98	-	-	5.31	0.16	-	0.02
9. Provision for Staff Bonus	138.58	99.00	-	-	37.11	-	126.75
10. Provision for Income Tax	211.19	262.55	213.44	257.80	100.20	201.87	332.97
11. Others	3.47	-	-	-	-	-	-
12. Net Profit	1,036.07	882.06	498.02	601.53	233.80	471.03	807.81
Total Expenses	5,969.06	4,571.98	3,462.35	3,782.63	2,212.64	2,975.50	4,332.28
Income							
1. Interest Income	4,497.79	4,040.08	3,195.18	3,460.89	2,031.68	2,803.79	3,869.90
1.1 On Loans and Advances	4,217.04	3,678.30	2,984.67	3,152.88	1,905.71	2,679.75	3,610.11
1.2 On Investment	180.71	218.77	170.45	202.37	112.33	88.42	242.42
1.2.1 Government Bonds	166.98	218.77	170.45	15.42	112.33	88.42	242.42
1.2.2 Foreign Bonds	13.73	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	186.96	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	28.84	3.55	0.35	0.73	18.50	-
1.4 On Call Deposit	30.74	5.18	-	31.01	12.90	-	-
1.5 On Others	69.30	108.99	36.52	74.27	-	17.11	17.37
2. Commission and Discount	149.37	197.91	176.56	196.77	31.60	107.25	78.96
2.1 Bills Purchase and Discount	-	2.77	-	1.38	-	-	-
2.2 Commission	149.37	189.85	176.56	74.12	31.60	107.25	78.96
2.3 Others	-	5.29	-	121.27	-	-	-
3. Exchange Fluctuation Income	183.40	141.66	83.86	96.35	73.16	41.26	160.77
3.1 Due to Change in Exchange Rate	36.68	3.22	121.09	-	1.71	-	3.06
3.2 Due to Foreign Currency Transaction	146.72	138.44	(37.23)	96.35	71.45	41.26	157.72
4. Other Operating Income	784.48	188.73	1.93	28.21	54.73	9.68	184.03
5. Non Operating Income	4.73	3.55	4.81	0.41	4.78	13.52	38.28
6. Write Back from Provisions for loss	330.77	-	-	-	16.70	-	0.33
7. Recovery of written-off Loan	11.23	0.05	-	-	-	-	-
8. Income from Extra Ordinary transactions	7.28	-	-	-	0.00	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	5,969.06	4,571.98	3,462.35	3,782.63	2,212.64	2,975.50	4,332.28

BFI Name	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva
Expenses							
1. Interest Expense	941.91	0.17	121.72	108.61	643.25	182.89	669.57
1.1 On Deposit Liabilities	940.53	0.17	121.72	108.61	642.17	182.51	668.22
1.1.1 Saving Account	266.08	0.17	80.39	41.40	195.01	52.21	192.47
1.1.2 Fixed Account	592.42	-	37.65	55.41	374.58	116.37	393.18
1.1.2.1 Up to 3 months Fixed Account	123.57	-	2.55	-	33.05	0.75	-
1.1.2.2 3 to 6 months Fixed Account	41.68	-	3.48	-	189.11	26.36	-
1.1.2.3 6 months to 1 year Fixed Account	382.06	-	19.77	-	104.34	53.87	-
1.1.2.4 Above 1 year Fixed Account	45.10	-	11.85	55.41	48.08	35.39	393.18
1.1.3 Call Deposit	82.02	-	3.68	11.79	72.58	13.93	82.57
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.39	-	-	-	1.09	0.38	1.34
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	170.81	0.64	18.60	19.02	108.86	39.41	100.15
4. Office Operating Expenses	100.48	1.22	10.58	13.04	89.46	30.57	94.37
5. Foreign Exchange Loss	-	-	-	-	-	-	2.92
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	2.92
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.01	-	-	-	0.00	-	0.23
7. Provision for Risk	173.72	-	18.02	0.48	66.62	3.62	112.80
7.1 Loan loss Provision	170.60	-	18.02	0.48	66.62	3.62	112.80
7.1.1 General Loan loss Provision	78.74	-	8.19	0.48	55.02	3.61	53.86
7.1.1.1 Pass Loan Loss Provision	20.33	-	0.76	0.48	(6.98)	3.61	12.29
7.1.1.2 Watch List Provision	58.41	-	7.43	-	61.99	-	41.58
7.1.2 Special Loan Loss Provision	91.86	-	9.83	-	11.60	0.00	57.70
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	1.23
7.2. Provision for Non-Banking Assets	3.12	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	2.80	-	-
9. Provision for Staff Bonus	-	-	2.46	-	-	2.97	8.05
10. Provision for Income Tax	-	-	6.64	-	-	8.90	24.15
11. Others	-	-	-	-	-	-	-
12. Net Profit	25.12	5.58	15.48	-	-	20.77	56.36
Total Expenses	1,412.05	7.60	193.49	141.14	910.99	289.12	1,068.59
Income							
1. Interest Income	1,234.25	0.83	174.65	121.89	856.13	260.35	969.23
1.1 On Loans and Advances	1,092.51	0.83	157.66	119.18	788.48	246.30	868.95
1.2 On Investment	35.22	-	-	-	13.83	-	9.24
1.2.1 Government Bonds	35.22	-	-	-	13.83	-	9.24
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	3.08
1.4 On Call Deposit	105.56	-	16.96	2.72	48.01	14.05	80.13
1.5 On Others	0.96	-	0.02	-	5.81	-	7.83
2. Commission and Discount	8.40	-	1.85	11.74	4.59	6.42	5.97
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.99	-	1.85	0.91	4.49	4.99	5.82
2.3 Others	4.41	-	-	10.83	0.09	1.43	0.15
3. Exchange Fluctuation Income	0.01	-	-	-	0.56	-	4.03
3.1 Due to Change in Exchange Rate	3.36	-	-	-	0.54	-	3.96
3.2 Due to Foreign Currency Transaction	(3.35)	-	-	-	0.02	-	0.07
4. Other Operating Income	53.09	-	14.71	-	44.85	20.57	58.49
5. Non Operating Income	16.72	-	-	-	2.10	-	-
6. Write Back from Provisions for loss	97.25	1.64	2.28	-	-	1.78	30.88
7. Recovery of written-off Loan	2.32	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	5.13	-	-	-	-	-
9. Net Loss	-	-	-	7.51	2.75	-	-
Total Income	1,412.05	7.60	193.49	141.14	910.99	289.12	1,068.59

BFI Name	Miteri	Tinau	Mukti	Garima	GandakiDB	Kamana	Corporate
Expenses							
1. Interest Expense	151.52	313.08	1,366.87	977.51	871.12	732.52	7.45
1.1 On Deposit Liabilities	151.52	313.08	1,361.94	975.97	871.12	732.52	7.45
1.1.1 Saving Account	39.15	97.02	354.44	233.07	248.53	161.75	2.35
1.1.2 Fixed Account	101.85	193.90	845.81	605.54	549.94	488.38	4.48
1.1.2.1 Up to 3 months Fixed Account	4.07	2.40	171.46	133.77	76.17	101.86	-
1.1.2.2 3 to 6 months Fixed Account	5.09	3.56	82.89	69.60	55.05	55.42	-
1.1.2.3 6 months to 1 year Fixed Account	35.65	163.69	496.89	368.20	379.62	223.08	3.42
1.1.2.4 Above 1 year Fixed Account	57.03	24.25	94.56	33.97	39.09	108.02	1.07
1.1.3 Call Deposit	10.52	22.15	161.70	137.35	72.65	82.39	0.61
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	4.93	1.54	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	18.90	60.43	219.09	144.63	127.80	141.56	5.75
4. Office Operating Expenses	12.64	25.72	174.31	114.36	66.07	104.38	4.85
5. Foreign Exchange Loss	-	-	1.99	0.05	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	0.05	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	1.99	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	0.85	-
7. Provision for Risk	6.46	23.41	84.01	53.07	119.15	81.12	3.15
7.1 Loan loss Provision	6.46	23.41	84.01	53.07	119.15	81.12	3.15
7.1.1 General Loan loss Provision	6.46	7.52	65.20	34.71	56.61	36.47	1.76
7.1.1.1 Pass Loan Loss Provision	(1.43)	1.63	34.05	15.92	-	10.65	0.15
7.1.1.2 Watch List Provision	7.89	5.88	31.15	18.79	56.61	25.82	1.61
7.1.2 Special Loan Loss Provision	-	15.89	18.81	18.36	62.54	44.64	1.39
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	3.95	0.46	27.88	14.94	-	-	2.02
10. Provision for Income Tax	11.84	1.38	83.65	40.33	-	-	-
11. Others	-	-	0.01	-	-	-	-
12. Net Profit	27.63	3.23	195.19	94.11	-	-	20.15
Total Expenses	232.93	427.71	2,153.01	1,439.01	1,184.14	1,060.42	43.36
Income							
1. Interest Income	216.39	388.46	1,933.79	1,327.57	1,031.21	970.66	18.64
1.1 On Loans and Advances	207.68	358.18	1,815.33	1,233.17	962.90	902.78	15.31
1.2 On Investment	-	0.97	30.07	19.91	-	3.18	-
1.2.1 Government Bonds	-	-	22.70	19.91	-	3.18	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	0.97	7.37	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	8.71	29.31	83.15	72.28	68.32	64.70	-
1.5 On Others	-	-	5.25	2.22	-	-	3.33
2. Commission and Discount	1.84	2.21	15.05	7.34	3.35	6.85	0.02
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.41	2.21	15.02	5.76	3.35	6.85	0.02
2.3 Others	0.43	-	0.02	1.58	-	-	0.01
3. Exchange Fluctuation Income	-	-	8.63	0.08	-	0.18	-
3.1 Due to Change in Exchange Rate	-	-	3.65	-	-	0.16	-
3.2 Due to Foreign Currency Transaction	-	-	4.98	0.08	-	0.03	-
4. Other Operating Income	14.70	28.27	175.35	88.98	66.58	74.30	0.79
5. Non Operating Income	-	2.06	7.61	5.84	14.76	3.59	-
6. Write Back from Provisions for loss	-	6.70	12.58	9.19	9.15	-	23.91
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	59.09	4.84	-
Total Income	232.93	427.71	2,153.01	1,439.01	1,184.14	1,060.42	43.36

BFI Name	Jyoti	Shine	Kanchan	LumbiniDB	Sindhu	Sahara	Community
Expenses							
1. Interest Expense	840.20	719.92	157.13	736.99	69.08	24.67	110.26
1.1 On Deposit Liabilities	818.30	719.92	157.13	731.48	69.08	24.67	110.26
1.1.1 Saving Account	184.00	249.22	64.76	154.13	24.95	16.79	29.60
1.1.2 Fixed Account	493.25	444.52	67.95	464.11	27.91	4.07	55.03
1.1.2.1 Up to 3 months Fixed Account	116.55	36.33	4.01	0.02	2.22	-	1.10
1.1.2.2 3 to 6 months Fixed Account	44.88	49.46	5.47	-	1.83	-	1.56
1.1.2.3 6 months to 1 year Fixed Account	254.18	296.55	21.77	7.26	15.38	-	49.53
1.1.2.4 Above 1 year Fixed Account	77.64	62.18	36.70	456.83	8.48	4.07	2.84
1.1.3 Call Deposit	141.05	26.18	24.41	113.24	16.21	3.82	25.63
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	21.90	-	-	5.51	0.00	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	134.12	114.36	25.66	88.30	19.55	6.72	23.01
4. Office Operating Expenses	103.12	71.91	18.33	76.16	13.39	4.04	15.29
5. Foreign Exchange Loss	-	-	-	0.01	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	0.01	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.05	-	-	0.00	-	-	-
7. Provision for Risk	35.30	48.81	25.43	112.26	6.78	1.56	18.42
7.1 Loan loss Provision	35.30	48.81	25.43	112.26	6.78	1.56	13.96
7.1.1 General Loan loss Provision	35.30	24.67	11.93	51.71	6.78	1.56	5.04
7.1.1.1 Pass Loan Loss Provision	35.30	13.15	3.91	6.40	6.78	1.56	1.21
7.1.1.2 Watch List Provision	-	11.52	8.02	45.30	-	-	3.84
7.1.2 Special Loan Loss Provision	-	24.13	13.49	60.00	-	-	8.91
7.1.3 Additional Loan Loss Provision	-	-	-	0.55	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	4.46
8. Loan Written Off	-	-	-	1.30	-	-	-
9. Provision for Staff Bonus	9.96	-	-	-	-	-	-
10. Provision for Income Tax	29.88	74.52	-	-	-	-	-
11. Others	0.00	-	-	-	-	-	-
12. Net Profit	69.73	173.87	-	-	-	0.65	-
Total Expenses	1,222.37	1,203.38	226.55	1,015.01	108.79	37.63	166.97
Income							
1. Interest Income	1,116.61	1,144.92	206.68	860.50	101.59	34.44	139.86
1.1 On Loans and Advances	1,008.78	1,064.05	183.78	792.04	91.21	29.80	126.81
1.2 On Investment	18.94	16.73	-	18.61	-	-	-
1.2.1 Government Bonds	18.94	16.73	-	18.61	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	88.71	64.15	21.37	47.89	9.42	4.64	13.05
1.5 On Others	0.18	-	1.53	1.96	0.96	-	-
2. Commission and Discount	3.72	7.27	4.07	2.23	0.86	-	0.75
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.72	7.27	1.78	2.23	0.72	-	0.75
2.3 Others	-	-	2.29	-	0.14	-	-
3. Exchange Fluctuation Income	15.82	-	-	0.59	-	-	-
3.1 Due to Change in Exchange Rate	5.42	-	-	0.57	-	-	-
3.2 Due to Foreign Currency Transaction	10.40	-	-	0.02	-	-	-
4. Other Operating Income	78.81	45.47	9.88	34.65	6.04	3.19	6.60
5. Non Operating Income	7.41	5.72	-	3.71	-	-	0.00
6. Write Back from Provisions for loss	-	-	-	60.69	-	-	2.81
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	0.50	-	-	-	-
9. Net Loss	-	-	5.40	52.65	0.30	-	16.94
Total Income	1,222.37	1,203.38	226.55	1,015.01	108.79	37.63	166.97

BFI Name	Kailash	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAF
Expenses							
1. Interest Expense	943.43	13.26	71.43	30.93	0.57	0.79	203.55
1.1 On Deposit Liabilities	938.62	13.26	71.43	30.93	0.57	0.79	201.29
1.1.1 Saving Account	184.21	8.50	20.44	4.86	0.56	0.69	43.32
1.1.2 Fixed Account	605.22	4.07	40.81	18.00	0.01	-	104.88
1.1.2.1 Up to 3 months Fixed Account	22.42	0.12	-	3.82	-	-	18.40
1.1.2.2 3 to 6 months Fixed Account	27.90	0.09	9.88	2.49	-	-	12.06
1.1.2.3 6 months to 1 year Fixed Account	503.95	3.28	12.91	10.78	-	-	44.71
1.1.2.4 Above 1 year Fixed Account	50.95	0.58	18.02	0.91	0.01	-	29.71
1.1.3 Call Deposit	149.19	0.68	10.18	8.07	-	0.11	53.09
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	4.81	-	-	-	-	-	2.25
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	136.31	7.77	26.24	8.85	1.59	0.92	35.06
4. Office Operating Expenses	93.81	1.63	18.26	7.73	1.92	4.82	26.75
5. Foreign Exchange Loss	0.26	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	0.26	-	-	-	-	-	-
6. Non Operating Expense	0.06	-	-	-	-	-	-
7. Provision for Risk	48.53	4.98	56.26	5.05	0.48	-	18.14
7.1 Loan loss Provision	19.12	4.98	56.01	5.05	-	-	11.63
7.1.1 General Loan loss Provision	12.36	0.52	19.70	1.22	-	-	(3.26)
7.1.1.1 Pass Loan Loss Provision	4.55	0.23	3.09	0.62	-	-	5.10
7.1.1.2 Watch List Provision	7.82	0.29	16.60	0.60	-	-	(8.35)
7.1.2 Special Loan Loss Provision	6.76	4.46	36.32	3.84	-	-	14.89
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	6.51
7.3. Provision for Loss on Investment	29.41	-	0.25	-	0.48	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	0.07
9. Provision for Staff Bonus	6.61	-	0.21	-	-	-	-
10. Provision for Income Tax	19.82	-	0.62	-	-	-	-
11. Others	-	-	-	-	-	-	0.12
12. Net Profit	46.26	-	1.46	1.27	-	6.71	(42.47)
Total Expenses	1,295.09	27.64	174.49	53.82	4.56	13.24	241.22
Income							
1. Interest Income	1,219.87	19.66	131.99	50.00	1.99	8.18	219.61
1.1 On Loans and Advances	1,111.50	18.22	120.73	45.15	0.03	-	184.14
1.2 On Investment	28.33	-	-	-	-	-	3.03
1.2.1 Government Bonds	28.33	-	-	-	-	-	3.03
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	80.04	1.44	11.27	4.85	-	8.18	32.44
1.5 On Others	-	-	-	0.01	1.96	-	-
2. Commission and Discount	5.21	0.58	1.02	0.30	-	-	0.44
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	5.21	0.58	1.02	0.30	-	-	0.44
2.3 Others	-	-	-	-	-	-	-
3. Exchange Fluctuation Income	0.37	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	0.03	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.34	-	-	-	-	-	-
4. Other Operating Income	56.75	1.88	8.66	2.14	-	-	17.36
5. Non Operating Income	11.53	-	-	-	0.04	5.06	3.81
6. Write Back from Provisions for loss	1.36	0.33	32.81	1.38	0.01	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	5.19	-	-	2.53	-	-
Total Income	1,295.09	27.64	174.49	53.82	4.56	13.24	241.22

BFI Name	Goodwill	Shree	Laltpur	United	BestFC	Progressive	Janaki
Expenses							
1. Interest Expense	242.22	154.29	9.72	214.26	78.41	35.72	71.20
1.1 On Deposit Liabilities	237.81	152.73	9.72	213.88	78.41	35.72	71.20
1.1.1 Saving Account	51.58	30.73	3.76	36.24	26.01	15.04	17.56
1.1.2 Fixed Account	186.23	122.00	5.52	158.15	45.69	16.97	52.69
1.1.2.1 Up to 3 months Fixed Account	1.47	3.38	0.02	0.37	-	3.66	0.53
1.1.2.2 3 to 6 months Fixed Account	3.99	0.90	0.02	26.79	-	0.62	0.21
1.1.2.3 6 months to 1 year Fixed Account	87.59	77.48	4.07	117.69	45.69	8.90	42.53
1.1.2.4 Above 1 year Fixed Account	93.18	40.25	1.41	13.30	-	3.80	9.41
1.1.3 Call Deposit	-	-	0.43	19.49	6.70	3.70	0.95
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	4.41	1.56	-	0.38	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	25.85	16.97	5.72	35.88	23.39	10.43	7.49
4. Office Operating Expenses	26.50	13.76	4.22	24.04	15.51	11.31	4.10
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	11.29	8.85	1.03	50.50	42.43	35.13	38.62
7.1 Loan loss Provision	11.29	8.85	-	50.41	29.67	35.13	38.62
7.1.1 General Loan loss Provision	-	8.70	-	0.09	12.06	9.25	11.25
7.1.1.1 Pass Loan Loss Provision	-	0.85	-	(0.62)	0.61	0.38	-
7.1.1.2 Watch List Provision	-	7.85	-	0.71	11.45	8.88	11.25
7.1.2 Special Loan Loss Provision	-	0.15	-	50.32	17.60	-	27.37
7.1.3 Additional Loan Loss Provision	11.29	-	-	-	-	25.87	-
7.2. Provision for Non-Banking Assets	-	-	-	-	12.77	-	-
7.3. Provision for Loss on Investment	-	-	1.03	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	0.08	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	2.59	0.58	-	-	-	-	1.10
10. Provision for Income Tax	6.63	1.58	-	-	-	-	3.30
11. Others	-	-	-	-	0.18	-	-
12. Net Profit	16.65	3.68	29.35	-	-	-	7.70
Total Expenses	331.74	199.72	50.03	324.67	159.91	92.58	133.51
Income							
1. Interest Income	296.66	185.10	24.34	278.23	84.40	53.07	108.74
1.1 On Loans and Advances	265.43	166.64	20.77	255.14	69.75	37.24	97.96
1.2 On Investment	11.08	2.83	-	4.05	2.27	0.23	-
1.2.1 Government Bonds	11.08	2.83	-	4.05	2.27	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	0.23	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	20.15	15.64	3.57	16.87	12.38	15.24	10.78
1.5 On Others	-	-	-	2.18	-	0.37	-
2. Commission and Discount	0.87	0.39	-	0.24	0.42	0.04	0.15
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.87	0.39	-	0.02	0.42	0.04	0.01
2.3 Others	-	-	-	0.22	-	-	0.14
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	34.20	14.07	0.04	14.84	3.74	2.33	4.73
5. Non Operating Income	-	0.13	0.00	-	0.97	0.01	2.16
6. Write Back from Provisions for loss	-	0.02	-	-	42.95	2.69	15.53
7. Recovery of written-off Loan	-	-	25.65	-	-	-	2.20
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	31.36	27.43	34.46	-
Total Income	331.74	199.72	50.03	324.67	159.91	92.58	133.51

BFI Name	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	Crystal
Expenses							
1. Interest Expense	194.43	116.83	7.36	221.45	1.02	1.45	0.22
1.1 On Deposit Liabilities	192.39	116.83	7.36	221.45	1.02	1.16	0.22
1.1.1 Saving Account	47.10	38.79	1.67	84.55	1.02	0.07	0.22
1.1.2 Fixed Account	128.11	78.03	5.69	117.51	-	-	-
1.1.2.1 Up to 3 months Fixed Account	10.73	4.32	-	9.96	-	-	-
1.1.2.2 3 to 6 months Fixed Account	10.07	1.45	-	10.68	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	101.21	49.55	-	88.54	-	-	-
1.1.2.4 Above 1 year Fixed Account	6.10	22.71	5.69	8.33	-	-	-
1.1.3 Call Deposit	17.18	-	-	19.39	-	1.09	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.04	-	-	-	-	0.28	-
2. Commission Expense	-	-	-	0.49	-	-	-
3. Staff Expense	32.25	16.68	0.95	33.45	2.79	1.75	0.59
4. Office Operating Expenses	21.98	8.71	1.30	15.76	3.55	1.73	0.21
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	9.27	1.93	0.61	43.45	-	-	-
7.1 Loan loss Provision	9.27	1.93	0.61	43.45	-	-	-
7.1.1 General Loan loss Provision	4.60	1.93	0.33	22.01	-	-	-
7.1.1.1 Pass Loan Loss Provision	1.38	-	0.33	5.30	-	-	-
7.1.1.2 Watch List Provision	3.22	1.93	-	16.72	-	-	-
7.1.2 Special Loan Loss Provision	4.67	-	0.28	21.44	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	1.54	-	-	-	-	-	-
10. Provision for Income Tax	4.62	-	-	-	-	-	-
11. Others	0.04	-	-	-	-	-	-
12. Net Profit	10.77	12.71	6.52	-	-	-	-
Total Expenses	274.91	156.85	16.74	314.60	7.36	4.93	1.02
Income							
1. Interest Income	260.68	133.28	12.40	260.31	3.09	-	0.04
1.1 On Loans and Advances	236.43	116.93	12.40	223.18	0.54	-	-
1.2 On Investment	2.60	2.95	-	-	-	-	-
1.2.1 Government Bonds	2.60	-	-	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	2.95	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	21.66	13.39	-	37.13	2.55	-	-
1.5 On Others	-	-	-	-	-	-	0.04
2. Commission and Discount	0.27	0.40	1.39	-	-	-	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.27	0.40	-	-	-	-	-
2.3 Others	-	-	1.39	-	-	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	13.42	11.61	-	39.64	0.00	0.00	-
5. Non Operating Income	0.54	5.17	-	-	-	1.40	0.00
6. Write Back from Provisions for loss	-	-	2.95	1.98	1.22	1.90	-
7. Recovery of written-off Loan	-	5.50	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	0.88	-	-	-	-	-
9. Net Loss	-	-	-	12.67	3.04	1.62	0.97
Total Income	274.91	156.85	16.74	314.60	7.36	4.93	1.02

BFI Name	GMBFL	ICFC	CityExpress	Manju	Reliance
Expenses					
1. Interest Expense	123.20	359.69	4.95	254.58	135.47
1.1 On Deposit Liabilities	123.20	343.27	4.95	248.10	135.47
1.1.1 Saving Account	40.58	74.60	1.77	116.71	58.77
1.1.2 Fixed Account	82.00	246.68	2.93	131.39	76.70
1.1.2.1 Up to 3 months Fixed Account	5.88	21.94	0.26	24.00	13.14
1.1.2.2 3 to 6 months Fixed Account	2.96	7.10	0.50	20.90	6.46
1.1.2.3 6 months to 1 year Fixed Account	51.47	151.09	0.37	55.54	35.72
1.1.2.4 Above 1 year Fixed Account	21.69	66.55	1.80	30.95	21.38
1.1.3 Call Deposit	0.61	21.99	0.25	-	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	16.42	-	6.48	-
2. Commission Expense	-	-	-	-	-
3. Staff Expense	15.97	37.51	6.23	28.92	19.38
4. Office Operating Expenses	9.23	38.06	4.84	21.22	15.97
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	10.80	13.79	0.04	109.73	97.95
7.1 Loan loss Provision	10.80	8.82	0.04	109.73	97.95
7.1.1 General Loan loss Provision	10.80	3.60	0.04	109.73	46.52
7.1.1.1 Pass Loan Loss Provision	10.80	1.32	0.04	109.73	46.52
7.1.1.2 Watch List Provision	-	2.28	-	-	-
7.1.2 Special Loan Loss Provision	-	5.22	-	-	51.43
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	4.97	-	-	-
8. Loan Written Off	-	-	-	-	-
9. Provision for Staff Bonus	-	6.07	0.11	-	-
10. Provision for Income Tax	-	16.40	-	-	-
11. Others	-	-	0.93	-	-
12. Net Profit	13.66	38.26	1.03	-	-
Total Expenses	172.87	509.78	18.14	414.45	268.76
Income					
1. Interest Income	159.38	474.16	11.35	325.30	170.78
1.1 On Loans and Advances	139.88	413.48	9.53	290.38	148.04
1.2 On Investment	2.77	15.51	-	21.43	1.60
1.2.1 Government Bonds	-	15.51	-	-	1.08
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	21.43	-
1.2.4 Debenture & Bonds	2.77	-	-	-	0.51
1.3 On Agency Balance	-	45.17	-	-	-
1.4 On Call Deposit	16.11	-	1.82	-	21.14
1.5 On Others	0.62	-	-	13.48	-
2. Commission and Discount	0.62	3.81	0.04	10.51	0.29
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	0.54	3.81	0.04	0.12	0.29
2.3 Others	0.08	-	-	10.39	-
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	8.17	23.34	0.54	-	10.50
5. Non Operating Income	0.92	8.33	0.81	-	1.06
6. Write Back from Provisions for loss	3.29	-	5.40	-	46.62
7. Recovery of written-off Loan	-	0.15	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	-	-	-	78.64	39.51
Total Income	172.87	509.78	18.14	414.45	268.76

Statement of Credit as on Kattik end, 2076(Mid-Nov, 2019)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	6,040.14	12,335.09	3,915.30	7,819.88	2,353.52	5,474.78	3,215.63
Fishery Related	309.43	721.51	4.39	70.50	-	1.12	22.83
Mining Related	524.25	-	125.04	419.73	-	-	11.97
Manufacturing (Producing) Related	18,990.65	15,604.26	38,855.86	42,605.19	11,350.95	37,929.17	27,740.06
Construction	11,212.42	17,141.57	1,127.57	7,527.71	12,638.39	4,137.70	3,459.40
Electricity, Gas and Water	6,392.36	4,569.03	8,585.67	13,142.72	26.30	904.15	3,145.71
Metal Products, Mach. & Ele. Eqp.	1,649.24	2,348.42	1,024.56	1,052.75	1,101.65	2,146.35	2,802.98
Tras., Com. and Public Utilities	2,846.34	2,680.84	1,048.29	4,425.60	204.71	4,256.21	1,870.64
Wholesaler & Retailer	16,485.20	44,398.00	37,687.39	26,708.35	14,430.84	19,108.74	21,575.43
Finance, Insurance and Real Estate	6,949.51	14,247.67	7,982.42	7,373.39	2,605.14	11,707.25	5,118.50
Hotel or Restaurant	3,256.81	8,346.25	4,329.77	10,449.98	1,205.33	5,019.10	3,764.93
Other Services	2,330.55	3,598.45	3,222.30	9,667.39	579.25	3,932.73	1,452.77
Consumption Loans	11,531.02	18,234.23	4,245.60	3,159.18	5,323.38	3,400.64	1,281.62
Local Government	-	216.60	-	383.43	138.81	255.20	-
Others	9,999.56	2,330.70	29,391.96	5,654.99	2,159.38	4,075.62	18,099.79
TOTAL sectorwise	98,517.48	146,772.62	141,546.12	140,460.80	54,117.65	102,348.75	93,562.24

Product Wise

Term Loan	17,447.73	19,139.85	24,293.72	43,833.65	4,560.29	17,952.42	15,492.57
Overdraft	12,133.93	22,383.18	14,731.21	16,110.41	4,241.24	8,897.28	912.31
Trust Receipt Loan / Import Loan	1,674.84	1,739.75	11,936.45	20,068.40	6,372.28	14,348.63	9,787.41
Demand & Other Working Capital Loan	13,048.85	49,567.82	45,951.02	39,392.71	10,701.27	35,372.21	36,921.33
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,419.22	13,641.93	10,531.73	2,281.36	8,682.53	4,137.70	2,628.61
Real Estate Loan	4,558.01	8,724.41	5,783.67	3,649.46	4,385.92	3,765.37	4,145.01
Margin Nature Loan	4,905.13	2,369.83	794.71	1,215.02	-	1,203.93	-
Hire Purchase Loan	2,896.90	6,752.43	2,602.20	3,324.94	4,905.44	7,577.46	2,139.35
Deprived Sector Loan	9,349.45	7,984.82	7,828.15	6,825.20	2,743.95	5,317.14	5,113.01
Bills Purchased	2.80	57.74	137.31	829.46	75.23	81.21	0.08
Other Product	27,080.62	14,410.86	16,955.95	2,930.19	7,449.50	3,695.39	16,422.56
Total Product wise Loan	98,517.48	146,772.62	141,546.12	140,460.80	54,117.65	102,348.75	93,562.24

Collateral Wise

Gold and Silver	9,827.56	12,779.09	378.17	907.87	-	-	-
Government Securities	8.99	228.93	7.73	0.90	-	-	-
Non Governmental Securities	0.09	2,370.98	1,270.51	1,215.02	-	1,180.27	-
Fixed Deposit Receipts	343.33	560.50	790.80	546.10	329.79	650.01	894.16
Own	338.27	560.50	497.15	546.10	120.70	650.01	894.16
Other Licences Institutions	5.06	-	293.66	-	209.09	-	-
Collateral of Properties	81,525.01	126,024.80	116,038.69	119,222.43	48,434.48	95,273.23	72,237.78
Fixed Assets	79,429.86	125,983.51	62,680.08	97,278.90	37,819.46	95,124.96	55,303.33
Current Assets	2,095.15	41.29	53,358.60	21,943.53	10,615.03	148.27	16,934.45
Against security of Bill	3.55	53.54	9,731.54	32.31	-	81.21	7,998.45
Domestic Bills	-	22.54	-	4.81	-	53.90	-
Foreign Bills	3.55	31.00	9,731.54	27.50	-	27.31	7,998.45
Against Guarantee	1,286.80	4,456.50	2,347.09	5,935.71	391.73	5,060.90	5,552.73
Government Guarantee	26.52	8.49	0.84	383.43	138.81	-	156.11
Institutional Guarantee	1,213.87	4,099.60	1,914.85	4,759.07	252.93	-	4,816.34
Personal Guarantee	3.62	299.35	431.41	658.41	-	-	-
Collective Guarantee	1.01	45.46	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	157.92	580.28
Other Guarantee	-	3.60	-	134.80	-	4,902.98	-
Credit Card	-	-	325.87	39.21	283.21	103.13	-
Others	5,522.15	298.28	10,655.71	12,561.26	4,678.43	-	6,879.13
Total	98,517.48	146,772.62	141,546.12	140,460.80	54,117.65	102,348.75	93,562.24

Statement of Credit as on Kattik end, 2076(Mid-Nov, 2019)

BFI Name	NBBL	EBL	BOK	NCC	NIC	IMBL	Kumari
Sector Wise							
Agricultural and Forest Related	3,464.84	4,412.66	3,577.43	2,851.27	10,981.18	3,990.12	1,682.05
Fishery Related	107.20	13.84	72.01	239.79	312.41	173.56	140.51
Mining Related	739.68	19.66	11.90	577.65	-	107.94	639.00
Manufacturing (Producing) Related	8,116.49	15,766.85	17,014.36	15,537.10	12,661.14	18,635.14	23,444.09
Construction	5,470.21	21,012.12	4,071.71	8,691.01	22,027.37	6,926.17	8,887.48
Electricity, Gas and Water	2,760.17	4,219.50	3,403.37	3,547.45	1,506.72	3,823.75	4,140.23
Metal Products, Mach. & Ele. Eqp.	866.75	1,844.37	1,433.41	1,202.36	405.27	491.41	2,206.68
Tras., Com. and Public Utilities	1,766.32	3,642.22	1,520.89	2,440.75	537.16	2,457.78	3,598.67
Wholesaler & Retailer	9,686.58	32,637.51	20,082.61	10,974.80	39,242.28	21,349.49	9,896.69
Finance, Insurance and Real Estate	4,710.40	10,251.71	8,043.27	3,918.65	13,705.96	8,527.42	5,902.12
Hotel or Restaurant	2,273.47	3,926.34	3,197.06	2,357.65	10,926.64	2,301.77	3,331.46
Other Services	13,722.36	2,354.56	6,259.86	2,889.25	4,071.16	6,052.90	3,336.83
Consumption Loans	1,486.32	4,345.12	7,513.13	1,747.64	10,598.47	3,109.20	4,307.66
Local Government	-	-	-	-	-	129.84	1.10
Others	4,121.20	10,208.67	2,196.98	10,070.38	34,701.26	8,584.91	10,315.22
TOTAL sectorwise	59,291.98	114,655.14	78,397.99	67,045.75	161,677.04	86,661.42	81,829.80

Product Wise

Term Loan	10,309.58	21,837.90	14,166.33	14,182.89	27,742.83	15,510.62	21,894.81
Overdraft	7,913.88	22,561.12	22,611.23	16,218.12	35,122.16	7,350.55	15,191.02
Trust Receipt Loan / Import Loan	2,792.00	6,237.21	3,806.87	2,655.61	577.24	3,422.00	5,365.62
Demand & Other Working Capital Loan	10,991.61	17,035.84	12,390.42	9,982.47	29,633.97	12,884.71	18,173.66
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,336.87	19,536.30	3,531.54	4,411.09	17,566.75	5,834.92	4,965.38
Real Estate Loan	2,849.35	3,992.20	3,721.02	1,103.90	16,810.96	4,160.84	1,852.39
Margin Nature Loan	278.32	155.56	1,051.33	805.76	599.23	206.88	2,735.49
Hire Purchase Loan	7,396.95	6,776.21	7,171.71	5,535.29	9,848.67	6,740.87	3,217.05
Deprived Sector Loan	3,426.28	7,223.23	3,886.50	2,973.68	14,129.14	4,367.48	4,132.75
Bills Purchased	731.43	-	938.04	24.02	-	-	112.14
Other Product	8,265.71	9,299.55	5,123.01	9,152.92	9,646.09	26,182.54	4,189.50
Total Product wise Loan	59,291.98	114,655.14	78,397.99	67,045.75	161,677.04	86,661.42	81,829.80

Collateral Wise

Gold and Silver	443.30	-	24.14	59.31	121.32	15.95	2.08
Government Securities	-	0.93	2.03	-	0.60	-	12.59
Non Governmental Securities	392.51	458.58	350.00	805.76	599.23	-	2,672.98
Fixed Deposit Receipts	260.40	1,453.05	411.47	353.30	380.29	287.73	333.38
Own	258.88	1,453.05	411.47	353.30	380.29	287.73	308.88
Other Licences Institutions	1.52	-	-	-	-	-	24.51
Collateral of Properties	55,000.53	98,868.58	71,407.85	61,142.13	151,752.50	82,285.63	73,077.64
Fixed Assets	53,529.92	58,639.83	65,678.35	58,254.44	124,728.11	40,880.96	70,442.71
Current Assets	1,470.61	40,228.75	5,729.50	2,887.69	27,024.39	41,404.67	2,634.93
Against security of Bill	775.62	4,531.71	500.64	1,047.51	-	-	15.42
Domestic Bills	632.15	96.82	-	-	-	-	0.46
Foreign Bills	143.47	4,434.89	500.64	1,047.51	-	-	14.96
Against Guarantee	2,208.91	7,684.98	5,690.33	2,392.59	8,399.38	896.22	3,260.27
Government Guarantee	91.30	198.74	2.17	74.74	216.53	130.13	151.18
Institutional Guarantee	2,052.09	7,079.48	3,521.93	2,317.67	7,990.34	291.55	2,782.76
Personal Guarantee	59.57	406.76	4.08	0.18	-	439.47	277.58
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	5.95	-	1,318.37	-	192.51	35.08	48.75
Credit Card	28.72	13.55	11.53	3.00	118.40	71.85	46.10
Others	182.00	1,643.75	-	1,242.15	305.31	3,104.03	2,409.34
Total	59,291.98	114,655.14	78,397.99	67,045.75	161,677.04	86,661.42	81,829.80

Statement of Credit as on Kattik end, 2076(Mid-Nov, 2019)

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
Sector Wise							
Agricultural and Forest Related	3,214.54	6,532.84	19,173.39	4,298.44	2,443.37	5,850.48	5,624.08
Fishery Related	141.34	55.46	759.26	40.06	57.50	239.73	207.89
Mining Related	68.73	368.81	195.31	183.72	670.83	131.96	28.39
Manufacturing (Producing) Related	16,021.94	19,427.92	7,129.57	23,052.92	12,699.01	12,781.25	9,396.66
Construction	17,570.32	7,617.77	6,161.40	18,091.13	3,701.65	10,766.59	13,330.74
Electricity, Gas and Water	4,755.90	4,901.43	8,037.74	7,642.62	4,821.13	8,067.55	2,753.93
Metal Products, Mach. & Ele. Eqp.	2,694.26	1,611.67	436.24	800.18	187.86	531.01	904.16
Tras., Com. and Public Utilities	4,346.64	6,835.95	1,092.42	1,109.07	1,914.18	1,779.98	259.89
Wholesaler & Retailer	16,209.28	23,563.26	28,253.54	30,273.12	11,283.04	8,384.08	15,335.82
Finance, Insurance and Real Estate	5,862.75	8,574.33	1,735.16	6,352.42	3,952.71	10,351.05	5,881.70
Hotel or Restaurant	3,624.70	4,376.43	3,251.12	5,323.14	1,099.65	5,028.71	3,954.38
Other Services	3,539.84	3,603.31	3,157.43	6,158.45	3,924.64	4,884.06	3,919.61
Consumption Loans	3,056.24	4,030.55	1,056.54	6,223.23	4,710.70	7,362.57	3,782.67
Local Government	136.67	150.53	-	97.39	-	-	-
Others	919.78	22,720.70	32,806.93	15,332.80	17,622.12	7,533.60	8,551.77
TOTAL sectorwise	82,162.93	114,370.96	113,246.06	124,978.68	69,088.38	83,692.61	73,931.68

Product Wise

Term Loan	19,350.47	28,479.26	3,519.55	18,443.63	16,356.20	17,621.83	11,520.84
Overdraft	5,585.35	22,449.74	6,980.97	26,049.23	10,604.45	17,576.82	12,915.00
Trust Receipt Loan / Import Loan	7,041.59	4,605.37	71.25	6,898.90	2,407.46	2,075.11	1,571.96
Demand & Other Working Capital Loan	17,934.66	22,738.59	88,403.74	31,963.74	11,299.12	10,219.54	12,455.45
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,029.01	5,314.47	5,222.51	13,135.40	5,419.33	4,079.94	9,918.36
Real Estate Loan	3,844.15	7,377.08	212.52	3,783.69	5,498.53	6,260.62	3,408.26
Margin Nature Loan	1,345.64	2,811.49	22.94	2,010.69	2,602.85	1,741.99	1,600.71
Hire Purchase Loan	3,016.25	10,023.87	873.39	8,228.90	6,169.14	4,778.34	4,475.28
Deprived Sector Loan	4,911.90	7,440.83	6,534.08	5,911.12	3,113.08	3,902.42	3,729.83
Bills Purchased	-	66.50	-	-	115.05	191.72	779.09
Other Product	15,103.92	3,063.75	1,405.11	8,553.39	5,503.17	15,244.29	11,556.89
Total Product wise Loan	82,162.93	114,370.96	113,246.06	124,978.68	69,088.38	83,692.61	73,931.68

Collateral Wise

Gold and Silver	508.99	-	57.59	0.33	1,041.98	4,191.61	-
Government Securities	-	3.30	-	-	-	2.91	-
Non Governmental Securities	-	2,831.72	-	138.26	2,773.40	2,014.03	1,600.71
Fixed Deposit Receipts	500.56	955.65	629.55	401.78	362.43	607.53	517.23
Own	500.56	953.13	629.55	401.78	350.15	607.53	517.23
Other Licences Institutions	-	2.51	-	-	12.27	-	-
Collateral of Properties	76,968.64	102,761.78	112,558.92	105,271.12	56,287.12	70,865.29	69,505.30
Fixed Assets	56,242.06	63,134.72	112,558.92	54,860.16	40,149.49	69,911.21	64,939.09
Current Assets	20,726.58	39,627.07	-	50,410.96	16,137.63	954.09	4,566.21
Against security of Bill	-	2,856.73	-	-	2,284.66	-	-
Domestic Bills	-	414.70	-	-	-	-	-
Foreign Bills	-	2,442.03	-	-	2,284.66	-	-
Against Guarantee	136.67	2,884.61	-	332.30	104.24	4,628.64	1,309.59
Government Guarantee	136.67	145.02	-	0.36	1.39	139.84	-
Institutional Guarantee	-	2,701.30	-	-	6.10	3,856.37	1,278.26
Personal Guarantee	-	36.83	-	331.94	93.51	584.53	27.42
Collective Guarantee	-	-	-	-	0.98	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	1.45	-	-	2.26	47.90	3.91
Credit Card	61.18	208.69	-	322.06	44.00	78.39	56.57
Others	3,986.88	1,868.48	-	18,512.83	6,190.56	1,304.21	942.29
Total	82,162.93	114,370.96	113,246.06	124,978.68	69,088.38	83,692.61	73,931.68

Statement of Credit as on Kattik end, 2076(Mid-Nov, 2019)

BFI Name	NMB	Prabhu	Janata	Mega	CBL	Century	Sanima
Sector Wise							
Agricultural and Forest Related	2,913.21	5,757.00	2,709.14	2,370.08	2,493.54	2,104.43	2,038.73
Fishery Related	129.90	4.94	122.16	16.28	11.81	32.33	32.55
Mining Related	115.51	-	8.94	98.87	17.71	170.16	1,155.01
Manufacturing (Producing) Related	22,486.05	14,891.46	18,576.95	12,944.74	10,440.06	14,572.04	13,035.16
Construction	16,030.03	14,019.02	5,477.75	4,008.63	2,675.21	6,454.09	8,237.12
Electricity, Gas and Water	6,172.21	4,607.17	3,965.28	2,646.64	3,224.98	3,706.51	4,802.96
Metal Products, Mach. & Ele. Eqp.	1,634.74	434.60	234.96	536.31	433.04	1,217.38	1,129.86
Tras., Com. and Public Utilities	3,445.59	3,289.51	2,211.78	1,180.86	1,074.24	947.75	6,391.69
Wholesaler & Retailer	32,984.38	16,480.14	15,454.34	18,700.95	9,368.99	11,035.06	16,263.78
Finance, Insurance and Real Estate	8,107.60	9,185.82	6,039.87	13,363.67	5,774.47	6,498.16	4,096.91
Hotel or Restaurant	4,477.49	6,414.28	3,163.36	3,579.86	2,210.72	2,106.72	3,168.76
Other Services	2,864.24	8,555.17	2,791.95	2,910.60	1,765.06	2,297.05	3,080.99
Consumption Loans	4,243.38	5,633.42	1,628.20	4,597.06	3,505.41	3,364.73	1,965.54
Local Government	-	-	-	-	-	-	-
Others	9,191.51	6,957.70	9,424.55	8,178.45	3,756.31	7,267.68	21,516.44
TOTAL sectorwise	114,795.84	96,230.25	71,809.23	75,133.02	46,751.56	61,774.09	86,915.52

Product Wise

Term Loan	29,723.75	31,495.36	16,171.80	13,828.82	10,875.71	19,848.97	18,564.08
Overdraft	7,219.44	11,817.76	14,808.51	11,398.59	7,153.39	12,217.13	8,612.69
Trust Receipt Loan / Import Loan	5,554.42	3,951.10	3,596.77	3,136.81	3,752.57	1,242.49	1,976.77
Demand & Other Working Capital Loan	19,466.34	14,545.54	10,237.97	18,963.50	10,212.26	12,909.48	15,827.66
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,278.03	9,805.22	3,629.45	4,530.43	1,904.10	3,639.85	6,064.13
Real Estate Loan	3,695.82	4,159.66	1,126.31	8,100.56	3,384.50	3,710.47	5,645.54
Margin Nature Loan	587.93	1,805.24	511.82	843.71	1,565.64	985.20	312.19
Hire Purchase Loan	6,155.81	7,211.58	3,638.93	4,410.39	2,340.19	2,439.25	4,765.36
Deprived Sector Loan	5,972.58	4,919.46	3,750.26	5,141.50	2,628.52	2,169.65	4,595.49
Bills Purchased	-	33.17	-	-	-	3.80	55.63
Other Product	23,141.72	6,486.17	14,337.40	4,778.71	2,934.66	2,607.80	20,495.98
Total Product wise Loan	114,795.84	96,230.25	71,809.23	75,133.02	46,751.56	61,774.09	86,915.52

Collateral Wise

Gold and Silver	666.99	46.93	139.44	9.07	214.82	51.58	67.94
Government Securities	5.90	0.53	0.90	1.96	-	-	-
Non Governmental Securities	574.74	1,825.76	511.82	1,064.84	1,565.64	985.20	4.50
Fixed Deposit Receipts	506.12	4,047.24	369.02	271.54	178.06	201.45	484.43
Own	506.12	4,047.24	369.02	271.54	178.06	201.45	484.43
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	111,943.90	81,355.22	68,159.11	68,420.50	42,715.82	58,839.58	83,013.11
Fixed Assets	98,871.58	79,039.93	59,456.32	64,596.39	42,208.44	43,193.79	70,862.43
Current Assets	13,072.32	2,315.29	8,702.78	3,824.11	507.38	15,645.79	12,150.68
Against security of Bill	-	2,677.91	-	3.80	-	6.35	296.58
Domestic Bills	-	50.05	-	3.80	-	6.35	-
Foreign Bills	-	2,627.86	-	-	-	-	296.58
Against Guarantee	735.32	5,127.27	2,590.21	4,215.47	1,819.17	1,496.11	31.70
Government Guarantee	85.63	124.70	15.95	-	16.46	-	-
Institutional Guarantee	378.46	4,212.95	2,554.27	3,901.46	1,714.54	1,474.73	-
Personal Guarantee	154.24	598.05	19.99	256.80	-	21.34	4.62
Collective Guarantee	88.68	191.57	-	57.20	76.38	0.03	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	28.31	-	-	-	11.79	-	27.08
Credit Card	21.87	2.78	-	72.55	-	50.16	37.11
Others	340.99	1,146.62	38.73	1,073.30	258.04	143.65	2,980.15
Total	114,795.84	96,230.25	71,809.23	75,133.02	46,751.56	61,774.09	86,915.52

Statement of Credit as on Kattik end, 2076(Mid-Nov, 2019)

BFI Name	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva
Sector Wise							
Agricultural and Forest Related	1,725.97	1.04	538.10	306.65	646.32	337.13	1,233.59
Fishery Related	41.77	-	19.17	-	8.16	13.63	62.10
Mining Related	82.79	-	-	-	38.70	-	-
Manufacturing (Producing) Related	2,145.26	-	298.42	267.94	1,128.61	941.49	1,090.87
Construction	3,771.66	-	116.69	100.93	2,936.85	1,207.57	2,900.38
Electricity, Gas and Water	562.19	-	5.32	-	302.69	22.48	829.10
Metal Products, Mach. & Ele. Eqp.	173.72	-	-	-	196.19	95.91	176.73
Tras., Com. and Public Utilities	2,351.89	3.91	74.43	238.93	1,328.92	119.63	1,456.99
Wholesaler & Retailer	3,925.28	-	1,337.96	346.11	3,135.73	1,735.39	2,794.43
Finance, Insurance and Real Estate	3,814.58	-	163.28	-	1,567.21	733.75	1,406.24
Hotel or Restaurant	1,497.38	-	40.33	-	735.14	214.06	435.67
Other Services	899.32	-	69.78	896.72	890.13	388.03	548.96
Consumption Loans	2,796.32	-	27.68	63.82	950.62	187.16	1,824.08
Local Government	-	2.72	-	-	3.34	-	10.33
Others	5,224.49	2.72	1,328.47	-	6,407.39	858.05	6,457.12
TOTAL sectorwise	29,012.61	10.39	4,019.62	2,221.11	20,276.00	6,854.28	21,226.59

Product Wise

Term Loan	6,394.70	-	-	614.05	7,321.69	1,965.79	1,536.62
Overdraft	7,794.81	2.72	-	878.79	5,284.79	968.64	1,054.77
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	21.91	-	1,681.71	-	54.56	1,699.67	187.58
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,304.89	-	48.04	100.93	2,453.56	920.91	2,276.79
Real Estate Loan	2,785.11	-	99.07	-	1,191.36	543.80	1,339.96
Margin Nature Loan	1,283.96	-	-	-	343.75	90.27	999.85
Hire Purchase Loan	2,304.24	3.91	47.03	238.93	2,047.48	163.92	2,037.84
Deprived Sector Loan	1,892.06	1.04	249.10	156.64	1,350.10	303.05	940.48
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,230.93	2.72	1,894.67	231.76	228.70	198.23	10,852.69
Total Product wise Loan	29,012.61	10.39	4,019.62	2,221.11	20,276.00	6,854.28	21,226.59

Collateral Wise

Gold and Silver	845.75	-	-	-	4.17	70.97	435.12
Government Securities	-	-	-	-	-	-	18.00
Non Governmental Securities	1,298.15	-	-	-	343.75	90.27	983.17
Fixed Deposit Receipts	274.55	-	27.68	63.82	130.08	20.48	152.69
Own	274.55	-	27.68	63.82	130.08	20.48	152.69
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	25,363.75	7.67	3,989.93	2,157.29	19,023.95	6,672.54	18,569.47
Fixed Assets	25,323.77	7.67	3,989.93	2,157.29	19,023.95	6,672.54	18,569.47
Current Assets	39.98	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	1,230.41	2.72	-	-	774.05	-	855.43
Government Guarantee	-	2.72	-	-	3.34	-	10.33
Institutional Guarantee	1,222.85	-	-	-	564.88	-	596.70
Personal Guarantee	0.71	-	-	-	101.24	-	63.19
Collective Guarantee	6.84	-	-	-	104.59	-	185.21
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	-	-	2.01	-	-	0.01	212.71
Total	29,012.61	10.39	4,019.62	2,221.11	20,276.00	6,854.28	21,226.59

Statement of Credit as on Kattik end, 2076(Mid-Nov, 2019)

BFI Name	Miteri	Tinau	Mukti	Garima	GandakiDB	Kamana	Corporate
Sector Wise							
Agricultural and Forest Related	348.49	1,215.81	4,558.65	1,483.33	1,163.12	897.15	6.70
Fishery Related	5.47	62.22	58.65	60.76	61.19	44.81	2.99
Mining Related	2.99	72.00	1.24	32.42	-	19.79	-
Manufacturing (Producing) Related	372.81	636.28	1,231.52	1,694.77	1,769.01	1,370.62	97.64
Construction	918.13	551.90	10,181.85	4,786.64	3,936.66	2,130.84	123.86
Electricity, Gas and Water	-	-	215.42	92.26	50.95	96.09	-
Metal Products, Mach. & Ele. Eqp.	44.89	62.64	153.46	342.85	229.96	491.82	5.53
Tras., Com. and Public Utilities	224.06	745.52	4,575.28	2,999.90	1,534.45	1,784.58	14.52
Wholesaler & Retailer	445.76	2,250.89	7,198.81	3,350.25	3,955.63	4,067.84	30.42
Finance, Insurance and Real Estate	116.96	589.51	1,558.64	869.80	1,231.18	2,324.43	4.47
Hotel or Restaurant	172.22	454.17	1,527.41	1,299.39	1,237.00	804.17	0.64
Other Services	58.93	641.74	491.49	552.93	711.49	621.97	2.88
Consumption Loans	144.09	259.06	1,986.75	1,915.79	1,515.76	1,091.54	19.84
Local Government	1.50	-	-	0.03	-	-	-
Others	1,261.56	1,421.91	8,219.53	11,687.24	9,149.61	6,911.20	56.26
TOTAL sectorwise	4,117.87	8,963.67	41,958.69	31,168.35	26,545.98	22,656.86	365.75

Product Wise

Term Loan	40.30	1,159.19	8,876.69	10,501.77	2,261.21	8,477.33	20.74
Overdraft	428.77	3,168.46	6,586.62	8,124.57	9,286.36	5,039.19	117.28
Trust Receipt Loan / Import Loan	-	-	-	4.62	-	-	-
Demand & Other Working Capital Loan	-	-	-	62.95	-	290.92	60.51
Res. Per. H. Loan (Up to Rs. 15 mil.)	742.55	512.40	8,817.32	3,597.82	3,984.04	1,752.67	90.88
Real Estate Loan	99.99	468.47	1,425.94	1,075.40	1,568.38	1,071.30	17.86
Margin Nature Loan	-	2.90	979.14	271.64	98.38	133.60	-
Hire Purchase Loan	298.60	599.30	4,623.29	4,217.10	2,140.57	2,300.52	38.45
Deprived Sector Loan	208.65	1,003.46	9,605.56	1,821.28	1,486.27	3,050.92	10.27
Bills Purchased	-	-	-	-	-	-	2.99
Other Product	2,298.99	2,049.48	1,044.12	1,491.20	5,720.76	540.40	6.77
Total Product wise Loan	4,117.87	8,963.67	41,958.69	31,168.35	26,545.98	22,656.86	365.75

Collateral Wise

Gold and Silver	36.84	117.67	223.57	834.83	779.61	362.22	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	-	2.90	980.07	223.11	-	294.62	-
Fixed Deposit Receipts	44.79	90.62	258.87	207.41	256.97	158.19	5.43
Own	44.79	90.62	258.87	207.41	256.97	158.19	5.43
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	4,034.75	7,901.97	34,565.74	29,026.87	24,813.12	20,407.90	360.24
Fixed Assets	4,034.75	7,901.97	34,564.27	29,026.87	24,813.12	20,407.90	360.24
Current Assets	-	-	1.47	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	-	850.51	5,747.39	866.41	597.90	986.50	-
Government Guarantee	-	-	-	0.22	2.69	1.73	-
Institutional Guarantee	-	51.72	52.88	257.90	380.10	860.76	-
Personal Guarantee	-	-	698.07	139.32	215.11	12.26	-
Collective Guarantee	-	798.79	4,996.43	467.62	-	111.75	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	1.36	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	1.50	-	183.06	9.72	98.38	447.43	0.08
Total	4,117.87	8,963.67	41,958.69	31,168.35	26,545.98	22,656.86	365.75

Statement of Credit as on Kattik end, 2076(Mid-Nov, 2019)

BFI Name	Jyoti	Shine	Kanchan	LumbiniDB	Sindhu	Sahara	Community
Sector Wise							
Agricultural and Forest Related	1,525.37	2,075.78	200.38	789.64	25.72	83.21	406.34
Fishery Related	44.69	104.33	11.02	34.59	-	11.45	17.18
Mining Related	55.54	15.79	1.78	49.64	-	-	-
Manufacturing (Producing) Related	2,616.40	3,502.10	567.89	1,133.20	57.27	72.02	443.05
Construction	3,998.05	2,283.98	330.00	3,198.75	529.08	14.57	451.43
Electricity, Gas and Water	687.02	25.86	1.13	2,275.29	-	-	-
Metal Products, Mach. & Ele. Eqp.	515.75	86.44	44.11	38.07	2.52	10.68	61.17
Tras., Com. and Public Utilities	522.17	1,402.54	272.00	913.96	238.05	0.40	235.82
Wholesaler & Retailer	2,914.32	5,869.96	1,966.45	3,285.09	268.39	158.08	452.99
Finance, Insurance and Real Estate	2,779.75	979.51	396.09	3,406.88	443.88	4.42	310.53
Hotel or Restaurant	666.18	1,762.47	110.07	684.73	121.12	7.95	96.59
Other Services	654.80	1,380.62	286.78	1,641.31	14.44	51.71	240.88
Consumption Loans	2,612.51	1,294.80	90.62	1,553.07	115.96	5.43	63.16
Local Government	4.60	-	-	-	-	-	-
Others	6,432.50	3,335.75	771.90	4,618.73	471.51	246.56	580.03
TOTAL sectorwise	26,029.64	24,119.94	5,050.20	23,622.95	2,287.97	666.47	3,359.17

Product Wise

Term Loan	6,528.09	4,959.65	522.87	4,697.51	542.22	5.86	1,089.61
Overdraft	7,104.68	1,151.75	2,168.05	4,737.51	246.85	21.10	1,126.65
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	6,572.73	39.21	476.75	159.21	577.09	4.70
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,304.42	2,021.39	345.39	2,412.51	519.86	-	373.40
Real Estate Loan	1,833.34	1,242.10	29.16	2,016.36	60.81	-	93.03
Margin Nature Loan	975.90	26.23	40.65	979.43	6.30	-	6.20
Hire Purchase Loan	2,055.22	2,401.34	328.07	1,604.17	267.11	-	297.09
Deprived Sector Loan	1,950.68	1,163.65	452.34	2,438.29	400.77	42.44	308.88
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,277.33	4,581.10	1,124.46	4,260.43	84.83	19.98	59.62
Total Product wise Loan	26,029.64	24,119.94	5,050.20	23,622.95	2,287.97	666.47	3,359.17

Collateral Wise

Gold and Silver	241.88	27.28	-	21.22	70.96	-	7.45
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	975.90	-	-	979.43	6.30	-	6.20
Fixed Deposit Receipts	229.50	240.90	73.62	428.27	11.92	5.43	11.21
Own	229.50	240.90	73.62	428.27	11.92	5.43	11.21
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	22,565.32	23,823.93	4,914.71	20,886.42	1,821.06	661.05	3,116.81
Fixed Assets	22,565.32	23,823.93	4,914.71	20,886.42	1,821.06	661.05	3,116.81
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	2,010.39	-	21.71	1,303.13	377.74	-	217.50
Government Guarantee	4.60	-	-	17.19	-	-	-
Institutional Guarantee	1,585.84	-	-	1,278.22	377.74	-	217.50
Personal Guarantee	65.53	-	-	1.27	-	-	-
Collective Guarantee	354.42	-	21.71	6.45	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	6.66	27.83	40.16	4.48	-	-	-
Total	26,029.64	24,119.94	5,050.20	23,622.95	2,287.97	666.47	3,359.17

Statement of Credit as on Kattik end, 2076(Mid-Nov, 2019)

BFI Name	Kaillash	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAF
Sector Wise							
Agricultural and Forest Related	422.02	156.99	751.60	99.42	-	0.52	217.27
Fishery Related	75.02	4.09	-	4.31	-	-	2.06
Mining Related	-	-	-	4.55	-	-	-
Manufacturing (Producing) Related	1,624.79	33.88	-	41.64	-	61.10	283.30
Construction	3,468.69	-	151.86	26.60	33.18	20.02	576.32
Electricity, Gas and Water	1,399.59	-	-	3.07	-	-	-
Metal Products, Mach. & Ele. Eqp.	421.15	3.72	135.22	-	-	3.45	-
Tras., Com. and Public Utilities	1,972.23	0.94	9.45	97.84	0.36	-	237.00
Wholesaler & Retailer	3,433.13	51.51	663.27	89.66	40.87	33.33	611.07
Finance, Insurance and Real Estate	3,466.21	-	89.89	76.67	-	40.31	573.14
Hotel or Restaurant	750.31	44.99	10.41	38.93	-	27.50	239.87
Other Services	568.04	-	9.71	18.65	-	-	227.61
Consumption Loans	980.95	11.70	137.57	71.47	0.08	146.49	1,047.28
Local Government	-	0.30	-	-	-	33.18	-
Others	9,825.27	99.48	588.48	504.06	28.30	1,886.00	1,802.09
TOTAL sectorwise	28,407.42	407.61	2,547.45	1,076.87	102.79	2,251.90	5,817.02

Product Wise

Term Loan	3,831.40	168.16	1,393.90	379.83	-	125.37	218.21
Overdraft	6,382.71	92.00	423.28	308.66	-	-	178.35
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	315.70	-	134.73	-	40.87	147.82	1,063.13
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,283.21	-	151.86	102.02	27.56	20.02	576.32
Real Estate Loan	3,245.30	-	89.89	25.28	22.72	1,765.88	163.97
Margin Nature Loan	1,297.13	-	-	11.35	0.08	26.19	215.93
Hire Purchase Loan	3,163.59	6.67	54.43	123.44	0.36	123.86	300.36
Deprived Sector Loan	1,630.22	67.27	206.78	82.18	-	33.18	426.58
Bills Purchased	-	-	-	-	-	-	-
Other Product	5,258.17	73.51	92.58	44.12	11.20	9.57	2,674.17
Total Product wise Loan	28,407.42	407.61	2,547.45	1,076.87	102.79	2,251.90	5,817.02

Collateral Wise

Gold and Silver	196.22	-	-	28.31	-	-	707.38
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,297.13	-	-	11.35	-	26.19	215.93
Fixed Deposit Receipts	195.77	2.53	18.03	13.59	-	0.05	55.13
Own	195.77	2.53	18.03	13.59	-	0.05	55.13
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	25,477.66	405.08	2,529.42	941.43	102.71	404.22	4,329.83
Fixed Assets	25,477.66	405.08	2,529.42	941.43	102.71	404.22	4,329.83
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	1,239.44	-	-	-	-	83.27	508.75
Government Guarantee	14.45	-	-	-	-	33.18	-
Institutional Guarantee	1,069.85	-	-	-	-	-	401.78
Personal Guarantee	155.14	-	-	-	-	50.09	106.97
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	1.21	-	-	82.18	0.08	1,738.17	-
Total	28,407.42	407.61	2,547.45	1,076.87	102.79	2,251.90	5,817.02

Statement of Credit as on Kattik end, 2076(Mid-Nov, 2019)

BFI Name	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki	Pokhara
Sector Wise								
Agricultural and Forest Related	1,030.27	532.54	5.49	90.03	323.65	74.04	126.03	232.71
Fishery Related	-	15.14	-	-	2.26	-	-	4.78
Mining Related	-	4.38	2.76	-	8.66	-	-	-
Manufacturing (Producing) Related	-	143.51	-	220.51	161.44	214.98	103.28	333.18
Construction	1,557.36	1,112.62	14.27	817.34	161.65	147.89	124.85	556.15
Electricity,Gas and Water	-	-	-	150.00	7.50	-	-	-
Metal Products, Mach. & Ele. Eqp.	13.33	38.18	-	657.64	101.30	-	-	-
Tras., Com. and Public Utilities	676.28	132.19	-	1,307.20	133.77	84.68	-	595.77
Wholesaler & Retailer	1,927.55	759.46	64.78	359.97	198.75	96.35	903.24	1,286.76
Finance, Insurance and Real Estate	-	418.36	93.01	199.93	225.29	219.45	203.24	820.32
Hotel or Restaurant	255.86	79.65	-	-	60.68	110.43	48.10	397.05
Other Services	60.77	608.70	137.59	-	20.74	86.96	29.12	94.68
Consumption Loans	274.06	228.31	17.12	462.74	172.30	29.90	62.29	63.10
Local Government	-	-	-	-	-	-	-	-
Others	216.73	368.08	55.01	1,752.83	690.64	140.77	614.86	1,605.07
TOTAL sectorwise	6,012.22	4,441.13	390.03	6,018.19	2,268.64	1,205.46	2,215.01	5,989.58

Product Wise

Term Loan	2,841.43	715.56	64.78	385.45	133.81	312.24	966.58	2,124.76
Overdraft	-	-	-	-	233.91	-	-	557.30
Trust Receipt Loan / Import Loan	-	-	-	-	1.38	-	-	-
Demand & Other Working Capital Loan	-	701.82	-	228.65	78.93	235.94	-	1,021.11
Res. Per. H. Loan (Up to Rs. 15 mil.)	1,175.73	842.80	14.27	681.96	102.29	48.31	124.85	471.66
Real Estate Loan	448.20	658.12	93.01	448.89	115.97	59.38	203.24	565.84
Margin Nature Loan	216.73	162.28	5.08	336.75	19.43	27.28	-	41.22
Hire Purchase Loan	682.79	128.87	11.28	2,078.97	198.00	84.01	6.94	595.77
Deprived Sector Loan	316.16	243.21	1.63	423.33	192.35	198.98	87.26	353.99
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	331.18	988.47	199.97	1,434.18	1,192.59	239.31	826.14	257.94
Total Product wise Loan	6,012.22	4,441.13	390.03	6,018.19	2,268.64	1,205.46	2,215.01	5,989.58

Collateral Wise

Gold and Silver	162.31	-	-	51.53	2.65	-	-	-
Government Securities	1.71	-	-	-	-	-	-	-
Non Governmental Securities	-	162.28	5.08	-	27.67	18.20	-	-
Fixed Deposit Receipts	110.04	47.17	0.75	65.61	58.63	1.77	55.35	63.10
Own	110.04	47.17	0.75	65.61	58.63	1.77	55.35	63.10
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	5,508.09	3,990.68	193.24	5,356.89	2,008.96	991.69	2,159.66	5,440.24
Fixed Assets	5,508.09	3,990.68	126.82	5,356.89	2,008.96	991.69	2,159.66	5,440.24
Current Assets	-	-	66.42	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	13.33	241.00	-	199.93	156.65	193.80	-	445.03
Government Guarantee	-	-	-	-	4.02	-	-	-
Institutional Guarantee	-	241.00	-	199.93	137.50	135.95	-	338.98
Personal Guarantee	-	-	-	-	15.14	7.85	-	106.05
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	13.33	-	-	-	-	50.00	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	216.73	-	190.97	344.24	14.08	-	-	41.22
Total	6,012.22	4,441.13	390.03	6,018.19	2,268.64	1,205.46	2,215.01	5,989.58

Statement of Credit as on Kattik end, 2076(Mid-Nov, 2019)

BFI Name	Central	Multi	Srijana	Samridhi	CMerchant	Crystal	GMBFL	ICFC
Sector Wise								
Agricultural and Forest Related	257.55	166.14	1,172.60	-	287.76	-	50.71	212.87
Fishery Related	2.50	-	-	-	-	-	7.00	10.11
Mining Related	45.25	-	-	-	-	-	-	-
Manufacturing (Producing) Related	104.72	1.46	-	-	584.16	-	100.78	470.84
Construction	697.75	46.52	141.26	39.47	-	-	806.10	199.89
Electricity, Gas and Water	-	-	-	-	-	-	-	10.77
Metal Products, Mach. & Ele. Equip.	116.75	-	-	-	-	-	2.80	25.70
Tras., Com. and Public Utilities	230.42	-	-	5.08	2.94	-	79.42	303.54
Wholesaler & Retailer	222.02	15.83	391.28	30.00	84.26	-	223.19	1,389.74
Finance, Insurance and Real Estate	174.78	-	146.87	26.62	-	-	431.58	2,241.20
Hotel or Restaurant	59.48	-	-	-	74.77	-	275.23	719.83
Other Services	119.93	2.02	3.28	0.13	-	-	52.06	336.84
Consumption Loans	150.42	10.02	179.61	4.09	1.76	9.44	413.10	357.71
Local Government	-	-	-	-	-	-	-	-
Others	1,017.56	13.34	3,795.60	68.62	550.93	310.92	777.48	2,875.88
TOTAL sectorwise	3,199.13	255.33	5,830.49	173.99	1,586.58	320.35	3,219.47	9,154.92

Product Wise

Term Loan	141.63	-	160.24	41.19	910.11	218.69	312.74	1,912.66
Overdraft	-	-	1,087.73	-	-	-	108.43	3,606.67
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	586.57	193.44	231.04	54.00	149.60	16.79	114.62	412.59
Res. Per. H. Loan (Up to Rs. 15 mil.)	697.75	46.52	141.26	-	-	-	569.79	884.60
Real Estate Loan	67.48	-	225.53	10.43	419.96	82.14	413.34	694.94
Margin Nature Loan	20.37	-	0.40	34.50	-	0.02	209.90	284.47
Hire Purchase Loan	307.44	-	52.40	9.17	2.47	2.72	108.27	459.51
Deprived Sector Loan	147.99	13.34	379.74	2.98	-	-	252.04	745.94
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,229.89	2.02	3,552.15	21.73	104.44	-	1,130.34	153.53
Total Product wise Loan	3,199.13	255.33	5,830.49	173.99	1,586.58	320.35	3,219.47	9,154.92

Collateral Wise

Gold and Silver	5.91	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	18.00
Non Governmental Securities	20.37	-	-	14.50	-	-	-	-
Fixed Deposit Receipts	15.02	9.79	127.21	-	-	6.70	123.27	135.53
Own	15.02	9.79	127.21	-	-	6.70	123.27	135.53
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	3,070.73	245.53	199.27	130.98	1,586.58	313.63	2,717.29	8,030.87
Fixed Assets	3,070.73	245.53	199.27	130.98	1,586.58	313.63	2,717.29	8,030.87
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	0.10	-	-	28.04	-	-	190.00	678.90
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	0.10	-	-	22.63	-	-	190.00	667.00
Personal Guarantee	-	-	-	5.41	-	-	-	11.90
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	87.00	-	5,504.01	0.47	-	0.02	188.91	291.62
Total	3,199.13	255.33	5,830.49	173.99	1,586.58	320.35	3,219.47	9,154.92

BFI Name	CityExpress	Manju	Reliance
Sector Wise			
Agricultural and Forest Related	2.00	149.11	33.68
Fishery Related	1.50	19.68	-
Mining Related	-	-	0.75
Manufacturing (Producing) Related	-	186.53	215.97
Construction	6.46	1,762.65	591.00
Electricity,Gas and Water	-	137.29	35.01
Metal Products, Mach. & Ele. Eqp.	-	149.54	87.07
Tras., Com. and Public Utilities	1.30	353.18	655.70
Wholesaler & Retailer	20.28	615.77	197.95
Finance, Insurance and Real Estate	112.05	1,465.66	541.19
Hotel or Restaurant	1.50	174.01	226.22
Other Services	9.66	127.66	106.81
Consumption Loans	13.32	653.23	277.23
Local Government	-	-	-
Others	4.10	1,060.00	896.44
TOTAL sectorwise	172.19	6,854.31	3,865.02

Product Wise

Term Loan	18.71	1,914.22	-
Overdraft	1.10	-	-
Trust Receipt Loan / Import Loan	-	-	-
Demand & Other Working Capital Loan	-	474.42	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	105.91	1,704.28	566.97
Real Estate Loan	1.00	303.49	325.77
Margin Nature Loan	0.35	282.43	255.12
Hire Purchase Loan	1.30	345.43	660.71
Deprived Sector Loan	10.35	1,273.15	367.49
Bills Purchased	-	-	-
Other Product	33.46	556.90	1,681.45
Total Product wise Loan	172.19	6,854.31	3,865.02

Collateral Wise

Gold and Silver	-	-	-
Government Securities	-	-	-
Non Governmental Securities	-	282.43	-
Fixed Deposit Receipts	0.31	29.16	16.82
Own	0.31	29.16	16.82
Other Licences Institutions	-	-	-
Collateral of Properties	161.17	5,004.65	3,021.50
Fixed Assets	161.17	5,004.65	3,021.50
Current Assets	-	-	-
Against security of Bill	-	-	-
Domestic Bills	-	-	-
Foreign Bills	-	-	-
Against Guarantee	10.35	1,525.98	543.95
Government Guarantee	-	-	-
Institutional Guarantee	10.35	1,185.00	360.00
Personal Guarantee	-	340.98	1.58
Collective Guarantee	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-
Other Guarantee	-	-	182.37
Credit Card	-	-	-
Others	0.35	12.10	282.75
Total	172.19	6,854.31	3,865.02

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	12,593	17,420	25,503	33,480	33,541	38.33	46.40	0.18
a. Paid-up Capital	7,721	11,159	17,078	17,742	17,927	44.52	53.04	1.04
b. Statutory Reserves	1,748	2,451	3,531	4,080	4,096	40.25	44.08	0.38
c. Retained Earning	1,179	1,379	1,750	6,861	6,881	16.91	26.91	0.30
d. Others Reserves	1,944	2,431	3,144	4,797	4,637	25.03	29.33	-3.33
2 BORROWINGS	66,773	87,707	126,378	136,476	133,578	31.35	44.09	-2.12
a. NRB	555	2,070	1,701	2,569	6,473	273.02	-17.80	151.95
f. Others	66,218	85,637	124,677	133,907	127,105	29.33	45.59	-5.08
3 DEPOSITS	34,344	49,549	85,606	91,508	93,086	44.27	72.77	1.72
4 BILLS PAYABLE	2	1	75	35	43	-33.54	5591.09	21.66
5 OTHER LIABILITIES	10,366	13,552	23,664	24,290	26,448	30.73	74.63	8.89
a. Loan Loss Provision	1,716	2,391	4,013	4,385	4,589	39.32	67.86	4.66
b. Interest Suspense a/c	939	1,121	1,800	2,015	2,215	19.49	60.53	9.93
c. Others	7,712	10,039	17,851	17,890	19,644	30.18	77.81	9.80
6 RECONCILIATION A/c	5,780	3,480	5,192	6,340	5,933	-39.79	49.19	-6.41
7 PROFIT & LOSS A/c	3,907	4,039	6,608	2,013	2,606	3.37	63.62	29.41
Total	133,765	175,748	273,028	294,142	295,234	31.39	55.35	0.37
Assets								
1 LIQUID FUNDS	12,498	16,314	19,246	25,518	24,251	30.54	17.97	-4.96
a. Cash Balance	94	147	214	325	258	56.92	45.57	-20.71
b. Bank Balance	6,243	9,190	13,398	16,680	14,796	47.19	45.79	-11.29
c. Money at Call	6,161	6,977	5,634	8,513	9,198	13.26	-19.25	8.04
2 INVESTMENT IN SECURITIES EXCEPT SHARE	43	43	312	340	212	0.00	629.98	-37.70
3 SHARE & OTHER INVESTMENT	2,658	2,565	2,262	6,878	7,708	-3.52	-11.81	12.07
4 LOANS & ADVANCES	106,541	145,944	235,101	244,477	246,454	36.98	61.09	0.81
Institutional	24,131	30,597	38,955	37,811	40,035	26.79	27.32	5.88
Individual	82,410	115,347	196,147	206,666	206,419	39.97	70.05	-0.12
5 FIXED ASSETS	1,219	1,472	2,107	2,186	2,201	20.72	43.14	0.70
6 OTHER ASSETS	4,766	5,735	8,552	8,644	8,666	20.34	49.11	0.26
7 EXPENSES NOT WRITTEN OFF	11	7	11	12	13	-36.38	53.11	8.34
8 NON BANKING ASSETS	-	-	1	1	1	0.00	0.00	-9.47
9 RECONCILIATION A/c	5,959	3,609	5,391	6,064	5,707	-39.44	49.37	-5.89
10 PROFIT & LOSS A/c	70	57	45	22	20	-18.74	-20.95	-6.21
Total	133,765	175,745	273,028	294,142	295,234	31.38	55.35	0.37
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	5,938	11,759	17,022	5,283	7,034	98.04	44.75	33.14
2 COMMISSION/FEE EXPENSES	0	3	7	7	9	1378.80	114.61	24.90
3 EMPLOYEE EXPENSES	3,619	4,735	6,299	2,327	2,941	30.85	33.03	26.37
4 OFFICE OPERATING EXPENSES	1,232	1,594	2,358	587	805	29.44	47.90	37.18
5 NON OPERATING EXPENSES	1	9	63	33	41	1056.98	578.43	22.85
6 PROVISION FOR RISK	641	1,048	1,921	666	933	63.43	83.21	40.03
7 LOAN WRITTEN OFF	3	1	5	-	-	-72.34	464.16	0.00
8 EXTRAORDINARY EXPENSES	0	-	1	0	0	-100.00	0.00	2.86
9 PROVISION FOR STAFF BONUS	519	547	861	273	351	5.43	57.54	28.33
10 PROVISION FOR INCOME TAX	1,561	1,663	2,545	767	992	6.56	52.98	29.41
11 NET PROFIT	3,902	4,013	6,249	2,004	2,601	2.87	55.70	29.76
TOTAL EXPENSES	17,415	25,374	37,331	11,948	15,706	45.70	47.12	31.45
Income								
1. INTEREST INCOME	15,659	22,236	31,647	10,277	13,557	42.00	42.32	31.91
2. COMMISSION & DISCOUNT	410	546	805	199	264	33.36	47.34	32.96
3 OTHER OPERATING INCOME	1,000	2,049	3,739	1,137	1,490	104.84	82.48	30.97
4 NON OPERATING INCOME	51	142	176	33	41	180.15	23.91	26.35
5 PROVISION FOR WRITTEN BACK	241	364	936	280	325	50.99	156.84	16.24
6 RECOVERY FOR WRITE BACK	3	5	2	0	3	73.37	-59.94	14551.06
7 INCOME FOR EXTRA ORDINARY EXPENSES	-	0	0	8	10	0.00	712.18	21.24
8 NET LOSS	51	31	26	13	15	-39.31	-17.32	13.21
TOTAL INCOME	17,415	25,374	37,331	11,948	15,706	45.70	47.12	31.45
Miscellaneous Information								
No. of Total Staffs	8,903	11,552	17,361	18,421	18,473	29.75	50.29	0.28
No. of Total Branches	1,895	2,448	3,629	3,795	3,795	29.18	48.24	0.00
No. of Total Centers	132,355	172,788	274,186	286,284	294,290	30.55	58.68	2.80
No. of Total Groups	455,206	562,425	926,625	962,018	975,169	23.55	64.76	1.37
No. of Total Passive Groups	4,942	5,762	9,565	9,393	9,462	16.59	66.00	0.73
No. of Total Members	2,338,046	2,856,380	4,327,991	4,463,856	4,476,184	22.17	51.52	0.28
No. of Total Passive Members	37,050	51,516	118,044	142,352	147,566	39.04	129.14	3.66
No. of Total Borrowers	1,576,155	1,853,417	2,679,016	2,759,194	2,770,752	17.59	44.54	0.42
No. of Total Overdue Borrowers	44,281	56,824	165,984	126,686	142,556	28.33	192.10	12.53
No. of Total Saving Members	2,368,500	3,010,166	4,323,957	4,416,331	4,450,034	27.09	43.65	0.76
Total Saving Amount (Rs million)	34,583	49,549	101,910	91,480	93,057	43.27	105.68	1.72

Districtwise List of Bank and Financial Institutions Branches (Kattik, 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	23	4	2	29	214,370	7,392
3	1	Ilam	37	7	2	46	324,381	7,052
4	1	Jhapa	136	48	9	193	908,198	4,706
5	1	Sankhuwasabha	26	-	-	26	177,406	6,823
6	1	Bhojpur	25	-	1	26	203,912	7,843
7	1	Terhathum	15	3	-	18	113,520	6,307
8	1	Dhankuta	23	7	1	31	182,625	5,891
9	1	Morang	133	52	12	197	1,078,874	5,477
10	1	Sunsari	113	38	10	161	853,255	5,300
11	1	Solukhumbu	25	-	-	25	118,336	4,733
12	1	Khotang	16	6	-	22	230,569	10,480
13	1	Okhaldhunga	19	5	-	24	165,383	6,891
14	1	Udayapur	33	3	1	37	354,866	9,591
	Total		643	174	38	855	5,068,144	5,928
15	2	Saptari	41	7	8	56	714,448	12,758
16	2	Siraha	70	13	2	85	712,263	8,380
17	2	Dhanusa	68	14	4	86	843,521	9,808
18	2	Mahottari	49	16	3	68	701,368	10,314
19	2	Sarlahi	58	13	2	73	860,231	11,784
20	2	Rautahat	51	8	1	60	767,464	12,791
21	2	Bara	68	12	4	84	768,566	9,150
22	2	Parsa	57	14	4	75	671,682	8,956
	Total		462	97	28	587	6,039,543	10,289
23	3	Dolakha	22	3	-	25	208,492	8,340
24	3	Ramechhap	23	1	-	24	226,472	9,436
25	3	Sindhuli	29	3	1	33	331,017	10,031
26	3	Rasuwa	22	1	1	24	48,391	2,016
27	3	Dhading	43	24	-	67	375,580	5,606
28	3	Nuwakot	29	14	1	44	310,095	7,048
29	3	Sindhupalchok	35	11	-	46	321,636	6,992
30	3	Kavrepalanchok	63	19	5	87	426,844	4,906
31	3	Kathmandu	680	138	47	865	1,949,321	2,254
32	3	Lalitpur	158	27	13	198	523,173	2,642
33	3	Bhaktapur	77	16	5	98	340,471	3,474
34	3	Makwanpur	57	17	2	76	469,915	6,183
35	3	Chitawan	129	69	12	210	648,176	3,087
	Total		1,367	343	87	1,797	6,179,583	3,439
36	4	Gorkha	38	7	3	48	302,931	6,311
37	4	Manang	7	2	-	9	7,307	812
38	4	Lamjung	35	10	2	47	187,444	3,988
39	4	Kaski	139	99	16	254	549,957	2,165
40	4	Tanahu	68	30	1	99	361,299	3,649
41	4	Syangja	33	28	2	63	323,145	5,129
42	4	Mustang	11	3	-	14	15,034	1,074
43	4	Baglung	41	10	-	51	300,195	5,886
44	4	Parbat	22	15	-	37	163,825	4,428
45	4	Myagdi	19	10	-	29	127,002	4,379
46	4	Nawalparasi East	53	28	5	86	348,241	4,049
	Total		466	242	29	737	2,686,381	3,645

47	5	Gulmi	31	17	-	48	313,100	6,523
48	5	Palpa	40	14	-	54	291,889	5,405
49	5	Rupandehi	162	117	16	295	983,686	3,335
50	5	Kapilbastu	53	22	4	79	639,182	8,091
51	5	Arghakhanchi	21	6	-	27	220,869	8,180
52	5	Pyuthan	17	12	-	29	254,921	8,790
53	5	Rolpa	19	2	-	21	250,903	11,948
54	5	Rukum East	6	-	-	6	59,437	9,906
55	5	Dang	72	48	4	124	617,554	4,980
56	5	Banke	69	38	5	112	549,080	4,902
57	5	Bardiya	33	22	-	55	476,731	8,668
58	5	Nawalparasi West	40	27	2	69	370,928	5,376
Total			563	325	31	919	5,028,279	5,471
59	6	Rukum West	16	1	1	18	173,652	9,647
60	6	Salyan	22	4	1	27	270,950	10,035
61	6	Surkhet	41	11	2	54	392,050	7,260
62	6	Dailekh	21	1	-	22	292,548	13,298
63	6	Jajarkot	11	1	-	12	191,445	15,954
64	6	Dolpa	11	-	-	11	41,015	3,729
65	6	Jumla	17	1	-	18	121,728	6,763
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			167	20	4	191	1,755,062	9,189
69	7	Doti	18	3	-	21	236,642	11,269
70	7	Bajhang	16	1	-	17	218,105	12,830
71	7	Kailali	105	36	3	144	866,914	6,020
72	7	Bajura	9	1	-	10	150,774	15,077
73	7	Achham	17	3	-	20	287,750	14,388
74	7	Kanchanpur	46	21	-	67	504,304	7,527
75	7	Darchula	17	2	-	19	148,944	7,839
76	7	Baitadi	16	3	-	19	280,398	14,758
77	7	Dadeldhura	23	2	-	25	158,801	6,352
Total			267	72	3	342	2,852,632	8,341
Grand Total			3,935	1,273	220	5,428	29,609,623	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	28	25	22	91	1	167
No. of Branches [@]	3,935	1,273	220	3,795		9,223
Population per Branch [*] (Served by A, B and C class BFI's)						5,455
Population per Branch [*] (Served by A, B, C and D class BFI's)						3,210

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	643	174	38	653	855	1,508
2	462	97	28	707	587	1,294
3	1367	343	87	576	1,797	2,373
Gandaki	466	242	29	509	737	1,246
5	563	325	31	846	919	1,765
Karnali	167	20	4	173	191	364
Sudur Paschim	267	72	3	331	342	673
Total	3,935	1,273	220	3,795	5,428	9,223

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

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

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.39	761,775.71	4.42	767,724.28	4.36	801,284.37	4.27	796,558.23	4.06	803,408.71
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10	9.84	1,071,415.46	9.98	1,085,241.74
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42	10.24	30,390.80	9.53	34,008.81
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92	9.37	84,401.27	9.47	91,558.14
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83	10.57	118,136.25	9.91	116,334.22
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55	9.90	472,577.77	10.01	488,374.18
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89	9.49	260,001.48	10.18	241,481.36
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49	9.92	105,907.90	10.02	113,485.04
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36	3.63	307,298.25
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75	7.69	3,998.06	7.70	4,009.35
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06	-	217,963.34
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02	-	193,345.22
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57	-	23,155.45
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47	-	1,462.66
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94	6.40	2,376,348.16	6.30	2,417,921.40

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.32	93,149.57	12.45	93,080.97	12.46	95,936.04	12.43	99,693.85	12.46	109,057.00
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10	12.15	2,480.96	12.05	2,616.94
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44	12.65	3,795.07	12.54	4,301.32
4	Agriculture, Forestry & Beverage Production Related	11.96	115,181.65	12.12	104,852.11	12.08	119,749.96	12.24	110,543.65	12.08	121,004.21
5	Non Food Production Related	11.77	231,436.37	12.06	214,289.31	12.14	237,457.39	11.93	232,013.88	11.89	260,713.42
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17	12.65	217,080.00	12.29	226,767.66
7	Electricity, Gas and Water	11.24	75,625.66	11.46	72,720.98	11.43	81,900.60	11.52	77,145.98	11.42	84,848.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.19	27,790.94	12.34	27,370.59	12.35	28,966.37	12.26	27,784.40	12.28	27,845.52
9	Transport, Communication and Public Utilities	12.85	56,477.67	12.96	54,622.62	12.95	55,573.00	12.73	55,579.36	12.73	58,894.49
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16	12.49	449,358.81	12.36	493,446.11
11	Finance, Insurance and Real Estate	11.93	173,185.83	12.08	166,955.73	12.06	179,755.55	12.25	169,896.37	11.70	176,984.66
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68	12.32	77,703.83	12.24	82,417.35
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15	12.57	90,243.74	12.44	95,950.81
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59	12.92	132,970.54	12.83	134,334.76
15	Local Government	3.42	1,503.25	3.37	1,497.45	3.43	1,499.92	3.43	1,499.92	3.43	1,499.92
16	Others	13.22	249,222.28	12.59	334,625.27	13.52	246,475.63	12.84	332,775.87	13.10	251,328.84
	Aggregate	12.32	1,997,843.51	12.42	2,023,105.92	12.47	2,053,416.72	12.45	2,080,566.22	12.31	2,132,011.50

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.98	335,598.81	11.98	335,598.81	11.93	363,153.74	12.03	371,125.24	11.96	378,505.37
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13	12.76	351,228.00
3	Trust Receipt Loan / Import Loan	10.31	80,846.11	10.31	80,846.11	10.21	63,240.61	10.42	77,780.99	10.52	81,475.04
4	Demand & Other Working Capital Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51	12.26	491,133.25	12.13	506,505.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.41	162,744.54	12.41	162,744.54	12.32	167,178.62	12.60	168,660.29	12.05	171,269.18
6	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71	12.99	116,250.69
7	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66	12.72	33,172.96
8	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99	13.22	139,944.21
9	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42	11.22	114,856.28
10	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25	4.70	3,335.60
11	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31	13.23	235,468.89
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73	12.48	2,080,566.23	12.32	2,132,011.49

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.02	890,431.60	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51
2	Fixed:	9.89	1,286,924.71	9.87	1,307,907.90	9.78	1,341,676.43	9.82	1,367,322.53
2.1	up to 1 month	10.23	28,877.81	10.36	26,020.65	9.81	28,695.86	10.14	34,230.66
2.2	1-3 months	9.62	102,638.13	9.64	120,033.15	9.65	144,745.13	9.63	140,842.50
2.3	3-6 months	9.71	170,209.58	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11
2.4	6-12 months	9.78	468,485.24	9.71	511,316.88	9.61	507,498.36	9.64	516,153.21
2.5	1-2 yrs	9.98	342,296.50	10.03	317,154.13	9.93	327,120.69	9.97	338,156.19
2.6	2 yrs and above	10.29	174,417.45	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86
3	Call	4.28	315,143.35	4.23	309,368.33	4.39	307,569.91	4.34	317,770.22
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.15	4,142.57	8.23	3,846.82	8.30	3,693.22	8.09	3,806.08
6	Non interest bearing deposits	0.00	249,433.30	0.00	248,713.57	0.00	266,194.52	0.00	251,567.67
6.1	Current	0.00	223,839.57	0.00	221,698.43	0.00	239,157.53	0.00	224,855.50
6.2	Margin	0.00	24,057.09	0.00	25,585.95	0.00	25,464.94	0.00	25,207.66
6.3	Other	0.00	1,536.65	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51
	Aggregate	6.77	2,746,075.53	6.80	2,761,176.02	6.75	2,851,863.51	6.81	2,859,961.02

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.67	130,972.12	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25
2	Fishery Related	10.77	3,538.33	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31
3	Mining Related	11.84	5,655.64	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03
4	Agriculture, Forestry & Beverage Production Related	11.75	127,019.25	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13
5	Non Food Production Related	11.66	308,819.44	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75
6	Construction	12.35	252,550.38	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79
7	Electricity, Gas and Water	11.30	120,532.24	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.09	30,465.86	11.98	30,661.23	11.90	31,748.35	12.05	32,010.05
9	Transport, Communication and Public Utilities	12.67	60,283.65	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58
10	Wholesaler & Retailer	12.03	545,353.80	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24
11	Finance, Insurance and Real Estate	11.89	197,897.88	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04
12	Hotel or Restaurant	11.74	102,543.02	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43
13	Other Services	12.17	111,574.57	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30
14	Consumption Loans	12.42	134,827.92	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21
15	Local Government	4.92	1,512.81	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56
16	Others	13.02	301,672.18	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13
	Aggregate	12.08	2,435,219.08	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.69	479,430.00	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01
2	Overdraft	12.37	368,380.55	12.25	373,059.22	12.23	382,346.13	12.26	381,762.78
3	Trust Receipt Loan / Import Loan	10.61	73,302.39	10.01	77,981.38	9.88	77,104.26	10.02	76,486.40
4	Demand & Other Working Capital Loan	11.92	595,256.80	11.81	611,579.10	11.75	633,260.77	11.86	637,863.20
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.24	186,507.94	12.20	190,416.53	12.22	196,343.44	12.17	197,476.16
6	Real Estate Loan	12.43	118,203.13	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22
7	Margin Nature Loan	12.18	35,221.40	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23
8	Hire Purchase Loan	12.95	144,132.96	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14
9	Deprived Sector Loan	11.56	141,944.21	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48
10	Bills Purchased	5.18	3,168.56	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78
11	Other Product	12.76	289,671.14	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10
	Aggregate	12.09	2,435,219.08	11.97	2,484,355.03	11.97	2,556,060.64	12.02	2,565,665.49

Annex-I

Name list of Bank and Financial Institutions

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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