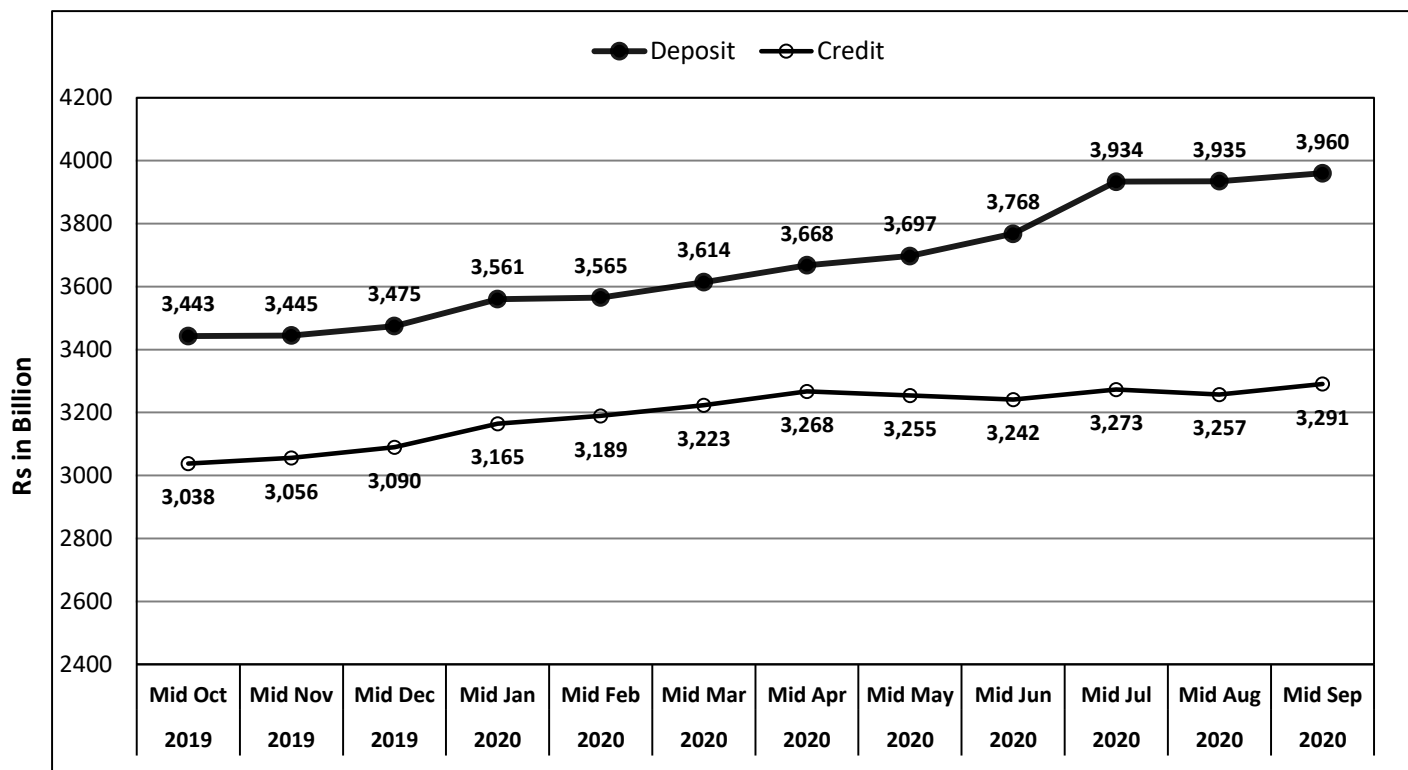


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2077 Bhadau  
Mid-Sept, 2020

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

## Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	27	19	21	81	148
Total Number of Licensed BFIs*	27	19	21	81	148

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

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

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

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

## Major Financial Indicators

as on Bhadau End, 2077 (Mid-Sept, 2020)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	93.13	9.59	2.41	105.13
2	Total Credit/GDP	77.55	7.84	1.97	87.35
3	Total Credit/ Total Deposit	83.27	81.69	81.76	83.09
4	CCD Ratio <sup>#</sup>	72.61	72.99	68.69	72.55
5	Fixed Deposit/Total Deposit	48.97	55.66	58.10	49.79
6	Saving Deposit/Total Deposit	31.92	31.82	27.54	31.81
7	Current Deposit/Total Deposit	8.24	1.88	0.71	7.49
8	Call Deposit/Total Deposit	9.85	10.47	11.83	9.95
9	NPL/ Total Loan <sup>@</sup>	1.81	1.52	6.18	1.89
10	Total LLP /Total Loan <sup>@</sup>	2.43	13.35	9.13	3.56
11	Deprived Sector Loan/Total Loan <sup>\$@</sup>	6.25	9.95	7.86	6.61
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	12.92	9.86	17.37	12.75
2	Investment in Gov. Securities/Total Deposit	14.26	7.56	9.09	13.53
3	Total Liquid Assets/Total Deposit	27.88	28.81	40.90	28.26
<b>C. Capital Adequacy Ratios (%)<sup>@</sup></b>					
1	Core Capital/RWA	11.78	13.21	18.01	12.01
2	Total Capital/RWA	14.01	14.42	19.59	14.16
<b>D. Financial Access</b>					
1	No. of institutions	27	19	21	67
2	No. of Branches	4,505	1,021	246	5,772
3	No. of Deposit Accounts <sup>@</sup>	27,724,764	4,075,310	654,130	32,454,204
4	No. of Loan Accounts <sup>@</sup>	1,196,289	302,441	45,329	1,544,059
5	No. of Branchless Banking Centers <sup>@</sup>	1,574	-	-	1,574
6	No. of Branchless Banking Customers <sup>@</sup>	193,607	-	-	193,607
7	No. of Mobile Banking Customers <sup>@</sup>	10,115,313	1,100,743	90,741	11,306,797
8	No. of Internet Banking Customers <sup>@</sup>	1,001,866	23,332	6,029	1,031,227
9	No. of ATMs <sup>@</sup>	3,759	296	51	4,106
10	No. of Debit Cards <sup>@</sup>	7,062,472	231,287	35,443	7,329,202
11	No. of Credit Cards <sup>@</sup>	160,297	-	-	160,297
12	No. of Prepaid Cards <sup>@</sup>	63,775	-	-	63,775
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>5.61</b>			
	(a) Saving	3.33			
	(b) Fixed	8.68			
	(c) Call	1.36			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>10.18</b>			

Note:

Bank balance includes money at call

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

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

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

# Bhadra month end (last day) CCD ratio

@ Data as on 4th Quarter of FY2076/77 (2019/20)

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

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	370,014	446,402	488,277	540,106	536,915	20.64	9.38	-0.59
a. Paid-up Capital	282,196	305,885	330,876	330,806	330,718	8.39	8.17	-0.03
b. Statutory Reserves	63,756	76,174	94,150	96,923	97,921	19.48	23.60	1.03
c. Retained Earning	(1,932)	4,538	4,312	47,894	43,221	-334.90	-4.98	-9.76
d. Others Reserves	25,995	59,805	58,939	64,483	65,055	130.07	-1.45	0.89
<b>2 BORROWINGS</b>	35,453	90,729	81,610	83,146	85,635	155.92	-10.05	2.99
a. NRB	12,122	22,927	7,992	3,805	2,667	89.14	-65.14	-29.91
b. "A"Class Licensed Institution	8,583	34,286	5,392	9,615	14,586	299.48	-84.27	51.70
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	11,625	8,246	0.00	348.99	-29.07
d. Other Financial Ins.	2,436	3,283	1,737	2,957	7,101	34.79	-47.10	140.17
e. Bonds and Securities	12,312	26,935	51,679	55,144	53,036	118.76	91.87	-3.82
<b>3 DEPOSITS</b>	2,836,930	3,354,428	3,933,738	3,934,780	3,960,435	18.24	17.27	0.65
a. Current	256,809	311,505	401,130	334,621	296,477	21.30	28.77	-11.40
b. Savings	947,024	1,060,516	1,224,189	1,221,115	1,259,671	11.98	15.43	3.16
c. Fixed	1,229,731	1,526,497	1,884,402	1,928,772	1,971,834	24.13	23.45	2.23
d. Call Deposits	367,597	417,390	387,287	411,243	394,010	13.55	-7.21	-4.19
e. Others	35,770	38,519	36,729	39,028	38,442	7.69	-4.65	-1.50
<b>4 Bills Payable</b>	3,109	2,309	2,053	2,620	4,663	-25.72	-11.11	77.98
<b>5 Other Liabilities</b>	263,876	303,249	385,596	380,899	416,786	14.92	27.15	9.42
1. Loan Loss Provision	55,009	54,893	78,604	78,660	79,146	-0.21	43.19	0.62
2. Interest Suspense a/c	37,705	20,271	27,582	29,282	31,479	-46.24	36.06	7.50
3. Others	171,163	228,085	279,410	272,956	306,161	33.26	22.50	12.16
<b>6 Reconciliation A/c</b>	4,265	15,556	3,427	2,284	4,359	264.72	-77.97	90.82
<b>7 Profit &amp; Loss A/c</b>	61,338	73,519	59,045	5,819	11,112	19.86	-19.69	90.95
<b>TOTAL</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>4,949,653</b>	<b>5,019,905</b>	<b>19.89</b>	<b>15.57</b>	<b>1.42</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	439,299	466,279	563,630	580,412	583,373	6.14	20.88	0.51
a. Cash Balance	74,893	92,563	110,726	93,562	96,307	23.59	19.62	2.93
Nepalese Notes & Coins	72,208	84,640	98,161	82,193	84,854	17.22	15.97	3.24
Foreign Currency	2,685	7,923	12,565	11,368	11,453	195.09	58.59	0.74
b. Bank Balance	298,098	295,862	369,615	395,549	408,498	-0.75	24.93	3.27
1. In Nepal Rastra Bank	218,135	215,138	294,780	318,478	315,116	-1.37	37.02	-1.06
2. "A"Class Licensed Institution	41,055	29,036	27,141	32,608	34,241	-29.28	-6.53	5.01
3. Other Financial Ins.	7,557	13,010	3,372	2,871	2,903	72.16	-74.08	1.09
4. In Foreign banks	31,352	38,678	44,322	41,591	56,239	23.37	14.59	35.22
c. Money at Call	66,307	77,853	83,288	91,302	78,569	17.41	6.98	-13.95
<b>2 INVESTMENTS</b>	331,231	375,402	534,611	535,073	536,592	13.34	42.41	0.28
a. Govt. Securities	295,854	374,262	533,827	534,289	535,825	26.50	42.63	0.29
b. Others	35,377	1,140	784	784	767	-96.78	-31.24	-2.12
<b>3 SHARE &amp; OTHER INVESTMENT</b>	109,665	186,189	171,683	168,107	173,730	69.78	-7.79	3.34
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	2,422,798	2,913,970	3,273,096	3,256,986	3,290,679	20.27	12.32	1.03
<b>4.1 LOANS &amp; ADVANCES</b>	2,419,842	2,910,511	3,270,133	3,254,028	3,287,582	20.28	12.36	1.03
a. Private Sector	2,355,915	2,819,279	3,156,509	3,143,257	3,181,970	19.67	11.96	1.23
b. Financial Institutions	58,056	86,056	110,945	106,023	102,281	48.23	28.92	-3.53
c. Government Organizations	5,871	5,176	2,679	4,747	3,331	-11.83	-48.24	-29.82
<b>4.2 BILLS PURCHASED</b>	2,956	3,459	2,963	2,959	3,096	17.03	-14.36	4.66
<b>5 LOANS AGT. COLLECTED BILLS</b>	129	-	-	-	-	-100.00	0.00	0.00
<b>6 FIXED ASSETS</b>	47,763	71,420	78,568	78,744	78,606	49.53	10.01	-0.18
<b>7 OTHER ASSETS</b>	206,834	253,949	312,752	341,138	359,137	22.78	23.16	5.28
a. Accrued Interests	43,309	46,171	117,719	126,839	139,696	6.61	154.96	10.14
b. Others	163,525	207,777	159,955	169,638	163,991	27.06	-23.02	-3.33
<b>8 Expenses not Written off</b>	264	26	189	192	188	-89.99	613.61	-2.06
<b>9 Non Banking Assets</b>	4,614	5,716	7,076	7,075	6,971	23.87	23.80	-1.47
<b>10 Reconciliation Account</b>	12,389	13,167	11,715	(18,768)	(11,830)	6.28	-11.03	-36.97
<b>11 Profit &amp; Loss A/c</b>	1	75	426	694	2,461	10417.22	464.35	254.51
<b>TOTAL</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>4,949,653</b>	<b>5,019,905</b>	<b>19.89</b>	<b>15.57</b>	<b>1.42</b>

**Statement of Assets and Liabilities of Commercial Banks**

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	314,190	385,245	433,941	480,515	478,493	22.62	12.64	-0.42
a. Paid-up Capital	231,458	252,260	284,811	284,811	285,307	8.99	12.90	0.17
b. Statutory Reserves	56,203	67,359	86,033	88,381	89,348	19.85	27.72	1.09
c. Retained Earning	3,053	8,249	8,248	46,875	42,543	170.19	-0.01	-9.24
d. Others Reserves	23,477	57,377	54,850	60,448	61,295	144.40	-4.40	1.40
<b>2 BORROWINGS</b>	33,552	82,024	78,942	78,577	81,086	144.47	-3.76	3.19
a. NRB	11,690	21,327	7,810	3,769	2,653	82.43	-63.38	-29.62
b. "A"Class Licensed Institution	7,113	27,181	3,356	5,529	10,500	282.13	-87.65	89.90
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	11,625	8,246	0.00	348.99	-29.07
d. Other Financial Ins.	2,436	3,283	1,737	2,957	7,101	34.79	-47.10	140.17
e. Bonds and Securities	12,312	26,935	51,229	54,696	52,586	118.76	90.20	-3.86
<b>3 DEPOSITS</b>	2,471,514	2,880,092	3,490,101	3,480,695	3,508,264	16.53	21.18	0.79
a. Current	249,248	301,550	389,700	290,565	289,048	20.98	29.23	-0.52
b. Savings	811,668	901,359	1,087,517	1,094,162	1,119,693	11.05	20.65	2.33
c. Fixed	1,070,788	1,308,269	1,646,630	1,696,464	1,717,954	22.18	25.86	1.27
d. Call Deposits	308,550	336,801	332,548	362,432	345,440	9.16	-1.26	-4.69
e. Others	31,261	32,114	33,706	37,071	36,128	2.73	4.96	-2.54
<b>4 Bills Payable</b>	3,050	2,239	2,036	2,465	4,618	-26.59	-9.06	87.31
<b>5 Other Liabilities</b>	228,764	264,670	350,780	345,695	378,735	15.70	32.54	9.56
1. Loan Loss Provision	44,118	42,916	67,444	67,396	66,954	-2.72	57.15	-0.66
2. Interest Suspense a/c	28,593	10,597	16,882	18,651	19,628	-62.94	59.30	5.24
3. Others	156,052	211,156	266,454	259,648	292,153	35.31	26.19	12.52
<b>6 Reconciliation A/c</b>	(432)	8,608	3,286	2,141	4,218	-2094.36	-61.83	97.05
<b>7 Profit &amp; Loss A/c</b>	53,633	64,456	54,484	5,224	10,186	20.18	-15.47	94.99
<b>TOTAL</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>4,395,311</b>	<b>4,465,599</b>	<b>18.78</b>	<b>19.70</b>	<b>1.60</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	328,307	348,011	462,843	471,133	477,710	6.00	33.00	1.40
a. Cash Balance	66,242	82,456	100,912	85,655	87,826	24.48	22.38	2.53
Nepalese Notes & Coins	63,741	74,684	88,499	74,352	76,454	17.17	18.50	2.83
Foreign Currency	2,501	7,772	12,412	11,303	11,371	210.80	59.72	0.61
b. Bank Balance	244,464	242,924	327,901	351,976	365,587	-0.63	34.98	3.87
1. In Nepal Rastra Bank	201,684	196,554	275,162	302,446	300,199	-2.54	39.99	-0.74
2. "A"Class Licensed Institution	11,245	7,476	8,186	7,753	8,878	-33.51	9.49	14.51
3. Other Financial Ins.	192	223	233	189	274	16.34	4.35	45.26
4. In Foreign banks	31,344	38,671	44,320	41,588	56,236	23.38	14.61	35.22
c. Money at Call	17,601	22,631	34,031	33,502	24,297	28.58	50.37	-27.48
<b>2 INVESTMENTS</b>	321,107	356,216	498,252	499,069	500,834	10.93	39.87	0.35
a. Govt. Securities	285,850	355,159	497,643	498,460	500,242	24.25	40.12	0.36
b. Others	35,257	1,057	609	609	592	-97.00	-42.36	-2.76
<b>3 SHARE &amp; OTHER INVESTMENT</b>	103,824	179,087	164,516	160,674	165,810	72.49	-8.14	3.20
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	2,112,202	2,500,066	2,910,231	2,889,359	2,921,225	18.36	16.41	1.10
<b>4.1 LOANS &amp; ADVANCES</b>	2,109,246	2,496,607	2,907,269	2,886,401	2,918,128	18.36	16.45	1.10
a. Private Sector	2,049,940	2,414,260	2,801,001	2,786,411	2,821,156	17.77	16.02	1.25
b. Financial Institutions	53,464	77,175	103,588	96,875	93,650	44.35	34.23	-3.33
c. Government Organizations	5,842	5,172	2,679	3,115	3,323	-11.48	-48.20	6.69
<b>4.2 BILLS PURCHASED</b>	2,956	3,459	2,963	2,959	3,096	17.03	-14.36	4.66
<b>5 LOANS AGT. COLLECTED BILLS</b>	129	-	-	-	-	-100.00	0.00	0.00
<b>6 FIXED ASSETS</b>	41,139	62,650	69,840	70,164	70,127	52.29	11.48	-0.05
<b>7 OTHER ASSETS</b>	186,241	230,511	290,073	317,196	333,832	23.77	25.84	5.24
a. Accrued Interests	33,650	35,840	105,141	112,990	125,150	6.51	193.36	10.76
b. Others	152,590	194,671	153,770	163,180	157,210	27.58	-21.01	-3.66
<b>8 Expenses not Written off</b>	247	18	169	170	167	-92.74	843.42	-1.73
<b>9 Non Banking Assets</b>	3,380	4,555	5,945	5,931	5,841	34.77	30.51	-1.52
<b>10 Reconciliation Account</b>	7,696	6,219	11,569	(18,917)	(11,977)	-19.19	86.02	-36.68
<b>11 Profit &amp; Loss A/c</b>	-	-	133	530	2,030	0.00	0.00	282.80
<b>TOTAL</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>4,395,311</b>	<b>4,465,599</b>	<b>18.78</b>	<b>19.70</b>	<b>1.60</b>

**Statement of Assets and Liabilities of Development Banks**

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	44,037	47,933	39,284	43,562	42,595	8.85	-18.04	-2.22
a. Paid-up Capital	38,004	40,039	31,964	31,964	31,380	5.36	-20.17	-1.83
b. Statutory Reserves	5,021	6,067	5,096	5,585	5,505	20.83	-16.01	-1.45
c. Retained Earning	(531)	427	(186)	3,744	3,378	-180.42	-143.58	-9.79
d. Others Reserves	1,543	1,400	2,410	2,269	2,333	-9.24	72.13	2.86
<b>2 BORROWINGS</b>	731	5,173	136	1	-	607.67	-97.37	-100.00
a. NRB	221	1,406	136	1	-	536.37	-90.34	-100.00
b. "A"Class Licensed Institution	510	3,767	-	-	-	638.56	-100.00	0.00
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
<b>3 DEPOSITS</b>	301,858	398,341	354,778	364,206	361,413	31.96	-10.94	-0.77
a. Current	7,280	9,426	9,263	43,167	6,787	29.48	-1.73	-84.28
b. Savings	114,849	135,366	112,816	102,678	114,986	17.86	-16.66	11.99
c. Fixed	124,858	178,880	188,006	180,357	201,152	43.27	5.10	11.53
d. Call Deposits	54,586	74,358	44,048	37,731	37,829	36.22	-40.76	0.26
e. Others	285	311	646	273	658	9.26	107.38	141.17
<b>4 Bills Payable</b>	54	59	15	127	45	9.25	-75.01	-64.50
<b>5 Other Liabilities</b>	17,211	20,723	15,497	16,654	18,184	20.41	-25.22	9.19
1. Loan Loss Provision	4,384	5,639	4,242	4,947	5,591	28.65	-24.79	13.00
2. Interest Suspense a/c	1,607	2,069	1,470	1,938	2,394	28.79	-28.95	23.54
3. Others	11,220	13,014	9,785	9,769	10,199	15.98	-24.81	4.40
<b>6 Reconciliation A/c</b>	4,584	6,828	141	144	141	48.97	-97.93	-1.93
<b>7 Profit &amp; Loss A/c</b>	6,227	7,258	3,577	465	903	16.57	-50.72	93.98
<b>TOTAL</b>	<b>374,701</b>	<b>486,316</b>	<b>413,428</b>	<b>425,160</b>	<b>423,281</b>	<b>29.79</b>	<b>-14.99</b>	<b>-0.44</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	89,988	94,564	76,518	81,488	76,796	5.08	-19.08	-5.76
a. Cash Balance	7,344	8,673	7,918	6,454	7,016	18.08	-8.71	8.71
Nepalese Notes & Coins	7,160	8,521	7,765	6,388	6,935	19.01	-8.88	8.55
Foreign Currency	184	151	153	65	81	-18.00	0.90	24.50
b. Bank Balance	42,555	40,335	28,987	30,354	28,614	-5.22	-28.13	-5.73
1. In Nepal Rastra Bank	14,045	15,331	15,492	12,535	11,238	9.16	1.04	-10.35
2. "A"Class Licensed Institution	23,101	16,437	12,441	17,084	16,698	-28.85	-24.31	-2.26
3. Other Financial Ins.	5,401	8,560	1,052	733	675	58.48	-87.70	-7.91
4. In Foreign banks	7	7	3	3	3	-3.28	-64.63	0.00
c. Money at Call	40,089	45,556	39,613	44,680	41,166	13.64	-13.04	-7.86
<b>2 INVESTMENTS</b>	7,774	15,305	28,288	28,238	27,507	96.87	84.82	-2.59
a. Govt. Securities	7,654	15,245	28,113	28,063	27,332	99.18	84.40	-2.61
b. Others	120	60	175	175	175	-50.00	191.67	0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	3,668	4,745	4,484	4,706	5,135	29.36	-5.51	9.12
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	253,251	345,165	287,580	292,771	295,254	36.29	-16.68	0.85
<b>4.1 LOANS &amp; ADVANCES</b>	253,251	345,165	287,580	292,771	295,254	36.29	-16.68	0.85
a. Private Sector	249,741	338,885	284,009	288,269	290,656	35.69	-16.19	0.83
b. Financial Institutions	3,506	6,276	3,571	4,503	4,598	79.00	-43.10	2.11
c. Government Organizations	4	4	-	-	-	0.00	-100.00	0.00
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	4,726	6,744	6,094	6,133	6,024	42.70	-9.64	-1.78
<b>7 OTHER ASSETS</b>	10,047	12,326	9,692	11,020	11,798	22.68	-21.36	7.06
a. Accrued Interests	2,047	2,609	4,810	6,040	6,574	27.50	84.35	8.84
b. Others	8,000	9,716	4,137	4,452	4,548	21.45	-57.42	2.16
<b>8 Expenses not Written off</b>	10	6	17	19	18	-35.80	169.91	-5.35
<b>9 Non Banking Assets</b>	659	624	599	613	599	-5.29	-3.99	-2.34
<b>10 Reconciliation Account</b>	4,578	6,827	141	142	142	49.14	-97.93	-0.33
<b>11 Profit &amp; Loss A/c</b>	0	9	15	30	9	6827.21	59.13	-70.50
<b>TOTAL</b>	<b>374,701</b>	<b>486,316</b>	<b>413,428</b>	<b>425,160</b>	<b>423,281</b>	<b>29.79</b>	<b>-14.99</b>	<b>-0.44</b>

**Statement of Assets and Liabilities of Finance Companies**

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	11,787	13,224	15,051	16,029	15,827	12.19	13.82	-1.26
a. Paid-up Capital	12,735	13,585	14,101	14,031	14,031	6.68	3.80	0.00
b. Statutory Reserves	2,531	2,748	3,021	2,957	3,069	8.56	9.95	3.79
c. Retained Earning	(4,454)	(4,138)	(3,750)	(2,725)	(2,699)	-7.10	-9.37	-0.95
d. Others Reserves	975	1,029	1,680	1,766	1,426	5.47	63.25	-19.24
<b>2 BORROWINGS</b>	1,170	3,532	2,531	4,568	4,550	201.89	-28.33	-0.39
a. NRB	210	194	46	35	14	-7.71	-76.43	-59.39
b. "A"Class Licensed Institution	960	3,338	2,036	4,086	4,086	247.86	-39.01	0.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	-	-	450	447	450	0.00	0.00	0.59
<b>3 DEPOSITS</b>	63,558	75,995	88,858	89,879	90,759	19.57	16.93	0.98
a. Current	281	530	2,167	889	641	88.38	309.33	-27.89
b. Savings	20,508	23,791	23,856	24,275	24,992	16.01	0.28	2.95
c. Fixed	34,085	39,349	49,766	51,951	52,728	15.44	26.47	1.50
d. Call Deposits	4,460	6,231	10,691	11,080	10,741	39.70	71.57	-3.05
e. Others	4,224	6,094	2,377	1,684	1,656	44.28	-60.99	-1.65
<b>4 Bills Payable</b>	5	11	2	28	1	134.61	-84.01	-98.00
<b>5 Other Liabilities</b>	17,902	17,857	19,319	18,549	19,867	-0.25	8.19	7.10
1. Loan Loss Provision	6,507	6,338	6,918	6,317	6,601	-2.60	9.16	4.50
2. Interest Suspense a/c	7,505	7,604	9,230	8,693	9,457	1.33	21.37	8.79
3. Others	3,890	3,915	3,171	3,539	3,809	0.64	-19.00	7.62
<b>6 Reconciliation A/c</b>	113	120	0	0	0	6.10	-99.96	0.00
<b>7 Profit &amp; Loss A/c</b>	1,478	1,805	984	130	23	22.08	-45.45	-82.35
<b>TOTAL</b>	<b>96,013</b>	<b>112,543</b>	<b>126,746</b>	<b>129,182</b>	<b>131,026</b>	<b>17.22</b>	<b>12.62</b>	<b>1.43</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	21,004	23,704	24,269	27,792	28,867	12.85	2.38	3.87
a. Cash Balance	1,307	1,435	1,897	1,453	1,465	9.81	32.21	0.79
Nepalese Notes & Coins	1,307	1,435	1,897	1,453	1,465	9.80	32.22	0.79
Foreign Currency	0	0	0	0	0	130.29	-16.14	0.00
b. Bank Balance	11,079	12,603	12,727	13,218	14,296	13.75	0.99	8.16
1. In Nepal Rastra Bank	2,407	3,253	4,126	3,496	3,678	35.15	26.84	5.20
2. "A"Class Licensed Institution	6,709	5,123	6,514	7,772	8,665	-23.64	27.16	11.49
3. Other Financial Ins.	1,964	4,227	2,087	1,950	1,954	115.26	-50.62	0.20
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,618	9,666	9,644	13,120	13,106	12.17	-0.23	-0.11
<b>2 INVESTMENTS</b>	2,350	3,881	8,072	7,766	8,251	65.18	107.97	6.25
a. Govt. Securities	2,350	3,858	8,072	7,766	8,251	64.18	109.23	6.25
b. Others	-	24	-	-	0	0.00	-100.00	0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,172	2,357	2,683	2,726	2,785	8.51	13.86	2.14
<b>4 LOANS &amp; ADVANCES</b>	57,345	68,738	75,284	74,856	74,200	19.87	9.52	-0.88
<b>(Including Bills Purchased)</b>	57,345	68,738	75,284	74,856	74,200	19.87	9.52	-0.88
<b>4.1 LOANS &amp; ADVANCES</b>	57,345	68,738	75,284	74,856	74,200	19.87	9.52	-0.88
a. Private Sector	56,235	66,133	71,499	68,578	70,159	17.60	8.11	2.30
b. Financial Institutions	1,086	2,605	3,785	4,645	4,034	139.97	45.31	-13.17
c. Government Organizations	24	-	-	1,632	8	-100.00	0.00	-99.50
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	1,898	2,026	2,634	2,447	2,455	6.75	30.01	0.32
<b>7 OTHER ASSETS</b>	10,546	11,111	12,986	12,922	13,507	5.36	16.88	4.52
a. Accrued Interests	7,611	7,722	7,767	7,809	7,972	1.45	0.59	2.08
b. Others	2,935	3,389	2,048	2,007	2,233	15.49	-39.56	11.26
<b>8 Expenses not Written off</b>	7	2	3	3	3	-69.16	13.23	0.00
<b>9 Non Banking Assets</b>	576	537	533	530	530	-6.77	-0.80	0.00
<b>10 Reconciliation Account</b>	115	121	4	6	5	4.95	-96.44	-9.60
<b>11 Profit &amp; Loss A/c</b>	1	66	279	134	422	11229.31	320.12	214.59
<b>TOTAL</b>	<b>96,013</b>	<b>112,543</b>	<b>126,746</b>	<b>129,182</b>	<b>131,026</b>	<b>17.22</b>	<b>12.62</b>	<b>1.43</b>



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

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	167,967	212,129	232,951	20,502	39,758	26.29	9.82	93.92
1.1 Deposit Liabilities	165,254	208,274	227,205	20,019	38,776	26.03	9.09	93.70
1.1.1 Saving A/c	39,005	48,102	53,627	4,188	8,024	23.32	11.49	91.58
1.1.2 Fixed A/c	112,317	143,530	157,021	15,173	29,549	27.79	9.40	94.75
1.1.2.1 Upto 3 Months Fixed A/c	8,398	8,211	7,335	633	1,171	-2.22	-10.68	84.92
1.1.2.2 3 to 6 Months fixed A/c	6,799	10,806	18,168	1,850	3,484	58.93	68.14	88.32
1.1.2.3 6 Months to 1 Year Fixed A/c	57,784	72,244	74,620	7,350	14,029	25.02	3.29	90.88
1.1.2.4 Above 1 Year	39,336	52,269	56,898	5,340	10,866	32.88	8.86	103.46
1.1.3 Call Deposit	13,818	16,374	16,291	639	1,167	18.50	-0.51	82.64
1.1.4 Certificate of Deposits	114	268	266	18	35	134.99	-0.75	94.97
1.2 Others	2,713	3,855	5,746	484	983	42.11	49.04	103.21
<b>2 Commission/Fee Expense</b>	613	1,668	1,695	86	171	172.29	1.59	98.81
<b>3 Employees Expenses</b>	31,472	39,312	42,145	3,631	6,862	24.91	7.21	88.99
<b>4 Office Operating Expenses</b>	25,517	29,456	32,395	2,372	4,406	15.44	9.98	85.70
<b>5 Exchange Fluctuation Loss</b>	125	35	6	5	2	-71.96	-83.89	-62.13
5.1 Due to Change in Exchange Rates	102	26	5	5	2	-74.34	-81.86	-70.44
5.2 Due to Foreign Currency Transactions	23	9	1	0	0	-61.39	-89.93	411.44
<b>6 Non-Operatiing Expenses</b>	58	164	463	3	69	180.08	182.54	2204.85
<b>7. Provision for Risk</b>	15,147	19,852	33,869	201	544	31.06	70.61	169.92
7.1 Loan loss Provision	12,875	19,032	33,522	187	542	47.83	76.13	190.21
7.1.1 General Loan loss Provision	6,484	8,358	17,257	(29)	243	28.90	106.46	-932.70
7.1.1.1 Pass Loan Loss Provision	5,679	6,457	10,921	(46)	213	13.71	69.12	-560.88
7.1.1.2 Watch List Provision	806	1,901	6,336	17	30	135.94	233.29	78.54
7.1.2 Special Loan Loss Provision	6,216	9,623	15,094	21	55	54.80	56.86	166.90
7.1.3 Additional Loan Loss Provision	174	1,051	1,171	195	243	503.65	11.40	24.58
7.2. Provision for Non-Banking Assets	1,255	481	124	-	-	-61.67	-74.23	0.00
7.3. Provision for Loss on Investment	716	147	92	15	2	-79.49	-37.32	-86.42
7.4. Provision for Loss of Other Assets	302	191	131	-	-	0.00	0.00	0.00
<b>8 Loan Written Off</b>	971	917	411	30	38	-5.53	-55.19	28.81
<b>9 Provision for Staff Bonus</b>	7,982	8,857	7,499	761	1,480	10.96	-15.33	94.39
<b>10 Provision for Income Tax</b>	24,583	30,505	24,783	2,499	4,766	24.09	-18.76	90.71
<b>11 Others</b>	29	21	36	1	2	-28.98	74.69	52.24
<b>12 Net Profit</b>	61,337	74,230	58,924	5,896	11,204	21.02	-20.62	90.04
<b>TOTAL EXPENSES</b>	<b>335,802</b>	<b>417,146</b>	<b>435,177</b>	<b>35,988</b>	<b>69,302</b>	<b>24.22</b>	<b>4.32</b>	<b>92.57</b>
<b>Income</b>								
<b>1. Interest Income</b>	283,227	359,820	378,136	31,541	60,073	27.04	5.09	90.46
1.1. On Loans and Advance	265,446	335,598	350,654	29,257	55,575	26.43	4.49	89.95
1.2. On Investment	10,903	13,247	19,023	2,006	4,045	21.50	43.60	101.63
1.2.1 Government Bonds	9,360	11,868	17,635	1,769	3,670	26.80	48.59	107.48
1.2.2 Foreign Bonds	186	195	109	8	16	4.66	-44.25	94.64
1.2.3 NRB Bonds	1,031	620	1,038	115	244	-39.84	67.49	112.86
1.2.4 Deventure & Bonds	327	565	242	115	116	72.80	-57.16	0.74
1.3 Agency Balance	988	1,064	640	12	29	7.70	-39.84	131.21
1.4 On Call Deposit	3,928	6,394	4,459	91	138	62.79	-30.26	51.75
1.5 Others	1,963	3,517	3,360	174	286	79.16	-4.46	64.19
<b>2. Comission &amp; Discount</b>	13,569	18,694	19,439	1,686	2,895	37.76	3.99	71.67
2.1 Bills Purchase & Discount	117	218	194	14	26	86.03	-11.04	88.23
2.2 Comission	11,381	15,685	15,925	1,397	2,387	37.82	1.53	70.89
2.3 Others	2,071	2,791	3,321	276	482	34.75	18.98	74.78
<b>3 Income From Exchange Fluctuation</b>	7,850	10,506	10,780	688	1,068	33.84	2.61	55.22
3.1 Due to Change in Exchange Rate	1,537	1,182	1,320	78	(121)	-23.10	11.70	-254.03
3.2 Due to Foreign Currency Trans.	6,313	9,324	9,461	609	1,189	47.70	1.46	95.03
<b>4 Other Operating Income</b>	13,392	15,376	11,434	972	1,603	14.81	-25.64	64.97
<b>5 Non Operating Income</b>	2,491	792	2,353	104	864	-68.19	196.94	730.11
<b>6 Provision Written Back</b>	14,545	10,302	12,606	303	383	-29.17	22.36	26.37
<b>7 Recovery from Written off Loan</b>	673	995	449	2	56	47.82	-54.88	2681.97
<b>8 Income from Extra Ordinary Expenses</b>	53	635	(98)	3	3	1090.25	-115.50	0.00
<b>9 Net Loss</b>	-	26	79	689	2,357	0.00	203.28	241.94
<b>TOTAL INCOME</b>	<b>335,802</b>	<b>417,146</b>	<b>435,177</b>	<b>35,988</b>	<b>69,302</b>	<b>24.22</b>	<b>4.32</b>	<b>92.57</b>

**Profit and Loss Statement of Commercial Banks**

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	141,815	177,011	199,997	17,643	34,521	24.82	12.99	95.67
1.1 Deposit Liabilities	139,186	173,492	194,436	17,163	33,545	24.65	12.07	95.45
1.1.1 Saving A/c	30,569	38,239	45,353	3,581	6,937	25.09	18.60	93.74
1.1.2 Fixed A/c	97,070	122,507	135,903	13,019	25,561	26.21	10.93	96.34
1.1.2.1 Upto 3 Months Fixed A/c	7,668	6,916	4,900	411	780	-9.82	-29.14	89.76
1.1.2.2 3 to 6 Months fixed A/c	5,904	9,377	15,244	1,466	2,761	58.82	62.57	88.28
1.1.2.3 6 Months to 1 Year Fixed A/c	49,040	59,650	65,454	6,509	12,422	21.64	9.73	90.84
1.1.2.4 Above 1 Year	34,458	46,565	50,304	4,632	9,598	35.14	8.03	107.20
1.1.3 Call Deposit	11,433	12,478	12,915	545	1,012	9.13	3.50	85.52
1.1.4 Certificate of Deposits	114	268	266	18	35	134.99	-0.75	94.97
1.2 Others	2,629	3,519	5,561	480	977	33.87	58.00	103.43
<b>2 Commission/Fee Expense</b>	608	1,663	1,678	85	168	173.43	0.92	97.41
<b>3 Employees Expenses</b>	27,585	33,900	36,655	3,173	6,067	22.89	8.13	91.24
<b>4 Office Operating Expenses</b>	21,746	24,478	27,815	2,066	3,856	12.56	13.64	86.67
<b>5 Exchange Fluctuation Loss</b>	108	22	-	5	0	-79.15	-100.00	-93.15
5.1 Due to Change in Exchange Rates	85	14	-	5	0	-83.85	-100.00	-93.15
5.2 Due to Foreign Currency Transactions	23	9	-	-	-	-61.82	-100.00	0.00
<b>6 Non-Operating Expenses</b>	53	156	458	3	60	192.82	194.30	2105.73
<b>7. Provision for Risk</b>	11,964	16,833	28,699	164	527	40.70	70.49	221.43
7.1 Loan loss Provision	10,356	16,382	28,485	163	525	58.18	73.89	222.58
7.1.1 General Loan loss Provision	5,380	6,774	14,922	(33)	240	25.91	120.28	-834.61
7.1.1.1 Pass Loan Loss Provision	4,860	5,223	10,150	(30)	229	7.46	94.34	-873.11
7.1.1.2 Watch List Provision	520	1,552	4,772	(3)	10	198.29	207.60	-449.65
7.1.2 Special Loan Loss Provision	4,856	8,592	12,531	0	42	76.95	45.85	17682.41
7.1.3 Additional Loan Loss Provision	121	1,015	1,032	195	243	741.42	1.65	24.58
7.2. Provision for Non-Banking Assets	1,030	263	-	-	-	-74.49	-100.00	0.00
7.3. Provision for Loss on Investment	375	4	91	1	2	-98.87	2060.20	66.58
7.4. Provision for Loss of Other Assets	203	185	122	-	-	0.00	0.00	0.00
<b>8 Loan Written Off</b>	885	868	385	30	38	-1.91	-55.67	28.81
<b>9 Provision for Staff Bonus</b>	7,011	7,625	6,917	671	1,338	8.77	-9.29	99.49
<b>10 Provision for Income Tax</b>	21,670	26,928	22,858	2,216	4,326	24.26	-15.11	95.19
<b>11 Others</b>	7	15	33	1	2	103.54	127.43	52.69
<b>12 Net Profit</b>	53,633	65,216	54,351	5,228	10,186	21.60	-16.66	94.85
<b>TOTAL EXPENSES</b>	<b>287,085</b>	<b>354,715</b>	<b>379,846</b>	<b>31,284</b>	<b>61,091</b>	<b>23.56</b>	<b>7.08</b>	<b>95.28</b>
<b>Income</b>								
<b>1. Interest Income</b>	241,266	304,367	328,666	27,316	52,998	26.15	7.98	94.02
1.1. On Loans and Advance	227,301	285,281	305,723	25,126	48,736	25.51	7.17	93.97
1.2. On Investment	10,487	12,684	17,963	1,958	3,864	20.95	41.62	97.33
1.2.1 Government Bonds	9,096	11,439	16,712	1,732	3,529	25.77	46.09	103.73
1.2.2 Foreign Bonds	186	195	109	8	16	4.66	-44.25	94.64
1.2.3 NRB Bonds	941	491	930	110	219	-47.80	89.33	98.17
1.2.4 Deventure & Bonds	264	559	213	107	100	111.81	-61.95	-6.61
1.3 Agency Balance	638	878	639	12	29	37.71	-27.26	131.21
1.4 On Call Deposit	1,093	2,190	1,127	53	98	100.40	-48.52	83.39
1.5 Others	1,748	3,334	3,214	167	272	90.74	-3.58	63.24
<b>2. Comission &amp; Discount</b>	13,027	18,058	18,463	1,609	2,756	38.62	2.24	71.25
2.1 Bills Purchase & Discount	117	218	194	14	26	86.03	-11.04	88.23
2.2 Comission	11,052	15,267	15,407	1,371	2,334	38.14	0.92	70.28
2.3 Others	1,858	2,573	2,862	225	395	38.48	11.23	76.16
<b>3 Income From Exchange Fluctuation</b>	7,817	10,475	10,720	687	1,067	33.99	2.34	55.45
3.1 Due to Change in Exchange Rate	1,519	1,172	1,293	78	(121)	-22.89	10.36	-256.10
3.2 Due to Foreign Currency Trans.	6,298	9,303	9,427	609	1,188	47.72	1.33	95.09
<b>4 Other Operating Income</b>	10,703	11,744	9,346	807	1,324	9.73	-20.42	63.92
<b>5 Non Operating Income</b>	1,960	509	1,859	46	666	-74.01	264.92	1335.18
<b>6 Provision Written Back</b>	11,618	8,057	10,461	283	282	-30.65	29.84	-0.43
<b>7 Recovery from Written off Loan</b>	647	847	431	2	56	30.82	-49.15	2681.97
<b>8 Income from Extra Ordinary Expenses</b>	45	658	(100)	3	3	1348.42	-115.25	0.00
<b>9 Net Loss</b>	-	-	-	530	1,939	0.00	0.00	265.67
<b>TOTAL INCOME</b>	<b>287,085</b>	<b>354,715</b>	<b>379,846</b>	<b>31,284</b>	<b>61,091</b>	<b>23.56</b>	<b>7.08</b>	<b>95.28</b>

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	20,949	28,665	25,608	2,216	4,031	36.83	-10.66	81.89
1.1 Deposit Liabilities	20,905	28,433	25,519	2,216	4,031	36.01	-10.25	81.89
1.1.1 Saving A/c	6,871	8,006	6,462	488	868	16.52	-19.29	77.95
1.1.2 Fixed A/c	11,833	16,780	16,342	1,663	3,052	41.81	-2.61	83.51
1.1.2.1 Upto 3 Months Fixed A/c	602	1,159	2,121	189	323	92.32	83.05	70.80
1.1.2.2 3 to 6 Months fixed A/c	732	1,210	2,524	322	608	65.26	108.68	88.54
1.1.2.3 6 Months to 1 Year Fixed A/c	6,548	9,967	6,517	638	1,177	52.21	-34.62	84.30
1.1.2.4 Above 1 Year	3,950	4,445	5,180	513	945	12.53	16.54	84.07
1.1.3 Call Deposit	2,201	3,646	2,715	65	111	65.67	-25.54	70.05
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	44	232	89	0	0	428.78	-61.55	0.00
<b>2 Commission/Fee Expense</b>	-	-	16	1	3	0.00	0.00	273.63
<b>3 Employees Expenses</b>	3,148	4,474	4,354	352	629	42.13	-2.67	78.63
<b>4 Office Operating Expenses</b>	2,941	4,070	3,590	234	433	38.39	-11.80	85.47
<b>5 Exchange Fluctuation Loss</b>	18	13	6	0	2	-28.61	-55.51	1189.83
5.1 Due to Change in Exchange Rates	18	13	5	0	1	-29.10	-62.20	3124.36
5.2 Due to Foreign Currency Transactions	0	0	1	0	0	188.94	681.16	411.44
<b>6 Non-Operatiing Expenses</b>	1	7	3	-	9	586.86	-56.01	0.00
<b>7. Provision for Risk</b>	2,225	2,088	3,878	12	0	-6.18	85.77	-99.41
7.1 Loan loss Provision	1,894	1,906	3,807	0	0	0.62	99.79	0.00
7.1.1 General Loan loss Provision	950	1,332	1,863	(7)	(7)	40.21	39.86	0.00
7.1.1.1 Pass Loan Loss Provision	729	1,057	716	(27)	(27)	44.98	-32.22	0.00
7.1.1.2 Watch List Provision	222	276	1,147	20	20	24.50	315.98	0.00
7.1.2 Special Loan Loss Provision	911	565	1,868	7	7	-37.97	230.83	0.00
7.1.3 Additional Loan Loss Provision	33	9	75	-	-	-74.36	786.22	0.00
7.2. Provision for Non-Banking Assets	92	120	66	-	-	31.00	-45.27	0.00
7.3. Provision for Loss on Investment	148	62	0	12	-	-58.21	-99.26	-100.00
7.4. Provision for Loss of Other Assets	91	0	5	-	-	0.00	0.00	0.00
<b>8 Loan Written Off</b>	82	4	4	-	-	-95.70	10.39	0.00
<b>9 Provision for Staff Bonus</b>	846	1,052	473	73	138	24.40	-55.05	89.39
<b>10 Provision for Income Tax</b>	2,535	3,075	1,627	224	431	21.29	-47.09	91.83
<b>11 Others</b>	21	0	0	0	0	-98.52	-98.52	13.28
<b>12 Net Profit</b>	6,227	7,258	3,804	527	1,008	16.57	-47.59	91.20
<b>TOTAL EXPENSES</b>	<b>38,991</b>	<b>50,705</b>	<b>43,362</b>	<b>3,639</b>	<b>6,683</b>	<b>30.04</b>	<b>-14.48</b>	<b>83.65</b>
<b>Income</b>								
<b>1. Interest Income</b>	34,091	45,718	39,332	3,373	6,070	34.10	-13.97	79.92
1.1. On Loans and Advance	31,194	41,784	36,071	3,334	5,929	33.95	-13.67	77.87
1.2. On Investment	309	434	781	21	110	40.73	79.87	412.48
1.2.1 Government Bonds	186	330	739	21	92	77.21	124.14	332.19
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	65	105	41	0	17	62.04	-60.45	16948.95
1.2.4 Deventure & Bonds	58	-	1	-	1	-100.00	0.00	0.00
1.3 Agency Balance	234	35	1	-	-	-85.22	-96.39	0.00
1.4 On Call Deposit	2,227	3,387	2,413	12	18	52.09	-28.76	50.77
1.5 Others	128	79	67	7	13	-38.78	-15.07	89.05
<b>2. Comission &amp; Discount</b>	456	554	915	69	131	21.62	65.23	89.15
2.1 Bills Purchase & Discount	-	0	-	-	-	0.00	-100.00	0.00
2.2 Comission	291	383	496	23	49	31.56	29.77	112.35
2.3 Others	165	171	419	46	82	4.08	144.36	77.66
<b>3 Income From Exchange Fluctuation</b>	32	31	60	1	1	-3.07	91.57	-61.87
3.1 Due to Change in Exchange Rate	17	10	26	1	0	-42.21	164.75	-86.72
3.2 Due to Foreign Currency Trans.	15	21	34	0	0	41.59	57.48	1.77
<b>4 Other Operating Income</b>	2,137	2,995	1,504	131	212	40.14	-49.80	61.53
<b>5 Non Operating Income</b>	356	163	180	32	166	-54.22	10.47	420.08
<b>6 Provision Written Back</b>	1,904	1,242	1,353	2	96	-34.79	8.94	4104.97
<b>7 Recovery from Written off Loan</b>	10	34	3	-	-	253.95	-90.09	0.00
<b>8 Income from Extra Ordinary Expenses</b>	5	(42)	-	-	-	-968.96	-100.00	0.00
<b>9 Net Loss</b>	-	9	15	30	9	0.00	59.13	-70.73
<b>TOTAL INCOME</b>	<b>38,991</b>	<b>50,705</b>	<b>43,362</b>	<b>3,639</b>	<b>6,683</b>	<b>30.04</b>	<b>-14.48</b>	<b>83.65</b>

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	5,203	6,453	7,345	643	1,206	24.02	13.83	87.53
1.1 Deposit Liabilities	5,163	6,349	7,250	640	1,201	22.97	14.18	87.59
1.1.1 Saving A/c	1,565	1,856	1,811	120	219	18.59	-2.41	82.40
1.1.2 Fixed A/c	3,414	4,243	4,777	491	937	24.25	12.58	90.68
1.1.2.1 Upto 3 Months Fixed A/c	127	137	314	33	68	8.05	128.24	105.44
1.1.2.2 3 to 6 Months fixed A/c	163	219	400	62	116	34.39	82.44	88.19
1.1.2.3 6 Months to 1 Year Fixed A/c	2,196	2,627	2,650	202	430	19.62	0.85	113.07
1.1.2.4 Above 1 Year	928	1,259	1,414	195	323	35.65	12.30	65.73
1.1.3 Call Deposit	184	250	662	29	45	36.42	164.27	56.39
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	40	104	96	3	6	159.64	-7.87	75.65
<b>2 Commission/Fee Expense</b>	5	5	1	0	0	20.25	-85.02	120.21
<b>3 Employees Expenses</b>	740	938	1,136	106	166	26.76	21.07	56.28
<b>4 Office Operating Expenses</b>	830	909	990	73	117	9.46	8.96	59.15
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
<b>6 Non-Operatiing Expenses</b>	4	1	2	0	-	-77.14	71.02	-100.00
<b>7. Provision for Risk</b>	958	931	1,293	26	17	-2.80	38.84	-35.55
7.1 Loan loss Provision	624	745	1,229	24	17	19.35	64.98	-30.36
7.1.1 General Loan loss Provision	154	252	471	10	10	63.68	87.08	1.09
7.1.1.1 Pass Loan Loss Provision	90	178	55	10	10	98.33	-69.22	1.09
7.1.1.2 Watch List Provision	64	74	416	-	-	15.10	464.72	0.00
7.1.2 Special Loan Loss Provision	450	466	694	14	6	3.51	49.06	-54.29
7.1.3 Additional Loan Loss Provision	20	27	64	-	-	34.46	132.79	0.00
7.2. Provision for Non-Banking Assets	134	98	58	-	-	-26.35	-40.78	0.00
7.3. Provision for Loss on Investment	192	81	0	2	-	-58.04	-99.76	-100.00
7.4. Provision for Loss of Other Assets	8	7	5	-	-	0.00	0.00	0.00
<b>8 Loan Written Off</b>	4	46	22	-	-	965.03	-51.09	0.00
<b>9 Provision for Staff Bonus</b>	126	180	109	17	3	42.93	-39.31	-80.64
<b>10 Provision for Income Tax</b>	377	502	298	58	9	33.07	-40.59	-84.29
<b>11 Others</b>	1	6	3	-	-	605.47	-52.71	0.00
<b>12 Net Profit</b>	1,478	1,755	770	141	10	18.78	-56.14	-93.07
<b>TOTAL EXPENSES</b>	<b>9,726</b>	<b>11,726</b>	<b>11,969</b>	<b>1,065</b>	<b>1,528</b>	<b>20.56</b>	<b>2.07</b>	<b>43.45</b>
<b>Income</b>								
<b>1. Interest Income</b>	7,869	9,734	10,138	852	1,005	23.70	4.14	18.05
1.1. On Loans and Advance	6,951	8,533	8,861	798	909	22.76	3.84	13.97
1.2. On Investment	107	129	279	27	72	19.80	116.63	167.68
1.2.1 Government Bonds	78	99	184	15	49	27.24	85.24	220.83
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	25	24	67	4	9	-3.02	179.14	100.81
1.2.4 Deventure & Bonds	5	5	28	7	15	15.65	413.40	98.15
1.3 Agency Balance	116	151	-	-	-	30.23	-100.00	0.00
1.4 On Call Deposit	608	817	919	26	23	34.35	12.48	-12.51
1.5 Others	87	105	79	1	1	20.58	-24.70	50.57
<b>2. Comission &amp; Discount</b>	87	82	61	7	7	-5.64	-25.70	-0.53
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	39	35	21	3	3	-7.90	-40.04	30.28
2.3 Others	49	47	40	5	4	-3.84	-14.80	-17.75
<b>3 Income From Exchange Fluctuation</b>	-	-	0	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	0	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
<b>4 Other Operating Income</b>	552	636	584	33	68	15.30	-8.27	104.03
<b>5 Non Operating Income</b>	175	120	314	26	33	-31.49	161.61	27.80
<b>6 Provision Written Back</b>	1,023	1,003	792	17	5	-1.94	-21.12	-71.07
<b>7 Recovery from Written off Loan</b>	16	114	15	-	-	607.52	-86.91	0.00
<b>8 Income from Extra Ordinary Expenses</b>	3	19	2	-	-	505.32	-89.16	0.00
<b>9 Net Loss</b>	-	17	64	129	409	0.00	282.36	216.33
<b>TOTAL INCOME</b>	<b>9,726</b>	<b>11,726</b>	<b>11,969</b>	<b>1,065</b>	<b>1,528</b>	<b>20.56</b>	<b>2.07</b>	<b>43.45</b>

NAS BASED REPORTING

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

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	115,386	157,905	189,981	187,936	191,727	36.85	20.31	2.02
Fishery Related	2,725	4,216	5,490	5,384	5,378	54.70	30.24	-0.12
Mining Related	5,033	7,313	6,454	6,544	6,605	45.30	-11.75	0.93
Agriculture, Forestry & Beverage Production Related	415,539	510,038	563,969	554,468	561,331	22.74	10.57	1.24
Construction	253,187	309,417	347,420	348,200	343,253	22.21	12.28	-1.42
Electricity, Gas and Water	86,863	126,594	161,972	167,801	169,823	45.74	27.95	1.21
Metal Products, Machinery & Electronic Equipment & Assemblage	33,148	37,076	46,073	45,605	45,612	11.85	24.27	0.02
Transport, Communication and Public Utilities	83,255	93,129	97,603	94,902	93,374	11.86	4.80	-1.61
Wholesaler & Retailer	532,011	615,309	662,828	652,210	664,217	15.66	7.72	1.84
Finance, Insurance and Real Estate	203,050	233,847	252,638	244,267	243,955	15.17	8.04	-0.13
Hotel or Restaurant	91,146	122,122	148,657	150,690	151,737	33.99	21.73	0.69
Other Services	105,969	122,900	150,620	153,065	157,398	15.98	22.55	2.83
Consumption Loans	166,319	163,819	158,624	155,382	162,100	-1.50	-3.17	4.32
Local Government	1,554	1,569	1,583	1,583	1,467	1.00	0.89	-7.32
Others	327,742	406,642	472,099	477,193	476,996	24.07	16.10	-0.04
<b>TOTAL</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>3,245,231</b>	<b>3,274,974</b>	<b>20.18</b>	<b>12.16</b>	<b>0.92</b>
<b>Productwise</b>								
Term Loan	423,648	562,527	718,480	728,097	730,525	32.78	27.72	0.33
Overdraft	410,911	455,716	488,596	477,995	482,199	10.90	7.22	0.88
Trust Receipt Loan / Import Loan	113,869	127,216	138,316	125,826	127,329	11.72	8.73	1.19
Demand & Other Working Capital Loan	498,116	615,755	702,115	705,603	721,615	23.62	14.03	2.27
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	201,682	237,959	252,542	252,189	254,164	17.99	6.13	0.78
Real Estate Loan	142,005	146,991	163,480	164,185	159,895	3.51	11.22	-2.61
Margin Nature Loan	41,129	45,417	50,410	50,559	52,783	10.43	10.99	4.40
Hire Purchase Loan	171,054	180,957	174,058	171,668	171,568	5.79	-3.81	-0.06
Deprived Sector Loan	137,728	177,390	201,610	195,831	197,052	28.80	13.65	0.62
Bills Purchased	2,859	3,342	3,304	3,289	3,288	16.90	-1.14	-0.02
Other Product	279,927	358,628	373,101	369,990	374,558	28.11	4.04	1.23
<b>Total</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>3,245,231</b>	<b>3,274,974</b>	<b>20.18</b>	<b>12.16</b>	<b>0.92</b>
<b>Collateral wise</b>								
Gold and Silver	38,070	38,246	38,427	37,473	37,760	0.46	0.47	0.77
Government Securities	470	336	465	538	573	-28.53	38.25	6.57
Non Governmental Securities	37,124	35,873	39,776	39,377	41,310	-3.37	10.88	4.91
Fixed Deposit Receipts	18,558	24,099	20,041	18,170	17,046	29.86	-16.84	-6.18
Own	17,907	23,569	19,704	16,375	16,789	31.62	-16.40	2.52
Other Licences Institutions	650	530	336	1,794	258	-18.51	-36.49	-85.64
Collateral of Properties	2,136,643	2,600,225	2,913,947	2,902,494	2,930,099	21.70	12.07	0.95
Fixed Assets	1,788,776	2,206,624	2,489,020	2,490,173	2,511,633	23.36	12.80	0.86
Current Assets	347,867	393,601	424,927	412,321	418,466	13.15	7.96	1.49
Against security of Bill	18,166	23,281	33,694	33,505	34,787	28.15	44.73	3.83
Domestic Bills	826	2,382	720	4,603	4,397	188.24	-69.78	-4.48
Foreign Bills	17,340	20,899	32,974	28,902	30,391	20.52	57.78	5.15
Against Guarantee	78,284	100,601	110,038	106,185	104,956	28.51	9.38	-1.16
Government Guarantee	2,348	2,365	2,666	2,269	2,275	0.72	12.73	0.24
Institutional Guarantee	55,645	77,217	80,995	79,224	77,632	38.77	4.89	-2.01
Personal Guarantee	6,081	5,846	9,330	10,686	10,910	-3.86	59.59	2.10
Collective Guarantee	7,086	7,398	8,340	6,147	6,436	4.42	12.72	4.70
International Rated Foreign Bank's Guarantee	1,682	1,662	1,901	1,749	1,593	-1.16	14.39	-8.96
Other Guarantee	5,444	6,112	6,806	6,109	6,111	12.28	11.35	0.04
Credit Card	1,257	1,670	1,748	1,815	1,685	32.88	4.62	-7.15
Others	94,353	87,565	107,877	105,676	106,757	-7.19	23.20	1.02
<b>Total</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>3,245,231</b>	<b>3,274,974</b>	<b>20.18</b>	<b>12.16</b>	<b>0.92</b>

**Statement of Loans and Advances of Commercial Banks**

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	96,590	131,517	166,856	164,685	168,338	36.16	26.87	2.22
Fishery Related	2,330	3,427	4,751	4,635	4,641	47.04	38.66	0.15
Mining Related	4,420	6,887	6,218	6,291	6,313	55.80	-9.71	0.36
Agriculture, Forestry & Beverage Production Related	398,079	483,686	540,111	530,417	537,239	21.50	11.67	1.29
Construction	212,488	251,365	295,117	296,205	292,028	18.30	17.41	-1.41
Electricity, Gas and Water	82,192	119,658	156,730	162,478	164,653	45.58	30.98	1.34
Metal Products, Machinery & Electronic Equipment & Assemblage	29,803	32,235	42,906	42,440	42,976	8.16	33.10	1.26
Transport, Communication and Public Utilities	57,257	63,602	75,379	72,687	71,757	11.08	18.52	-1.28
Wholesaler & Retailer	483,927	550,845	605,155	594,843	608,176	13.83	9.86	2.24
Finance, Insurance and Real Estate	179,843	200,565	222,515	212,289	206,691	11.52	10.94	-2.64
Hotel or Restaurant	79,499	105,954	133,795	135,532	136,573	33.28	26.28	0.77
Other Services	95,129	109,323	137,370	139,786	144,370	14.92	25.65	3.28
Consumption Loans	141,446	137,464	137,969	135,243	142,093	-2.82	0.37	5.07
Local Government	1,500	1,513	1,539	1,539	1,423	0.86	1.72	-7.53
Others	247,825	299,952	377,177	380,864	381,315	21.03	25.75	0.12
<b>TOTAL</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>2,879,935</b>	<b>2,908,586</b>	<b>18.26</b>	<b>16.24</b>	<b>0.99</b>
<b>Productwise</b>								
Term Loan	369,100	477,035	623,349	629,343	631,357	29.24	30.67	0.32
Overdraft	349,119	374,792	421,257	411,745	417,437	7.35	12.40	1.38
Trust Receipt Loan / Import Loan	113,869	127,214	138,308	125,816	127,322	11.72	8.72	1.20
Demand & Other Working Capital Loan	480,565	598,418	684,538	688,025	702,973	24.52	14.39	2.17
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	167,220	186,651	208,419	207,779	209,886	11.62	11.66	1.01
Real Estate Loan	114,770	118,860	141,435	142,082	138,324	3.56	18.99	-2.64
Margin Nature Loan	33,208	35,571	41,345	41,356	43,166	7.12	16.23	4.38
Hire Purchase Loan	137,333	141,826	144,991	142,549	143,175	3.27	2.23	0.44
Deprived Sector Loan	114,232	142,088	169,090	161,310	158,920	0.00	0.00	-1.48
Bills Purchased	2,856	3,339	3,304	3,289	3,288	16.90	-1.05	-0.02
Other Product	230,060	292,199	327,553	326,642	332,737	27.01	12.10	1.87
<b>Total</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>2,879,935</b>	<b>2,908,586</b>	<b>18.26</b>	<b>16.24</b>	<b>0.99</b>
<b>Collateral wise</b>								
Gold and Silver	32,616	31,871	34,208	33,321	33,569	-2.28	7.33	0.74
Government Securities	433	298	445	536	571	-31.05	49.12	6.60
Non Governmental Securities	30,512	27,631	31,998	31,441	33,089	-9.44	15.80	5.24
Fixed Deposit Receipts	13,517	18,896	16,803	15,388	14,661	39.79	-11.07	-4.72
Own	12,876	18,366	16,467	13,594	14,405	42.64	-10.34	5.96
Other Licences Institutions	641	530	336	1,793	257	-17.36	-36.49	-85.68
Collateral of Properties	1,864,917	2,236,454	2,598,788	2,584,916	2,615,305	19.92	16.20	1.18
Fixed Assets	1,517,181	1,843,001	2,174,097	2,172,827	2,197,067	21.48	17.97	1.12
Current Assets	347,736	393,453	424,691	412,089	418,238	13.15	7.94	1.49
Against security of Bill	18,164	23,279	33,694	33,505	34,787	28.16	44.74	3.83
Domestic Bills	824	2,380	720	4,603	4,397	189.00	-69.77	-4.48
Foreign Bills	17,340	20,899	32,974	28,902	30,391	20.52	57.78	5.15
Against Guarantee	64,117	80,168	87,681	82,776	78,075	25.03	9.37	-5.68
Government Guarantee	2,250	2,267	2,196	2,199	2,200	0.75	-3.14	0.06
Institutional Guarantee	49,664	65,753	69,941	65,544	61,150	32.40	6.37	-6.70
Personal Guarantee	4,505	4,146	6,704	7,091	6,821	-7.98	61.71	-3.82
Collective Guarantee	692	474	398	404	490	-31.42	-16.21	21.18
International Rated Foreign Bank's Guarantee	1,682	1,662	1,698	1,749	1,593	-1.16	2.14	-8.96
Other Guarantee	5,324	5,865	6,744	5,789	5,822	10.18	14.98	0.58
Credit Card	1,257	1,670	1,748	1,815	1,685	32.88	4.62	-7.15
Others	86,798	77,725	98,224	96,238	96,844	-10.45	26.37	0.63
<b>Total</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>2,879,935</b>	<b>2,908,586</b>	<b>18.26</b>	<b>16.24</b>	<b>0.99</b>

**Statement of Loans and Advances of Development Banks**

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	15,080	21,662	18,518	18,716	18,765	43.65	-14.51	0.26
Fishery Related	341	723	677	690	674	112.06	-6.37	-2.36
Mining Related	592	361	178	196	232	-38.99	-50.63	18.55
Agriculture, Forestry & Beverage Production Related	14,743	23,263	20,325	20,613	20,220	57.80	-12.63	-1.91
Construction	32,571	48,633	42,472	42,500	42,507	49.31	-12.67	0.02
Electricity, Gas and Water	4,469	6,597	4,891	4,970	4,967	47.60	-25.86	-0.06
Metal Products, Machinery & Electronic Equipment & Assemblage	2,254	3,610	2,150	2,170	2,144	60.14	-40.43	-1.18
Transport, Communication and Public Utilities	20,941	24,873	17,516	17,509	16,935	18.78	-29.58	-3.27
Wholesaler & Retailer	40,640	55,398	46,826	46,673	45,194	36.31	-15.47	-3.17
Finance, Insurance and Real Estate	18,547	25,994	21,802	22,951	26,133	40.15	-16.13	13.87
Hotel or Restaurant	9,948	13,522	11,734	12,018	12,018	35.92	-13.22	0.00
Other Services	8,988	11,457	11,219	11,251	11,033	27.48	-2.08	-1.94
Consumption Loans	20,685	21,569	15,664	15,369	15,434	4.27	-27.38	0.43
Local Government	20	23	11	11	11	13.07	-52.43	0.00
Others	63,432	87,479	73,157	74,770	75,921	37.91	-16.37	1.54
<b>TOTAL</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>290,405</b>	<b>292,188</b>	<b>36.29</b>	<b>-16.81</b>	<b>0.61</b>
<b>Productwise</b>								
Term Loan	45,529	72,328	80,772	84,659	85,137	58.86	11.67	0.56
Overdraft	61,791	76,191	60,457	59,534	58,042	23.30	-20.65	-2.51
Trust Receipt Loan / Import Loan	-	-	8	10	6	0.00	0.00	-35.09
Demand & Other Working Capital Loan	9,701	11,710	11,989	11,994	13,045	20.71	2.38	8.76
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,402	42,448	35,073	35,627	35,484	60.77	-17.37	-0.40
Real Estate Loan	19,575	20,965	14,628	14,769	14,676	7.10	-30.23	-0.63
Margin Nature Loan	5,692	7,600	6,446	6,634	7,189	33.52	-15.19	8.36
Hire Purchase Loan	27,530	33,002	23,215	23,316	22,645	19.88	-29.66	-2.88
Deprived Sector Loan	20,705	30,550	26,851	28,127	31,921	0.00	0.00	13.49
Bills Purchased	-	3	-	-	-	0.00	-100.00	0.00
Other Product	36,327	50,368	27,699	25,735	24,041	38.65	-45.01	-6.58
<b>Total</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>290,405</b>	<b>292,188</b>	<b>36.29</b>	<b>-16.81</b>	<b>0.61</b>
<b>Collateral wise</b>								
Gold and Silver	4,851	5,442	3,254	3,228	3,259	12.18	-40.20	0.97
Government Securities	38	18	-	-	-	-52.02	-100.00	0.00
Non Governmental Securities	5,612	7,484	6,341	6,471	6,900	33.36	-15.27	6.63
Fixed Deposit Receipts	4,001	4,083	2,395	2,059	1,744	2.03	-41.33	-15.33
Own	3,992	4,083	2,395	2,059	1,743	2.26	-41.33	-15.34
Other Licences Institutions	9	-	-	1	1	-100.00	0.00	0.00
Collateral of Properties	226,108	310,078	257,303	260,718	258,286	37.14	-17.02	-0.93
Fixed Assets	226,064	310,036	257,300	260,714	258,286	37.14	-17.01	-0.93
Current Assets	44	42	3	4	0	-4.80	-92.48	-92.54
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	1	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	11,959	16,412	17,425	17,559	21,069	37.23	6.17	19.99
Government Guarantee	61	61	31	31	37	0.11	-49.31	22.24
Institutional Guarantee	4,659	8,352	7,455	8,778	11,609	79.26	-10.74	32.25
Personal Guarantee	845	1,073	1,995	2,969	3,469	27.00	85.84	16.84
Collective Guarantee	6,394	6,924	7,942	5,743	5,946	8.29	14.71	3.54
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	-	1	2	38	7	0.00	73.27	-81.60
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	682	1,648	421	371	930	141.79	-74.46	150.83
<b>Total</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>290,405</b>	<b>292,188</b>	<b>36.29</b>	<b>-16.81</b>	<b>0.61</b>

**Statement of Loans and Advances of Finance Companies**

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2018	2019	2020	2020	2020	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	3,716	4,726	4,608	4,534	4,624	27.18	-2.51	1.99
Fishery Related	54	66	62	60	63	22.47	-5.88	4.94
Mining Related	21	65	58	57	60	208.41	-11.86	3.99
Agriculture, Forestry & Beverage Production Related	2,717	3,088	3,533	3,438	3,872	13.68	14.41	12.61
Construction	8,128	9,419	9,830	9,495	8,718	15.88	4.37	-8.18
Electricity, Gas and Water	202	339	352	353	203	67.94	3.75	-42.34
Metal Products, Machinery & Electronic Equipment & Assemblage	1,091	1,230	1,016	996	493	12.77	-17.38	-50.53
Transport, Communication and Public Utilities	5,057	4,654	4,708	4,706	4,682	-7.96	1.16	-0.52
Wholesaler & Retailer	7,444	9,067	10,847	10,694	10,847	21.81	19.63	1.43
Finance, Insurance and Real Estate	4,661	7,288	8,322	9,027	11,130	56.38	14.18	23.30
Hotel or Restaurant	1,698	2,647	3,128	3,140	3,147	55.85	18.18	0.20
Other Services	1,852	2,119	2,032	2,028	1,995	14.43	-4.15	-1.61
Consumption Loans	4,187	4,786	4,991	4,771	4,573	14.29	4.29	-4.14
Local Government	33	33	33	33	33	0.00	0.00	0.00
Others	16,485	19,210	21,765	21,558	19,760	16.53	13.30	-8.34
<b>TOTAL</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>74,891</b>	<b>74,200</b>	<b>19.87</b>	<b>9.52</b>	<b>-0.92</b>
<b>Productwise</b>								
Term Loan	9,019	13,163	14,359	14,096	14,030	45.96	9.08	-0.46
Overdraft	-	4,733	6,881	6,716	6,720	0.00	45.39	0.07
Trust Receipt Loan / Import Loan	-	1	-	-	-	0.00	-100.00	0.00
Demand & Other Working Capital Loan	7,850	5,628	5,588	5,584	5,596	-28.31	-0.71	0.23
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,060	8,861	9,051	8,782	8,793	9.94	2.15	0.12
Real Estate Loan	7,661	7,165	7,418	7,334	6,895	-6.47	3.52	-5.99
Margin Nature Loan	2,230	2,246	2,619	2,569	2,428	0.72	16.62	-5.49
Hire Purchase Loan	6,191	6,128	5,851	5,803	5,747	-1.01	-4.52	-0.96
Deprived Sector Loan	2,791	4,752	5,669	6,394	6,211	0.00	0.00	-2.87
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	13,541	16,061	17,849	17,613	17,780	18.61	11.13	0.95
<b>Total</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>74,891</b>	<b>74,200</b>	<b>19.87</b>	<b>9.52</b>	<b>-0.92</b>
<b>Collateral wise</b>								
Gold and Silver	604	934	965	925	933	54.58	3.38	0.87
Government Securities	-	20	20	2	2	0.00	-0.04	0.00
Non Governmental Securities	1,000	758	1,437	1,465	1,321	-24.20	89.60	-9.78
Fixed Deposit Receipts	1,039	1,120	842	722	641	7.85	-24.86	-11.26
Own	1,039	1,120	842	722	641	7.85	-24.86	-11.26
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	45,618	53,693	57,856	56,861	56,508	17.70	7.75	-0.62
Fixed Assets	45,531	53,587	57,624	56,632	56,281	17.69	7.53	-0.62
Current Assets	87	106	233	228	227	21.50	119.37	-0.45
Against security of Bill	3	-	-	-	-	-100.00	0.00	0.00
Domestic Bills	3	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	2,209	4,021	4,933	5,850	5,813	82.09	22.65	-0.64
Government Guarantee	37	37	440	40	37	0.00	1081.98	-6.60
Institutional Guarantee	1,321	3,112	3,599	4,903	4,873	135.57	15.64	-0.61
Personal Guarantee	730	627	631	625	620	-14.18	0.63	-0.78
Collective Guarantee	0	-	-	-	-	-100.00	0.00	0.00
International Rated Foreign Bank's Guarantee	-	-	204	-	-	0.00	0.00	0.00
Other Guarantee	120	245	60	282	282	104.57	-75.73	-0.06
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,873	8,192	9,232	9,067	8,983	19.19	12.69	-0.93
<b>Total</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>74,891</b>	<b>74,200</b>	<b>19.87</b>	<b>9.52</b>	<b>-0.92</b>













BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,002.54</b>	<b>1,506.45</b>	<b>1,650.33</b>	<b>1,609.68</b>	<b>569.23</b>	<b>1,274.65</b>	<b>1,276.50</b>
1.1 On Deposit Liabilities	1,002.42	1,506.31	1,615.80	1,562.50	569.23	1,231.31	1,222.29
1.1.1 Saving Account	347.37	770.25	322.46	249.77	193.87	279.96	231.16
1.1.2 Fixed Account	622.97	690.03	1,175.12	1,223.94	364.62	901.39	972.26
1.1.2.1 Up to 3 months Fixed Account	51.56	-	176.27	28.37	11.32	-	38.96
1.1.2.2 3 to 6 months Fixed Account	50.68	-	235.02	-	56.17	-	31.05
1.1.2.3 6 months to 1 year Fixed Account	454.64	-	587.56	-	212.90	901.39	85.23
1.1.2.4 Above 1 year Fixed Account	66.09	690.03	176.27	1,195.57	84.23	-	817.02
1.1.3 Call Deposit	32.09	46.03	118.22	88.79	10.75	49.96	18.87
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.12	0.14	34.53	47.17	-	43.35	54.21
<b>2. Commission Expense</b>	<b>12.26</b>	<b>-</b>	<b>23.94</b>	<b>26.09</b>	<b>32.05</b>	<b>-</b>	<b>10.23</b>
<b>3. Staff Expense</b>	<b>312.99</b>	<b>370.39</b>	<b>226.82</b>	<b>294.80</b>	<b>127.37</b>	<b>228.79</b>	<b>188.89</b>
<b>4. Office Operating Expenses</b>	<b>144.94</b>	<b>142.97</b>	<b>225.40</b>	<b>149.92</b>	<b>70.23</b>	<b>164.43</b>	<b>132.07</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>57.84</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>238.77</b>	<b>0.19</b>	<b>-</b>	<b>-</b>	<b>83.15</b>	<b>243.07</b>	<b>2.01</b>
7.1 Loan loss Provision	238.77	0.19	-	-	83.15	243.07	0.00
7.1.1 General Loan loss Provision	238.77	0.19	-	-	33.21	-	-
7.1.1.1 Pass Loan Loss Provision	238.77	0.19	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	33.21	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	49.94	-	0.00
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	243.07	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	2.01
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6.75</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>97.73</b>	<b>-</b>	<b>45.28</b>	<b>21.25</b>	<b>35.20</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>263.87</b>	<b>363.45</b>	<b>122.26</b>	<b>57.23</b>	<b>95.03</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>-</b>	<b>615.70</b>	<b>848.04</b>	<b>285.27</b>	<b>133.99</b>	<b>221.74</b>
<b>Total Expenses</b>	<b>1,711.51</b>	<b>2,077.84</b>	<b>3,103.80</b>	<b>3,291.97</b>	<b>1,341.59</b>	<b>2,123.41</b>	<b>1,961.66</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>613.13</b>	<b>1,306.23</b>	<b>2,722.88</b>	<b>2,965.88</b>	<b>990.24</b>	<b>1,946.14</b>	<b>1,708.38</b>
1.1 On Loans and Advances	583.86	853.26	2,430.81	2,788.41	888.11	1,800.81	1,555.70
1.2 On Investment	20.90	452.77	216.34	167.72	88.97	133.09	133.80
1.2.1 Government Bonds	20.90	452.77	216.34	167.72	88.97	129.35	133.80
1.2.2 Foreign Bonds	-	-	-	-	-	3.74	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	3.69	0.20	0.08	9.75	0.07	-	0.74
1.4 On Call Deposit	-	-	47.85	-	4.99	-	-
1.5 On Others	4.69	-	27.80	-	8.11	12.24	18.14
<b>2. Commission and Discount</b>	<b>122.74</b>	<b>15.42</b>	<b>111.84</b>	<b>123.45</b>	<b>84.32</b>	<b>77.23</b>	<b>125.65</b>
2.1 Bills Purchase and Discount	-	-	0.03	0.06	4.50	0.03	0.15
2.2 Commission	122.74	15.42	111.55	123.38	71.28	46.35	42.24
2.3 Others	-	-	0.27	-	8.54	30.85	83.25
<b>3. Exchange Fluctuation Income</b>	<b>(18.24)</b>	<b>(187.66)</b>	<b>120.34</b>	<b>109.84</b>	<b>125.09</b>	<b>87.97</b>	<b>50.30</b>
3.1 Due to Change in Exchange Rate	-	(195.40)	72.51	9.60	(88.43)	-	0.86
3.2 Due to Foreign Currency Transaction	(18.24)	7.74	47.83	100.24	213.52	87.97	49.44
<b>4. Other Operating Income</b>	<b>26.74</b>	<b>162.13</b>	<b>119.86</b>	<b>66.95</b>	<b>9.00</b>	<b>12.07</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>0.86</b>	<b>62.46</b>	<b>7.19</b>	<b>25.85</b>	<b>0.00</b>	<b>-</b>	<b>0.28</b>
<b>6. Write Back from Provisions for loss</b>	<b>6.74</b>	<b>0.20</b>	<b>21.69</b>	<b>-</b>	<b>132.92</b>	<b>-</b>	<b>77.05</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>1.86</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>959.54</b>	<b>717.20</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>1,711.51</b>	<b>2,077.84</b>	<b>3,103.80</b>	<b>3,291.97</b>	<b>1,341.59</b>	<b>2,123.41</b>	<b>1,961.66</b>

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>738.21</b>	<b>1,469.39</b>	<b>986.64</b>	<b>851.50</b>	<b>2,148.00</b>	<b>1,210.88</b>	<b>1,367.06</b>
1.1 On Deposit Liabilities	738.21	1,454.63	977.53	838.00	1,984.50	1,148.44	1,313.95
1.1.1 Saving Account	166.09	302.18	137.91	197.29	386.17	218.41	170.62
1.1.2 Fixed Account	545.40	1,114.40	818.30	634.28	1,555.78	903.10	1,113.66
1.1.2.1 Up to 3 months Fixed Account	-	253.20	-	111.52	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.14	240.26	-	53.39	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	251.30	818.30	430.90	1,360.06	774.20	-
1.1.2.4 Above 1 year Fixed Account	545.26	369.64	-	38.47	195.73	128.90	1,113.66
1.1.3 Call Deposit	26.72	38.05	21.32	6.43	42.55	26.93	29.68
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	14.76	9.12	13.50	163.50	62.45	53.10
<b>2. Commission Expense</b>	<b>1.08</b>	<b>2.75</b>	<b>8.37</b>	<b>2.72</b>	<b>-</b>	<b>3.60</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>143.84</b>	<b>189.78</b>	<b>146.46</b>	<b>132.28</b>	<b>310.45</b>	<b>218.31</b>	<b>274.32</b>
<b>4. Office Operating Expenses</b>	<b>95.83</b>	<b>123.74</b>	<b>106.01</b>	<b>87.23</b>	<b>275.34</b>	<b>119.46</b>	<b>173.25</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.36</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	0.36	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>0.06</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.08</b>	<b>0.18</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>20.54</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>57.37</b>	<b>37.29</b>	<b>47.54</b>	<b>100.15</b>	<b>45.42</b>	<b>62.82</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>154.89</b>	<b>100.68</b>	<b>125.88</b>	<b>270.40</b>	<b>122.63</b>	<b>169.62</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>361.41</b>	<b>234.93</b>	<b>301.94</b>	<b>630.94</b>	<b>286.13</b>	<b>395.78</b>
<b>Total Expenses</b>	<b>978.96</b>	<b>2,359.38</b>	<b>1,620.38</b>	<b>1,549.44</b>	<b>3,755.82</b>	<b>2,006.51</b>	<b>2,443.03</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>549.38</b>	<b>2,191.19</b>	<b>1,481.20</b>	<b>1,439.71</b>	<b>3,404.22</b>	<b>1,828.73</b>	<b>2,281.42</b>
1.1 On Loans and Advances	482.41	1,944.03	1,380.19	1,380.39	3,130.21	1,718.02	2,158.25
1.2 On Investment	59.26	247.16	99.12	55.57	261.31	104.58	113.83
1.2.1 Government Bonds	2.98	243.69	99.12	55.57	261.31	4.92	113.83
1.2.2 Foreign Bonds	-	3.47	-	-	-	-	-
1.2.3 NRB Bonds	56.28	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	99.66	-
1.3 On Agency Balance	0.02	-	-	3.75	0.20	-	-
1.4 On Call Deposit	7.66	-	0.00	-	1.85	-	-
1.5 On Others	0.03	-	1.88	-	10.65	6.12	9.34
<b>2. Commission and Discount</b>	<b>99.28</b>	<b>124.30</b>	<b>100.95</b>	<b>65.91</b>	<b>34.57</b>	<b>121.53</b>	<b>60.90</b>
2.1 Bills Purchase and Discount	2.39	0.00	0.21	-	0.71	-	-
2.2 Commission	95.14	124.30	100.74	65.91	33.85	79.10	31.87
2.3 Others	1.75	-	-	-	-	42.43	29.03
<b>3. Exchange Fluctuation Income</b>	<b>16.11</b>	<b>42.28</b>	<b>38.02</b>	<b>34.58</b>	<b>35.75</b>	<b>48.75</b>	<b>83.42</b>
3.1 Due to Change in Exchange Rate	2.87	4.22	-	-	(0.74)	5.94	16.68
3.2 Due to Foreign Currency Transaction	13.24	38.06	38.02	34.58	36.49	42.81	66.73
<b>4. Other Operating Income</b>	<b>51.99</b>	<b>-</b>	<b>0.22</b>	<b>9.23</b>	<b>211.41</b>	<b>-</b>	<b>9.57</b>
<b>5. Non Operating Income</b>	<b>0.20</b>	<b>1.61</b>	<b>-</b>	<b>-</b>	<b>69.88</b>	<b>0.02</b>	<b>7.73</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.48</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>262.01</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>978.96</b>	<b>2,359.38</b>	<b>1,620.38</b>	<b>1,549.44</b>	<b>3,755.82</b>	<b>2,006.51</b>	<b>2,443.03</b>

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,120.45</b>	<b>1,615.44</b>	<b>1,505.01</b>	<b>2,218.68</b>	<b>1,178.98</b>	<b>1,346.91</b>	<b>988.06</b>
1.1 On Deposit Liabilities	1,058.86	1,525.16	1,458.72	2,172.83	1,127.08	1,346.91	910.57
1.1.1 Saving Account	206.47	304.90	272.46	455.59	175.18	158.10	151.20
1.1.2 Fixed Account	802.83	1,173.07	1,181.03	1,674.02	932.35	1,118.14	731.23
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	94.20	-	-
1.1.2.2 3 to 6 months Fixed Account	80.82	146.89	-	495.07	59.38	199.36	348.69
1.1.2.3 6 months to 1 year Fixed Account	335.52	453.44	1,129.61	720.32	645.91	702.77	32.08
1.1.2.4 Above 1 year Fixed Account	386.49	572.74	51.43	458.63	132.86	216.01	350.46
1.1.3 Call Deposit	49.57	47.19	5.23	43.23	19.55	70.68	28.15
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	61.59	90.28	46.29	45.85	51.89	-	77.48
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>0.96</b>	<b>15.12</b>	<b>4.18</b>	<b>-</b>	<b>0.39</b>
<b>3. Staff Expense</b>	<b>174.03</b>	<b>258.42</b>	<b>451.50</b>	<b>386.40</b>	<b>121.74</b>	<b>124.15</b>	<b>155.58</b>
<b>4. Office Operating Expenses</b>	<b>132.49</b>	<b>178.81</b>	<b>205.86</b>	<b>236.98</b>	<b>116.90</b>	<b>30.81</b>	<b>144.35</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>1.89</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>(9.91)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(30.37)</b>	<b>-</b>
7.1 Loan loss Provision	-	(9.91)	-	-	-	(30.37)	-
7.1.1 General Loan loss Provision	-	(9.91)	-	-	-	(22.57)	-
7.1.1.1 Pass Loan Loss Provision	-	(9.91)	-	-	-	0.27	-
7.1.1.2 Watch List Provision	-	-	-	-	-	(22.84)	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	(7.80)	-
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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>11.04</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>39.70</b>	<b>75.86</b>	<b>31.35</b>	<b>165.73</b>	<b>36.15</b>	<b>119.64</b>	<b>53.14</b>
<b>10. Provision for Income Tax</b>	<b>107.18</b>	<b>204.83</b>	<b>177.50</b>	<b>447.46</b>	<b>97.60</b>	<b>323.03</b>	<b>143.48</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>250.09</b>	<b>477.95</b>	<b>418.13</b>	<b>1,044.08</b>	<b>227.74</b>	<b>753.75</b>	<b>334.79</b>
<b>Total Expenses</b>	<b>1,834.98</b>	<b>2,801.43</b>	<b>2,792.19</b>	<b>4,514.45</b>	<b>1,783.29</b>	<b>2,667.92</b>	<b>1,819.79</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1,671.72</b>	<b>2,558.09</b>	<b>2,386.06</b>	<b>4,066.64</b>	<b>1,740.86</b>	<b>2,424.59</b>	<b>1,610.89</b>
1.1 On Loans and Advances	1,597.33	2,371.68	2,199.66	3,824.85	1,609.52	2,302.10	1,506.61
1.2 On Investment	66.01	183.86	186.13	234.21	105.32	106.01	87.72
1.2.1 Government Bonds	65.79	183.86	185.62	234.21	105.32	106.01	68.74
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.23	-	-	-	-	-	18.99
1.2.4 Debenture & Bonds	-	-	0.51	-	-	-	-
1.3 On Agency Balance	-	0.02	-	-	0.21	0.39	0.03
1.4 On Call Deposit	-	2.47	-	-	4.79	-	8.86
1.5 On Others	8.38	0.06	0.27	7.59	21.02	16.09	7.67
<b>2. Commission and Discount</b>	<b>51.90</b>	<b>133.89</b>	<b>83.79</b>	<b>331.45</b>	<b>104.99</b>	<b>133.82</b>	<b>76.68</b>
2.1 Bills Purchase and Discount	5.90	3.11	0.00	-	-	-	7.32
2.2 Commission	46.00	21.10	73.04	331.45	104.39	132.10	61.42
2.3 Others	-	109.69	10.74	-	0.60	1.72	7.94
<b>3. Exchange Fluctuation Income</b>	<b>31.34</b>	<b>66.87</b>	<b>47.95</b>	<b>110.20</b>	<b>(66.36)</b>	<b>45.02</b>	<b>53.70</b>
3.1 Due to Change in Exchange Rate	1.02	3.90	-	16.48	1.04	2.66	4.15
3.2 Due to Foreign Currency Transaction	30.32	62.97	47.95	93.73	(67.40)	42.36	49.55
<b>4. Other Operating Income</b>	<b>60.58</b>	<b>42.48</b>	<b>150.04</b>	<b>6.09</b>	<b>3.24</b>	<b>34.76</b>	<b>75.35</b>
<b>5. Non Operating Income</b>	<b>19.43</b>	<b>-</b>	<b>124.35</b>	<b>-</b>	<b>0.55</b>	<b>29.74</b>	<b>0.52</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>0.11</b>	<b>-</b>	<b>0.06</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.65</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>1,834.98</b>	<b>2,801.43</b>	<b>2,792.19</b>	<b>4,514.45</b>	<b>1,783.29</b>	<b>2,667.92</b>	<b>1,819.79</b>



BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,481.83</b>	<b>1,160.42</b>	<b>1,442.18</b>	<b>766.34</b>	<b>885.32</b>	<b>1,150.35</b>	<b>442.50</b>
1.1 On Deposit Liabilities	1,425.03	1,159.40	1,423.97	765.19	883.36	1,122.27	442.50
1.1.1 Saving Account	253.84	277.16	206.26	111.63	159.65	231.17	97.57
1.1.2 Fixed Account	1,097.51	844.84	1,181.38	616.95	705.14	867.20	335.14
1.1.2.1 Up to 3 months Fixed Account	3.94	-	-	-	-	10.62	-
1.1.2.2 3 to 6 months Fixed Account	126.96	-	-	-	458.17	178.59	54.22
1.1.2.3 6 months to 1 year Fixed Account	427.26	-	1,181.38	616.95	180.38	120.07	245.87
1.1.2.4 Above 1 year Fixed Account	539.35	844.84	-	-	66.59	557.91	35.04
1.1.3 Call Deposit	38.76	37.40	36.33	36.61	18.57	23.90	9.80
1.1.4 Certificate of Deposit	34.92	-	-	-	-	-	-
1.2 On Borrowing	56.80	1.01	18.21	1.15	1.96	28.08	-
<b>2. Commission Expense</b>	<b>17.49</b>	<b>-</b>	<b>7.22</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.05</b>
<b>3. Staff Expense</b>	<b>202.63</b>	<b>231.19</b>	<b>302.69</b>	<b>135.48</b>	<b>207.23</b>	<b>150.80</b>	<b>84.11</b>
<b>4. Office Operating Expenses</b>	<b>147.69</b>	<b>179.58</b>	<b>168.05</b>	<b>88.96</b>	<b>91.58</b>	<b>122.99</b>	<b>35.75</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.47</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.47
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.16</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>91.81</b>	<b>96.31</b>	<b>-</b>	<b>19.59</b>	<b>-</b>	<b>58.92</b>	<b>41.15</b>
<b>10. Provision for Income Tax</b>	<b>224.23</b>	<b>260.05</b>	<b>193.77</b>	<b>52.90</b>	<b>89.11</b>	<b>159.07</b>	<b>111.12</b>
<b>11. Others</b>	<b>2.11</b>	<b>-</b>	<b>-</b>	<b>0.11</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>602.10</b>	<b>606.78</b>	<b>452.12</b>	<b>123.42</b>	<b>207.92</b>	<b>371.17</b>	<b>259.27</b>
<b>Total Expenses</b>	<b>2,769.89</b>	<b>2,534.33</b>	<b>2,566.01</b>	<b>1,186.81</b>	<b>1,481.32</b>	<b>2,013.30</b>	<b>975.42</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>2,384.00</b>	<b>2,026.62</b>	<b>2,378.50</b>	<b>1,095.22</b>	<b>1,397.88</b>	<b>1,828.57</b>	<b>862.47</b>
1.1 On Loans and Advances	2,236.73	1,808.93	2,159.22	1,019.30	1,332.04	1,673.87	827.29
1.2 On Investment	132.65	175.44	146.22	73.86	58.73	153.28	21.66
1.2.1 Government Bonds	124.20	175.44	3.02	73.86	58.73	153.28	21.66
1.2.2 Foreign Bonds	8.45	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	143.19	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	5.78	0.01	0.01	3.77	-	-
1.4 On Call Deposit	0.02	0.08	17.01	2.05	-	-	9.53
1.5 On Others	14.60	36.38	56.05	-	3.33	1.41	3.99
<b>2. Commission and Discount</b>	<b>217.98</b>	<b>145.11</b>	<b>98.06</b>	<b>16.48</b>	<b>53.09</b>	<b>40.86</b>	<b>18.41</b>
2.1 Bills Purchase and Discount	-	1.32	0.46	-	-	-	-
2.2 Commission	217.98	142.93	29.77	16.48	53.09	40.86	0.82
2.3 Others	-	0.86	67.83	-	-	-	17.59
<b>3. Exchange Fluctuation Income</b>	<b>76.09</b>	<b>0.00</b>	<b>27.01</b>	<b>31.12</b>	<b>13.32</b>	<b>44.44</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	15.22	-	-	1.00	-	5.42	-
3.2 Due to Foreign Currency Transaction	60.87	0.00	27.01	30.12	13.32	39.02	-
<b>4. Other Operating Income</b>	<b>4.16</b>	<b>104.97</b>	<b>17.71</b>	<b>43.99</b>	<b>7.89</b>	<b>93.25</b>	<b>1.06</b>
<b>5. Non Operating Income</b>	<b>87.66</b>	<b>210.97</b>	<b>1.14</b>	<b>-</b>	<b>9.14</b>	<b>6.18</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>43.59</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>93.47</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>46.67</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>2,769.89</b>	<b>2,534.33</b>	<b>2,566.01</b>	<b>1,186.81</b>	<b>1,481.32</b>	<b>2,013.30</b>	<b>975.42</b>

BFI Name	Narayani	Karnali	Shangrha	Excel	Miteri	Tinau	Mukti
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>0.09</b>	<b>53.68</b>	<b>353.14</b>	<b>81.00</b>	<b>66.82</b>	<b>187.32</b>	<b>751.47</b>
1.1 On Deposit Liabilities	0.09	53.68	353.14	81.00	66.82	187.32	751.47
1.1.1 Saving Account	0.09	14.47	77.76	13.63	17.32	47.74	168.52
1.1.2 Fixed Account	-	33.11	267.04	63.63	48.51	132.37	566.07
1.1.2.1 Up to 3 months Fixed Account	-	-	25.75	-	1.94	-	115.71
1.1.2.2 3 to 6 months Fixed Account	-	-	155.60	40.01	2.43	0.95	111.12
1.1.2.3 6 months to 1 year Fixed Account	-	-	62.02	10.60	16.98	1.39	271.32
1.1.2.4 Above 1 year Fixed Account	-	33.11	23.67	13.01	27.17	130.02	67.92
1.1.3 Call Deposit	-	6.10	8.33	3.74	0.99	7.21	16.88
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
<b>2. Commission Expense</b>	-	-	-	<b>0.51</b>	-	-	-
<b>3. Staff Expense</b>	<b>0.50</b>	<b>7.26</b>	<b>60.01</b>	<b>17.69</b>	<b>9.80</b>	<b>39.61</b>	<b>123.75</b>
<b>4. Office Operating Expenses</b>	<b>1.03</b>	<b>7.11</b>	<b>54.73</b>	<b>9.55</b>	<b>5.83</b>	<b>20.52</b>	<b>80.11</b>
<b>5. Foreign Exchange Loss</b>	-	-	<b>0.14</b>	-	-	-	<b>1.04</b>
5.1 Due to Change in Exchange Rates	-	-	0.14	-	-	-	1.04
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	<b>0.00</b>	-	<b>0.00</b>	-	-
<b>7. Provision for Risk</b>	-	-	-	-	-	-	<b>0.07</b>
7.1 Loan loss Provision	-	-	-	-	-	-	0.07
7.1.1 General Loan loss Provision	-	-	-	-	(6.94)	-	0.07
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	(26.88)	-	0.06
7.1.1.2 Watch List Provision	-	-	-	-	19.94	-	0.01
7.1.2 Special Loan Loss Provision	-	-	-	-	6.94	-	-
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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-	-	-	-
<b>9. Provision for Staff Bonus</b>	-	-	<b>6.16</b>	<b>7.60</b>	<b>4.08</b>	-	<b>22.94</b>
<b>10. Provision for Income Tax</b>	-	-	<b>16.63</b>	<b>22.80</b>	<b>12.25</b>	<b>14.96</b>	<b>61.93</b>
<b>11. Others</b>	-	-	-	-	-	-	-
<b>12. Net Profit</b>	-	<b>3.33</b>	<b>38.80</b>	<b>53.19</b>	<b>28.59</b>	<b>34.90</b>	<b>144.50</b>
<b>Total Expenses</b>	<b>1.62</b>	<b>71.38</b>	<b>529.60</b>	<b>192.34</b>	<b>127.38</b>	<b>297.30</b>	<b>1,185.81</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>0.00</b>	<b>68.77</b>	<b>503.22</b>	<b>170.46</b>	<b>100.16</b>	<b>274.56</b>	<b>1,107.05</b>
1.1 On Loans and Advances	0.00	68.52	499.09	170.46	100.07	274.52	1,040.32
1.2 On Investment	-	-	0.75	-	0.10	-	63.49
1.2.1 Government Bonds	-	-	0.75	-	0.10	-	46.68
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	16.81
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.25	0.00	-	-	0.04	0.00
1.5 On Others	-	-	3.37	-	-	-	3.24
<b>2. Commission and Discount</b>	-	<b>2.61</b>	<b>22.52</b>	<b>13.48</b>	<b>0.21</b>	<b>1.19</b>	<b>5.80</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	2.61	21.71	1.40	0.04	1.19	5.79
2.3 Others	-	-	0.81	12.08	0.17	-	0.01
<b>3. Exchange Fluctuation Income</b>	-	-	<b>0.00</b>	-	-	-	<b>0.31</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.00	-	-	-	0.31
<b>4. Other Operating Income</b>	-	-	<b>3.86</b>	-	<b>4.41</b>	<b>13.55</b>	<b>71.10</b>
<b>5. Non Operating Income</b>	-	-	-	<b>8.40</b>	<b>22.60</b>	<b>8.00</b>	<b>1.49</b>
<b>6. Write Back from Provisions for loss</b>	-	-	-	-	-	-	<b>0.04</b>
<b>7. Recovery of written-off Loan</b>	-	-	-	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>1.62</b>	-	-	-	-	-	-
<b>Total Income</b>	<b>1.62</b>	<b>71.38</b>	<b>529.60</b>	<b>192.34</b>	<b>127.38</b>	<b>297.30</b>	<b>1,185.81</b>

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>554.15</b>	<b>418.42</b>	<b>3.66</b>	<b>238.67</b>	<b>350.96</b>	<b>425.65</b>	<b>31.75</b>
1.1 On Deposit Liabilities	554.02	418.42	3.66	238.67	350.96	425.65	31.75
1.1.1 Saving Account	105.90	63.30	0.97	45.02	116.68	64.89	10.09
1.1.2 Fixed Account	429.38	348.18	2.62	188.90	229.45	344.68	19.13
1.1.2.1 Up to 3 months Fixed Account	80.61	49.55	-	48.09	-	1.09	-
1.1.2.2 3 to 6 months Fixed Account	67.16	91.49	-	27.92	36.98	2.46	5.95
1.1.2.3 6 months to 1 year Fixed Account	251.98	152.75	1.78	88.10	36.96	10.38	7.38
1.1.2.4 Above 1 year Fixed Account	29.63	54.39	0.84	24.78	155.50	330.75	5.80
1.1.3 Call Deposit	18.73	6.94	0.07	4.75	4.83	16.09	2.54
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.14	-	-	-	-	-	-
<b>2. Commission Expense</b>	<b>(0.00)</b>	<b>0.96</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>69.82</b>	<b>64.65</b>	<b>1.59</b>	<b>26.29</b>	<b>52.85</b>	<b>37.62</b>	<b>9.09</b>
<b>4. Office Operating Expenses</b>	<b>48.77</b>	<b>55.32</b>	<b>1.70</b>	<b>25.55</b>	<b>31.80</b>	<b>23.79</b>	<b>7.48</b>
<b>5. Foreign Exchange Loss</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	0.02	-	-	-	-	0.00	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>9.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>10.34</b>	<b>23.35</b>	<b>0.27</b>	<b>7.09</b>	<b>-</b>	<b>12.72</b>	<b>0.94</b>
<b>10. Provision for Income Tax</b>	<b>27.91</b>	<b>63.05</b>	<b>0.80</b>	<b>21.28</b>	<b>37.01</b>	<b>34.36</b>	<b>2.83</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>65.13</b>	<b>147.11</b>	<b>1.87</b>	<b>49.65</b>	<b>86.35</b>	<b>80.17</b>	<b>6.60</b>
<b>Total Expenses</b>	<b>776.15</b>	<b>781.88</b>	<b>9.88</b>	<b>368.53</b>	<b>558.99</b>	<b>614.30</b>	<b>58.70</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>733.08</b>	<b>601.03</b>	<b>7.39</b>	<b>346.47</b>	<b>535.79</b>	<b>588.96</b>	<b>54.67</b>
1.1 On Loans and Advances	731.04	597.51	7.39	329.11	529.90	584.75	54.00
1.2 On Investment	-	3.25	-	10.37	5.88	3.37	0.67
1.2.1 Government Bonds	-	3.25	-	10.37	5.88	3.37	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	0.67
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.78	0.01	-	6.98	0.00	0.02	0.00
1.5 On Others	1.27	0.28	-	-	-	0.82	-
<b>2. Commission and Discount</b>	<b>9.68</b>	<b>49.32</b>	<b>0.04</b>	<b>1.61</b>	<b>3.02</b>	<b>0.94</b>	<b>0.75</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	7.27	-	0.04	1.61	3.02	0.94	0.75
2.3 Others	2.41	49.32	0.00	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>0.00</b>	<b>0.01</b>	<b>-</b>	<b>0.18</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	0.01	-	0.12	-	-	-
3.2 Due to Foreign Currency Transaction	0.00	-	-	0.06	-	-	-
<b>4. Other Operating Income</b>	<b>33.38</b>	<b>20.73</b>	<b>0.11</b>	<b>18.53</b>	<b>19.19</b>	<b>12.90</b>	<b>3.28</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>110.79</b>	<b>-</b>	<b>1.74</b>	<b>1.00</b>	<b>11.51</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>2.34</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>776.15</b>	<b>781.88</b>	<b>9.88</b>	<b>368.53</b>	<b>558.99</b>	<b>614.30</b>	<b>58.70</b>

BFI Name	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>9.93</b>	<b>5.73</b>	<b>39.09</b>	<b>16.82</b>	<b>2.10</b>	<b>0.41</b>	<b>90.38</b>
1.1 On Deposit Liabilities	9.93	5.73	39.09	16.82	2.10	0.41	90.38
1.1.1 Saving Account	7.25	3.38	9.36	3.72	1.06	0.36	20.20
1.1.2 Fixed Account	1.65	2.19	27.54	12.41	0.76	-	63.80
1.1.2.1 Up to 3 months Fixed Account	0.01	0.07	-	-	0.08	-	15.95
1.1.2.2 3 to 6 months Fixed Account	-	0.17	8.35	2.96	-	-	12.82
1.1.2.3 6 months to 1 year Fixed Account	0.20	1.55	8.06	9.31	-	-	21.74
1.1.2.4 Above 1 year Fixed Account	1.45	0.41	11.13	0.15	0.68	-	13.29
1.1.3 Call Deposit	1.03	0.16	2.20	0.69	0.28	0.05	6.38
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
<b>2. Commission Expense</b>	-	-	-	-	-	-	-
<b>3. Staff Expense</b>	<b>2.62</b>	<b>4.29</b>	<b>12.37</b>	<b>5.45</b>	<b>1.24</b>	<b>0.36</b>	<b>13.95</b>
<b>4. Office Operating Expenses</b>	<b>1.59</b>	<b>0.90</b>	<b>17.77</b>	<b>3.98</b>	<b>1.54</b>	<b>2.12</b>	<b>7.37</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	-	-	-
<b>7. Provision for Risk</b>	-	-	-	-	-	-	-
7.1 Loan loss Provision	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-	-	-	-
<b>9. Provision for Staff Bonus</b>	-	-	<b>1.05</b>	<b>0.26</b>	-	-	-
<b>10. Provision for Income Tax</b>	-	-	<b>2.85</b>	<b>0.79</b>	-	-	-
<b>11. Others</b>	-	-	-	-	-	-	-
<b>12. Net Profit</b>	-	-	<b>6.64</b>	<b>1.85</b>	-	-	-
<b>Total Expenses</b>	<b>14.13</b>	<b>10.92</b>	<b>79.76</b>	<b>29.15</b>	<b>4.89</b>	<b>2.90</b>	<b>111.70</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>7.04</b>	<b>9.59</b>	<b>71.13</b>	<b>27.82</b>	<b>0.34</b>	<b>1.77</b>	<b>79.89</b>
1.1 On Loans and Advances	7.04	9.59	71.13	27.69	0.34	-	71.11
1.2 On Investment	-	-	-	0.13	-	-	4.72
1.2.1 Government Bonds	-	-	-	-	-	-	4.72
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	0.13	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	-	0.00	(0.01)	-	1.77	4.06
1.5 On Others	-	-	-	-	0.00	-	-
<b>2. Commission and Discount</b>	<b>0.16</b>	<b>0.31</b>	<b>0.98</b>	<b>0.10</b>	-	-	<b>0.14</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.16	0.31	0.98	0.10	-	-	0.14
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>0.28</b>	<b>0.63</b>	<b>7.65</b>	<b>1.23</b>	<b>0.18</b>	-	<b>3.49</b>
<b>5. Non Operating Income</b>	-	-	-	-	-	<b>1.11</b>	<b>0.01</b>
<b>6. Write Back from Provisions for loss</b>	-	-	-	-	-	-	-
<b>7. Recovery of written-off Loan</b>	-	-	-	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>6.66</b>	<b>0.40</b>	-	-	<b>4.36</b>	<b>0.01</b>	<b>28.17</b>
<b>Total Income</b>	<b>14.13</b>	<b>10.92</b>	<b>79.76</b>	<b>29.15</b>	<b>4.89</b>	<b>2.90</b>	<b>111.70</b>

BFI Name	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>130.53</b>	<b>79.87</b>	<b>3.10</b>	<b>90.95</b>	<b>35.93</b>	<b>25.25</b>	<b>39.35</b>
1.1 On Deposit Liabilities	129.81	79.87	3.10	90.95	35.93	25.25	39.35
1.1.1 Saving Account	0.33	14.52	1.35	13.06	9.04	4.86	9.71
1.1.2 Fixed Account	129.15	59.84	1.67	75.05	24.14	18.34	29.35
1.1.2.1 Up to 3 months Fixed Account	1.97	4.30	0.01	3.22	-	4.53	-
1.1.2.2 3 to 6 months Fixed Account	1.83	17.83	0.08	4.58	-	1.13	0.58
1.1.2.3 6 months to 1 year Fixed Account	53.09	36.50	0.95	54.70	24.14	10.58	0.47
1.1.2.4 Above 1 year Fixed Account	72.26	1.21	0.64	12.55	-	2.10	28.31
1.1.3 Call Deposit	0.33	5.51	0.09	2.85	2.75	2.06	0.28
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.72	-	-	-	-	-	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.24</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>11.00</b>	<b>7.14</b>	<b>2.31</b>	<b>16.05</b>	<b>10.71</b>	<b>5.10</b>	<b>2.81</b>
<b>4. Office Operating Expenses</b>	<b>8.60</b>	<b>4.37</b>	<b>0.85</b>	<b>11.98</b>	<b>6.95</b>	<b>6.74</b>	<b>1.18</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>6.19</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	-	-	6.19	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	6.19	-	-	-	-
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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(13.16)</b>	<b>-</b>
<b>Total Expenses</b>	<b>150.13</b>	<b>91.37</b>	<b>12.45</b>	<b>119.22</b>	<b>53.59</b>	<b>23.94</b>	<b>43.33</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>71.27</b>	<b>19.82</b>	<b>0.39</b>	<b>94.55</b>	<b>25.02</b>	<b>22.20</b>	<b>37.84</b>
1.1 On Loans and Advances	48.05	19.81	0.39	91.41	23.64	18.41	35.44
1.2 On Investment	18.01	-	-	2.02	1.16	2.52	-
1.2.1 Government Bonds	18.01	-	-	2.02	1.16	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	2.52	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	5.21	0.01	-	0.00	0.21	1.05	2.40
1.5 On Others	-	-	-	1.12	-	0.22	-
<b>2. Commission and Discount</b>	<b>0.73</b>	<b>0.08</b>	<b>-</b>	<b>0.63</b>	<b>0.16</b>	<b>0.05</b>	<b>0.07</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.73	0.08	-	0.20	0.16	0.05	-
2.3 Others	-	-	-	0.43	-	-	0.07
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>16.30</b>	<b>2.93</b>	<b>-</b>	<b>11.80</b>	<b>1.01</b>	<b>1.65</b>	<b>1.55</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.52</b>	<b>-</b>	<b>0.03</b>	<b>0.04</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>5.06</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>61.83</b>	<b>68.54</b>	<b>7.01</b>	<b>10.71</b>	<b>27.41</b>	<b>-</b>	<b>3.84</b>
<b>Total Income</b>	<b>150.13</b>	<b>91.37</b>	<b>12.45</b>	<b>119.22</b>	<b>53.59</b>	<b>23.94</b>	<b>43.33</b>

BFI Name	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	GMFL
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>106.53</b>	<b>66.79</b>	<b>1.28</b>	<b>98.20</b>	<b>3.25</b>	<b>0.68</b>	<b>67.81</b>
1.1 On Deposit Liabilities	106.53	66.79	1.28	98.20	3.25	0.54	67.81
1.1.1 Saving Account	17.20	13.33	0.01	37.38	0.75	0.04	13.51
1.1.2 Fixed Account	88.48	53.46	1.28	56.88	1.95	-	50.85
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	0.97	-	4.06
1.1.2.2 3 to 6 months Fixed Account	9.40	8.41	-	15.01	0.03	-	4.58
1.1.2.3 6 months to 1 year Fixed Account	15.17	31.35	-	34.22	0.60	-	32.45
1.1.2.4 Above 1 year Fixed Account	63.91	13.70	1.28	7.65	0.36	-	9.76
1.1.3 Call Deposit	0.85	-	-	3.94	0.55	0.50	3.45
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	0.14	-
<b>2. Commission Expense</b>	-	-	-	<b>0.02</b>	-	-	-
<b>3. Staff Expense</b>	<b>15.00</b>	<b>7.86</b>	<b>0.29</b>	<b>15.25</b>	<b>4.57</b>	<b>0.74</b>	<b>4.85</b>
<b>4. Office Operating Expenses</b>	<b>9.10</b>	<b>6.01</b>	<b>0.23</b>	<b>6.06</b>	<b>2.75</b>	<b>0.28</b>	<b>4.06</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	-	-	-
<b>7. Provision for Risk</b>	-	-	-	-	<b>0.14</b>	-	-
7.1 Loan loss Provision	-	-	-	-	0.14	-	-
7.1.1 General Loan loss Provision	-	-	-	-	0.14	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	0.14	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-	-	-	-
<b>9. Provision for Staff Bonus</b>	-	-	-	-	-	-	-
<b>10. Provision for Income Tax</b>	-	-	-	-	-	-	-
<b>11. Others</b>	-	-	-	-	-	-	-
<b>12. Net Profit</b>	-	-	<b>1.60</b>	-	-	-	-
<b>Total Expenses</b>	<b>130.63</b>	<b>80.65</b>	<b>3.41</b>	<b>119.52</b>	<b>10.71</b>	<b>1.70</b>	<b>76.72</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>79.17</b>	<b>43.28</b>	<b>3.29</b>	<b>86.67</b>	<b>1.28</b>	-	<b>53.90</b>
1.1 On Loans and Advances	78.73	37.13	3.29	86.67	0.33	-	44.63
1.2 On Investment	-	6.15	-	-	0.49	-	6.03
1.2.1 Government Bonds	-	-	-	-	0.49	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	6.15	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	6.03
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.18	-	-	-	0.47	-	3.23
1.5 On Others	0.27	-	-	-	-	-	-
<b>2. Commission and Discount</b>	<b>0.00</b>	<b>0.18</b>	<b>0.12</b>	-	<b>0.01</b>	-	<b>0.33</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.00	0.18	-	-	0.00	-	0.19
2.3 Others	-	-	0.12	-	0.01	-	0.13
<b>3. Exchange Fluctuation Income</b>	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>4.82</b>	<b>3.01</b>	-	<b>6.67</b>	<b>0.26</b>	-	<b>4.47</b>
<b>5. Non Operating Income</b>	<b>0.07</b>	<b>1.39</b>	-	-	-	-	<b>4.12</b>
<b>6. Write Back from Provisions for loss</b>	-	-	-	-	-	-	-
<b>7. Recovery of written-off Loan</b>	-	-	-	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>46.57</b>	<b>32.79</b>	-	<b>26.18</b>	<b>9.16</b>	<b>1.70</b>	<b>13.90</b>
<b>Total Income</b>	<b>130.63</b>	<b>80.65</b>	<b>3.41</b>	<b>119.52</b>	<b>10.71</b>	<b>1.70</b>	<b>76.72</b>

BFI Name	ICFC	CityExpress	Manju	Reliance
<b>Expenses</b>				
<b>1. Interest Expense</b>	<b>179.06</b>	<b>1.43</b>	<b>106.23</b>	<b>77.32</b>
1.1 On Deposit Liabilities	174.03	1.43	106.23	77.32
1.1.1 Saving Account	30.94	0.73	14.11	17.00
1.1.2 Fixed Account	139.10	0.59	81.51	60.32
1.1.2.1 Up to 3 months Fixed Account	12.93	0.01	19.99	-
1.1.2.2 3 to 6 months Fixed Account	4.97	0.14	15.74	18.67
1.1.2.3 6 months to 1 year Fixed Account	76.78	0.38	26.91	10.06
1.1.2.4 Above 1 year Fixed Account	44.42	0.06	18.87	31.60
1.1.3 Call Deposit	3.98	0.11	10.61	-
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	5.03	-	-	-
<b>2. Commission Expense</b>	-	-	-	-
<b>3. Staff Expense</b>	<b>21.30</b>	<b>2.29</b>	<b>12.19</b>	<b>10.65</b>
<b>4. Office Operating Expenses</b>	<b>17.08</b>	<b>1.62</b>	<b>8.86</b>	<b>8.76</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-
<b>7. Provision for Risk</b>	-	-	<b>10.26</b>	-
7.1 Loan loss Provision	-	-	10.26	-
7.1.1 General Loan loss Provision	-	-	10.26	-
7.1.1.1 Pass Loan Loss Provision	-	-	10.26	-
7.1.1.2 Watch List Provision	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-
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	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-
<b>9. Provision for Staff Bonus</b>	<b>3.38</b>	-	-	-
<b>10. Provision for Income Tax</b>	<b>9.13</b>	-	-	-
<b>11. Others</b>	-	-	-	-
<b>12. Net Profit</b>	<b>21.31</b>	-	-	-
<b>Total Expenses</b>	<b>251.26</b>	<b>5.34</b>	<b>137.54</b>	<b>96.73</b>
<b>Income</b>				
<b>1. Interest Income</b>	<b>244.47</b>	<b>2.55</b>	<b>77.85</b>	<b>59.86</b>
1.1 On Loans and Advances	223.11	2.55	77.73	46.63
1.2 On Investment	21.36	-	0.34	9.04
1.2.1 Government Bonds	21.36	-	0.34	0.41
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	8.63
1.3 On Agency Balance	-	-	-	-
1.4 On Call Deposit	-	0.00	-	4.18
1.5 On Others	-	-	(0.22)	-
<b>2. Commission and Discount</b>	<b>1.55</b>	<b>0.01</b>	<b>3.20</b>	<b>0.15</b>
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	1.55	0.01	0.04	0.15
2.3 Others	-	-	3.16	-
<b>3. Exchange Fluctuation Income</b>	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-
<b>4. Other Operating Income</b>	<b>5.25</b>	<b>0.17</b>	-	<b>4.04</b>
<b>5. Non Operating Income</b>	-	-	<b>20.57</b>	<b>4.26</b>
<b>6. Write Back from Provisions for loss</b>	-	-	-	-
<b>7. Recovery of written-off Loan</b>	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-
<b>9. Net Loss</b>	-	<b>2.61</b>	<b>35.93</b>	<b>28.42</b>
<b>Total Income</b>	<b>251.26</b>	<b>5.34</b>	<b>137.54</b>	<b>96.73</b>

## Statement of Credit as on Bhadau end, 2077(Mid-Sept, 2020)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL
<b>Sector Wise</b>						
Agricultural and Forest Related	6,029.15	12,576.76	5,238.08	7,569.58	2,758.70	5,742.59
Fishery Related	345.76	817.13	-	127.63	-	2.70
Mining Related	1,013.26	-	133.89	321.07	-	-
Manufacturing (Producing) Related	20,188.42	15,460.08	38,085.74	44,928.94	10,916.02	37,173.29
Construction	14,851.01	17,033.42	977.20	7,497.71	13,430.07	4,993.28
Electricity, Gas and Water	7,478.64	6,099.64	8,710.28	14,735.21	145.76	1,613.66
Metal Products, Mach. & Ele. Eqp.	1,425.62	2,391.96	810.33	891.34	1,536.72	5,607.46
Tras., Com. and Public Utilities	3,093.48	2,658.90	1,235.61	1,640.57	146.89	2,518.19
Wholesaler & Retailer	14,172.74	43,602.84	44,732.27	25,441.34	14,025.12	18,439.60
Finance, Insurance and Real Estate	3,313.94	13,733.74	11,256.48	7,283.16	2,802.25	10,892.99
Hotel or Restaurant	6,370.43	8,442.33	4,993.55	10,173.09	1,397.81	5,981.13
Other Services	2,331.05	4,335.58	7,606.43	18,279.66	748.24	3,937.07
Consumption Loans	14,587.67	18,689.02	3,605.29	2,788.29	4,797.15	2,896.83
Local Government	-	216.60	-	383.43	138.81	255.20
Others	12,301.81	1,968.18	32,657.51	5,067.67	2,179.10	3,870.47
<b>TOTAL sectorwise</b>	<b>107,502.98</b>	<b>148,026.18</b>	<b>160,042.68</b>	<b>147,128.70</b>	<b>55,022.64</b>	<b>103,924.47</b>

**Product Wise**

Term Loan	21,203.03	20,753.97	31,449.73	50,511.87	6,172.60	21,686.14
Overdraft	12,199.28	22,870.23	14,344.84	14,131.52	4,650.27	9,202.93
Trust Receipt Loan / Import Loan	2,417.25	1,245.46	11,369.47	14,148.38	3,668.63	13,336.17
Demand & Other Working Capital Loan	15,200.39	48,476.73	52,504.50	47,625.61	12,455.26	34,877.70
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,883.78	13,702.72	10,977.16	2,089.20	8,632.32	4,075.44
Real Estate Loan	5,359.54	9,922.51	7,125.78	5,887.31	4,673.78	3,829.91
Margin Nature Loan	4,401.82	2,544.44	1,843.47	1,125.72	-	1,278.79
Hire Purchase Loan	2,859.98	6,313.17	2,548.23	2,915.90	4,335.24	7,243.98
Deprived Sector Loan	8,619.49	7,194.55	11,112.46	5,449.29	2,949.23	4,650.84
Bills Purchased	2.80	33.73	76.58	434.56	70.89	86.87
Other Product	29,355.62	14,968.66	16,690.47	2,809.34	7,414.40	3,655.71
<b>Total Product wise Loan</b>	<b>107,502.98</b>	<b>148,026.18</b>	<b>160,042.68</b>	<b>147,128.70</b>	<b>55,022.64</b>	<b>103,924.47</b>

**Collateral Wise**

Gold and Silver	10,157.49	13,529.93	417.59	985.53	-	-
Government Securities	0.90	222.67	10.25	0.89	-	-
Non Governmental Securities	0.09	2,545.44	1,850.63	1,126.27	-	1,278.79
Fixed Deposit Receipts	243.24	312.32	462.54	258.73	1,714.42	556.31
Own	242.89	312.32	348.01	258.73	1,622.49	556.31
Other Licences Institutions	0.35	-	114.53	-	91.93	-
Collateral of Properties	95,338.28	127,184.34	132,953.71	126,451.38	47,406.68	98,140.99
Fixed Assets	93,839.87	127,134.42	74,045.40	109,601.01	37,253.39	97,932.39
Current Assets	1,498.41	49.92	58,908.30	16,850.37	10,153.28	208.60
Against security of Bill	-	33.73	7,570.03	-	-	86.87
Domestic Bills	-	21.00	-	-	-	86.38
Foreign Bills	-	12.73	7,570.03	-	-	0.48
Against Guarantee	1,490.96	3,982.48	3,601.41	3,598.47	1,012.16	3,807.76
Government Guarantee	24.56	13.80	0.84	383.67	138.81	-
Institutional Guarantee	1,388.65	3,191.67	3,056.68	2,780.52	873.36	-
Personal Guarantee	34.19	657.96	543.89	434.27	-	-
Collective Guarantee	1.01	119.05	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	90.68
Other Guarantee	0.77	-	-	-	-	3,717.07
Credit Card	-	-	219.27	22.33	250.96	53.76
Others	272.02	215.27	12,957.25	14,685.11	4,638.42	-
<b>Total</b>	<b>107,502.98</b>	<b>148,026.18</b>	<b>160,042.68</b>	<b>147,128.70</b>	<b>55,022.64</b>	<b>103,924.47</b>



## Statement of Credit as on Bhadau end, 2077(Mid-Sept, 2020)

BFI Name	NSBI	NBBL	EBL	BOK	NCC	NIC	IMBL
<b>Sector Wise</b>							
Agricultural and Forest Related	3,070.84	4,192.79	5,145.18	3,786.08	2,748.43	15,222.25	4,989.34
Fishery Related	38.61	152.71	16.06	57.61	241.13	369.98	209.89
Mining Related	23.00	934.19	16.07	21.20	644.35	-	152.01
Manufacturing (Producing) Related	26,264.39	6,810.20	15,358.12	17,914.39	13,470.03	12,660.76	22,217.70
Construction	3,675.53	6,271.10	22,118.51	4,219.39	9,194.84	16,621.24	6,840.50
Electricity, Gas and Water	3,907.46	3,641.87	4,998.20	3,640.34	4,857.78	1,773.34	5,208.22
Metal Products, Mach. & Ele. Eqp.	2,478.64	959.29	2,269.69	1,485.13	1,508.53	478.26	430.77
Tras., Com. and Public Utilities	337.50	2,299.77	2,913.01	1,706.52	2,067.12	583.65	2,488.69
Wholesaler & Retailer	19,917.57	8,965.49	30,970.34	18,931.01	11,198.52	40,168.99	23,660.08
Finance, Insurance and Real Estate	3,438.78	3,860.74	9,929.15	6,391.96	2,621.86	18,955.80	7,801.64
Hotel or Restaurant	4,914.42	2,454.99	3,980.75	4,302.23	2,513.19	13,257.31	2,435.48
Other Services	1,835.63	12,812.40	4,285.35	6,567.08	2,813.51	5,442.42	5,710.49
Consumption Loans	1,302.30	1,131.58	3,652.79	6,857.06	1,778.24	15,486.61	2,655.41
Local Government	-	-	-	-	-	-	129.84
Others	17,398.01	4,504.98	9,664.14	2,816.17	11,363.62	49,455.48	10,886.21
<b>TOTAL sectorwise</b>	<b>88,602.70</b>	<b>58,992.07</b>	<b>115,317.37</b>	<b>78,696.17</b>	<b>67,021.17</b>	<b>190,476.10</b>	<b>95,816.29</b>

**Product Wise**

Term Loan	18,872.41	11,736.01	25,635.96	16,839.57	18,698.94	28,616.92	19,295.21
Overdraft	790.04	6,516.42	23,348.55	21,576.73	14,908.96	46,777.47	7,286.60
Trust Receipt Loan / Import Loan	8,301.04	1,840.78	4,732.08	3,298.83	2,062.71	305.78	5,595.59
Demand & Other Working Capital Loan	31,611.33	12,117.36	16,370.76	12,601.49	10,219.47	36,003.53	12,933.51
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,746.75	4,076.04	20,718.70	3,501.01	4,115.56	20,251.69	5,662.78
Real Estate Loan	4,013.58	2,731.60	3,694.82	3,710.31	1,139.94	11,632.84	4,238.19
Margin Nature Loan	-	544.83	321.56	1,450.21	974.38	402.45	287.59
Hire Purchase Loan	2,371.62	6,988.84	5,787.21	6,998.54	4,960.98	9,416.92	6,588.64
Deprived Sector Loan	4,088.57	3,251.21	6,911.60	2,446.77	1,792.51	20,032.72	4,143.17
Bills Purchased	0.08	210.24	-	904.81	15.02	-	-
Other Product	15,807.29	8,978.75	7,796.12	5,367.90	8,132.71	17,035.75	29,785.02
<b>Total Product wise Loan</b>	<b>88,602.70</b>	<b>58,992.07</b>	<b>115,317.37</b>	<b>78,696.17</b>	<b>67,021.17</b>	<b>190,476.10</b>	<b>95,816.29</b>

**Collateral Wise**

Gold and Silver	-	415.61	-	19.64	55.53	67.61	41.12
Government Securities	-	-	0.98	-	-	-	0.48
Non Governmental Securities	-	489.16	109.60	-	975.85	402.45	-
Fixed Deposit Receipts	800.26	107.57	856.38	267.33	261.94	359.31	169.40
Own	800.26	106.05	856.38	267.33	261.94	359.31	169.20
Other Licences Institutions	-	1.52	-	-	-	-	0.20
Collateral of Properties	68,841.20	56,611.28	101,762.87	73,605.26	63,074.77	173,871.64	91,910.41
Fixed Assets	50,898.41	55,475.66	61,322.76	69,968.43	61,568.20	155,870.87	47,088.35
Current Assets	17,942.80	1,135.62	40,440.12	3,636.83	1,506.56	18,000.76	44,822.06
Against security of Bill	8,301.04	257.88	3,527.90	382.33	534.02	-	-
Domestic Bills	-	135.18	88.25	-	-	-	-
Foreign Bills	8,301.04	122.70	3,439.65	382.33	534.02	-	-
Against Guarantee	3,813.07	927.77	7,161.58	4,412.99	1,294.83	15,046.30	1,139.53
Government Guarantee	156.10	91.30	198.74	2.17	74.74	216.53	130.82
Institutional Guarantee	3,040.60	681.08	6,186.92	1,836.81	1,218.31	14,775.24	356.04
Personal Guarantee	-	44.53	775.92	33.61	1.78	-	615.73
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	616.37	-	-	843.78	-	-	-
Other Guarantee	-	110.85	-	1,696.63	-	54.52	36.95
Credit Card	-	28.60	13.55	8.62	6.52	106.94	120.76
Others	6,847.13	154.20	1,884.50	-	817.71	621.86	2,434.59
<b>Total</b>	<b>88,602.70</b>	<b>58,992.07</b>	<b>115,317.37</b>	<b>78,696.17</b>	<b>67,021.17</b>	<b>190,476.10</b>	<b>95,816.29</b>

## Statement of Credit as on Bhadau end, 2077(Mid-Sept, 2020)

BFI Name	Kumari	Laxmi	SBL	ADBNI	Global	Citizen	Prime
<b>Sector Wise</b>							
Agricultural and Forest Related	3,307.83	3,483.73	7,237.31	28,046.74	6,976.85	3,674.45	7,556.35
Fishery Related	205.03	170.77	79.18	608.54	152.80	90.05	311.54
Mining Related	965.42	30.68	171.96	210.65	146.05	816.65	120.06
Manufacturing (Producing) Related	25,453.17	16,872.05	20,524.06	7,301.75	40,152.09	15,151.60	15,074.42
Construction	13,156.29	20,315.57	8,046.40	9,346.76	23,697.56	4,293.01	14,088.85
Electricity, Gas and Water	6,267.52	6,454.95	5,569.15	8,107.07	15,533.27	5,932.72	10,676.96
Metal Products, Mach. & Ele. Eqp.	2,834.60	3,996.24	2,620.81	458.39	541.36	722.19	964.59
Tras., Com. and Public Utilities	7,107.36	4,348.16	6,473.75	1,274.02	7,164.69	2,092.45	2,621.23
Wholesaler & Retailer	13,165.14	15,732.90	27,130.56	28,677.49	41,939.15	12,954.33	11,587.59
Finance, Insurance and Real Estate	5,659.64	5,357.56	7,824.63	441.48	10,322.11	3,612.54	12,958.92
Hotel or Restaurant	5,268.62	3,856.68	5,179.87	3,334.53	8,369.75	1,483.46	6,050.33
Other Services	4,304.13	4,003.18	4,089.03	3,407.83	8,828.00	4,743.19	6,705.06
Consumption Loans	4,898.86	3,236.92	5,706.33	887.89	6,939.16	4,632.83	9,696.87
Local Government	10.22	136.67	150.58	-	-	-	-
Others	17,498.09	1,238.80	25,393.50	28,741.54	24,561.65	20,228.90	16,616.15
<b>TOTAL sectorwise</b>	<b>110,101.92</b>	<b>89,234.86</b>	<b>126,197.11</b>	<b>120,844.68</b>	<b>195,324.49</b>	<b>80,428.37</b>	<b>115,028.91</b>

**Product Wise**

Term Loan	31,716.65	22,108.94	34,590.95	2,023.49	44,503.11	22,421.51	21,872.43
Overdraft	16,534.54	5,483.31	23,465.59	6,963.44	40,558.56	14,351.13	27,623.72
Trust Receipt Loan / Import Loan	5,958.42	8,539.40	5,581.99	76.61	9,307.57	2,161.60	1,344.78
Demand & Other Working Capital Loan	23,748.42	18,583.83	26,144.22	94,470.66	39,514.08	13,004.53	16,366.11
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,054.99	4,853.42	5,944.49	5,379.88	17,001.62	5,833.00	6,800.78
Real Estate Loan	2,071.84	4,189.56	6,767.07	261.76	4,483.38	4,938.89	8,977.44
Margin Nature Loan	2,667.39	1,286.24	4,412.12	73.49	2,678.77	2,768.11	3,164.33
Hire Purchase Loan	5,118.33	2,714.46	9,641.82	1,045.69	11,205.99	5,665.06	7,279.82
Deprived Sector Loan	3,755.11	4,474.23	6,640.70	9,176.14	8,715.55	4,302.45	5,353.86
Bills Purchased	28.31	-	27.59	-	-	25.90	577.21
Other Product	11,447.92	17,001.48	2,980.56	1,373.52	17,355.88	4,956.20	15,668.44
<b>Total Product wise Loan</b>	<b>110,101.92</b>	<b>89,234.86</b>	<b>126,197.11</b>	<b>120,844.68</b>	<b>195,324.49</b>	<b>80,428.37</b>	<b>115,028.91</b>

**Collateral Wise**

Gold and Silver	175.82	498.57	-	59.56	37.98	817.94	4,648.72
Government Securities	121.32	-	2.96	-	-	0.47	2.52
Non Governmental Securities	2,758.83	-	4,447.80	-	133.15	2,866.90	3,234.19
Fixed Deposit Receipts	528.11	516.14	839.99	347.30	655.23	315.78	359.00
Own	509.17	516.14	837.54	347.30	651.23	292.90	359.00
Other Licences Institutions	18.94	-	2.45	-	4.00	22.87	-
Collateral of Properties	101,621.73	84,016.28	113,607.56	120,366.04	169,591.24	61,618.74	97,824.72
Fixed Assets	98,452.32	63,130.71	69,031.97	120,366.04	107,461.54	45,236.83	97,085.45
Current Assets	3,169.41	20,885.57	44,575.60	-	62,129.70	16,381.91	739.27
Against security of Bill	5.42	-	3,301.96	-	-	6,643.74	-
Domestic Bills	-	-	201.03	-	-	3,854.94	-
Foreign Bills	5.42	-	3,100.94	-	-	2,788.81	-
Against Guarantee	3,218.70	136.67	2,211.20	-	1,139.20	318.14	4,997.13
Government Guarantee	161.98	136.67	145.02	-	22.48	3.00	154.87
Institutional Guarantee	2,476.30	-	2,005.80	-	618.11	3.48	3,862.86
Personal Guarantee	385.64	-	59.06	-	454.24	305.11	965.40
Collective Guarantee	153.63	-	-	-	40.00	3.67	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	41.16	-	1.32	-	4.36	2.88	13.99
Credit Card	34.03	53.81	220.79	-	219.10	43.12	59.84
Others	1,637.96	4,013.39	1,564.85	71.78	23,548.59	7,803.55	3,902.80
<b>Total</b>	<b>110,101.92</b>	<b>89,234.86</b>	<b>126,197.11</b>	<b>120,844.68</b>	<b>195,324.49</b>	<b>80,428.37</b>	<b>115,028.91</b>

## Statement of Credit as on Bhadau end, 2077(Mid-Sept, 2020)

BFI Name	Sunrise	NMB	Prabhu	Mega	CBL	Century	Sanima
<b>Sector Wise</b>							
Agricultural and Forest Related	6,799.75	3,613.64	5,951.66	5,191.61	2,552.09	2,478.35	2,397.48
Fishery Related	261.11	163.20	17.66	72.13	17.92	43.22	69.11
Mining Related	16.51	176.82	-	181.93	12.62	175.48	29.56
Manufacturing (Producing) Related	10,007.72	25,776.49	17,522.01	19,744.74	11,728.32	14,683.86	15,798.76
Construction	14,502.98	16,760.94	14,468.00	8,016.06	2,851.22	6,450.28	8,310.52
Electricity, Gas and Water	4,341.58	7,568.76	6,698.42	3,623.44	4,278.85	5,064.61	7,725.17
Metal Products, Mach. & Ele. Eqp.	1,095.25	1,774.81	1,443.51	1,045.49	642.41	1,432.88	1,129.73
Tras., Com. and Public Utilities	282.42	3,095.66	3,105.91	2,502.42	1,652.12	1,173.17	5,173.60
Wholesaler & Retailer	18,825.44	41,073.36	19,479.85	24,124.66	11,087.10	12,041.25	16,131.69
Finance, Insurance and Real Estate	7,185.32	7,105.95	9,223.03	16,470.05	6,672.10	5,618.54	5,956.53
Hotel or Restaurant	3,592.45	5,996.47	7,684.52	6,191.72	1,968.18	2,827.99	3,551.29
Other Services	3,840.58	3,353.34	11,665.94	4,988.65	1,948.81	2,532.74	3,254.52
Consumption Loans	4,144.09	2,919.46	4,492.29	5,790.62	4,194.17	2,842.87	1,482.22
Local Government	-	-	-	1.76	-	-	-
Others	9,717.17	9,993.88	8,545.79	19,015.87	5,786.20	7,543.35	22,300.47
<b>TOTAL sectorwise</b>	<b>84,612.38</b>	<b>129,372.79</b>	<b>110,298.58</b>	<b>116,961.14</b>	<b>55,392.11</b>	<b>64,908.58</b>	<b>93,310.64</b>

**Product Wise**

Term Loan	12,242.80	34,772.48	39,943.28	18,647.86	13,681.37	19,640.15	21,719.36
Overdraft	14,072.85	10,002.88	11,916.47	18,241.39	8,686.27	11,640.31	9,292.61
Trust Receipt Loan / Import Loan	1,751.10	4,442.24	5,224.10	2,019.09	5,056.98	1,288.49	2,247.72
Demand & Other Working Capital Loan	15,699.55	22,156.66	15,456.98	29,257.07	11,281.72	17,495.92	16,795.60
Res. Per. H. Loan (Up to Rs. 15 mil.)	10,733.32	13,259.94	9,896.89	5,171.76	1,835.92	3,572.86	6,114.43
Real Estate Loan	4,274.58	4,315.51	3,253.71	14,092.44	4,049.97	3,281.95	5,405.90
Margin Nature Loan	2,337.53	687.71	1,747.38	2,639.66	2,081.17	794.59	652.22
Hire Purchase Loan	4,340.89	5,461.74	6,663.75	5,985.57	2,246.74	2,143.36	4,332.69
Deprived Sector Loan	5,531.86	7,132.32	3,152.83	7,665.64	2,863.91	2,194.27	5,318.89
Bills Purchased	724.27	-	29.27	-	-	3.80	35.94
Other Product	12,903.63	27,141.31	13,013.92	13,240.66	3,608.07	2,852.86	21,395.29
<b>Total Product wise Loan</b>	<b>84,612.38</b>	<b>129,372.79</b>	<b>110,298.58</b>	<b>116,961.14</b>	<b>55,392.11</b>	<b>64,908.58</b>	<b>93,310.64</b>

**Collateral Wise**

Gold and Silver	-	286.46	58.05	1,002.57	192.48	48.59	51.76
Government Securities	-	207.85	-	-	-	-	-
Non Governmental Securities	2,337.53	860.88	1,867.03	2,920.60	2,089.01	794.59	-
Fixed Deposit Receipts	456.05	303.18	3,067.04	336.68	158.13	155.38	253.54
Own	456.05	303.18	3,067.04	336.68	158.13	155.38	253.54
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	78,643.97	126,904.87	95,048.35	106,490.89	50,797.24	62,373.04	89,247.44
Fixed Assets	74,255.33	112,758.55	92,267.01	103,069.12	50,222.73	44,918.72	76,811.14
Current Assets	4,388.64	14,146.32	2,781.33	3,421.77	574.51	17,454.32	12,436.31
Against security of Bill	-	-	4,023.73	4.17	-	3.80	110.84
Domestic Bills	-	-	2.16	3.80	-	3.80	-
Foreign Bills	-	-	4,021.57	0.37	-	-	110.84
Against Guarantee	2,360.13	333.54	3,911.19	5,096.50	1,893.61	1,167.78	1.82
Government Guarantee	-	0.12	124.45	2.69	16.75	-	-
Institutional Guarantee	2,231.87	179.19	2,919.34	4,521.89	1,798.29	1,146.90	-
Personal Guarantee	33.73	94.56	828.23	526.39	3.61	20.85	1.82
Collective Guarantee	-	22.44	39.17	44.78	66.00	0.03	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	94.53	37.23	-	0.76	8.96	-	-
Credit Card	55.68	25.51	2.72	72.70	-	42.45	24.11
Others	759.02	450.50	2,320.47	1,037.03	261.64	322.94	3,621.14
<b>Total</b>	<b>84,612.38</b>	<b>129,372.79</b>	<b>110,298.58</b>	<b>116,961.14</b>	<b>55,392.11</b>	<b>64,908.58</b>	<b>93,310.64</b>

## Statement of Credit as on Bhadau end, 2077(Mid-Sept, 2020)

BFI Name	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Tinau
<b>Sector Wise</b>							
Agricultural and Forest Related	1,637.34	0.80	261.36	671.74	392.91	340.79	1,652.43
Fishery Related	44.00	-	-	12.58	14.24	5.23	98.25
Mining Related	40.00	-	-	20.80	-	-	-
Manufacturing (Producing) Related	1,816.61	-	354.85	1,396.53	1,027.27	331.96	1,249.81
Construction	3,866.05	-	97.05	3,787.08	1,380.51	1,095.02	1,006.16
Electricity, Gas and Water	673.37	-	-	356.95	26.98	-	-
Metal Products, Mach. & Ele. Eqp.	146.62	-	-	140.33	113.58	34.64	119.40
Tras., Com. and Public Utilities	1,960.67	3.94	239.89	1,334.81	156.17	171.46	1,060.34
Wholesaler & Retailer	4,737.55	-	714.85	3,399.92	1,901.41	471.06	2,640.00
Finance, Insurance and Real Estate	2,940.37	-	25.50	3,666.62	936.61	128.17	1,242.26
Hotel or Restaurant	1,310.11	-	-	1,250.70	179.27	65.09	794.51
Other Services	926.52	-	781.91	1,277.79	476.42	66.63	1,010.75
Consumption Loans	2,590.99	-	32.11	1,063.67	197.11	84.91	288.70
Local Government	-	2.72	-	3.34	-	1.50	-
Others	6,610.71	2.72	-	7,155.41	1,196.71	1,187.56	1,977.50
<b>TOTAL sectorwise</b>	<b>29,300.92</b>	<b>10.18</b>	<b>2,507.51</b>	<b>25,538.26</b>	<b>7,999.20</b>	<b>3,984.02</b>	<b>13,140.10</b>

**Product Wise**

Term Loan	7,942.42	-	506.89	8,643.65	2,250.36	135.02	3,791.39
Overdraft	7,533.52	2.72	983.03	5,381.86	975.77	417.82	4,253.48
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	-	446.62	1,779.56	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,037.96	-	97.05	3,397.68	1,211.97	773.69	812.41
Real Estate Loan	2,687.80	-	25.50	1,194.02	663.66	98.02	498.95
Margin Nature Loan	1,455.59	-	-	507.39	203.62	-	9.90
Hire Purchase Loan	1,922.07	3.94	239.89	2,200.30	209.92	275.04	804.15
Deprived Sector Loan	2,522.32	0.80	129.61	3,299.82	473.93	211.15	1,673.18
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,199.24	2.72	525.55	466.91	230.41	2,073.28	1,296.63
<b>Total Product wise Loan</b>	<b>29,300.92</b>	<b>10.18</b>	<b>2,507.51</b>	<b>25,538.26</b>	<b>7,999.20</b>	<b>3,984.02</b>	<b>13,140.10</b>

**Collateral Wise**

Gold and Silver	661.80	-	-	16.42	61.78	-	127.82
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,455.59	-	-	512.09	201.90	-	9.79
Fixed Deposit Receipts	297.38	-	32.11	88.74	19.64	20.10	75.02
Own	297.38	-	32.11	88.74	19.54	20.10	75.02
Other Licences Institutions	-	-	-	-	0.10	-	-
Collateral of Properties	25,941.85	7.46	2,475.40	22,236.12	7,603.42	3,962.42	11,365.38
Fixed Assets	25,941.72	7.46	2,475.40	22,236.12	7,603.42	3,962.42	11,365.38
Current Assets	0.13	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	942.72	2.72	-	2,684.89	102.92	-	1,562.09
Government Guarantee	-	2.72	-	3.34	-	-	-
Institutional Guarantee	938.33	-	-	2,484.80	90.03	-	706.57
Personal Guarantee	0.44	-	-	110.65	12.89	-	6.50
Collective Guarantee	3.94	-	-	86.09	-	-	849.02
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	1.59	-	-	-	9.53	1.50	-
<b>Total</b>	<b>29,300.92</b>	<b>10.18</b>	<b>2,507.51</b>	<b>25,538.26</b>	<b>7,999.20</b>	<b>3,984.02</b>	<b>13,140.10</b>

## Statement of Credit as on Bhadau end, 2077(Mid-Sept, 2020)

BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB
<b>Sector Wise</b>							
Agricultural and Forest Related	4,699.79	1,770.93	1,095.45	5.45	2,093.49	1,922.54	956.09
Fishery Related	58.11	80.76	71.18	6.70	41.22	142.86	63.32
Mining Related	-	50.41	44.80	-	37.09	17.83	16.63
Manufacturing (Producing) Related	1,790.07	1,852.83	1,721.30	34.01	2,623.89	4,087.34	1,551.04
Construction	11,683.36	5,625.54	2,247.94	109.69	4,714.34	2,233.92	3,761.59
Electricity, Gas and Water	225.47	133.49	90.00	-	786.48	2.24	2,661.02
Metal Products, Mach. & Ele. Eqp.	155.87	274.51	523.87	5.13	524.93	12.23	68.41
Tras., Com. and Public Utilities	3,894.77	3,082.93	1,874.69	30.21	517.69	1,325.91	898.41
Wholesaler & Retailer	8,609.86	3,729.44	5,140.04	30.04	3,491.33	5,949.82	2,985.20
Finance, Insurance and Real Estate	3,477.00	1,333.06	2,892.99	0.37	4,342.80	1,085.09	3,582.93
Hotel or Restaurant	1,629.03	1,360.91	937.29	1.52	923.94	2,631.78	692.48
Other Services	706.93	619.99	703.84	2.15	784.19	1,558.14	1,998.58
Consumption Loans	2,466.43	2,181.27	1,937.62	18.42	2,559.64	571.27	1,104.70
Local Government	-	0.03	-	-	3.40	-	-
Others	11,290.33	15,150.20	10,394.89	45.83	8,754.62	4,638.91	5,431.25
<b>TOTAL sectorwise</b>	<b>50,687.01</b>	<b>37,246.29</b>	<b>29,675.89</b>	<b>289.52</b>	<b>32,199.04</b>	<b>26,179.88</b>	<b>25,771.65</b>

**Product Wise**

Term Loan	13,201.45	12,902.89	13,196.40	31.10	8,682.20	5,750.26	5,232.50
Overdraft	7,604.73	8,319.62	6,014.47	102.43	8,676.18	1,361.67	5,039.64
Trust Receipt Loan / Import Loan	-	-	6.27	-	-	-	-
Demand & Other Working Capital Loan	338.37	222.63	1,054.22	3.28	171.68	6,721.75	1,503.40
Res. Per. H. Loan (Up to Rs. 15 mil.)	10,571.69	4,334.12	2,018.88	75.38	3,735.91	1,930.09	2,725.37
Real Estate Loan	1,819.13	1,222.05	561.19	10.89	2,014.95	1,388.93	2,310.82
Margin Nature Loan	1,470.59	598.53	681.44	-	1,027.85	25.16	1,186.69
Hire Purchase Loan	4,415.36	4,386.08	2,515.56	44.59	1,942.61	1,766.59	1,467.84
Deprived Sector Loan	10,029.18	2,738.79	2,932.33	18.65	3,353.77	2,295.16	1,535.04
Bills Purchased	-	-	-	-	-	-	-
Other Product	1,236.50	2,521.57	695.14	3.19	2,593.90	4,940.28	4,770.35
<b>Total Product wise Loan</b>	<b>50,687.01</b>	<b>37,246.29</b>	<b>29,675.89</b>	<b>289.52</b>	<b>32,199.04</b>	<b>26,179.88</b>	<b>25,771.65</b>

**Collateral Wise**

Gold and Silver	294.43	994.95	566.64	-	277.39	4.40	79.83
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,470.59	333.17	681.44	-	1,028.58	-	1,184.04
Fixed Deposit Receipts	229.24	154.86	113.63	2.02	169.41	101.03	364.28
Own	229.24	154.86	113.63	2.02	169.41	101.03	364.28
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	41,658.32	33,895.20	26,340.71	287.42	26,544.07	25,919.69	22,999.23
Fixed Assets	41,658.32	33,895.20	26,340.71	287.42	26,543.87	25,919.69	22,999.23
Current Assets	-	-	-	-	0.20	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	6,861.04	1,716.02	1,482.82	-	4,144.56	154.77	1,140.31
Government Guarantee	-	10.21	0.60	-	3.40	-	17.19
Institutional Guarantee	1,481.34	616.49	860.96	-	3,095.87	-	1,077.09
Personal Guarantee	1,477.28	506.65	552.00	-	785.21	-	1.15
Collective Guarantee	3,902.42	579.24	69.26	-	256.56	154.77	44.87
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	3.44	-	-	3.52	-	-
Credit Card	-	-	-	-	-	-	-
Others	173.38	152.09	490.65	0.08	35.04	-	3.97
<b>Total</b>	<b>50,687.01</b>	<b>37,246.29</b>	<b>29,675.89</b>	<b>289.52</b>	<b>32,199.04</b>	<b>26,179.88</b>	<b>25,771.65</b>

## Statement of Credit as on Bhadau end, 2077(Mid-Sept, 2020)

BFI Name	Sindh	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML
<b>Sector Wise</b>							
Agricultural and Forest Related	29.73	128.46	220.08	725.58	160.24	-	0.52
Fishery Related	-	18.75	3.98	7.73	4.66	-	-
Mining Related	-	-	-	-	4.66	-	-
Manufacturing (Producing) Related	77.39	68.59	32.47	112.68	91.25	-	61.10
Construction	553.21	11.52	7.26	253.61	73.16	34.58	20.02
Electricity, Gas and Water	-	-	-	1.55	9.26	-	-
Metal Products, Mach. & Ele. Eqp.	2.43	9.63	2.01	-	10.30	-	3.45
Tras., Com. and Public Utilities	205.13	0.90	-	61.45	116.07	5.78	-
Wholesaler & Retailer	360.47	145.40	62.31	714.20	110.82	40.87	33.33
Finance, Insurance and Real Estate	322.61	4.35	0.87	90.54	61.20	5.00	40.31
Hotel or Restaurant	97.94	7.05	54.07	61.65	20.69	-	27.50
Other Services	14.31	48.16	1.57	42.87	11.87	-	-
Consumption Loans	139.78	1.10	11.19	102.04	83.40	3.16	144.91
Local Government	-	-	-	-	-	-	33.18
Others	647.58	263.83	90.07	585.18	497.30	44.71	1,886.00
<b>TOTAL sectorwise</b>	<b>2,450.59</b>	<b>707.73</b>	<b>485.87</b>	<b>2,759.08</b>	<b>1,254.88</b>	<b>134.11</b>	<b>2,250.32</b>

**Product Wise**

Term Loan	774.21	10.59	207.56	1,378.46	500.01	-	125.37
Overdraft	387.20	21.00	114.03	563.02	290.01	27.40	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	104.72	596.14	-	103.12	-	40.87	147.82
Res. Per. H. Loan (Up to Rs. 15 mil.)	494.69	-	-	132.38	135.00	17.96	20.02
Real Estate Loan	59.48	-	-	111.39	8.87	33.72	1,765.88
Margin Nature Loan	6.07	-	-	-	16.41	3.16	26.19
Hire Purchase Loan	230.46	-	10.60	50.29	159.96	5.78	122.28
Deprived Sector Loan	277.39	36.02	75.74	224.16	93.98	5.00	33.18
Bills Purchased	-	-	-	-	-	-	-
Other Product	116.38	43.98	77.94	196.26	50.64	0.21	9.57
<b>Total Product wise Loan</b>	<b>2,450.59</b>	<b>707.73</b>	<b>485.87</b>	<b>2,759.08</b>	<b>1,254.88</b>	<b>134.11</b>	<b>2,250.32</b>

**Collateral Wise**

Gold and Silver	83.65	-	-	52.21	37.65	-	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	6.07	-	-	-	16.41	-	26.19
Fixed Deposit Receipts	31.71	7.47	0.70	27.79	8.61	-	0.05
Own	31.71	7.47	-	27.79	8.61	-	0.05
Other Licences Institutions	-	-	0.70	-	-	-	-
Collateral of Properties	2,071.71	700.26	485.17	2,662.51	1,129.92	125.73	402.63
Fixed Assets	2,071.71	700.26	485.17	2,662.51	1,129.92	125.73	402.63
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	257.46	-	-	16.58	-	5.00	83.27
Government Guarantee	-	-	-	-	-	-	33.18
Institutional Guarantee	257.46	-	-	-	-	5.00	-
Personal Guarantee	-	-	-	16.58	-	-	50.09
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	-	-	-	-	62.29	3.38	1,738.17
<b>Total</b>	<b>2,450.59</b>	<b>707.73</b>	<b>485.87</b>	<b>2,759.08</b>	<b>1,254.88</b>	<b>134.11</b>	<b>2,250.32</b>

## Statement of Credit as on Bhadau end, 2077(Mid-Sept, 2020)

BFI Name	GURKHAFC	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
<b>Sector Wise</b>								
Agricultural and Forest Related	182.71	307.05	503.93	-	164.75	304.20	98.99	166.91
Fishery Related	1.98	-	13.60	-	-	4.15	-	-
Mining Related	-	-	0.00	2.13	-	7.07	-	-
Manufacturing (Producing) Related	341.58	72.00	139.39	-	781.81	184.86	231.47	105.23
Construction	547.43	1,643.32	1,060.85	12.59	-	178.64	117.01	67.43
Electricity, Gas and Water	-	-	-	-	-	7.44	1.36	-
Metal Products, Mach. & Ele. Eqp.	-	11.81	37.68	-	-	97.29	0.91	-
Tras., Com. and Public Utilities	219.64	712.10	119.29	-	1,124.07	126.01	87.19	-
Wholesaler & Retailer	692.96	2,919.97	738.14	61.98	318.32	152.65	126.36	846.78
Finance, Insurance and Real Estate	621.65	-	414.52	69.34	2,588.09	274.44	370.33	233.45
Hotel or Restaurant	216.49	359.03	121.74	-	23.61	74.80	111.27	118.07
Other Services	202.88	51.76	600.72	137.59	-	26.22	92.43	26.05
Consumption Loans	886.02	314.84	321.88	14.20	293.56	160.88	47.85	43.06
Local Government	-	-	-	-	-	-	-	-
Others	1,852.93	346.66	479.90	45.59	82.38	734.13	527.48	674.26
<b>TOTAL sectorwise</b>	<b>5,766.26</b>	<b>6,738.54</b>	<b>4,551.65</b>	<b>343.42</b>	<b>5,376.60</b>	<b>2,332.78</b>	<b>1,812.65</b>	<b>2,281.26</b>

**Product Wise**

Term Loan	377.79	3,293.80	717.92	61.98	265.09	131.78	163.55	910.34
Overdraft	344.21	-	56.79	-	-	290.85	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	926.76	72.00	714.70	-	180.86	76.38	45.31	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	547.43	1,157.57	813.81	12.59	598.64	107.79	56.82	67.43
Real Estate Loan	234.21	544.76	642.68	69.34	320.64	156.72	83.03	233.45
Margin Nature Loan	182.08	346.66	290.10	4.03	152.98	16.37	77.44	-
Hire Purchase Loan	269.78	717.53	111.17	8.65	1,793.51	239.49	83.39	7.66
Deprived Sector Loan	413.80	243.26	236.77	1.54	271.98	187.66	520.39	70.13
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,470.20	362.96	967.70	185.29	1,792.90	1,125.75	782.71	992.25
<b>Total Product wise Loan</b>	<b>5,766.26</b>	<b>6,738.54</b>	<b>4,551.65</b>	<b>343.42</b>	<b>5,376.60</b>	<b>2,332.78</b>	<b>1,812.65</b>	<b>2,281.26</b>

**Collateral Wise**

Gold and Silver	618.49	195.62	-	-	116.57	2.04	-	-
Government Securities	-	1.71	-	-	-	-	-	-
Non Governmental Securities	182.08	-	290.10	4.03	-	23.45	68.35	-
Fixed Deposit Receipts	31.36	117.52	18.02	1.52	18.51	7.40	1.80	35.39
Own	31.36	117.52	18.02	1.52	18.51	7.40	1.80	35.39
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,449.38	6,065.23	4,048.03	156.23	4,924.80	2,103.02	1,164.92	2,245.87
Fixed Assets	4,449.38	6,065.23	4,048.03	92.70	4,760.89	2,103.02	1,164.92	2,245.87
Current Assets	-	-	-	63.52	163.90	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	484.95	11.81	195.50	-	60.26	185.56	576.90	-
Government Guarantee	-	-	-	-	-	4.02	-	-
Institutional Guarantee	394.13	-	195.50	-	60.26	152.58	503.15	-
Personal Guarantee	90.81	-	-	-	-	28.96	23.75	-
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	11.81	-	-	-	-	50.00	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	346.66	-	181.64	256.47	11.31	0.68	-
<b>Total</b>	<b>5,766.26</b>	<b>6,738.54</b>	<b>4,551.65</b>	<b>343.42</b>	<b>5,376.60</b>	<b>2,332.78</b>	<b>1,812.65</b>	<b>2,281.26</b>

## Statement of Credit as on Bhadau end, 2077(Mid-Sept, 2020)

BFI Name	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	GMBFL	ICFC
<b>Sector Wise</b>								
Agricultural and Forest Related	392.06	335.79	221.06	1,257.13	3.13	287.76	76.75	105.80
Fishery Related	4.71	2.50	-	-	-	-	1.00	13.86
Mining Related	-	47.85	-	-	-	-	-	2.01
Manufacturing (Producing) Related	389.48	92.61	4.02	-	-	584.16	150.96	403.24
Construction	527.05	634.99	39.49	135.88	74.46	-	881.84	177.55
Electricity, Gas and Water	-	-	-	-	-	-	-	4.03
Metal Products, Mach. & Ele. Eqp.	-	108.86	-	-	1.49	-	6.40	16.50
Tras., Com. and Public Utilities	564.51	246.91	-	-	4.47	2.94	114.37	432.16
Wholesaler & Retailer	1,489.39	248.06	15.13	396.38	19.26	84.26	374.64	1,418.55
Finance, Insurance and Real Estate	716.55	244.69	-	113.45	5.48	-	480.97	2,736.05
Hotel or Restaurant	400.49	56.33	-	-	-	74.77	312.35	709.19
Other Services	70.74	118.41	2.09	1.19	-	-	54.28	379.81
Consumption Loans	23.49	162.47	28.60	157.60	23.84	1.76	405.79	555.02
Local Government	-	-	-	-	-	-	-	-
Others	1,612.43	1,250.81	15.29	3,994.40	20.20	550.93	984.21	2,686.29
<b>TOTAL sectorwise</b>	<b>6,190.89</b>	<b>3,550.25</b>	<b>325.67</b>	<b>6,056.02</b>	<b>152.32</b>	<b>1,586.58</b>	<b>3,843.55</b>	<b>9,640.07</b>

**Product Wise**

Term Loan	2,294.28	153.81	-	205.50	87.21	910.11	326.88	2,019.50
Overdraft	860.64	-	-	1,382.16	2.74	-	266.88	3,487.85
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	970.20	644.50	268.81	190.88	-	149.60	245.62	404.73
Res. Per. H. Loan (Up to Rs. 15 mil.)	527.05	634.99	39.49	135.88	7.99	-	679.70	934.62
Real Estate Loan	493.03	126.19	-	212.33	-	419.96	383.97	509.84
Margin Nature Loan	61.66	17.49	-	0.37	19.30	-	287.71	321.16
Hire Purchase Loan	564.51	310.54	-	64.40	9.01	2.47	90.57	447.07
Deprived Sector Loan	234.64	164.82	15.29	364.09	3.13	-	323.85	1,374.79
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	184.90	1,497.91	2.09	3,500.41	22.93	104.44	1,238.37	140.51
<b>Total Product wise Loan</b>	<b>6,190.89</b>	<b>3,550.25</b>	<b>325.67</b>	<b>6,056.02</b>	<b>152.32</b>	<b>1,586.58</b>	<b>3,843.55</b>	<b>9,640.07</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	17.49	-	-	19.30	-	-	321.16
Fixed Deposit Receipts	23.49	16.13	28.60	93.20	-	-	86.64	130.78
Own	23.49	16.13	28.60	93.20	-	-	86.64	130.78
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	5,787.09	3,424.53	297.07	177.86	129.52	1,586.58	3,227.20	7,869.87
Fixed Assets	5,787.09	3,424.53	297.07	177.86	129.52	1,586.58	3,227.20	7,869.87
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	318.65	92.10	-	-	3.50	-	260.00	1,311.12
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	223.53	92.10	-	-	-	-	260.00	1,291.75
Personal Guarantee	95.12	-	-	-	3.50	-	-	19.36
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	61.66	-	-	5,784.97	-	-	269.71	7.14
<b>Total</b>	<b>6,190.89</b>	<b>3,550.25</b>	<b>325.67</b>	<b>6,056.02</b>	<b>152.32</b>	<b>1,586.58</b>	<b>3,843.55</b>	<b>9,640.07</b>



BFI Name	CityExpress	Manju	Reliance
<b>Sector Wise</b>			
Agricultural and Forest Related	1.00	177.40	37.46
Fishery Related	1.50	19.57	-
Mining Related	-	-	0.58
Manufacturing (Producing) Related	0.94	151.82	177.08
Construction	5.90	1,857.02	702.15
Electricity, Gas and Water	-	155.57	35.01
Metal Products, Mach. & Ele. Eqp.	-	144.93	63.18
Tras., Com. and Public Utilities	1.15	341.61	579.34
Wholesaler & Retailer	14.68	639.21	216.43
Finance, Insurance and Real Estate	69.95	1,620.85	525.30
Hotel or Restaurant	1.50	191.63	347.77
Other Services	1.50	131.02	98.32
Consumption Loans	16.09	696.28	271.98
Local Government	-	-	-
Others	-	916.08	1,055.52
<b>TOTAL sectorwise</b>	<b>114.21</b>	<b>7,042.98</b>	<b>4,110.12</b>

**Product Wise**

Term Loan	8.77	1,931.03	45.68
Overdraft	0.53	-	-
Trust Receipt Loan / Import Loan	-	-	-
Demand & Other Working Capital Loan	-	509.67	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	72.56	1,749.79	610.81
Real Estate Loan	0.98	284.71	379.29
Margin Nature Loan	0.35	369.14	251.89
Hire Purchase Loan	1.15	326.84	571.47
Deprived Sector Loan	-	1,371.85	374.38
Bills Purchased	-	-	-
Other Product	29.86	499.94	1,869.09
<b>Total Product wise Loan</b>	<b>114.21</b>	<b>7,042.98</b>	<b>4,110.12</b>

**Collateral Wise**

Gold and Silver	-	-	-
Government Securities	-	-	-
Non Governmental Securities	-	369.14	-
Fixed Deposit Receipts	0.17	14.45	16.06
Own	0.17	14.45	16.06
Other Licences Institutions	-	-	-
Collateral of Properties	113.69	5,016.95	3,192.00
Fixed Assets	113.69	5,016.95	3,192.00
Current Assets	-	-	-
Against security of Bill	-	-	-
Domestic Bills	-	-	-
Foreign Bills	-	-	-
Against Guarantee	-	1,632.24	591.69
Government Guarantee	-	-	-
Institutional Guarantee	-	1,325.00	369.85
Personal Guarantee	-	307.24	1.58
Collective Guarantee	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-
Other Guarantee	-	-	220.26
Credit Card	-	-	-
Others	0.35	10.20	310.37
<b>Total</b>	<b>114.21</b>	<b>7,042.98</b>	<b>4,110.12</b>

## Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% change		
	2018	2019	2020	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 CAPITAL FUND</b>	17,420	25,503	33,424	39,459	39,442	46.40	31.06	-0.04
a. Paid-up Capital	11,159	17,078	21,495	21,642	21,874	53.04	25.87	1.07
b. Statutory Reserves	2,451	3,531	4,814	5,271	5,444	44.08	36.32	3.29
c. Retained Earning	1,379	1,750	2,790	7,626	7,403	26.91	59.44	-2.92
d. Others Reserves	2,431	3,144	4,324	4,921	4,721	29.33	37.53	-4.06
<b>2 BORROWINGS</b>	87,707	126,378	142,095	132,892	130,300	44.09	12.44	-1.95
a. NRB	2,070	1,701	8	4,782	3,267	-17.80	-99.52	-31.68
f. Others	85,637	124,677	142,086	128,110	127,033	45.59	13.96	-0.84
<b>3 DEPOSITS</b>	49,549	85,606	106,150	107,587	110,208	72.77	24.00	2.44
<b>4 BILLS PAYABLE</b>	1	75	41	39	24	5591.09	-45.48	-38.97
<b>5 OTHER LIABILITIES</b>	13,552	23,664	29,558	31,691	30,263	74.63	24.90	-4.51
a. Loan Loss Provision	2,391	4,013	7,631	9,339	7,952	67.86	90.16	-14.85
b. Interest Suspense a/c	1,121	1,800	4,003	4,112	4,663	60.53	122.36	13.41
c. Others	10,039	17,851	17,924	18,240	17,647	77.81	0.41	-3.25
<b>6 RECONCILIATION A/c</b>	3,480	5,192	8,482	8,641	10,678	49.19	63.36	23.58
<b>7 PROFIT &amp; LOSS A/c</b>	4,039	6,608	5,419	867	903	63.62	-17.99	4.15
<b>Total</b>	<b>175,748</b>	<b>273,028</b>	<b>325,169</b>	<b>321,176</b>	<b>321,818</b>	<b>55.35</b>	<b>19.10</b>	<b>0.20</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	16,314	19,246	30,382	867	19,880	17.97	57.86	2192.52
a. Cash Balance	147	214	379	868	299	45.57	76.94	-65.59
b. Bank Balance	9,190	13,398	16,872	14,283	12,050	45.79	25.93	-15.64
c. Money at Call	6,977	5,634	13,130	9,875	7,531	-19.25	133.06	-23.73
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARE</b>	43	312	468	418	568	629.98	49.91	35.89
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,565	2,262	9,732	10,443	14,476	-11.81	330.28	38.62
<b>4 LOANS &amp; ADVANCES</b>	145,944	235,101	262,732	261,717	262,593	61.09	11.75	0.33
Institutional	30,597	38,955	39,721	42,668	35,861	27.32	1.97	-15.95
Individual	115,347	196,147	223,012	219,049	226,733	70.05	13.70	3.51
<b>5 FIXED ASSETS</b>	1,472	2,107	2,223	2,259	2,271	43.14	5.50	0.55
<b>6 OTHER ASSETS</b>	5,735	8,552	11,063	11,582	11,990	49.11	29.36	3.52
<b>7 EXPENSES NOT WRITTEN OFF</b>	7	11	11	10	11	53.11	1.87	2.61
<b>8 NON BANKING ASSETS</b>	-	1	1	1	1	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	3,609	5,391	8,469	8,721	9,650	49.37	57.11	10.65
<b>10 PROFIT &amp; LOSS A/c</b>	57	45	88	1,479	378	-20.95	96.81	-74.44
<b>Total</b>	<b>175,745</b>	<b>273,028</b>	<b>325,169</b>	<b>321,176</b>	<b>321,818</b>	<b>55.35</b>	<b>19.10</b>	<b>0.20</b>
<b>Profit &amp; Loss A/c</b>								
<b>Expenses</b>								
<b>1 INTEREST EXPENSES</b>	11,759	17,022	21,965	1,773	3,254	44.75	29.04	83.51
<b>2 COMMISSION/FEE EXPENSES</b>	3	7	38	0	2	114.61	472.63	282.81
<b>3 EMPLOYEE EXPENSES</b>	4,735	6,299	8,757	703	1,337	33.03	39.02	90.13
<b>4 OFFICE OPERATING EXPENSES</b>	1,594	2,358	2,907	234	427	47.90	23.29	82.55
<b>5 NON OPERATING EXPENSES</b>	9	63	140	10	10	578.43	122.70	2.15
<b>6 PROVISION FOR RISK</b>	1,048	1,921	6,648	4,669	5,226	83.21	246.15	11.94
<b>7 LOAN WRITTEN OFF</b>	1	5	5	-	-	464.16	14.51	0.00
<b>8 EXTRAORDINARY EXPENSES</b>	-	1	18	1	1	0.00	1279.00	106.84
<b>9 PROVISION FOR STAFF BONUS</b>	547	861	836	(89)	127	57.54	-2.95	-242.76
<b>10 PROVISION FOR INCOME TAX</b>	1,663	2,545	2,353	(236)	347	52.98	-7.52	-247.16
<b>11 NET PROFIT</b>	4,013	6,249	5,394	(510)	783	55.70	-13.68	-253.55
<b>TOTAL EXPENSES</b>	<b>25,374</b>	<b>37,331</b>	<b>49,062</b>	<b>6,555</b>	<b>11,514</b>	<b>47.12</b>	<b>31.43</b>	<b>75.65</b>
<b>Income</b>								
<b>1. INTEREST INCOME</b>	22,236	31,647	41,259	3,105	5,766	42.32	30.37	85.70
<b>2. COMMISSION &amp; DISCOUNT</b>	546	805	718	78	133	47.34	-10.80	69.62
<b>3 OTHER OPERATING INCOME</b>	2,049	3,739	3,726	245	435	82.48	-0.33	77.48
<b>4 NON OPERATING INCOME</b>	142	176	153	9	8	23.91	-13.28	-7.67
<b>5 PROVISION FOR WRITTEN BACK</b>	364	936	3,134	2,983	4,879	156.84	234.88	63.55
<b>6 RECOVERY FOR WRITE BACK</b>	5	2	2	0	0	-59.94	6.73	84.58
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0	0	18	6	8	712.18	53203.70	31.29
<b>8 NET LOSS</b>	31	26	52	129	285	-17.32	102.16	121.60
<b>TOTAL INCOME</b>	<b>25,374</b>	<b>37,331</b>	<b>49,062</b>	<b>6,555</b>	<b>11,514</b>	<b>47.12</b>	<b>31.43</b>	<b>75.65</b>
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	11,552	17,361	19,017	19,027	19,028	50.29	9.54	0.01
<b>No. of Total Branches</b>	2,448	3,629	4,057	4,070	4,079	48.24	11.79	0.22
<b>No. of Total Centers</b>	172,788	274,186	310,895	312,395	318,685	58.68	13.39	2.01
<b>No. of Total Groups</b>	562,425	926,625	1,039,696	1,048,510	1,061,639	64.76	12.20	1.25
<b>No. of Total Passive Groups</b>	5,762	9,565	9,398	16,933	9,493	66.00	-1.75	-43.94
<b>No. of Total Members</b>	2,856,380	4,327,991	4,686,659	4,705,890	4,754,218	51.52	8.29	1.03
<b>No. of Total Passive Members</b>	51,516	118,044	195,311	197,543	208,450	129.14	65.46	5.52
<b>No. of Total Borrowers</b>	1,853,417	2,679,016	2,783,222	2,790,176	2,768,377	44.54	3.89	-0.78
<b>No. of Total Overdue Borrowers</b>	56,824	165,984	1,001,407	1,256,472	1,307,429	192.10	503.32	4.06
<b>No. of Total Saving Members</b>	3,010,166	4,323,957	4,679,987	4,715,826	4,705,183	43.65	8.23	-0.23
<b>Total Saving Amount (Rs million)</b>	49,549	101,910	106,150	109,593	108,614	105.68	4.16	-0.89

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	21	-	-	21	130,834	6,230
2	1	Panchthar	24	3	2	29	197,172	6,799
3	1	Ilam	37	7	2	46	312,130	6,785
4	1	Jhapa	142	48	13	203	927,127	4,567
5	1	Sankhuwasabha	27	-	-	27	155,924	5,775
6	1	Bhojpur	25	-	1	26	155,582	5,984
7	1	Terhathum	16	3	-	19	100,783	5,304
8	1	Dhankuta	25	7	1	33	171,227	5,189
9	1	Morang	152	49	13	214	1,094,764	5,116
10	1	Sunsari	124	36	12	172	914,307	5,316
11	1	Solukhumbu	26	-	-	26	102,339	3,936
12	1	Khotang	17	6	-	23	173,676	7,551
13	1	Okhaldhunga	20	4	-	24	151,613	6,317
14	1	Udayapur	36	3	1	40	356,592	8,915
	<b>Total</b>		<b>692</b>	<b>166</b>	<b>45</b>	<b>903</b>	<b>4,944,070</b>	<b>5,475</b>
15	2	Saptari	44	6	8	58	711,489	12,267
16	2	Siraha	76	10	2	88	704,302	8,003
17	2	Dhanusa	80	8	5	93	842,870	9,063
18	2	Mahottari	59	7	4	70	710,341	10,148
19	2	Sarlahi	67	12	2	81	895,888	11,060
20	2	Rautahat	54	8	1	63	844,659	13,407
21	2	Bara	73	10	5	88	830,410	9,436
22	2	Parsa	66	10	4	80	716,206	8,953
	<b>Total</b>		<b>519</b>	<b>71</b>	<b>31</b>	<b>621</b>	<b>6,256,166</b>	<b>10,074</b>
23	3	Dolakha	26	3	-	29	187,160	6,454
24	3	Ramechhap	24	1	-	25	208,890	8,356
25	3	Sindhuli	30	2	1	33	311,222	9,431
26	3	Rasuwa	26	1	1	28	45,074	1,610
27	3	Dhading	55	17	-	72	354,430	4,923
28	3	Nuwakot	36	13	1	50	287,648	5,753
29	3	Sindhupalchok	37	10	-	47	294,493	6,266
30	3	Kavrepalanchok	72	13	5	90	402,780	4,475
31	3	Kathmandu	774	120	48	942	2,241,726	2,380
32	3	Lalitpur	181	24	14	219	573,740	2,620
33	3	Bhaktapur	98	13	7	118	370,113	3,137
34	3	Makwanpur	58	15	5	78	462,357	5,928
35	3	Chitawan	156	49	12	217	698,153	3,217
	<b>Total</b>		<b>1,573</b>	<b>281</b>	<b>94</b>	<b>1,948</b>	<b>6,437,788</b>	<b>3,305</b>
36	4	Gorkha	40	5	3	48	246,590	5,137
37	4	Manang	10	-	-	10	6,321	632
38	4	Lamjung	40	5	2	47	171,974	3,659
39	4	Kaski	182	73	17	272	587,189	2,159
40	4	Tanahu	77	22	1	100	346,560	3,466
41	4	Syangja	42	23	2	67	251,152	3,749
42	4	Mustang	13	1	-	14	11,486	820
43	4	Baglung	45	10	-	55	283,818	5,160
44	4	Parbat	27	10	-	37	148,501	4,014
45	4	Myagdi	22	9	-	31	110,947	3,579
46	4	Nawalparasi East	58	23	5	86	354,602	4,123
	<b>Total</b>		<b>556</b>	<b>181</b>	<b>30</b>	<b>767</b>	<b>2,519,139</b>	<b>3,284</b>

47	5	Gulmi	35	14	-	49	256,029	5,225
48	5	Palpa	47	12	-	59	248,210	4,207
49	5	Rupandehi	193	96	18	307	1,069,324	3,483
50	5	Kapilbastu	69	18	5	92	670,038	7,283
51	5	Arghakhanchi	21	5	-	26	202,556	7,791
52	5	Pyuthan	19	12	-	31	242,534	7,824
53	5	Rolpa	19	2	-	21	237,971	11,332
54	5	Rukum East	6	-	-	6	58,562	9,760
55	5	Dang	88	34	4	126	649,878	5,158
56	5	Banke	80	27	6	113	608,317	5,383
57	5	Bardiya	39	19	-	58	480,603	8,286
58	5	Nawalparasi West	49	25	3	77	374,240	4,860
<b>Total</b>			<b>665</b>	<b>264</b>	<b>36</b>	<b>965</b>	<b>5,098,262</b>	<b>5,283</b>
59	6	Rukum West	17	1	1	19	170,405	8,969
60	6	Salyan	22	4	1	27	272,840	10,105
61	6	Surkhet	51	8	2	61	418,940	6,868
62	6	Dailekh	21	1	-	22	298,140	13,552
63	6	Jajarkot	12	1	-	13	198,861	15,297
64	6	Dolpa	12	-	-	12	42,426	3,535
65	6	Jumla	18	1	-	19	125,405	6,600
66	6	Kalikot	13	-	-	13	159,735	12,287
67	6	Mugu	8	-	-	8	64,122	8,015
68	6	Humla	9	1	-	10	58,910	5,891
<b>Total</b>			<b>183</b>	<b>17</b>	<b>4</b>	<b>204</b>	<b>1,809,783</b>	<b>8,871</b>
69	7	Doti	21	1	-	22	213,664	9,712
70	7	Bajhang	16	1	-	17	222,357	13,080
71	7	Kailali	130	22	5	157	951,069	6,058
72	7	Bajura	12	1	-	13	155,779	11,983
73	7	Achham	17	3	-	20	288,220	14,411
74	7	Kanchanpur	62	8	1	71	530,312	7,469
75	7	Darchula	17	2	-	19	144,644	7,613
76	7	Baitadi	17	2	-	19	266,539	14,028
77	7	Dadeldhura	25	1	-	26	158,685	6,103
<b>Total</b>			<b>317</b>	<b>41</b>	<b>6</b>	<b>364</b>	<b>2,931,269</b>	<b>8,053</b>
<b>Grand Total</b>			<b>4,505</b>	<b>1,021</b>	<b>246</b>	<b>5,772</b>	<b>29,996,478</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	27	19	21	81	1	149
No. of Branches <sup>@</sup>	4,505	1,021	246	4,079		9,851
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						5,197
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						3,045

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	692	166	45	674	903	1,577
2	519	71	31	803	621	1,424
Bagmati	1,573	281	94	612	1,948	2,560
Gandaki	556	181	30	527	767	1,294
5	665	264	36	925	965	1,890
Karnali	183	17	4	186	204	390
Sudur Paschim	317	41	6	352	364	716
<b>Total</b>	<b>4,505</b>	<b>1,021</b>	<b>246</b>	<b>4,079</b>	<b>5,772</b>	<b>9,851</b>

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

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

§ E Refers to Infrastructure Development Bank

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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



**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.16	1,075,115.88	3.64	1,081,490.38	3.33	1,106,298.32
2	Fixed:	9.02	1,604,791.08	8.79	1,664,836.95	8.68	1,689,310.20
2.1	up to 1 month	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-
2.3	3-6 months	8.23	293,867.03	7.94	300,443.51	7.80	301,118.48
2.4	6-12 months	8.96	466,993.97	8.70	465,857.57	8.47	487,162.45
2.5	1-2 yrs	9.03	591,804.56	8.78	644,983.76	8.67	647,097.63
2.6	2 yrs and above	10.02	252,125.52	10.02	253,552.11	10.16	253,931.63
3	Call	2.37	294,411.03	1.73	322,925.01	1.36	307,026.87
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	8.24	3,291.96	8.23	3,138.73	8.09	2,830.97
6	Non interest bearing deposits	-	387,608.35	-	295,411.77	-	293,922.36
6.1	Current	-	361,765.65	-	268,205.80	-	266,561.40
6.2	Margin	-	23,727.26	-	24,725.94	-	25,064.31
6.3	Other	-	2,115.45	-	2,480.03	-	2,296.65
	Aggregate	6.01	3,365,218.31	5.77	3,367,802.84	5.61	3,399,388.71

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.37	163,056.24	9.83	160,733.96	9.73	165,256.92
2	Fishery Related	9.95	4,751.44	9.37	4,634.65	9.20	4,641.47
3	Mining Related	10.87	5,180.14	11.10	5,199.44	10.49	5,372.95
4	Agriculture, Forestry & Beverage Production Related	10.89	142,758.63	10.01	138,786.45	9.74	142,120.99
5	Non Food Production Related	10.25	341,968.19	10.30	337,393.74	10.02	340,206.24
6	Construction	10.99	294,292.47	11.02	295,341.18	10.88	291,087.98
7	Electricity, Gas and Water	10.46	153,061.09	10.75	158,824.37	10.56	161,153.62
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.73	40,702.62	10.49	40,250.67	10.24	40,709.53
9	Transport, Communication and Public Utilities	11.22	70,513.19	11.21	67,008.68	11.08	66,162.53
10	Wholesaler & Retailer	10.98	600,807.81	10.41	590,531.41	10.28	603,781.83
11	Finance, Insurance and Real Estate	10.53	222,514.55	9.87	212,288.98	8.91	206,690.88
12	Hotel or Restaurant	10.61	127,550.63	10.60	130,153.50	10.36	131,310.78
13	Other Services	10.86	137,152.30	10.82	139,542.20	10.46	144,086.99
14	Consumption Loans	11.43	137,942.87	11.11	135,033.52	10.89	141,855.37
15	Local Government	4.32	1,538.89	4.23	1,538.97	5.10	1,423.11
16	Others	11.45	376,867.47	11.46	380,781.61	11.39	381,240.13
	Aggregate	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,101.33

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.60	608,333.35	10.71	613,974.93	10.41	616,175.87
2	Overdraft	11.18	421,258.16	10.92	411,744.98	10.66	417,436.91
3	Trust Receipt Loan / Import Loan	8.52	71,861.49	8.87	60,468.16	8.49	62,021.15
4	Demand & Other Working Capital Loan	10.75	683,545.18	10.26	687,275.48	9.99	702,335.94
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.00	208,542.63	10.91	207,779.20	10.83	209,886.45
6	Real Estate Loan	11.16	140,543.75	10.91	142,081.95	10.67	138,324.10
7	Margin Nature Loan	10.85	41,345.03	10.42	41,355.84	10.09	43,165.98
8	Hire Purchase Loan	11.58	144,991.31	11.70	142,548.87	11.47	143,175.17
9	Deprived Sector Loan	10.28	169,089.66	9.38	161,310.25	8.35	158,920.15
10	Bills Purchased	7.26	3,253.77	6.98	3,290.92	6.80	3,279.53
11	Other Product	11.42	327,894.18	11.41	326,212.74	11.30	332,384.73
	Aggregate	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,105.99



**Name list of Bank and Financial Institutions  
Mid-Sept, 2020**

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

## Annex-I

## D. Microfinance Financial Institutions

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

## E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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