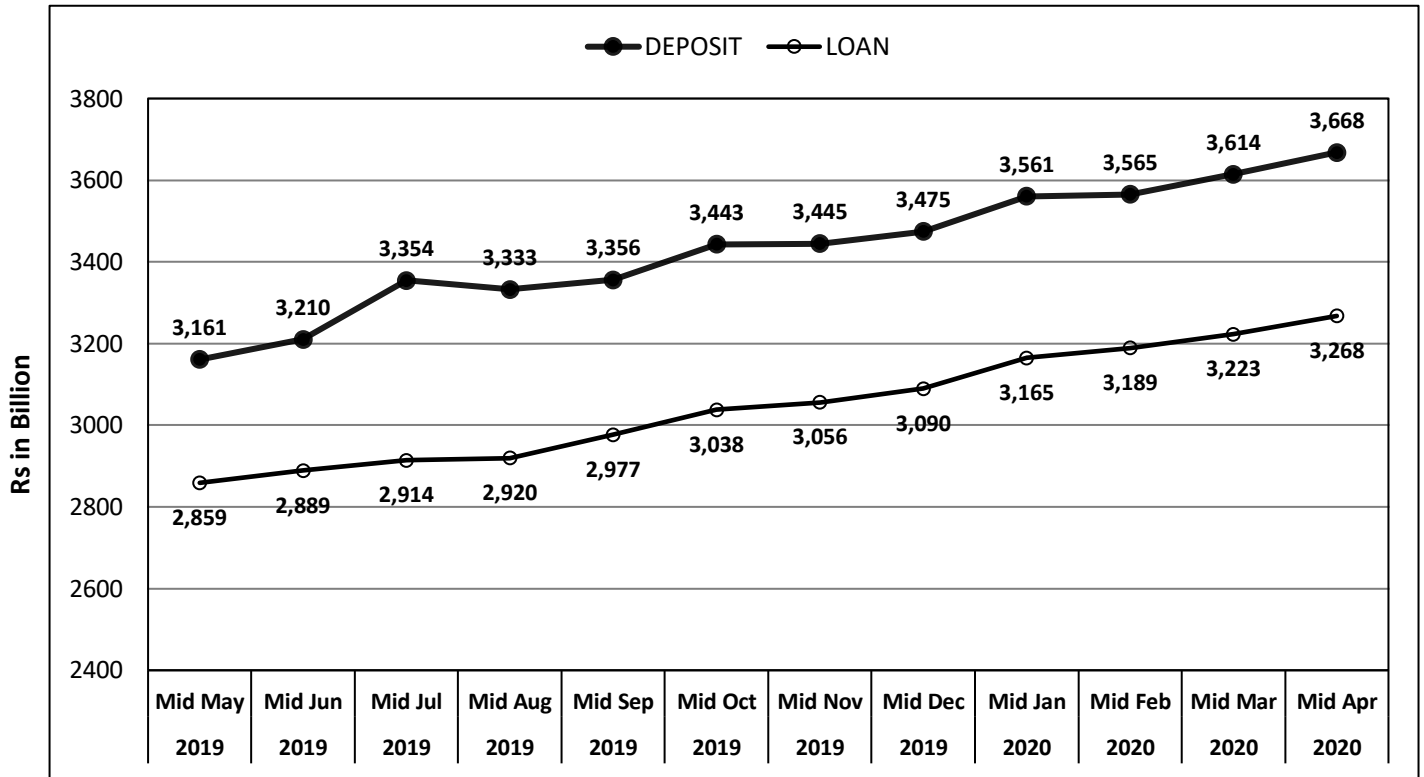


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2076 Chait
Mid-Apr, 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	23	22	89	161
Total Number of Licensed BFIs*	27	23	22	89	161

* 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 Chait End, 2076 (Mid-Apr, 2020)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	92.09	11.41	2.38	105.88
2	Total Credit/GDP	82.43	9.73	2.16	94.32
3	Total Credit/ Total Deposit	89.51	85.28	90.68	89.08
4	CCD Ratio [#]	77.01	75.39	75.08	76.54
5	Fixed Deposit/Total Deposit	48.09	50.75	53.81	48.50
6	Saving Deposit/Total Deposit	31.05	31.90	28.21	31.07
7	Current Deposit/Total Deposit	9.19	2.36	0.45	8.25
8	Call Deposit/Total Deposit	10.58	14.82	10.02	11.02
9	NPL/ Total Loan	1.72	1.48	6.76	1.81
10	Total LLP@/Total Loan	2.13	11.42	8.78	3.24
11	Deprived Sector Loan/Total Loan [§]	6.47	9.75	8.44	6.85
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	9.30	9.99	14.88	9.50
2	Investment in Gov. Securities/Total Deposit	12.17	3.58	7.04	11.13
3	Total Liquid Assets/Total Deposit	22.45	26.36	32.24	23.10
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	11.23	13.11	18.62	11.55
2	Total Capital/RWA	13.38	14.22	19.99	13.59
D. Financial Access					
1	No. of institutions	27	23	22	72
2	No. of Branches	4,218	1,216	239	5,673
3	No. of Deposit Accounts	26,568,299	4,668,363	649,117	31,885,779
4	No. of Loan Accounts	1,150,750	329,196	45,489	1,525,435
5	No. of Branchless Banking Centers	1,586	-	-	1,586
6	No. of Branchless Banking Customers	190,250	-	-	190,250
7	No. of Mobile Banking Customers	9,465,648	1,118,251	86,173	10,670,072
8	No. of Internet Banking Customers	959,636	27,334	5,754	992,724
9	No. of ATMs	3,566	328	51	3,945
10	No. of Debit Cards	6,943,150	269,319	30,684	7,243,153
11	No. of Credit Cards	156,749	-	-	156,749
12	No. of Prepaid Cards	65,530	-	-	65,530
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	6.74			
	(a) Saving	4.72			
	(b) Fixed	9.73			
	(c) Call	4.29			
2	Wt. Avg Interest Rate on Credit	11.77			

Note:

Bank balance includes money at call

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

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

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

Chaitra month end (last day) CCD ratio

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

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	308,652	370,014	446,402	484,711	483,713	19.88	20.64	-0.21
a. Paid-up Capital	225,314	282,196	305,885	325,816	328,811	25.25	8.39	0.92
b. Statutory Reserves	53,665	63,756	76,174	91,121	92,259	18.80	19.48	1.25
c. Retained Earning	(3,005)	(1,932)	4,538	7,301	4,340	-35.71	-334.90	-40.56
d. Others Reserves	32,678	25,995	59,805	60,473	58,304	-20.45	130.07	-3.59
2 BORROWINGS	31,800	35,453	90,729	101,030	112,277	11.49	155.92	11.13
a. NRB	7,094	12,122	22,927	18,904	20,140	70.87	89.14	6.54
b. "A"Class Licensed Institution	9,094	8,583	34,286	23,038	27,106	-5.62	299.48	17.66
c. Foreign Banks and Fin. Ins.	-	-	3,299	7,930	9,406	0.00	0.00	18.61
d. Other Financial Ins.	5,299	2,436	3,283	3,043	2,678	-54.04	34.79	-12.00
e. Bonds and Securities	10,312	12,312	26,935	48,115	52,947	19.39	118.76	10.04
3 DEPOSITS	2,384,807	2,836,930	3,354,428	3,614,357	3,668,171	18.96	18.24	1.49
a. Current	204,361	256,809	311,505	289,100	302,758	25.66	21.30	4.72
b. Savings	816,572	947,024	1,060,516	1,099,019	1,139,865	15.98	11.98	3.72
c. Fixed	998,259	1,229,731	1,526,497	1,771,220	1,779,234	23.19	24.13	0.45
d. Call Deposits	333,350	367,597	417,390	412,107	404,340	10.27	13.55	-1.88
e. Others	32,265	35,770	38,519	42,911	41,974	10.86	7.69	-2.18
4 Bills Payable	2,219	3,109	2,309	7,683	2,159	40.09	-25.72	-71.90
5 Other Liabilities	224,201	263,876	303,249	365,661	392,517	17.70	14.92	7.34
1. Loan Loss Provision	52,553	55,009	54,893	67,136	69,003	4.67	-0.21	2.78
2. Interest Suspense a/c	34,892	37,705	20,271	28,369	28,113	8.06	-46.24	-0.91
3. Others	136,756	171,163	228,085	270,155	295,401	25.16	33.26	9.34
6 Reconciliation A/c	2,359	4,265	15,556	13,041	3,342	80.84	264.72	-74.37
7 Profit & Loss A/c	54,882	61,338	73,519	46,161	50,983	11.76	19.86	10.45
TOTAL	3,008,920	3,574,985	4,286,193	4,632,643	4,713,162	18.81	19.89	1.74
Assets								
1 LIQUID FUNDS	423,242	439,299	466,279	452,673	438,901	3.79	6.14	-3.04
a. Cash Balance	64,373	74,893	92,563	90,578	97,726	16.34	23.59	7.89
Nepalese Notes & Coins	63,283	72,208	84,640	79,877	85,287	14.10	17.22	6.77
Foreign Currency	1,090	2,685	7,923	10,700	12,439	146.37	195.09	16.25
b. Bank Balance	305,795	298,098	295,862	267,208	250,597	-2.52	-0.75	-6.22
1. In Nepal Rastra Bank	233,257	218,135	215,138	198,128	172,331	-6.48	-1.37	-13.02
2. "A"Class Licensed Institution	38,882	41,055	29,036	26,386	23,525	5.59	-29.28	-10.84
3. Other Financial Ins.	6,369	7,557	13,010	9,311	9,533	18.65	72.16	2.38
4. In Foreign banks	27,287	31,352	38,678	33,384	45,209	14.89	23.37	35.42
c. Money at Call	53,074	66,307	77,853	94,887	90,578	24.93	17.41	-4.54
2 INVESTMENTS	232,707	331,231	375,402	366,848	409,640	42.34	13.34	11.66
a. Govt. Securities	214,381	295,854	374,262	365,672	408,300	38.00	26.50	11.66
b. Others	18,326	35,377	1,140	1,177	1,340	93.05	-96.78	13.88
3 SHARE & OTHER INVESTMENT	129,938	109,665	186,189	184,178	181,505	-15.60	69.78	-1.45
4 LOANS & ADVANCES								
(Including Bills Purchased)	1,994,078	2,422,798	2,913,970	3,223,216	3,267,676	21.50	20.27	1.38
4.1 LOANS & ADVANCES	1,976,880	2,419,842	2,910,511	3,219,858	3,264,098	22.41	20.28	1.37
a. Private Sector	1,923,942	2,355,915	2,819,279	3,107,027	3,147,504	22.45	19.67	1.30
b. Financial Institutions	44,543	58,056	86,056	108,489	112,717	30.34	48.23	3.90
c. Government Organizations	8,394	5,871	5,176	4,342	3,877	-30.06	-11.83	-10.71
4.2 BILLS PURCHASED	17,199	2,956	3,459	3,358	3,578	-82.81	17.03	6.53
5 LOANS AGT. COLLECTED BILLS	571	129	-	-	-	-77.46	-100.00	0.00
6 FIXED ASSETS	40,634	47,763	71,420	77,449	77,263	17.54	49.53	-0.24
7 OTHER ASSETS	166,139	206,834	253,949	308,715	315,698	24.49	22.78	2.26
a. Accrued Interests	37,666	43,309	46,171	112,436	134,353	14.98	6.61	19.49
b. Others	128,473	163,525	207,777	152,088	140,798	27.28	27.06	-7.42
8 Expenses not Written off	279	264	26	150	173	-5.36	-89.99	15.20
9 Non Banking Assets	4,465	4,614	5,716	6,097	6,645	3.33	23.87	8.99
10 Reconciliation Account	16,631	12,389	13,167	13,057	15,105	-25.51	6.28	15.68
11 Profit & Loss A/c	235	1	75	258	557	-99.69	10417.22	115.34
TOTAL	3,008,920	3,574,985	4,286,193	4,632,643	4,713,162	18.81	19.89	1.74

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	262,230	314,190	385,245	422,688	421,390	19.81	22.62	-0.31
a. Paid-up Capital	185,011	231,458	252,260	274,327	277,155	25.10	8.99	1.03
b. Statutory Reserves	46,702	56,203	67,359	81,867	82,927	20.34	19.85	1.29
c. Retained Earning	891	3,053	8,249	8,814	6,955	242.69	170.19	-21.09
d. Others Reserves	29,627	23,477	57,377	57,679	54,352	-20.76	144.40	-5.77
2 BORROWINGS	29,667	33,552	82,024	95,880	106,392	13.09	144.47	10.96
a. NRB	6,081	11,690	21,327	18,683	19,274	92.25	82.43	3.16
b. "A"Class Licensed Institution	7,974	7,113	27,181	18,111	22,436	-10.80	282.13	23.88
c. Foreign Banks and Fin. Ins.	-	-	3,299	7,930	9,406	0.00	0.00	18.61
d. Other Financial Ins.	5,299	2,436	3,283	3,042	2,678	-54.04	34.79	-11.96
e. Bonds and Securities	10,312	12,312	26,935	48,115	52,599	19.39	118.76	9.32
3 DEPOSITS	2,093,256	2,471,514	2,880,092	3,142,465	3,190,249	18.07	16.53	1.52
a. Current	199,360	249,248	301,550	281,874	293,068	25.02	20.98	3.97
b. Savings	703,029	811,668	901,359	953,027	990,438	15.45	11.05	3.93
c. Fixed	879,140	1,070,788	1,308,269	1,528,399	1,534,162	21.80	22.18	0.38
d. Call Deposits	285,289	308,550	336,801	342,953	337,465	8.15	9.16	-1.60
e. Others	26,438	31,261	32,114	36,212	35,116	18.24	2.73	-3.03
4 Bills Payable	2,179	3,050	2,239	7,656	2,123	40.00	-26.59	-72.27
5 Other Liabilities	190,587	228,764	264,670	323,425	356,966	20.03	15.70	10.37
1. Loan Loss Provision	41,453	44,118	42,916	54,673	58,825	6.43	-2.72	7.59
2. Interest Suspense a/c	26,199	28,593	10,597	15,973	16,745	9.14	-62.94	4.84
3. Others	122,935	156,052	211,156	252,779	281,395	26.94	35.31	11.32
6 Reconciliation A/c	(2,298)	(432)	8,608	3,051	3,313	-81.22	-2094.36	8.58
7 Profit & Loss A/c	45,610	53,633	64,456	42,400	45,649	17.59	20.18	7.66
TOTAL	2,621,230	3,104,271	3,687,334	4,037,565	4,126,082	18.43	18.78	2.19
Assets								
1 LIQUID FUNDS	335,601	328,307	348,011	338,358	328,001	-2.17	6.00	-3.06
a. Cash Balance	56,469	66,242	82,456	80,694	88,166	17.31	24.48	9.26
Nepalese Notes & Coins	55,472	63,741	74,684	70,256	75,944	14.91	17.17	8.10
Foreign Currency	997	2,501	7,772	10,437	12,223	150.87	210.80	17.10
b. Bank Balance	261,547	244,464	242,924	223,059	208,368	-6.53	-0.63	-6.59
1. In Nepal Rastra Bank	218,402	201,684	196,554	179,242	155,797	-7.65	-2.54	-13.08
2. "A"Class Licensed Institution	15,694	11,245	7,476	10,273	7,126	-28.35	-33.51	-30.63
3. Other Financial Ins.	227	192	223	163	241	-15.65	16.34	47.45
4. In Foreign banks	27,224	31,344	38,671	33,381	45,204	15.13	23.38	35.42
c. Money at Call	17,585	17,601	22,631	34,605	31,467	0.09	28.58	-9.07
2 INVESTMENTS	226,811	321,107	356,216	352,208	389,335	41.57	10.93	10.54
a. Govt. Securities	208,700	285,850	355,159	351,260	388,354	36.97	24.25	10.56
b. Others	18,111	35,257	1,057	948	982	94.67	-97.00	3.52
3 SHARE & OTHER INVESTMENT	126,101	103,824	179,087	176,710	173,693	-17.67	72.49	-1.71
4 LOANS & ADVANCES								
(Including Bills Purchased)	1,735,328	2,112,202	2,500,066	2,813,984	2,855,659	21.72	18.36	1.48
4.1 LOANS & ADVANCES	1,718,132	2,109,246	2,496,607	2,810,626	2,852,082	22.76	18.36	1.47
a. Private Sector	1,668,294	2,049,940	2,414,260	2,705,071	2,744,066	22.88	17.77	1.44
b. Financial Institutions	41,449	53,464	77,175	101,217	104,144	28.99	44.35	2.89
c. Government Organizations	8,388	5,842	5,172	4,338	3,872	-30.35	-11.48	-10.73
4.2 BILLS PURCHASED	17,196	2,956	3,459	3,358	3,578	-82.81	17.03	6.53
5 LOANS AGT. COLLECTED BILLS	571	129	-	-	-	-77.46	-100.00	0.00
6 FIXED ASSETS	35,012	41,139	62,650	67,668	67,696	17.50	52.29	0.04
7 OTHER ASSETS	146,337	186,241	230,511	280,456	290,572	27.27	23.77	3.61
a. Accrued Interests	28,672	33,650	35,840	96,271	120,304	17.36	6.51	24.96
b. Others	117,665	152,590	194,671	143,788	133,325	29.68	27.58	-7.28
8 Expenses not Written off	260	247	18	129	126	-5.00	-92.74	-2.28
9 Non Banking Assets	3,133	3,380	4,555	4,989	5,515	7.88	34.77	10.54
10 Reconciliation Account	11,901	7,696	6,219	3,063	15,082	-35.33	-19.19	392.31
11 Profit & Loss A/c	176	-	-	-	402	-100.00	0.00	0.00
TOTAL	2,621,230	3,104,271	3,687,334	4,037,565	4,126,082	18.43	18.78	2.19

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2017	2018	2019	2020	2020	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	38,281	44,037	47,933	46,972	47,274	15.03	8.85	0.64
	a. Paid-up Capital	30,210	38,004	40,039	37,499	37,665	25.80	5.36	0.44
	b. Statutory Reserves	4,803	5,021	6,067	6,264	6,342	4.54	20.83	1.23
	c. Retained Earning	1,287	(531)	427	1,738	637	-141.26	-180.42	-63.35
	d. Others Reserves	1,981	1,543	1,400	1,470	2,631	-22.15	-9.24	79.00
2	BORROWINGS	876	731	5,173	2,801	2,455	-16.59	607.67	-12.38
	a. NRB	501	221	1,406	141	501	-55.92	536.37	255.07
	b. "A"Class Licensed Institution	375	510	3,767	2,660	1,953	36.00	638.56	-26.57
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00
3	DEPOSITS	239,420	301,858	398,341	389,720	395,329	26.08	31.96	1.44
	a. Current	4,910	7,280	9,426	6,653	9,318	48.27	29.48	40.06
	b. Savings	95,029	114,849	135,366	122,808	126,124	20.86	17.86	2.70
	c. Fixed	94,271	124,858	178,880	197,881	200,631	32.45	43.27	1.39
	d. Call Deposits	44,105	54,586	74,358	61,743	58,600	23.76	36.22	-5.09
	e. Others	1,105	285	311	635	656	-74.22	9.26	3.33
4	Bills Payable	39	54	59	26	36	37.29	9.25	38.87
5	Other Liabilities	16,330	17,211	20,723	23,026	16,681	5.40	20.41	-27.55
	1. Loan Loss Provision	4,205	4,384	5,639	5,856	3,464	4.25	28.65	-40.85
	2. Interest Suspense a/c	2,087	1,607	2,069	3,804	2,546	-23.00	28.79	-33.06
	3. Others	10,038	11,220	13,014	13,366	10,672	11.78	15.98	-20.16
6	Reconciliation A/c	3,260	4,584	6,828	9,990	29	40.62	48.97	-99.71
7	Profit & Loss A/c	6,873	6,227	7,258	3,083	4,596	-9.40	16.57	49.07
	TOTAL	305,079	374,701	486,316	475,617	466,400	22.82	29.79	-1.94
	Assets								
1	LIQUID FUNDS	71,097	89,988	94,564	90,903	90,080	26.57	5.08	-0.91
	a. Cash Balance	6,813	7,344	8,673	8,415	8,150	7.80	18.08	-3.15
	Nepalese Notes & Coins	6,720	7,160	8,521	8,153	7,934	6.55	19.01	-2.68
	Foreign Currency	93	184	151	263	216	98.24	-18.00	-17.77
	b. Bank Balance	34,886	42,555	40,335	31,906	31,345	21.98	-5.22	-1.76
	1. In Nepal Rastra Bank	12,554	14,045	15,331	15,471	13,555	11.88	9.16	-12.38
	2. "A"Class Licensed Institution	17,790	23,101	16,437	11,103	12,369	29.85	-28.85	11.41
	3. Other Financial Ins.	4,479	5,401	8,560	5,329	5,415	20.60	58.48	1.62
	4. In Foreign banks	63	7	7	2	5	-88.33	-3.28	114.23
	c. Money at Call	29,398	40,089	45,556	50,582	50,585	36.37	13.64	0.01
2	INVESTMENTS	4,361	7,774	15,305	11,655	14,349	78.25	96.87	23.11
	a. Govt. Securities	4,361	7,654	15,245	11,450	14,134	75.50	99.18	23.44
	b. Others	-	120	60	205	215	0.00	-50.00	4.88
3	SHARE & OTHER INVESTMENT	2,348	3,668	4,745	4,831	5,134	56.21	29.36	6.27
4	LOANS & ADVANCES								
	(Including Bills Purchased)	209,605	253,251	345,165	334,733	337,119	20.82	36.29	0.71
	4.1 LOANS & ADVANCES	209,605	253,251	345,165	334,733	337,119	20.82	36.29	0.71
	a. Private Sector	207,149	249,741	338,885	331,106	332,194	20.56	35.69	0.33
	b. Financial Institutions	2,450	3,506	6,276	3,627	4,924	43.10	79.00	35.76
	c. Government Organizations	5	4	4	-	-	-25.54	0.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	3,953	4,726	6,744	7,130	6,923	19.56	42.70	-2.91
7	OTHER ASSETS	9,634	10,047	12,326	15,614	12,138	4.28	22.68	-22.27
	a. Accrued Interests	2,343	2,047	2,609	8,362	5,984	-12.64	27.50	-28.44
	b. Others	7,291	8,000	9,716	6,063	5,214	9.72	21.45	-14.01
8	Expenses not Written off	13	10	6	19	19	-24.70	-35.80	-1.34
9	Non Banking Assets	714	659	624	577	593	-7.73	-5.29	2.84
10	Reconciliation Account	3,355	4,578	6,827	10,000	24	36.47	49.14	-99.76
11	Profit & Loss A/c	-	0	9	154	22	0.00	6827.21	-85.99
	TOTAL	305,079	374,701	486,316	475,617	466,400	22.82	29.79	-1.94

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2017	2018	2019	2020	2020	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	8,140	11,787	13,224	15,052	15,049	44.80	12.19	-0.02
	a. Paid-up Capital	10,093	12,735	13,585	13,990	13,990	26.17	6.68	0.00
	b. Statutory Reserves	2,160	2,531	2,748	2,990	2,990	17.18	8.56	0.00
	c. Retained Earning	(5,183)	(4,454)	(4,138)	(3,252)	(3,252)	-14.06	-7.10	0.01
	d. Others Reserves	1,070	975	1,029	1,324	1,321	-8.82	5.47	-0.21
2	BORROWINGS	1,257	1,170	3,532	2,348	3,430	-6.93	201.89	46.09
	a. NRB	512	210	194	80	365	-58.92	-7.71	358.34
	b. "A"Class Licensed Institution	745	960	3,338	2,267	2,717	28.84	247.86	19.85
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	1	-	0.00	0.00	-100.00
	e. Bonds and Securities	-	-	-	-	348	0.00	0.00	0.00
3	DEPOSITS	52,131	63,558	75,995	82,172	82,593	21.92	19.57	0.51
	a. Current	91	281	530	574	373	207.55	88.38	-35.03
	b. Savings	18,514	20,508	23,791	23,183	23,303	10.77	16.01	0.52
	c. Fixed	24,847	34,085	39,349	44,940	44,441	37.18	15.44	-1.11
	d. Call Deposits	3,957	4,460	6,231	7,411	8,274	12.73	39.70	11.65
	e. Others	4,721	4,224	6,094	6,064	6,202	-10.54	44.28	2.27
4	Bills Payable	1	5	11	1	0	327.14	134.61	-72.30
5	Other Liabilities	17,284	17,902	17,857	19,211	18,869	3.57	-0.25	-1.78
	1. Loan Loss Provision	6,895	6,507	6,338	6,607	6,714	-5.63	-2.60	1.62
	2. Interest Suspense a/c	6,606	7,505	7,604	8,593	8,821	13.60	1.33	2.65
	3. Others	3,783	3,890	3,915	4,010	3,334	2.83	0.64	-16.86
6	Reconciliation A/c	1,397	113	120	0	1	-91.91	6.10	1694.55
7	Profit & Loss A/c	2,400	1,478	1,805	678	738	-38.40	22.08	8.81
	TOTAL	82,610	96,013	112,543	119,461	120,680	16.22	17.22	1.02
	Assets								
1	LIQUID FUNDS	16,544	21,004	23,704	23,412	20,820	26.95	12.85	-11.07
	a. Cash Balance	1,091	1,307	1,435	1,469	1,409	19.80	9.81	-4.04
	Nepalese Notes & Coins	1,091	1,307	1,435	1,468	1,409	19.80	9.80	-4.04
	Foreign Currency	0	0	0	0	0	-18.20	130.29	0.00
	b. Bank Balance	9,362	11,079	12,603	12,243	10,884	18.34	13.75	-11.10
	1. In Nepal Rastra Bank	2,301	2,407	3,253	3,415	2,979	4.59	35.15	-12.77
	2. "A"Class Licensed Institution	5,398	6,709	5,123	5,010	4,029	24.29	-23.64	-19.57
	3. Other Financial Ins.	1,663	1,964	4,227	3,818	3,877	18.08	115.26	1.53
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	6,092	8,618	9,666	9,700	8,526	41.47	12.17	-12.11
2	INVESTMENTS	1,534	2,350	3,881	2,985	5,955	53.15	65.18	99.53
	a. Govt. Securities	1,320	2,350	3,858	2,961	5,812	78.04	64.18	96.27
	b. Others	215	-	24	24	144	-100.00	0.00	510.64
3	SHARE & OTHER INVESTMENT	1,489	2,172	2,357	2,638	2,679	45.87	8.51	1.53
4	LOANS & ADVANCES								
	(Including Bills Purchased)	49,146	57,345	68,738	74,499	74,898	16.68	19.87	0.54
	4.1 LOANS & ADVANCES	49,143	57,345	68,738	74,499	74,898	16.69	19.87	0.54
	a. Private Sector	48,499	56,235	66,133	70,851	71,244	15.95	17.60	0.56
	b. Financial Institutions	644	1,086	2,605	3,644	3,649	68.56	139.97	0.13
	c. Government Organizations	-	24	-	4	5	0.00	-100.00	10.68
	4.2 BILLS PURCHASED	3	-	-	-	-	-100.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	1,669	1,898	2,026	2,650	2,643	13.68	6.75	-0.27
7	OTHER ASSETS	10,168	10,546	11,111	12,645	12,988	3.72	5.36	2.71
	a. Accrued Interests	6,651	7,611	7,722	7,804	8,066	14.44	1.45	3.36
	b. Others	3,517	2,935	3,389	2,236	2,259	-16.55	15.49	1.02
8	Expenses not Written off	6	7	2	3	29	20.65	-69.16	988.22
9	Non Banking Assets	619	576	537	531	537	-6.92	-6.77	1.10
10	Reconciliation Account	1,376	115	121	(6)	(1)	-91.65	4.95	-76.91
11	Profit & Loss A/c	59	1	66	105	133	-99.00	11229.31	27.25
	TOTAL	82,610	96,013	112,543	119,461	120,680	16.22	17.22	1.02

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

	Mid- July					Mid- Mar	Mid- Apr	% Change		
	2017	2018	2019	2020	2020					
	1	2	3	4	5	2/1	3/2	5/4		
1 Interest Expenses	97,851	167,967	212,129	155,267	175,987	71.66	26.29	13.34		
1.1 Deposit Liabilities	95,609	165,254	208,274	151,765	171,971	72.84	26.03	13.31		
1.1.1 Saving A/c	23,526	39,005	48,102	37,285	41,718	65.80	23.32	11.89		
1.1.2 Fixed A/c	55,651	112,317	143,530	102,766	116,863	101.82	27.79	13.72		
1.1.2.1 Upto 3 Months Fixed A/c	2,496	8,398	8,211	5,458	5,939	236.48	-2.22	8.81		
1.1.2.2 3 to 6 Months fixed A/c	2,673	6,799	10,806	11,463	13,001	154.39	58.93	13.42		
1.1.2.3 6 Months to 1 Year Fixed A/c	29,697	57,784	72,244	51,457	57,669	94.58	25.02	12.07		
1.1.2.4 Above 1 Year	20,785	39,336	52,269	34,388	40,255	89.25	32.88	17.06		
1.1.3 Call Deposit	16,430	13,818	16,374	11,544	13,197	-15.90	18.50	14.31		
1.1.4 Certificate of Deposits	2	114	268	169	193	5683.67	134.99	14.09		
1.2 Others	2,242	2,713	3,855	3,502	4,016	21.00	42.11	14.68		
2 Commission/Fee Expense	601	613	1,668	1,120	1,239	1.97	172.29	10.62		
3 Employees Expenses	26,627	31,472	39,312	28,230	32,823	18.20	24.91	16.27		
4 Office Operating Expenses	20,755	25,517	29,456	20,262	23,305	22.95	15.44	15.02		
5 Exchange Fluctuation Loss	109	125	35	550	37	15.31	-71.96	-93.29		
5.1 Due to Change in Exchange Rates	88	102	26	545	18	16.08	-74.34	-96.66		
5.2 Due to Foreign Currency Transactions	21	23	9	5	19	12.00	-61.39	246.03		
6 Non-Operating Expenses	34	58	164	93	252	74.28	180.08	171.81		
7. Provision for Risk	12,763	15,147	19,852	12,717	19,317	18.68	31.06	51.90		
7.1 Loan loss Provision	11,477	12,875	19,032	12,428	19,222	12.17	47.83	54.67		
7.1.1 General Loan loss Provision	7,036	6,484	8,358	5,528	10,151	-7.84	28.90	83.62		
7.1.1.1 Pass Loan Loss Provision	6,257	5,679	6,457	4,001	7,600	-9.24	13.71	89.95		
7.1.1.2 Watch List Provision	779	806	1,901	1,527	2,551	3.44	135.94	67.03		
7.1.2 Special Loan Loss Provision	4,375	6,216	9,623	6,369	8,836	42.07	54.80	38.73		
7.1.3 Additional Loan Loss Provision	66	174	1,051	531	235	162.29	503.65	-55.68		
7.2. Provision for Non-Banking Assets	1,053	1,255	481	212	74	19.15	-61.67	-65.34		
7.3. Provision for Loss on Investment	186	716	147	67	14	284.90	-79.49	-78.44		
7.4. Provision for Loss of Other Assets	46	302	191	10	7	0.00	0.00	-29.78		
8 Loan Written Off	996	971	917	263	501	-2.50	-5.53	90.48		
9 Provision for Staff Bonus	6,657	7,982	8,857	5,938	6,526	19.90	10.96	9.90		
10 Provision for Income Tax	20,371	24,583	30,505	18,842	21,134	20.68	24.09	12.16		
11 Others	56	29	21	20	25	-48.09	-28.98	21.51		
12 Net Profit	54,665	61,337	74,230	45,962	50,492	12.20	21.02	9.85		
TOTAL EXPENSES	241,483	335,802	417,146	289,264	331,636	39.06	24.22	14.65		
Income										
1. Interest Income	194,358	283,227	359,820	250,295	288,601	45.72	27.04	15.30		
1.1. On Loans and Advance	181,923	265,446	335,598	232,958	268,314	45.91	26.43	15.18		
1.2. On Investment	5,875	10,903	13,247	10,944	12,387	85.58	21.50	13.18		
1.2.1 Government Bonds	4,830	9,360	11,868	10,252	11,595	93.77	26.80	13.10		
1.2.2 Foreign Bonds	153	186	195	76	85	21.29	4.66	10.75		
1.2.3 NRB Bonds	777	1,031	620	560	629	32.69	-39.84	12.32		
1.2.4 Deventure & Bonds	115	327	565	56	79	184.63	72.80	39.73		
1.3 Agency Balance	1,022	988	1,064	581	684	-3.33	7.70	17.80		
1.4 On Call Deposit	3,475	3,928	6,394	3,631	4,618	13.02	62.79	27.18		
1.5 Others	2,063	1,963	3,517	2,181	2,599	-4.83	79.16	19.17		
2. Comission & Discount	11,807	13,569	18,694	13,525	15,710	14.93	37.76	16.16		
2.1 Bills Purchase & Discount	240	117	218	153	182	-51.18	86.03	18.79		
2.2 Comission	9,865	11,381	15,685	11,166	12,777	15.37	37.82	14.42		
2.3 Others	1,702	2,071	2,791	2,205	2,751	21.69	34.75	24.77		
3 Income From Exchange Fluctuation	6,249	7,850	10,506	6,841	8,101	25.62	33.84	18.42		
3.1 Due to Change in Exchange Rate	707	1,537	1,182	1,713	1,139	117.44	-23.10	-33.50		
3.2 Due to Foreign Currency Trans.	5,542	6,313	9,324	5,128	6,962	13.91	47.70	35.77		
4 Other Operating Income	10,772	13,392	15,376	9,137	8,914	24.32	14.81	-2.44		
5 Non Operating Income	3,783	2,491	792	2,391	2,384	-34.15	-68.19	-0.28		
6 Provision Written Back	12,883	14,545	10,302	6,579	7,532	12.90	-29.17	14.49		
7 Recovery from Written off Loan	1,504	673	995	284	315	-55.26	47.82	11.06		
8 Income from Extra Ordinary Expenses	108	53	635	153	14	-50.71	1090.25	-90.81		
9 Net Loss	18	-	26	60	65	-100.00	0.00	8.20		
TOTAL INCOME	241,483	335,802	417,146	289,264	331,636	39.06	24.22	14.65		

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	81,092	141,815	177,011	130,326	147,686	74.88	24.82	13.32
1.1 Deposit Liabilities	79,132	139,186	173,492	126,959	143,837	75.89	24.65	13.29
1.1.1 Saving A/c	17,436	30,569	38,239	30,582	34,225	75.32	25.09	11.91
1.1.2 Fixed A/c	47,955	97,070	122,507	87,237	99,088	102.42	26.21	13.59
1.1.2.1 Upto 3 Months Fixed A/c	2,170	7,668	6,916	3,656	4,326	253.35	-9.82	18.33
1.1.2.2 3 to 6 Months fixed A/c	2,298	5,904	9,377	9,529	10,749	156.88	58.82	12.80
1.1.2.3 6 Months to 1 Year Fixed A/c	25,818	49,040	59,650	44,319	50,358	89.94	21.64	13.63
1.1.2.4 Above 1 Year	17,668	34,458	46,565	29,734	33,655	95.03	35.14	13.19
1.1.3 Call Deposit	13,739	11,433	12,478	8,972	10,331	-16.78	9.13	15.15
1.1.4 Certificate of Deposits	2	114	268	169	193	5683.67	134.99	14.09
1.2 Others	1,960	2,629	3,519	3,367	3,849	34.13	33.87	14.32
2 Commission/Fee Expense	597	608	1,663	1,119	1,227	1.81	173.43	9.63
3 Employees Expenses	23,306	27,585	33,900	24,419	28,458	18.36	22.89	16.54
4 Office Operating Expenses	17,488	21,746	24,478	17,074	19,613	24.35	12.56	14.87
5 Exchange Fluctuation Loss	26	108	22	542	13	321.27	-79.15	-97.67
5.1 Due to Change in Exchange Rates	5	85	14	542	13	1583.93	-83.85	-97.67
5.2 Due to Foreign Currency Transactions	21	23	9	-	-	12.00	-61.82	0.00
6 Non-Operating Expenses	18	53	156	88	223	198.03	192.82	152.25
7. Provision for Risk	10,569	11,964	16,833	10,480	16,659	13.20	40.70	58.95
7.1 Loan loss Provision	9,651	10,356	16,382	10,281	16,651	7.31	58.18	61.95
7.1.1 General Loan loss Provision	6,272	5,380	6,774	4,674	9,099	-14.21	25.91	94.66
7.1.1.1 Pass Loan Loss Provision	5,678	4,860	5,223	3,488	7,054	-14.40	7.46	102.21
7.1.1.2 Watch List Provision	594	520	1,552	1,186	2,045	-12.41	198.29	72.47
7.1.2 Special Loan Loss Provision	3,369	4,856	8,592	5,106	7,407	44.13	76.95	45.05
7.1.3 Additional Loan Loss Provision	10	121	1,015	500	145	1090.14	741.42	-71.06
7.2. Provision for Non-Banking Assets	839	1,030	263	138	-	22.69	-74.49	-100.00
7.3. Provision for Loss on Investment	46	375	4	60	6	717.05	-98.87	-89.86
7.4. Provision for Loss of Other Assets	33	203	185	0	2	0.00	0.00	355.67
8 Loan Written Off	907	885	868	253	490	-2.47	-1.91	94.20
9 Provision for Staff Bonus	5,544	7,011	7,625	5,477	5,766	26.45	8.77	5.29
10 Provision for Income Tax	17,164	21,670	26,928	17,520	18,986	26.26	24.26	8.37
11 Others	48	7	15	19	22	-85.02	103.54	13.54
12 Net Profit	45,434	53,633	65,216	42,400	45,248	18.05	21.60	6.72
TOTAL EXPENSES	202,193	287,085	354,715	249,717	284,389	41.99	23.56	13.88
Income								
1. Interest Income	161,584	241,266	304,367	214,830	245,874	49.31	26.15	14.45
1.1. On Loans and Advance	152,697	227,301	285,281	200,452	229,508	48.86	25.51	14.50
1.2. On Investment	5,687	10,487	12,684	10,472	11,823	84.41	20.95	12.91
1.2.1 Government Bonds	4,702	9,096	11,439	9,837	11,093	93.43	25.77	12.77
1.2.2 Foreign Bonds	153	186	195	76	85	21.29	4.66	10.75
1.2.3 NRB Bonds	747	941	491	510	575	26.06	-47.80	12.74
1.2.4 Deventure & Bonds	84	264	559	49	71	212.71	111.81	46.09
1.3 Agency Balance	483	638	878	484	547	31.95	37.71	13.00
1.4 On Call Deposit	781	1,093	2,190	1,342	1,539	39.89	100.40	14.74
1.5 Others	1,936	1,748	3,334	2,080	2,456	-9.72	90.74	18.06
2. Comission & Discount	11,328	13,027	18,058	13,273	14,328	15.00	38.62	7.95
2.1 Bills Purchase & Discount	240	117	218	153	182	-51.17	86.03	18.79
2.2 Comission	9,582	11,052	15,267	10,989	11,786	15.34	38.14	7.26
2.3 Others	1,507	1,858	2,573	2,131	2,360	23.33	38.48	10.71
3 Income From Exchange Fluctuation	6,128	7,817	10,475	6,787	8,042	27.57	33.99	18.49
3.1 Due to Change in Exchange Rate	629	1,519	1,172	1,683	1,105	141.39	-22.89	-34.36
3.2 Due to Foreign Currency Trans.	5,498	6,298	9,303	5,103	6,937	14.54	47.72	35.93
4 Other Operating Income	8,715	10,703	11,744	6,769	7,458	22.81	9.73	10.17
5 Non Operating Income	2,775	1,960	509	2,049	2,093	-29.35	-74.01	2.11
6 Provision Written Back	10,242	11,618	8,057	5,609	6,311	13.43	-30.65	12.52
7 Recovery from Written off Loan	1,369	647	847	250	275	-52.71	30.82	10.09
8 Income from Extra Ordinary Expenses	52	45	658	149	10	-12.52	1348.42	-93.57
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	202,193	287,085	354,715	249,717	284,389	41.99	23.56	13.88

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13,201	20,949	28,665	20,085	22,821	58.69	36.83	13.63
1.1 Deposit Liabilities	13,087	20,905	28,433	20,008	22,718	59.74	36.01	13.54
1.1.1 Saving A/c	4,677	6,871	8,006	5,345	5,942	46.91	16.52	11.17
1.1.2 Fixed A/c	5,950	11,833	16,780	12,405	14,269	98.89	41.81	15.02
1.1.2.1 Upto 3 Months Fixed A/c	271	602	1,159	1,597	1,382	122.42	92.32	-13.44
1.1.2.2 3 to 6 Months fixed A/c	299	732	1,210	1,669	1,951	144.41	65.26	16.88
1.1.2.3 6 Months to 1 Year Fixed A/c	2,933	6,548	9,967	5,413	5,368	123.26	52.21	-0.83
1.1.2.4 Above 1 Year	2,446	3,950	4,445	3,726	5,568	61.48	12.53	49.43
1.1.3 Call Deposit	2,461	2,201	3,646	2,258	2,507	-10.55	65.67	11.03
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	114	44	232	76	103	-61.53	428.78	35.17
2 Commission/Fee Expense	-	-	-	-	11	0.00	0.00	0.00
3 Employees Expenses	2,687	3,148	4,474	3,116	3,589	17.13	42.13	15.18
4 Office Operating Expenses	2,614	2,941	4,070	2,590	3,011	12.51	38.39	16.23
5 Exchange Fluctuation Loss	83	18	13	8	9	-78.58	-28.61	11.07
5.1 Due to Change in Exchange Rates	83	18	13	3	6	-78.61	-29.10	94.15
5.2 Due to Foreign Currency Transactions	0	0	0	5	4	10.32	188.94	-32.93
6 Non-Operatiing Expenses	14	1	7	2	1	-92.71	586.86	-68.96
7. Provision for Risk	1,566	2,225	2,088	1,679	1,876	42.12	-6.18	11.77
7.1 Loan loss Provision	1,484	1,894	1,906	1,643	1,858	27.64	0.62	13.08
7.1.1 General Loan loss Provision	624	950	1,332	697	865	52.38	40.21	24.08
7.1.1.1 Pass Loan Loss Provision	465	729	1,057	462	473	56.67	44.98	2.49
7.1.1.2 Watch List Provision	158	222	276	236	392	39.79	24.50	66.40
7.1.2 Special Loan Loss Provision	833	911	565	945	989	9.29	-37.97	4.66
7.1.3 Additional Loan Loss Provision	27	33	9	1	4	22.32	-74.36	289.74
7.2. Provision for Non-Banking Assets	25	92	120	24	18	259.78	31.00	-25.42
7.3. Provision for Loss on Investment	46	148	62	7	-	224.17	-58.21	-100.00
7.4. Provision for Loss of Other Assets	11	91	0	5	-	0.00	0.00	-100.00
8 Loan Written Off	40	82	4	4	4	105.74	-95.70	0.00
9 Provision for Staff Bonus	942	846	1,052	396	684	-10.21	24.40	72.61
10 Provision for Income Tax	2,724	2,535	3,075	1,142	1,935	-6.92	21.29	69.37
11 Others	1	21	0	0	2	2493.62	-98.52	12506.54
12 Net Profit	6,872	6,227	7,258	2,951	4,596	-9.40	16.57	55.76
TOTAL EXPENSES	30,743	38,991	50,705	31,973	38,538	26.83	30.04	20.53
Income								
1. Interest Income	26,568	34,091	45,718	28,892	35,199	28.32	34.10	21.83
1.1. On Loans and Advance	24,001	31,194	41,784	26,690	32,253	29.97	33.95	20.84
1.2. On Investment	136	309	434	349	423	127.69	40.73	21.04
1.2.1 Government Bonds	95	186	330	330	403	95.44	77.21	22.20
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	12	65	105	18	19	425.81	62.04	6.49
1.2.4 Deventure & Bonds	28	58	-	1	-	106.58	-100.00	-100.00
1.3 Agency Balance	344	234	35	7	9	-31.99	-85.22	20.52
1.4 On Call Deposit	2,056	2,227	3,387	1,790	2,439	8.33	52.09	36.27
1.5 Others	31	128	79	55	76	310.96	-38.78	36.39
2. Comission & Discount	385	456	554	206	1,334	18.45	21.62	546.39
2.1 Bills Purchase & Discount	0	-	0	-	-	-100.00	0.00	0.00
2.2 Comission	263	291	383	163	974	10.43	31.56	497.15
2.3 Others	121	165	171	43	360	35.88	4.08	732.38
3 Income From Exchange Fluctuation	121	32	31	54	59	-73.36	-3.07	9.96
3.1 Due to Change in Exchange Rate	77	17	10	29	34	-77.72	-42.21	15.02
3.2 Due to Foreign Currency Trans.	44	15	21	25	25	-65.69	41.59	3.90
4 Other Operating Income	1,657	2,137	2,995	1,943	1,002	29.02	40.14	-48.41
5 Non Operating Income	445	356	163	181	127	-19.95	-54.22	-30.11
6 Provision Written Back	1,547	1,904	1,242	669	790	23.09	-34.79	18.01
7 Recovery from Written off Loan	13	10	34	3	3	-23.53	253.95	0.00
8 Income from Extra Ordinary Expenses	9	5	(42)	3	3	-47.64	-968.96	0.00
9 Net Loss	-	-	9	21	22	0.00	0.00	1.63
TOTAL INCOME	30,743	38,991	50,705	31,973	38,538	26.83	30.04	20.53

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	3,557	5,203	6,453	4,856	5,480	46.27	24.02	12.84
1.1 Deposit Liabilities	3,389	5,163	6,349	4,797	5,416	52.34	22.97	12.90
1.1.1 Saving A/c	1,413	1,565	1,856	1,358	1,551	10.80	18.59	14.20
1.1.2 Fixed A/c	1,747	3,414	4,243	3,124	3,506	95.50	24.25	12.22
1.1.2.1 Upto 3 Months Fixed A/c	55	127	137	205	230	132.03	8.05	12.18
1.1.2.2 3 to 6 Months fixed A/c	75	163	219	265	301	117.83	34.39	13.60
1.1.2.3 6 Months to 1 Year Fixed A/c	946	2,196	2,627	1,725	1,943	132.16	19.62	12.60
1.1.2.4 Above 1 Year	671	928	1,259	928	1,032	38.32	35.65	11.13
1.1.3 Call Deposit	230	184	250	315	359	-20.25	36.42	14.00
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	168	40	104	59	64	-76.17	159.64	8.54
2 Commission/Fee Expense	4	5	5	1	1	28.84	20.25	1.80
3 Employees Expenses	634	740	938	695	777	16.78	26.76	11.72
4 Office Operating Expenses	653	830	909	597	681	27.15	9.46	14.03
5 Exchange Fluctuation Loss	-	-	-	-	15	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	-	-	-	-	15	0.00	0.00	0.00
6 Non-Operating Expenses	1	4	1	2	29	223.24	-77.14	1092.50
7. Provision for Risk	628	958	931	558	782	52.42	-2.80	40.07
7.1 Loan loss Provision	343	624	745	504	713	82.01	19.35	41.62
7.1.1 General Loan loss Provision	140	154	252	157	187	9.54	63.68	19.23
7.1.1.1 Pass Loan Loss Provision	114	90	178	51	73	-21.10	98.33	43.48
7.1.1.2 Watch List Provision	27	64	74	106	114	140.41	15.10	7.66
7.1.2 Special Loan Loss Provision	173	450	466	317	440	159.61	3.51	38.52
7.1.3 Additional Loan Loss Provision	29	20	27	29	86	-30.34	34.46	194.92
7.2. Provision for Non-Banking Assets	189	134	98	50	56	-29.13	-26.35	11.69
7.3. Provision for Loss on Investment	94	192	81	(0)	8	103.88	-58.04	-14868.92
7.4. Provision for Loss of Other Assets	3	8	7	5	5	0.00	0.00	0.00
8 Loan Written Off	49	4	46	6	6	-91.21	965.03	0.00
9 Provision for Staff Bonus	171	126	180	65	75	-26.59	42.93	16.11
10 Provision for Income Tax	484	377	502	179	213	-22.00	33.07	18.77
11 Others	7	1	6	1	1	-88.62	605.47	0.00
12 Net Profit	2,359	1,478	1,755	612	648	-37.37	18.78	5.84
TOTAL EXPENSES	8,547	9,726	11,726	7,575	8,709	13.79	20.56	14.97
Income								
1. Interest Income	6,206	7,869	9,734	6,573	7,529	26.81	23.70	14.54
1.1. On Loans and Advance	5,225	6,951	8,533	5,816	6,553	33.04	22.76	12.68
1.2. On Investment	53	107	129	123	141	103.54	19.80	14.45
1.2.1 Government Bonds	33	78	99	85	99	137.67	27.24	16.66
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	18	25	24	32	35	39.47	-3.02	8.95
1.2.4 Deventure & Bonds	2	5	5	7	7	106.85	15.65	12.74
1.3 Agency Balance	194	116	151	89	128	-40.30	30.23	43.69
1.4 On Call Deposit	638	608	817	500	640	-4.74	34.35	28.03
1.5 Others	96	87	105	45	67	-9.07	20.58	49.08
2. Comission & Discount	94	87	82	45	48	-7.69	-5.64	6.65
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	20	39	35	14	16	93.85	-7.90	10.45
2.3 Others	74	49	47	30	32	-34.80	-3.84	4.83
3 Income From Exchange Fluctuation	-	-	-	0	0	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	0	0	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	401	552	636	425	454	37.80	15.30	6.78
5 Non Operating Income	564	175	120	160	165	-68.97	-31.49	2.90
6 Provision Written Back	1,094	1,023	1,003	300	431	-6.50	-1.94	43.59
7 Recovery from Written off Loan	123	16	114	31	37	-86.88	607.52	20.24
8 Income from Extra Ordinary Expenses	47	3	19	2	2	-93.48	505.32	0.00
9 Net Loss	18	-	17	39	43	-100.00	0.00	11.79
TOTAL INCOME	8,547	9,726	11,726	7,575	8,709	13.79	20.56	14.97

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

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	87,899	115,386	157,905	187,213	188,819	31.27	36.85	0.86
Fishery Related	2,329	2,725	4,216	5,273	5,335	17.03	54.70	1.17
Mining Related	3,950	5,033	7,313	5,830	5,952	27.42	45.30	2.11
Agriculture, Forestry & Beverage Production Related	329,835	415,539	510,038	560,804	567,849	25.98	22.74	1.26
Construction	213,029	253,187	309,417	345,282	347,713	18.85	22.21	0.70
Electricity, Gas and Water	63,521	86,863	126,594	149,070	153,123	36.75	45.74	2.72
Metal Products, Machinery & Electronic Equipment & Assemblage	25,045	33,148	37,076	41,096	42,863	32.36	11.85	4.30
Transport, Communication and Public Utilities	76,264	83,255	93,129	93,707	99,229	9.17	11.86	5.89
Wholesaler & Retailer	436,443	532,011	615,309	659,542	662,802	21.90	15.66	0.49
Finance, Insurance and Real Estate	166,374	203,050	233,847	250,507	254,361	22.04	15.17	1.54
Hotel or Restaurant	66,900	91,146	122,122	142,081	144,058	36.24	33.99	1.39
Other Services	90,251	105,969	122,900	137,968	148,028	17.42	15.98	7.29
Consumption Loans	158,359	166,319	163,819	163,025	162,074	5.03	-1.50	-0.58
Local Government	1,569	1,554	1,569	1,564	1,567	-0.96	1.00	0.17
Others	272,882	327,742	406,642	470,354	471,730	20.10	24.07	0.29
TOTAL	1,994,649	2,422,926	2,911,897	3,213,315	3,255,503	21.47	20.18	1.31
Productwise								
Term Loan	320,735	423,648	562,527	682,878	701,695	32.09	32.78	2.76
Overdraft	361,907	410,911	455,716	484,123	491,071	13.54	10.90	1.44
Trust Receipt Loan / Import Loan	64,530	113,869	127,216	143,540	147,489	76.46	11.72	2.75
Demand & Other Working Capital Loan	404,195	498,116	615,755	679,937	684,967	23.24	23.62	0.74
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	168,384	201,682	237,959	259,158	259,702	19.77	17.99	0.21
Real Estate Loan	127,319	142,005	146,991	157,811	158,164	11.54	3.51	0.22
Margin Nature Loan	41,170	41,129	45,417	46,397	47,433	-0.10	10.43	2.23
Hire Purchase Loan	150,400	171,054	180,957	182,307	181,120	13.73	5.79	-0.65
Deprived Sector Loan	111,985	137,728	177,390	196,254	203,631	22.99	28.80	3.76
Bills Purchased	17,354	2,859	3,342	4,175	4,330	-83.53	16.90	3.72
Other Product	226,670	279,927	358,628	376,735	375,901	23.50	28.11	-0.22
Total	1,994,649	2,422,926	2,911,897	3,213,315	3,255,503	21.47	20.18	1.31
Collateral wise								
Gold and Silver	37,467	38,070	38,246	38,583	39,171	1.61	0.46	1.52
Government Securities	998	470	336	421	214	-52.86	-28.53	-49.26
Non Governmental Securities	34,635	37,124	35,873	36,684	37,635	7.19	-3.37	2.59
Fixed Deposit Receipts	22,176	18,558	24,099	22,710	22,189	-16.32	29.86	-2.29
Own	20,781	17,907	23,569	22,282	21,771	-13.83	31.62	-2.29
Other Licences Institutions	1,395	650	530	428	418	-53.38	-18.51	-2.45
Collateral of Properties	1,734,997	2,136,643	2,600,225	2,869,160	2,899,101	23.15	21.70	1.04
Fixed Assets	1,459,790	1,788,776	2,206,624	2,443,351	2,467,555	22.54	23.36	0.99
Current Assets	275,207	347,867	393,601	425,809	431,547	26.40	13.15	1.35
Against security of Bill	15,874	18,166	23,281	34,279	35,195	14.44	28.15	2.67
Domestic Bills	798	826	2,382	1,133	1,116	3.49	188.24	-1.51
Foreign Bills	15,075	17,340	20,899	33,146	34,079	15.02	20.52	2.82
Against Guarantee	63,293	78,284	100,601	110,542	113,270	23.69	28.51	2.47
Government Guarantee	2,560	2,348	2,365	2,366	2,367	-8.27	0.72	0.05
Institutional Guarantee	42,759	55,645	77,217	82,550	84,745	30.14	38.77	2.66
Personal Guarantee	5,340	6,081	5,846	8,141	8,756	13.86	-3.86	7.55
Collective Guarantee	5,829	7,086	7,398	8,587	8,295	21.56	4.42	-3.40
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,555	1,534	14.45	-1.16	-1.32
Other Guarantee	5,336	5,444	6,112	7,343	7,572	2.02	12.28	3.13
Credit Card	906	1,257	1,670	2,085	1,976	38.78	32.88	-5.26
Others	84,304	94,353	87,565	98,850	106,752	11.92	-7.19	7.99
Total	1,994,649	2,422,926	2,911,897	3,213,315	3,255,503	21.47	20.18	1.31

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	73,353	96,590	131,517	160,204	161,568	31.68	36.16	0.85
Fishery Related	1,997	2,330	3,427	4,495	4,548	16.72	47.04	1.18
Mining Related	3,468	4,420	6,887	5,567	5,730	27.47	55.80	2.94
Agriculture, Forestry & Beverage Production Related	315,942	398,079	483,686	535,962	542,478	26.00	21.50	1.22
Construction	178,777	212,488	251,365	286,102	288,150	18.86	18.30	0.72
Electricity, Gas and Water	59,345	82,192	119,658	143,179	147,138	38.50	45.58	2.77
Metal Products, Machinery & Electronic Equipment & Assemblage	22,633	29,803	32,235	37,398	39,129	31.68	8.16	4.63
Transport, Communication and Public Utilities	52,471	57,257	63,602	69,016	74,459	9.12	11.08	7.89
Wholesaler & Retailer	397,945	483,927	550,845	595,229	598,250	21.61	13.83	0.51
Finance, Insurance and Real Estate	148,589	179,843	200,565	218,380	222,027	21.03	11.52	1.67
Hotel or Restaurant	57,139	79,499	105,954	126,529	128,360	39.13	33.28	1.45
Other Services	80,039	95,129	109,323	123,306	133,299	18.85	14.92	8.10
Consumption Loans	134,353	141,446	137,464	137,385	137,342	5.28	-2.82	-0.03
Local Government	1,507	1,500	1,513	1,508	1,511	-0.46	0.86	0.17
Others	208,341	247,825	299,952	359,824	360,620	18.95	21.03	0.22
TOTAL	1,735,899	2,112,330	2,497,993	2,804,083	2,844,610	21.69	18.26	1.45
Productwise								
Term Loan	280,894	369,100	477,035	584,559	602,605	31.40	29.24	3.09
Overdraft	310,487	349,119	374,792	408,529	414,970	12.44	7.35	1.58
Trust Receipt Loan / Import Loan	64,520	113,869	127,214	143,535	147,483	76.49	11.72	2.75
Demand & Other Working Capital Loan	386,184	480,565	598,418	661,326	666,173	24.44	24.52	0.73
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	140,053	167,220	186,651	208,376	208,520	19.40	11.62	0.07
Real Estate Loan	104,245	114,770	118,860	133,160	133,494	10.10	3.56	0.25
Margin Nature Loan	34,420	33,208	35,571	37,151	38,059	-3.52	7.12	2.44
Hire Purchase Loan	120,086	137,333	141,826	147,908	146,831	14.36	3.27	-0.73
Deprived Sector Loan	93,429	114,232	142,088	160,811	168,222	0.00	0.00	4.61
Bills Purchased	17,352	2,856	3,339	4,175	4,330	-83.54	16.90	3.72
Other Product	184,230	230,060	292,199	314,553	313,923	24.88	27.01	-0.20
Total	1,735,899	2,112,330	2,497,993	2,804,083	2,844,610	21.69	18.26	1.45
Collateral wise								
Gold and Silver	32,843	32,616	31,871	33,262	33,770	-0.69	-2.28	1.53
Government Securities	986	433	298	383	176	-56.10	-31.05	-54.06
Non Governmental Securities	29,674	30,512	27,631	29,206	30,023	2.82	-9.44	2.80
Fixed Deposit Receipts	15,282	13,517	18,896	18,517	18,412	-11.55	39.79	-0.56
Own	13,888	12,876	18,366	18,088	17,994	-7.28	42.64	-0.52
Other Licences Institutions	1,395	641	530	428	418	-54.03	-17.36	-2.45
Collateral of Properties	1,510,055	1,864,917	2,236,454	2,510,358	2,538,268	23.50	19.92	1.11
Fixed Assets	1,234,935	1,517,181	1,843,001	2,084,629	2,106,802	22.86	21.48	1.06
Current Assets	275,119	347,736	393,453	425,729	431,465	26.39	13.15	1.35
Against security of Bill	15,874	18,164	23,279	34,279	35,195	14.43	28.16	2.67
Domestic Bills	798	824	2,380	1,133	1,116	3.17	189.00	-1.51
Foreign Bills	15,075	17,340	20,899	33,146	34,079	15.02	20.52	2.82
Against Guarantee	52,805	64,117	80,168	87,473	90,383	21.42	25.03	3.33
Government Guarantee	2,456	2,250	2,267	2,282	2,283	-8.41	0.75	0.05
Institutional Guarantee	38,747	49,664	65,753	70,300	72,488	28.18	32.40	3.11
Personal Guarantee	4,274	4,505	4,146	5,771	6,313	5.40	-7.98	9.40
Collective Guarantee	641	692	474	470	460	7.95	-31.42	-2.25
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,555	1,534	14.45	-1.16	-1.32
Other Guarantee	5,217	5,324	5,865	7,095	7,305	2.04	10.18	2.95
Credit Card	906	1,257	1,670	2,085	1,976	38.78	32.88	-5.26
Others	77,475	86,798	77,725	88,520	96,406	12.03	-10.45	8.91
Total	1,735,899	2,112,330	2,497,993	2,804,083	2,844,610	21.69	18.26	1.45

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	11,518	15,080	21,662	21,696	21,645	30.93	43.65	-0.23
Fishery Related	276	341	723	712	720	23.65	112.06	1.17
Mining Related	451	592	361	208	167	31.27	-38.99	-19.46
Agriculture, Forestry & Beverage Production Related	11,610	14,743	23,263	21,561	22,018	26.98	57.80	2.12
Construction	27,622	32,571	48,633	49,434	49,796	17.92	49.31	0.73
Electricity, Gas and Water	4,008	4,469	6,597	5,546	5,629	11.51	47.60	1.50
Metal Products, Machinery & Electronic Equipment & Assemblage	1,557	2,254	3,610	2,596	2,640	44.77	60.14	1.70
Transport, Communication and Public Utilities	18,909	20,941	24,873	19,967	20,057	10.75	18.78	0.45
Wholesaler & Retailer	32,766	40,640	55,398	54,410	54,807	24.03	36.31	0.73
Finance, Insurance and Real Estate	14,170	18,547	25,994	23,710	23,873	30.89	40.15	0.69
Hotel or Restaurant	8,381	9,948	13,522	12,642	12,776	18.70	35.92	1.07
Other Services	8,372	8,988	11,457	12,648	12,751	7.36	27.48	0.82
Consumption Loans	19,361	20,685	21,569	20,639	19,855	6.84	4.27	-3.80
Local Government	25	20	23	23	23	-16.90	13.07	0.19
Others	50,581	63,432	87,479	88,942	89,237	25.41	37.91	0.33
TOTAL	209,605	253,251	345,165	334,733	335,996	20.82	36.29	0.38
Productwise								
Term Loan	33,011	45,529	72,328	83,754	84,446	37.92	58.86	0.83
Overdraft	51,420	61,791	76,191	69,061	69,386	20.17	23.30	0.47
Trust Receipt Loan / Import Loan	10	-	-	6	6	-100.00	0.00	0.00
Demand & Other Working Capital Loan	10,587	9,701	11,710	13,250	13,333	-8.37	20.71	0.63
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22,017	26,402	42,448	41,776	42,164	19.92	60.77	0.93
Real Estate Loan	16,955	19,575	20,965	17,214	17,264	15.45	7.10	0.29
Margin Nature Loan	3,835	5,692	7,600	6,838	6,996	48.39	33.52	2.32
Hire Purchase Loan	24,555	27,530	33,002	28,327	28,255	12.11	19.88	-0.25
Deprived Sector Loan	16,415	20,705	30,550	29,684	29,570	0.00	0.00	-0.38
Bills Purchased	-	-	3	-	-	0.00	0.00	0.00
Other Product	30,800	36,327	50,368	44,823	44,574	17.94	38.65	-0.56
Total	209,605	253,251	345,165	334,733	335,996	20.82	36.29	0.38
Collateral wise								
Gold and Silver	4,319	4,851	5,442	4,389	4,457	12.33	12.18	1.54
Government Securities	0	38	18	18	18	24397.71	-52.02	-2.22
Non Governmental Securities	3,801	5,612	7,484	6,601	6,756	47.65	33.36	2.36
Fixed Deposit Receipts	5,265	4,001	4,083	3,313	2,949	-24.00	2.03	-10.99
Own	5,265	3,992	4,083	3,313	2,949	-24.17	2.26	-10.99
Other Licences Institutions	-	9	-	-	-	0.00	-100.00	0.00
Collateral of Properties	186,567	226,108	310,078	301,658	303,324	21.19	37.14	0.55
Fixed Assets	186,556	226,064	310,036	301,644	303,309	21.18	37.14	0.55
Current Assets	11	44	42	14	15	313.42	-4.80	5.31
Against security of Bill	-	-	1	-	-	0.00	0.00	0.00
Domestic Bills	-	-	1	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	9,201	11,959	16,412	17,986	17,714	29.97	37.23	-1.51
Government Guarantee	63	61	61	44	44	-2.90	0.11	0.00
Institutional Guarantee	3,198	4,659	8,352	8,091	8,029	45.69	79.26	-0.76
Personal Guarantee	751	845	1,073	1,733	1,803	12.57	27.00	4.03
Collective Guarantee	5,188	6,394	6,924	8,117	7,835	23.24	8.29	-3.47
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	-	1	2	3	-100.00	0.00	93.18
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	453	682	1,648	768	777	50.59	141.79	1.29
Total	209,605	253,251	345,165	334,733	335,996	20.82	36.29	0.38

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	3,028	3,716	4,726	5,313	5,605	22.72	27.18	5.50
Fishery Related	56	54	66	66	66	-4.58	22.47	0.25
Mining Related	32	21	65	55	55	-32.79	208.41	-0.46
Agriculture, Forestry & Beverage Production Related	2,283	2,717	3,088	3,281	3,353	19.01	13.68	2.18
Construction	6,630	8,128	9,419	9,746	9,767	22.60	15.88	0.22
Electricity, Gas and Water	168	202	339	345	357	20.35	67.94	3.23
Metal Products, Machinery & Electronic Equipment & Assemblage	854	1,091	1,230	1,102	1,094	27.73	12.77	-0.76
Transport, Communication and Public Utilities	4,884	5,057	4,654	4,724	4,713	3.53	-7.96	-0.22
Wholesaler & Retailer	5,732	7,444	9,067	9,902	9,744	29.86	21.81	-1.60
Finance, Insurance and Real Estate	3,616	4,661	7,288	8,418	8,460	28.90	56.38	0.50
Hotel or Restaurant	1,380	1,698	2,647	2,910	2,921	23.06	55.85	0.37
Other Services	1,841	1,852	2,119	2,014	1,978	0.63	14.43	-1.80
Consumption Loans	4,646	4,187	4,786	5,001	4,877	-9.87	14.29	-2.48
Local Government	37	33	33	33	33	-10.79	0.00	0.00
Others	13,960	16,485	19,210	21,587	21,874	18.09	16.53	1.33
TOTAL	49,146	57,345	68,738	74,499	74,898	16.68	19.87	0.54
Productwise								
Term Loan	6,831	9,019	13,163	14,565	14,643	32.04	45.96	0.54
Overdraft	-	-	4,733	6,533	6,714	0.00	0.00	2.77
Trust Receipt Loan / Import Loan	-	-	1	-	-	0.00	0.00	0.00
Demand & Other Working Capital Loan	7,425	7,850	5,628	5,361	5,462	5.73	-28.31	1.88
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,314	8,060	8,861	9,006	9,018	27.65	9.94	0.13
Real Estate Loan	6,118	7,661	7,165	7,437	7,406	25.21	-6.47	-0.42
Margin Nature Loan	2,915	2,230	2,246	2,407	2,378	-23.50	0.72	-1.21
Hire Purchase Loan	5,759	6,191	6,128	6,072	6,034	7.50	-1.01	-0.63
Deprived Sector Loan	2,141	2,791	4,752	5,758	5,839	0.00	0.00	1.40
Bills Purchased	3	3	-	-	-	0.00	-100.00	0.00
Other Product	11,640	13,541	16,061	17,360	17,404	16.32	18.61	0.26
Total	49,146	57,345	68,738	74,499	74,898	16.68	19.87	0.54
Collateral wise								
Gold and Silver	306	604	934	932	944	97.59	54.58	1.35
Government Securities	12	-	20	20	20	-100.00	0.00	0.00
Non Governmental Securities	1,160	1,000	758	878	856	-13.81	-24.20	-2.45
Fixed Deposit Receipts	1,628	1,039	1,120	881	828	-36.21	7.85	-5.99
Own	1,628	1,039	1,120	881	828	-36.21	7.85	-5.99
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	38,376	45,618	53,693	57,144	57,509	18.87	17.70	0.64
Fixed Assets	38,299	45,531	53,587	57,078	57,444	18.88	17.69	0.64
Current Assets	77	87	106	65	66	13.95	21.50	0.69
Against security of Bill	-	3	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	3	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	1,287	2,209	4,021	5,082	5,172	71.62	82.09	1.77
Government Guarantee	40	37	37	40	40	-8.03	0.00	0.00
Institutional Guarantee	814	1,321	3,112	4,159	4,229	62.21	135.57	1.66
Personal Guarantee	315	730	627	637	639	131.73	-14.18	0.31
Collective Guarantee	0	0	-	-	-	0.00	-100.00	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	117	120	245	246	264	2.66	104.57	7.59
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,377	6,873	8,192	9,563	9,568	7.78	19.19	0.05
Total	49,146	57,345	68,738	74,499	74,898	16.68	19.87	0.54

S.N.	BFI Name	ICFC	City/Express	Manju	Reliance
Liabilities					
1	CAPITAL FUND	1,258.76	227.40	888.57	1,040.14
	a. Paid-up Capital	926.50	400.00	818.13	832.42
	b. Calls in Advance	-	2.14	-	-
	c. Proposed Bonus Share	-	-	-	-
	d. General Reserves	210.47	68.63	70.21	76.61
	e. Share Premium	-	4.80	-	1.14
	f. Retained Earning	10.40	(248.92)	0.23	110.93
	g. Others Reserves Fund	111.39	0.75	0.00	19.05
2	BORROWINGS	1,592.37	-	897.00	-
	a. NRB	2.37	-	297.00	-
	b. Interbank Borrowing	1,390.00	-	600.00	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-
	d. Other Financial Ins.	-	-	-	-
	e. Bonds and Securities	200.00	-	-	-
3	DEPOSITS	11,632.99	105.18	7,523.52	4,877.79
	a. Current	86.24	2.07	-	-
	Domestic	86.24	2.07	-	-
	Foreign	-	-	-	-
	b. Savings	3,251.13	73.79	1,232.67	1,293.49
	Domestic	3,251.13	73.79	1,232.67	1,293.49
	Foreign	-	-	-	-
	c. Fixed	7,344.99	21.21	3,568.97	2,340.45
	Domestic	7,344.99	21.21	3,568.97	2,340.45
	Foreign	-	-	-	-
	d. Call Deposits	948.31	7.00	-	-
	Domestic	948.31	7.00	-	-
	Foreign	-	-	-	-
	e. Others	2.32	1.11	2,721.88	1,243.86
	Domestic	2.32	1.11	2,721.88	1,243.86
	Foreign	-	-	-	-
4	Bills Payable	0.05	-	-	-
5	Other Liabilities	361.60	81.41	711.37	329.46
	1. Sundry Creditors	14.02	6.12	10.09	3.52
	2. Loan Loss Provision	152.34	1.39	290.88	118.93
	3. Interest Suspense a/c	-	2.02	169.87	91.92
	4. Others	195.24	71.88	240.52	115.10
6	Reconciliation A/c	-	-	-	-
7	Profit & Loss A/c	107.37	1.18	125.47	39.55
	TOTAL Liabilities	14,953.14	415.16	10,145.94	6,286.94
Assets					
1	LIQUID FUNDS	2,897.24	168.96	1,081.41	1,447.81
	a. Cash Balance	223.37	5.04	89.76	45.18
	Nepalese Notes & Coins	223.33	5.04	89.76	45.18
	Foreign Currency	0.05	-	-	-
	b. Bank Balance	2,673.87	163.92	991.65	147.02
	1. In Nepal Rastra Bank	399.80	5.89	163.18	147.02
	Domestic Currency	399.80	5.89	163.18	147.02
	Foreign Currency	-	-	-	-
	2. "A" Class Licensed Institution	843.81	58.54	246.30	-
	Domestic Currency	843.81	58.54	246.30	-
	Foreign Currency	-	-	-	-
	3. Other Financial Ins.	1,430.26	99.48	582.16	-
	4. In Foreign Banks	-	-	-	-
	c. Money at Call	-	-	-	1,255.61
	Domestic Currency	-	-	-	1,255.61
	Foreign Currency	-	-	-	-
2	INVESTMENT IN SECURITIES	1,504.04	-	1,320.52	202.13
	a. Govt. Securities	1,504.04	-	1,320.52	58.63
	b. NRB Bond	-	-	-	143.50
	c. Govt. Non-Fin. Ins.	-	-	-	-
	d. Other Non-Fin. Ins.	-	-	-	-
	e. Non Residents	-	-	-	-
3	SHARE & OTHER INVESTMENT	271.94	-	293.58	248.26
	a. Interbank Lending	-	-	-	-
	b. Non Residents	-	-	-	-
	c. Others	271.94	-	293.58	248.26
4	LOANS & ADVANCES (Including Bills Purchased)	9,502.19	138.53	6,787.18	4,057.13
	4.1 LOANS & ADVANCES	9,502.19	138.53	6,787.18	4,057.13
	a. Private Sector	8,750.26	134.12	5,692.18	3,635.28
	b. Financial Institutions	751.93	4.42	1,095.00	421.84
	c. Government Organizations	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-
	c. Import Bills & Imports	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-
	a. Against Domestic Bills	-	-	-	-
	b. Against Foreign Bills	-	-	-	-
6	FIXED ASSETS	280.21	32.62	108.79	30.83
7	OTHER ASSETS	494.30	28.82	518.12	285.38
	a. Accrued Interest:	208.49	2.02	169.87	113.81
	Financial Institutions	191.60	0.47	66.37	8.57
	Government Enterprises	16.89	-	-	1.36
	Private Sector	-	1.55	103.50	103.89
	b. Staff Loans / Adv.	75.23	0.95	147.64	18.30
	c. Sundry Debtors	67.14	0.61	20.02	53.18
	d. Cash In Transit	-	-	-	-
	e. Others	143.43	25.25	180.59	100.09
8	Expenses not Written off	-	-	-	-
9	Non Banking Assets	3.21	46.23	36.35	1.62
10	Reconciliation Account	-	-	-	(1.47)
11	Profit & Loss A/c	-	-	-	15.24
	TOTAL ASSETS	14,953.14	415.16	10,145.94	6,286.94

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	4,454.44	5,659.61	7,015.67	7,014.99	2,309.37	5,411.45	5,426.17
1.1 On Deposit Liabilities	4,450.54	5,645.77	6,997.67	6,762.65	2,308.99	5,194.91	5,257.17
1.1.1 Saving Account	2,055.53	3,042.75	1,476.56	1,122.08	791.03	1,151.00	851.46
1.1.2 Fixed Account	2,199.36	2,244.93	4,952.52	5,268.93	1,354.78	3,827.67	4,352.88
1.1.2.1 Up to 3 months Fixed Account	195.82	111.51	742.88	103.81	-	-	174.44
1.1.2.2 3 to 6 months Fixed Account	151.91	84.58	990.50	-	109.63	-	139.02
1.1.2.3 6 months to 1 year Fixed Account	1,681.84	1,277.00	2,476.26	-	431.53	3,827.67	381.56
1.1.2.4 Above 1 year Fixed Account	169.79	771.84	742.88	5,165.12	813.62	-	3,657.86
1.1.3 Call Deposit	195.65	358.09	568.59	371.64	163.18	216.24	52.84
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	3.90	13.84	18.00	252.34	0.38	216.54	169.00
2. Commission Expense	67.86	-	230.36	248.41	48.22	-	94.20
3. Staff Expense	1,566.82	2,428.91	1,141.45	1,158.93	587.22	942.04	957.68
4. Office Operating Expenses	545.34	1,151.91	848.89	810.81	422.27	838.04	670.74
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	148.64	-	-	-	-	0.67
7. Provision for Risk	544.01	1,101.46	214.25	1,305.89	71.33	-	166.32
7.1 Loan loss Provision	544.01	1,095.74	212.22	1,305.89	71.33	-	165.93
7.1.1 General Loan loss Provision	544.01	223.40	185.49	559.79	56.57	-	95.39
7.1.1.1 Pass Loan Loss Provision	544.01	120.92	185.49	170.64	40.37	-	95.39
7.1.1.2 Watch List Provision	-	102.48	-	389.15	16.20	-	-
7.1.2 Special Loan Loss Provision	-	1,320.52	26.73	746.09	14.76	-	70.53
7.1.3 Additional Loan Loss Provision	-	(448.18)	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	5.72	-	-	-	-	0.39
7.5. Provision for Loss of Other Assets	-	-	2.03	-	-	-	-
8. Loan Written Off	-	-	3.16	0.72	7.77	181.55	3.33
9. Provision for Staff Bonus	144.00	228.29	500.27	-	286.13	352.02	229.21
10. Provision for Income Tax	883.44	1,301.26	1,343.74	1,069.60	772.54	851.21	624.65
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,996.58	3,036.29	3,158.69	2,495.73	1,802.59	2,317.01	1,438.21
Total Expenses	10,202.50	15,056.37	14,456.48	14,105.08	6,307.45	10,893.32	9,611.18
Income							
1. Interest Income	8,672.69	12,763.80	12,386.18	11,551.26	5,104.15	9,253.75	8,566.06
1.1 On Loans and Advances	8,118.95	11,468.53	11,169.31	10,804.07	4,447.14	8,552.74	8,084.73
1.2 On Investment	208.22	1,234.98	771.49	515.59	321.78	548.70	364.30
1.2.1 Government Bonds	208.22	1,234.98	771.49	515.59	321.78	520.59	364.30
1.2.2 Foreign Bonds	-	-	-	-	-	28.12	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	102.44	7.32	19.78	204.29	3.15	-	6.59
1.4 On Call Deposit	-	52.97	311.86	27.00	109.96	-	-
1.5 On Others	243.08	-	113.74	0.31	222.12	152.30	110.44
2. Commission and Discount	573.13	358.65	731.84	1,076.11	564.12	532.77	717.21
2.1 Bills Purchase and Discount	-	-	0.05	1.95	14.86	2.70	1.03
2.2 Commission	573.13	358.65	727.01	1,074.16	431.87	320.11	251.05
2.3 Others	-	-	4.78	-	117.39	209.96	465.13
3. Exchange Fluctuation Income	314.23	75.93	583.55	741.89	553.69	506.59	232.39
3.1 Due to Change in Exchange Rate	4.34	33.46	338.18	52.15	369.61	-	17.72
3.2 Due to Foreign Currency Transaction	309.89	42.47	245.37	689.73	184.08	506.59	214.67
4. Other Operating Income	200.83	860.15	547.44	197.91	58.72	91.38	-
5. Non Operating Income	229.51	118.00	101.61	6.20	16.53	46.73	24.89
6. Write Back from Provisions for loss	212.11	712.85	104.43	531.70	10.24	459.19	70.62
7. Recovery of written-off Loan	-	166.99	1.41	-	-	2.93	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	10,202.50	15,056.37	14,456.48	14,105.08	6,307.45	10,893.32	9,611.18

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	3,472.86	6,362.10	4,754.53	3,973.73	9,890.73	5,584.98	5,155.18
1.1 On Deposit Liabilities	3,470.13	6,285.01	4,679.44	3,945.57	9,127.55	5,312.61	5,105.34
1.1.1 Saving Account	859.34	1,338.82	742.03	973.37	2,794.15	1,124.01	826.18
1.1.2 Fixed Account	2,169.98	4,698.40	3,774.60	2,385.92	5,770.06	3,852.08	3,679.60
1.1.2.1 Up to 3 months Fixed Account	-	1,067.53	-	235.35	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.42	1,012.97	-	344.84	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	1,059.48	3,774.60	1,639.61	4,954.10	3,094.96	-
1.1.2.4 Above 1 year Fixed Account	2,169.56	1,558.43	-	166.12	815.96	757.12	3,679.60
1.1.3 Call Deposit	440.81	247.79	162.80	586.28	563.34	336.52	599.57
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.73	77.09	75.09	28.16	763.17	272.37	49.83
2. Commission Expense	18.45	85.70	44.71	13.24	-	41.83	-
3. Staff Expense	622.98	942.92	704.56	696.17	1,497.35	1,044.58	994.90
4. Office Operating Expenses	423.32	649.11	675.67	499.96	1,586.47	762.30	637.11
5. Foreign Exchange Loss	12.65	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	12.65	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	0.00	-	-	-	-	-	-
6. Non Operating Expense	34.30	0.15	-	-	-	0.03	0.38
7. Provision for Risk	1,343.64	107.68	1,092.77	341.51	992.04	267.71	613.72
7.1 Loan loss Provision	1,343.64	107.68	1,092.77	341.51	992.04	267.71	613.72
7.1.1 General Loan loss Provision	453.42	107.68	896.92	219.34	992.04	169.40	454.82
7.1.1.1 Pass Loan Loss Provision	306.04	107.68	539.88	176.54	992.04	155.34	448.37
7.1.1.2 Watch List Provision	147.39	-	357.04	42.80	-	14.05	6.44
7.1.2 Special Loan Loss Provision	890.22	-	195.85	122.18	-	98.32	158.90
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	0.00	-	-	-	40.62	66.44	-
9. Provision for Staff Bonus	158.94	373.44	138.65	182.71	397.57	191.16	167.74
10. Provision for Income Tax	425.45	1,008.28	374.35	478.53	1,075.61	553.60	496.93
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,005.01	2,352.66	873.49	1,165.89	2,502.50	1,166.86	1,012.71
Total Expenses	7,517.61	11,882.04	8,658.74	7,351.73	17,982.89	9,679.49	9,078.67
Income							
1. Interest Income	5,600.00	10,708.47	7,633.31	6,479.99	15,413.32	8,623.89	7,907.86
1.1 On Loans and Advances	5,273.33	9,835.49	7,140.71	6,181.68	14,659.58	8,142.55	7,471.34
1.2 On Investment	206.65	850.96	441.91	248.72	28.23	391.42	291.49
1.2.1 Government Bonds	52.73	832.05	441.91	248.72	28.23	319.96	291.49
1.2.2 Foreign Bonds	-	18.90	-	-	-	-	-
1.2.3 NRB Bonds	153.92	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	71.46	-
1.3 On Agency Balance	1.50	-	-	49.59	18.03	-	-
1.4 On Call Deposit	87.35	-	16.16	-	643.84	-	-
1.5 On Others	31.17	22.02	34.53	0.00	63.63	89.92	145.03
2. Commission and Discount	627.66	888.72	428.28	402.45	162.39	771.32	366.81
2.1 Bills Purchase and Discount	21.71	-	1.63	-	4.79	0.02	-
2.2 Commission	599.62	888.72	426.64	402.45	157.61	513.61	155.76
2.3 Others	6.33	-	-	-	-	257.69	211.05
3. Exchange Fluctuation Income	154.46	213.43	256.77	130.50	290.83	244.26	258.38
3.1 Due to Change in Exchange Rate	-	19.41	-	3.47	5.54	59.95	51.68
3.2 Due to Foreign Currency Transaction	154.46	194.01	256.77	127.02	285.30	184.31	206.70
4. Other Operating Income	195.60	-	41.67	37.86	1,797.90	-	92.55
5. Non Operating Income	-	71.43	-	-	309.02	11.82	21.12
6. Write Back from Provisions for loss	928.58	-	286.22	300.93	-	21.36	431.95
7. Recovery of written-off Loan	11.31	-	12.50	-	9.42	6.85	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	7,517.61	11,882.04	8,658.74	7,351.73	17,982.89	9,679.49	9,078.67

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	4,949.72	7,325.31	6,781.03	8,631.05	4,897.62	5,278.38	4,528.96
1.1 On Deposit Liabilities	4,818.48	6,910.43	6,723.11	8,352.85	4,775.77	5,270.01	4,306.32
1.1.1 Saving Account	1,011.28	1,605.95	1,443.38	2,275.77	813.83	861.21	835.23
1.1.2 Fixed Account	3,434.29	4,586.65	5,168.28	5,674.33	3,604.44	3,448.80	3,300.20
1.1.2.1 Up to 3 months Fixed Account	110.53	14.18	-	276.79	354.34	-	-
1.1.2.2 3 to 6 months Fixed Account	206.20	808.99	-	1,189.92	236.46	356.62	1,455.12
1.1.2.3 6 months to 1 year Fixed Account	1,510.46	1,681.68	4,331.03	2,932.46	2,774.45	2,551.22	152.29
1.1.2.4 Above 1 year Fixed Account	1,607.10	2,081.80	837.25	1,275.16	239.18	540.96	1,692.79
1.1.3 Call Deposit	372.92	717.83	111.45	402.75	357.50	960.00	170.90
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	131.24	414.88	57.92	278.21	121.85	8.37	222.63
2. Commission Expense	-	-	13.58	154.79	41.30	-	0.97
3. Staff Expense	698.70	1,359.03	2,240.92	1,572.58	612.81	457.79	796.30
4. Office Operating Expenses	703.98	973.54	747.77	1,062.08	511.31	424.28	712.87
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	11.09	-	22.00	-	-	-	-
7. Provision for Risk	537.69	1,023.13	1,577.49	716.30	104.76	203.29	1,350.61
7.1 Loan loss Provision	537.69	1,023.13	1,577.49	716.30	104.76	203.29	1,350.61
7.1.1 General Loan loss Provision	227.71	1,023.13	300.96	716.30	20.94	102.28	742.64
7.1.1.1 Pass Loan Loss Provision	101.53	1,023.13	182.73	716.30	24.68	63.21	730.79
7.1.1.2 Watch List Provision	126.18	-	118.24	-	(3.74)	39.07	11.85
7.1.2 Special Loan Loss Provision	309.98	-	1,276.53	-	83.82	101.01	607.98
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	47.04	37.51	-	-	-	-	-
9. Provision for Staff Bonus	169.51	215.78	152.24	421.76	174.54	321.82	148.48
10. Provision for Income Tax	435.65	602.07	852.59	1,093.21	479.64	865.66	400.89
11. Others	-	-	-	-	-	-	4.63
12. Net Profit	1,089.98	1,339.98	2,040.02	2,702.61	1,091.25	2,030.68	935.42
Total Expenses	8,643.35	12,876.35	14,427.65	16,354.39	7,913.22	9,581.89	8,879.13
Income							
1. Interest Income	7,560.22	11,510.76	11,150.11	14,634.41	7,142.43	8,619.24	7,495.81
1.1 On Loans and Advances	7,232.93	10,848.79	10,532.67	13,922.82	6,623.43	8,194.69	6,991.80
1.2 On Investment	208.74	597.58	611.23	592.89	352.85	327.24	389.86
1.2.1 Government Bonds	204.74	597.58	611.23	592.89	352.85	327.24	386.15
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	4.01	-	-	-	-	-	3.72
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	2.59	-	-	24.36	18.25	1.29
1.4 On Call Deposit	-	51.78	-	-	4.48	-	91.39
1.5 On Others	118.55	10.02	6.21	118.69	137.32	79.05	21.47
2. Commission and Discount	301.11	832.39	453.42	1,156.00	448.18	618.67	349.25
2.1 Bills Purchase and Discount	29.62	12.88	0.00	-	-	-	82.48
2.2 Commission	271.49	100.01	419.35	1,156.00	441.23	609.75	236.35
2.3 Others	-	719.50	34.07	-	6.95	8.92	30.43
3. Exchange Fluctuation Income	228.83	353.44	296.16	392.82	265.41	195.60	185.05
3.1 Due to Change in Exchange Rate	6.27	(1.16)	-	-	1.81	2.14	13.35
3.2 Due to Foreign Currency Transaction	222.56	354.60	296.16	392.82	263.60	193.45	171.70
4. Other Operating Income	313.84	179.55	831.65	126.18	9.47	128.58	457.55
5. Non Operating Income	102.16	-	213.04	-	27.28	19.80	45.53
6. Write Back from Provisions for loss	132.83	-	1,464.74	44.39	-	-	340.03
7. Recovery of written-off Loan	4.17	0.21	18.53	0.58	20.46	-	3.81
8. Income from Extra Ordinary transactions	0.18	-	-	-	-	-	2.12
9. Net Loss	-	-	-	-	-	-	-
Total Income	8,643.35	12,876.35	14,427.65	16,354.39	7,913.22	9,581.89	8,879.13

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahaaxmi
Expenses							
1. Interest Expense	6,578.63	5,353.22	4,575.50	2,908.02	3,943.37	5,449.27	2,181.71
1.1 On Deposit Liabilities	6,257.52	5,257.82	4,538.09	2,865.75	3,928.65	5,288.66	2,177.76
1.1.1 Saving Account	1,342.06	1,408.78	887.43	496.04	782.43	1,312.87	581.81
1.1.2 Fixed Account	4,378.05	3,451.64	3,133.23	2,053.16	2,651.78	3,671.76	1,408.44
1.1.2.1 Up to 3 months Fixed Account	549.00	344.97	-	-	-	44.98	-
1.1.2.2 3 to 6 months Fixed Account	544.73	391.53	-	-	1,969.06	756.16	246.63
1.1.2.3 6 months to 1 year Fixed Account	1,359.33	2,278.53	3,133.23	2,053.16	493.42	508.39	991.73
1.1.2.4 Above 1 year Fixed Account	1,924.98	436.62	-	-	189.30	2,362.24	170.07
1.1.3 Call Deposit	344.08	397.40	517.44	316.56	494.44	304.03	187.51
1.1.4 Certificate of Deposit	193.33	-	-	-	-	-	-
1.2 On Borrowing	321.11	95.40	37.41	42.27	14.72	160.61	3.95
2. Commission Expense	82.33	-	29.83	-	10.87	-	3.14
3. Staff Expense	1,034.95	1,305.14	969.17	712.40	748.84	662.48	332.64
4. Office Operating Expenses	850.85	951.74	586.94	495.32	457.47	613.10	236.14
5. Foreign Exchange Loss	-	-	-	-	-	-	2.83
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	2.83
6. Non Operating Expense	-	-	-	0.92	4.48	-	0.01
7. Provision for Risk	1,531.85	177.12	324.21	394.00	148.42	407.51	322.61
7.1 Loan loss Provision	1,531.85	177.12	324.21	394.00	148.42	407.51	314.37
7.1.1 General Loan loss Provision	410.16	259.38	94.37	128.66	11.96	102.07	90.65
7.1.1.1 Pass Loan Loss Provision	-	74.86	94.37	65.42	(7.88)	102.07	40.98
7.1.1.2 Watch List Provision	410.16	184.52	-	63.24	19.84	-	49.67
7.1.2 Special Loan Loss Provision	753.07	(82.26)	229.84	265.35	136.47	81.05	223.71
7.1.3 Additional Loan Loss Provision	368.63	-	-	-	-	224.39	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	8.25
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	33.98	31.04	7.77	29.26	-	0.20	-
9. Provision for Staff Bonus	272.07	228.31	-	56.57	-	255.29	62.91
10. Provision for Income Tax	565.33	590.64	620.86	148.59	392.48	678.85	168.80
11. Others	16.03	-	0.39	0.66	-	-	-
12. Net Profit	1,883.28	1,464.16	1,451.09	360.53	915.78	1,618.72	397.36
Total Expenses	12,849.31	10,101.38	8,565.76	5,106.28	6,621.71	9,685.41	3,708.16
Income							
1. Interest Income	10,874.41	8,962.80	7,758.89	4,617.00	6,194.95	8,688.09	3,380.66
1.1 On Loans and Advances	10,281.95	8,026.20	7,130.02	4,343.68	5,914.14	8,114.48	3,025.18
1.2 On Investment	398.15	486.24	437.00	247.27	212.92	537.05	79.38
1.2.1 Government Bonds	360.58	486.24	24.07	247.27	212.92	537.05	79.38
1.2.2 Foreign Bonds	37.56	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	412.93	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	53.20	1.26	1.11	32.48	-	-
1.4 On Call Deposit	34.38	9.91	73.36	24.95	-	-	266.60
1.5 On Others	159.93	387.25	117.25	-	35.41	36.56	9.49
2. Commission and Discount	742.83	343.92	421.24	74.83	215.32	169.36	153.85
2.1 Bills Purchase and Discount	-	5.39	2.88	-	-	-	-
2.2 Commission	742.83	323.46	146.01	74.83	215.32	169.36	8.85
2.3 Others	-	15.07	272.35	-	-	-	145.00
3. Exchange Fluctuation Income	396.44	327.87	211.52	157.60	148.23	325.83	4.61
3.1 Due to Change in Exchange Rate	79.29	13.70	-	19.70	2.99	11.41	4.61
3.2 Due to Foreign Currency Transaction	317.15	314.17	211.52	137.90	145.24	314.42	0.00
4. Other Operating Income	118.88	434.45	109.22	167.62	19.70	438.81	25.95
5. Non Operating Income	603.66	27.88	2.53	5.39	43.51	45.03	-
6. Write Back from Provisions for loss	94.58	-	62.37	83.83	-	18.30	140.80
7. Recovery of written-off Loan	11.23	4.45	-	-	-	-	2.30
8. Income from Extra Ordinary transactions	7.28	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	12,849.31	10,101.38	8,565.76	5,106.28	6,621.71	9,685.41	3,708.16

BFI Name	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri
Expenses							
1. Interest Expense	0.33	265.86	239.51	1,523.04	443.56	1,516.85	333.74
1.1 On Deposit Liabilities	0.33	265.86	239.51	1,521.96	443.17	1,512.26	333.49
1.1.1 Saving Account	0.33	175.29	93.94	435.94	131.11	424.73	86.62
1.1.2 Fixed Account	-	81.65	118.91	916.81	274.66	907.03	224.03
1.1.2.1 Up to 3 months Fixed Account	-	-	-	80.90	0.86	-	8.96
1.1.2.2 3 to 6 months Fixed Account	-	4.67	-	499.51	87.28	-	11.20
1.1.2.3 6 months to 1 year Fixed Account	-	7.10	-	230.89	121.24	-	78.41
1.1.2.4 Above 1 year Fixed Account	-	69.88	118.91	105.51	65.28	907.03	125.45
1.1.3 Call Deposit	-	8.92	26.66	169.21	37.39	180.50	22.84
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	1.09	0.38	4.59	0.25
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	1.44	39.16	38.57	265.82	75.77	224.50	44.91
4. Office Operating Expenses	2.76	33.15	32.09	236.05	66.90	238.84	29.30
5. Foreign Exchange Loss	-	-	-	-	-	5.54	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	5.54	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	0.29
7. Provision for Risk	0.03	29.84	-	108.82	204.20	190.41	9.52
7.1 Loan loss Provision	0.03	29.84	-	108.82	204.20	190.41	9.52
7.1.1 General Loan loss Provision	-	12.83	-	78.43	24.65	93.60	6.11
7.1.1.1 Pass Loan Loss Provision	-	4.00	-	30.44	15.01	32.56	0.28
7.1.1.2 Watch List Provision	-	8.83	-	47.98	9.64	61.04	5.83
7.1.2 Special Loan Loss Provision	0.03	17.01	-	30.40	179.55	96.81	3.41
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	2.58	-	-	-
9. Provision for Staff Bonus	-	14.67	-	35.63	12.30	33.57	17.26
10. Provision for Income Tax	-	39.61	-	96.20	36.89	100.71	51.78
11. Others	-	-	-	1.79	-	-	-
12. Net Profit	5.71	92.43	-	222.68	86.07	234.98	120.81
Total Expenses	10.28	514.73	310.16	2,492.63	925.68	2,545.40	607.59
Income							
1. Interest Income	1.47	451.36	268.53	2,344.35	763.64	2,339.62	537.59
1.1 On Loans and Advances	1.10	403.90	262.77	2,136.97	719.93	2,103.18	496.14
1.2 On Investment	-	-	-	38.45	-	20.57	-
1.2.1 Government Bonds	-	-	-	38.45	-	20.57	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	0.37	-	-	-	-	8.48	-
1.4 On Call Deposit	-	47.39	5.76	157.50	43.71	193.25	41.45
1.5 On Others	-	0.06	-	11.43	-	14.13	-
2. Commission and Discount	-	4.67	21.81	140.56	13.25	13.44	2.91
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	4.67	2.01	132.66	10.29	13.12	1.86
2.3 Others	-	-	19.80	7.90	2.96	0.32	1.05
3. Exchange Fluctuation Income	-	-	-	1.08	-	8.08	-
3.1 Due to Change in Exchange Rate	-	-	-	0.99	-	7.98	-
3.2 Due to Foreign Currency Transaction	-	-	-	0.09	-	0.10	-
4. Other Operating Income	6.93	37.32	-	6.56	59.32	135.00	40.67
5. Non Operating Income	-	-	-	0.08	2.07	0.66	26.43
6. Write Back from Provisions for loss	1.88	21.39	1.68	-	87.39	48.59	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	18.15	-	-	-	-
Total Income	10.28	514.73	310.16	2,492.63	925.68	2,545.40	607.59

BFI Name	Tinau	Mukti	Garima	GandakiDB	Kamana	Corporate	Jyoti
Expenses							
1. Interest Expense	903.80	3,245.25	2,289.84	2,048.89	1,734.87	16.93	1,959.03
1.1 On Deposit Liabilities	903.80	3,210.27	2,287.15	2,048.89	1,734.87	16.93	1,912.16
1.1.1 Saving Account	177.91	797.55	520.24	553.26	359.83	5.10	407.31
1.1.2 Fixed Account	646.82	2,047.98	1,448.15	1,338.96	1,174.08	9.99	1,173.87
1.1.2.1 Up to 3 months Fixed Account	-	473.03	398.85	-	99.92	-	298.14
1.1.2.2 3 to 6 months Fixed Account	4.94	252.84	186.00	317.45	41.40	-	113.36
1.1.2.3 6 months to 1 year Fixed Account	8.54	1,091.06	775.07	868.93	274.92	7.38	599.63
1.1.2.4 Above 1 year Fixed Account	633.34	231.06	88.22	152.58	757.84	2.60	162.74
1.1.3 Call Deposit	79.06	364.73	318.76	156.67	200.96	1.84	330.98
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	34.98	2.69	-	-	-	46.87
2. Commission Expense	-	-	6.73	-	1.32	-	-
3. Staff Expense	192.14	549.04	326.22	276.50	313.59	10.28	303.77
4. Office Operating Expenses	130.75	420.82	284.26	198.04	278.99	9.61	284.33
5. Foreign Exchange Loss	-	-	0.79	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	0.79	-	-	-	-
6. Non Operating Expense	0.05	-	-	-	-	-	0.28
7. Provision for Risk	17.57	170.14	81.64	67.28	123.11	6.19	80.71
7.1 Loan loss Provision	17.57	170.14	81.64	67.28	113.50	6.19	80.71
7.1.1 General Loan loss Provision	-	145.11	67.35	24.02	61.31	3.27	64.34
7.1.1.1 Pass Loan Loss Provision	-	110.16	62.34	15.97	50.85	0.62	21.50
7.1.1.2 Watch List Provision	-	34.95	5.01	8.05	10.46	2.65	42.85
7.1.2 Special Loan Loss Provision	17.57	25.03	14.28	43.26	52.19	2.92	16.37
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	9.61	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	107.31	78.61	58.66	34.20	3.01	62.29
10. Provision for Income Tax	62.08	289.74	211.10	158.37	92.35	-	186.86
11. Others	-	-	-	-	-	-	0.00
12. Net Profit	167.86	676.03	496.42	369.54	215.49	30.11	436.01
Total Expenses	1,474.25	5,458.33	3,775.61	3,177.27	2,793.93	76.13	3,313.28
Income							
1. Interest Income	1,385.47	4,939.74	3,525.42	2,956.76	2,592.00	41.63	3,034.57
1.1 On Loans and Advances	1,271.30	4,530.64	3,263.71	2,750.01	2,401.51	31.47	2,770.91
1.2 On Investment	4.54	80.23	43.01	-	12.44	-	40.36
1.2.1 Government Bonds	-	66.41	43.01	-	12.44	-	40.36
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	4.54	13.83	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	109.63	311.57	213.51	206.75	178.05	-	223.12
1.5 On Others	-	17.29	5.20	-	-	10.17	0.18
2. Commission and Discount	84.30	430.07	238.08	7.81	162.36	0.14	9.44
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	84.30	430.07	238.08	7.81	-	0.08	9.44
2.3 Others	-	-	-	-	162.36	0.06	-
3. Exchange Fluctuation Income	-	12.96	-	-	0.04	-	30.89
3.1 Due to Change in Exchange Rate	-	7.52	-	-	-	-	11.13
3.2 Due to Foreign Currency Transaction	-	5.43	-	-	0.04	-	19.76
4. Other Operating Income	-	5.88	12.01	170.81	32.62	1.32	214.40
5. Non Operating Income	4.48	0.07	0.10	38.58	1.44	-	23.99
6. Write Back from Provisions for loss	-	69.60	-	3.30	5.46	33.04	-
7. Recovery of written-off Loan	-	-	-	-	-	-	(0.00)
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	1,474.25	5,458.33	3,775.61	3,177.27	2,793.93	76.13	3,313.28

BFI Name	Shine	Kanchan	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi
Expenses							
1. Interest Expense	1,576.15	356.34	1,698.83	160.97	52.33	29.57	167.05
1.1 On Deposit Liabilities	1,576.15	356.34	1,690.29	160.97	52.33	29.57	167.05
1.1.1 Saving Account	534.10	143.50	343.99	52.29	37.36	18.54	48.88
1.1.2 Fixed Account	993.26	162.16	1,069.64	108.68	8.43	9.60	97.71
1.1.2.1 Up to 3 months Fixed Account	-	9.46	0.04	11.64	-	0.22	0.00
1.1.2.2 3 to 6 months Fixed Account	98.27	12.94	-	35.67	2.66	0.16	26.41
1.1.2.3 6 months to 1 year Fixed Account	154.70	48.32	14.12	21.79	0.94	7.81	28.91
1.1.2.4 Above 1 year Fixed Account	740.29	91.44	1,055.47	39.58	4.82	1.42	42.39
1.1.3 Call Deposit	48.79	50.69	276.67	-	6.55	1.42	20.46
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	8.54	-	-	-	-
2. Commission Expense	-	-	-	0.02	-	-	-
3. Staff Expense	198.99	52.94	183.92	43.65	13.50	17.28	60.86
4. Office Operating Expenses	175.14	46.84	186.15	39.92	8.47	4.06	47.71
5. Foreign Exchange Loss	-	-	0.02	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	0.02	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.00	-	-	-	-
7. Provision for Risk	95.65	33.94	196.92	7.57	1.16	8.20	111.26
7.1 Loan loss Provision	95.65	33.94	196.92	7.57	1.16	8.20	111.26
7.1.1 General Loan loss Provision	31.68	20.80	85.97	5.59	1.16	3.39	42.15
7.1.1.1 Pass Loan Loss Provision	19.91	11.20	37.06	5.59	1.16	0.59	11.15
7.1.1.2 Watch List Provision	11.77	9.60	48.90	(0.00)	-	2.79	31.01
7.1.2 Special Loan Loss Provision	63.97	13.15	109.06	-	-	4.81	69.11
7.1.3 Additional Loan Loss Provision	-	-	1.89	1.98	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	0.04	-	1.30	-	-	-	-
9. Provision for Staff Bonus	69.12	10.94	69.48	3.13	-	-	8.31
10. Provision for Income Tax	185.29	29.54	187.74	8.45	-	-	22.43
11. Others	-	-	-	-	-	-	-
12. Net Profit	436.77	68.93	437.62	19.72	12.98	-	52.33
Total Expenses	2,737.14	599.49	2,961.98	283.44	88.44	59.10	469.96
Income							
1. Interest Income	2,618.63	550.13	2,600.23	264.85	79.35	47.44	335.30
1.1 On Loans and Advances	2,410.71	488.58	2,387.01	264.85	67.06	43.60	302.48
1.2 On Investment	46.24	-	56.21	-	-	-	-
1.2.1 Government Bonds	46.24	-	56.21	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	161.67	57.95	152.90	-	12.30	3.84	32.82
1.5 On Others	-	3.59	4.11	-	-	-	-
2. Commission and Discount	15.84	8.81	5.33	16.27	-	0.93	3.14
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	15.84	4.35	5.33	0.63	-	0.93	3.14
2.3 Others	-	4.45	-	15.64	-	-	-
3. Exchange Fluctuation Income	-	-	1.60	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	1.56	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.04	-	-	-	-
4. Other Operating Income	95.54	23.25	93.56	2.32	9.09	4.23	19.89
5. Non Operating Income	7.14	-	20.89	-	-	-	0.88
6. Write Back from Provisions for loss	-	14.58	239.32	-	-	3.11	110.76
7. Recovery of written-off Loan	-	-	1.06	-	-	-	-
8. Income from Extra Ordinary transactions	-	2.72	-	-	-	-	-
9. Net Loss	-	-	-	-	-	3.39	-
Total Income	2,737.14	599.49	2,961.98	283.44	88.44	59.10	469.96

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur
Expenses							
1. Interest Expense	76.74	1.55	1.75	452.63	572.18	349.45	19.17
1.1 On Deposit Liabilities	76.74	1.55	1.75	447.68	562.06	346.41	19.17
1.1.1 Saving Account	12.43	1.41	1.52	98.98	157.74	54.51	7.71
1.1.2 Fixed Account	47.72	0.14	-	243.54	404.32	246.01	10.61
1.1.2.1 Up to 3 months Fixed Account	-	0.00	-	48.23	5.40	7.56	-
1.1.2.2 3 to 6 months Fixed Account	9.55	-	-	34.72	8.22	2.00	0.37
1.1.2.3 6 months to 1 year Fixed Account	36.46	-	-	96.03	195.60	146.76	5.64
1.1.2.4 Above 1 year Fixed Account	1.72	0.14	-	64.56	195.09	89.68	4.60
1.1.3 Call Deposit	16.59	-	0.23	105.17	-	45.90	0.85
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	4.94	10.12	3.04	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	23.17	4.86	1.81	76.59	53.68	34.55	11.67
4. Office Operating Expenses	20.45	6.68	9.93	62.54	68.46	31.97	8.76
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	9.33	0.71	-	63.50	62.90	22.62	3.52
7.1 Loan loss Provision	9.33	0.26	-	32.08	55.38	22.62	-
7.1.1 General Loan loss Provision	3.03	0.26	-	(3.42)	-	16.51	-
7.1.1.1 Pass Loan Loss Provision	2.03	0.26	-	7.20	-	4.41	-
7.1.1.2 Watch List Provision	1.00	-	-	(10.63)	-	12.10	-
7.1.2 Special Loan Loss Provision	6.29	-	-	35.51	-	6.11	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	55.38	-	-
7.2. Provision for Non-Banking Assets	-	-	-	34.61	-	-	-
7.3. Provision for Loss on Investment	-	0.46	-	(3.19)	7.52	-	3.52
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	0.07	-	-	-
9. Provision for Staff Bonus	2.32	-	-	-	6.28	14.18	-
10. Provision for Income Tax	6.97	-	-	-	18.28	38.28	-
11. Others	-	-	-	0.23	-	-	-
12. Net Profit	16.25	31.22	16.45	(64.08)	38.29	89.31	24.90
Total Expenses	155.23	45.02	29.94	591.48	820.08	580.36	68.02
Income							
1. Interest Income	140.01	24.45	11.42	549.02	725.44	543.45	41.35
1.1 On Loans and Advances	119.99	18.28	0.21	478.89	631.07	490.12	31.45
1.2 On Investment	1.07	-	-	6.81	23.11	8.81	-
1.2.1 Government Bonds	-	-	-	6.81	23.11	8.81	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	1.07	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	18.95	-	11.20	63.32	71.26	44.52	9.90
1.5 On Others	0.01	6.18	-	-	-	-	-
2. Commission and Discount	0.75	-	-	1.11	1.79	0.84	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.75	-	-	1.11	1.79	0.84	-
2.3 Others	-	-	-	-	-	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	5.60	1.21	0.01	32.90	92.84	31.00	0.99
5. Non Operating Income	-	0.05	16.92	8.46	-	1.94	0.02
6. Write Back from Provisions for loss	8.86	19.31	1.58	-	-	3.14	-
7. Recovery of written-off Loan	-	-	-	-	-	-	25.67
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	155.23	45.02	29.94	591.48	820.08	580.36	68.02

BFI Name	United	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Expenses							
1. Interest Expense	465.81	173.34	92.69	161.67	448.23	267.23	22.44
1.1 On Deposit Liabilities	465.43	173.34	92.69	161.67	445.63	267.23	22.44
1.1.1 Saving Account	82.95	54.59	35.30	39.59	105.43	85.70	4.93
1.1.2 Fixed Account	339.75	103.09	45.05	119.75	301.87	181.52	17.51
1.1.2.1 Up to 3 months Fixed Account	1.10	-	9.51	-	23.97	-	-
1.1.2.2 3 to 6 months Fixed Account	60.71	-	1.36	1.92	24.94	21.31	-
1.1.2.3 6 months to 1 year Fixed Account	249.02	103.09	27.90	1.36	230.07	104.31	-
1.1.2.4 Above 1 year Fixed Account	28.92	-	6.29	116.47	22.89	55.90	17.51
1.1.3 Call Deposit	42.73	15.66	12.34	2.33	38.33	-	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.38	-	-	-	2.61	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	84.40	46.32	23.53	14.74	68.79	37.03	2.47
4. Office Operating Expenses	65.92	35.38	29.97	10.79	50.84	25.21	8.37
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	2.11	-	-	-	26.57	-
7. Provision for Risk	34.47	118.20	73.68	151.45	18.20	-	2.40
7.1 Loan loss Provision	31.65	103.58	73.68	151.45	18.20	-	2.40
7.1.1 General Loan loss Provision	(1.82)	34.66	20.57	22.62	9.36	-	1.17
7.1.1.1 Pass Loan Loss Provision	(2.83)	3.79	8.48	1.82	4.81	-	1.17
7.1.1.2 Watch List Provision	1.01	30.87	12.09	20.79	4.54	-	-
7.1.2 Special Loan Loss Provision	33.47	68.92	22.01	128.83	8.84	-	1.22
7.1.3 Additional Loan Loss Provision	-	-	31.10	-	-	-	-
7.2. Provision for Non-Banking Assets	2.73	14.62	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	0.09	-	-	-	-	-	-
8. Loan Written Off	2.28	-	-	-	-	-	-
9. Provision for Staff Bonus	1.88	3.19	-	2.92	5.42	2.58	-
10. Provision for Income Tax	5.63	8.62	-	8.77	16.26	6.96	-
11. Others	-	-	-	-	0.04	-	-
12. Net Profit	13.15	20.12	-	20.47	37.94	16.23	5.01
Total Expenses	673.55	407.28	219.88	370.83	645.72	381.81	40.68
Income							
1. Interest Income	640.07	244.72	134.89	264.81	613.15	341.19	30.12
1.1 On Loans and Advances	577.37	204.05	100.76	229.88	543.01	293.11	30.12
1.2 On Investment	9.07	5.11	0.54	-	7.79	6.64	-
1.2.1 Government Bonds	9.07	5.11	-	-	7.79	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	0.54	-	-	6.64	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	48.82	35.56	32.75	34.94	61.60	41.45	-
1.5 On Others	4.82	-	0.84	-	0.75	-	-
2. Commission and Discount	0.45	0.89	0.16	0.33	0.63	1.07	4.98
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	0.89	0.16	0.03	0.63	1.07	-
2.3 Others	0.42	-	-	0.31	-	-	4.98
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	30.64	10.26	8.20	11.99	30.76	26.50	2.34
5. Non Operating Income	2.38	1.07	0.01	2.58	0.90	6.66	-
6. Write Back from Provisions for loss	-	149.42	36.75	88.91	0.28	-	3.23
7. Recovery of written-off Loan	-	-	-	2.20	-	5.50	-
8. Income from Extra Ordinary transactions	-	0.93	-	-	-	0.88	-
9. Net Loss	-	-	39.87	-	-	-	-
Total Income	673.55	407.28	219.88	370.83	645.72	381.81	40.68

BFI Name	Srijana	Samriddhi	CMerchant	Crystal	GMBFL	ICFC
Expenses						
1. Interest Expense	474.88	5.84	2.39	0.48	289.14	808.25
1.1 On Deposit Liabilities	474.88	5.84	1.91	0.48	289.14	774.72
1.1.1 Saving Account	183.99	4.35	0.12	0.48	88.88	163.25
1.1.2 Fixed Account	251.90	0.67	-	-	190.87	567.63
1.1.2.1 Up to 3 months Fixed Account	-	0.02	-	-	17.21	47.17
1.1.2.2 3 to 6 months Fixed Account	41.83	0.03	-	-	8.96	18.36
1.1.2.3 6 months to 1 year Fixed Account	191.22	0.54	-	-	116.71	342.37
1.1.2.4 Above 1 year Fixed Account	18.85	0.08	-	-	47.99	159.74
1.1.3 Call Deposit	38.99	0.82	1.79	-	9.39	43.84
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	-	-	0.48	-	-	33.54
2. Commission Expense	0.76	-	-	-	-	-
3. Staff Expense	67.32	10.45	2.81	0.95	32.36	86.09
4. Office Operating Expenses	39.25	10.78	2.48	0.82	27.08	81.89
5. Foreign Exchange Loss	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-
7. Provision for Risk	125.69	0.01	-	-	15.49	64.53
7.1 Loan loss Provision	125.69	0.01	-	-	15.49	56.70
7.1.1 General Loan loss Provision	33.41	0.01	-	-	15.49	27.99
7.1.1.1 Pass Loan Loss Provision	15.67	0.01	-	-	15.49	2.18
7.1.1.2 Watch List Provision	17.74	-	-	-	-	25.81
7.1.2 Special Loan Loss Provision	92.28	-	-	-	-	28.71
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	2.86
7.3. Provision for Loss on Investment	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	4.97
8. Loan Written Off	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	-	-	-	17.04
10. Provision for Income Tax	-	-	-	-	-	46.02
11. Others	-	-	-	-	-	-
12. Net Profit	75.41	25.00	-	-	40.08	107.37
Total Expenses	783.30	52.09	7.68	2.25	404.15	1,211.20
Income						
1. Interest Income	653.95	29.61	2.11	0.04	366.76	1,138.19
1.1 On Loans and Advances	577.99	23.25	-	-	318.51	974.42
1.2 On Investment	-	-	-	-	6.26	35.88
1.2.1 Government Bonds	-	-	-	-	-	35.88
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	6.26	-
1.3 On Agency Balance	-	-	-	-	-	127.88
1.4 On Call Deposit	75.96	6.35	2.11	-	39.81	-
1.5 On Others	-	-	-	0.04	2.18	-
2. Commission and Discount	-	-	-	-	1.26	7.27
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	-	-	-	-	1.12	7.27
2.3 Others	-	-	-	-	0.14	-
3. Exchange Fluctuation Income	-	-	-	-	0.48	-
3.1 Due to Change in Exchange Rate	-	-	-	-	0.48	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
4. Other Operating Income	69.37	0.02	0.00	-	23.00	56.22
5. Non Operating Income	-	0.28	2.11	0.28	6.04	9.14
6. Write Back from Provisions for loss	59.98	22.19	1.90	-	6.61	-
7. Recovery of written-off Loan	-	-	-	-	-	0.39
8. Income from Extra Ordinary transactions	-	-	-	-	-	-
9. Net Loss	-	-	1.57	1.92	-	-
Total Income	783.30	52.09	7.68	2.25	404.15	1,211.20

BFI Name	CityExpress	Manju	Reliance
Expenses			
1. Interest Expense	7.92	550.41	312.54
1.1 On Deposit Liabilities	7.92	541.55	312.54
1.1.1 Saving Account	3.56	240.28	135.69
1.1.2 Fixed Account	3.87	301.27	176.85
1.1.2.1 Up to 3 months Fixed Account	0.27	69.97	-
1.1.2.2 3 to 6 months Fixed Account	1.19	49.32	26.17
1.1.2.3 6 months to 1 year Fixed Account	0.49	113.84	17.73
1.1.2.4 Above 1 year Fixed Account	1.93	68.15	132.96
1.1.3 Call Deposit	0.48	-	-
1.1.4 Certificate of Deposit	-	-	-
1.2 On Borrowing	-	8.86	-
2. Commission Expense	-	-	-
3. Staff Expense	12.01	59.18	45.39
4. Office Operating Expenses	13.53	51.33	39.23
5. Foreign Exchange Loss	-	-	15.08
5.1 Due to Change in Exchange Rates	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	15.08
6. Non Operating Expense	-	-	-
7. Provision for Risk	0.08	10.07	14.71
7.1 Loan loss Provision	0.08	10.07	13.80
7.1.1 General Loan loss Provision	0.08	10.07	-
7.1.1.1 Pass Loan Loss Provision	0.08	10.07	-
7.1.1.2 Watch List Provision	-	-	-
7.1.2 Special Loan Loss Provision	-	-	13.80
7.1.3 Additional Loan Loss Provision	-	-	-
7.2. Provision for Non-Banking Assets	-	-	0.91
7.3. Provision for Loss on Investment	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-
8. Loan Written Off	4.10	-	-
9. Provision for Staff Bonus	0.13	17.92	3.86
10. Provision for Income Tax	-	53.77	10.42
11. Others	0.93	-	-
12. Net Profit	1.18	125.47	24.31
Total Expenses	39.88	868.15	465.52
Income			
1. Interest Income	23.74	741.02	409.23
1.1 On Loans and Advances	18.03	661.21	351.06
1.2 On Investment	-	27.73	3.56
1.2.1 Government Bonds	-	-	2.41
1.2.2 Foreign Bonds	-	-	-
1.2.3 NRB Bonds	-	27.73	-
1.2.4 Debenture & Bonds	-	-	1.14
1.3 On Agency Balance	-	-	-
1.4 On Call Deposit	5.72	-	54.62
1.5 On Others	-	52.08	-
2. Commission and Discount	0.07	26.25	0.76
2.1 Bills Purchase and Discount	-	-	-
2.2 Commission	0.07	0.25	0.76
2.3 Others	-	26.00	-
3. Exchange Fluctuation Income	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-
4. Other Operating Income	1.00	-	24.62
5. Non Operating Income	1.11	100.89	3.93
6. Write Back from Provisions for loss	10.96	-	26.99
7. Recovery of written-off Loan	2.99	-	-
8. Income from Extra Ordinary transactions	-	-	-
9. Net Loss	-	-	-
Total Income	39.88	868.15	465.52

Statement of Credit as on Chait end, 2076(Mid-Apr, 2020)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HLB	NSBI
Sector Wise							
Agricultural and Forest Related	5,834.33	12,934.77	5,062.53	6,976.98	3,246.77	6,020.42	3,373.71
Fishery Related	321.19	798.65	4.50	75.11	-	1.12	33.22
Mining Related	785.96	-	138.43	340.43	-	-	11.17
Manufacturing (Producing) Related	20,188.13	15,915.00	38,524.63	43,554.61	13,413.48	39,244.67	28,793.24
Construction	12,686.90	17,418.27	1,053.07	7,822.17	13,281.53	4,255.10	3,763.87
Electricity,Gas and Water	7,049.50	5,143.89	8,288.44	15,028.59	34.12	1,279.02	3,759.06
Metal Products, Mach. & Ele. Eqp.	1,519.71	2,450.07	368.69	1,172.65	2,126.84	2,199.59	3,055.33
Tras., Com. and Public Utilities	3,712.74	2,416.22	1,236.94	1,430.55	199.29	3,228.07	1,964.90
Wholesaler & Retailer	16,623.56	46,392.65	42,512.83	24,757.06	14,931.57	21,804.28	21,526.37
Finance, Insurance and Real Estate	3,956.52	14,898.63	7,682.39	8,989.47	2,609.62	12,346.83	5,439.13
Hotel or Restaurant	6,158.38	7,941.44	4,579.23	9,685.16	1,504.89	5,812.33	4,741.88
Other Services	2,555.89	3,866.82	5,929.67	16,303.06	564.93	6,314.90	1,691.66
Consumption Loans	12,717.62	19,694.57	4,186.26	3,071.29	5,357.35	3,337.39	1,490.34
Local Government	-	216.60	-	383.43	138.81	255.20	-
Others	12,254.93	2,180.14	31,714.80	5,628.02	2,509.21	4,247.07	18,792.10
TOTAL sectorwise	106,365.36	152,267.72	151,282.41	145,218.59	59,918.40	110,345.99	98,435.98

Product Wise

Term Loan	19,206.13	19,457.71	29,271.65	51,324.42	6,542.29	21,723.35	18,083.19
Overdraft	13,645.29	23,142.19	15,979.45	16,314.24	5,508.04	9,724.42	1,002.00
Trust Receipt Loan / Import Loan	1,950.65	2,124.32	11,905.89	18,513.00	5,896.76	16,097.94	9,690.24
Demand & Other Working Capital Loan	13,874.87	51,368.86	47,325.91	37,120.49	12,008.10	36,036.45	37,298.88
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,697.87	13,959.05	11,061.78	2,191.38	8,954.97	4,255.10	2,825.00
Real Estate Loan	5,079.99	9,002.78	6,657.08	4,950.94	4,849.24	3,873.84	4,232.56
Margin Nature Loan	4,826.99	2,545.92	1,288.56	1,192.97	-	1,352.63	-
Hire Purchase Loan	3,069.60	6,753.05	2,696.84	3,073.18	4,874.26	7,624.79	2,578.28
Deprived Sector Loan	9,284.17	8,041.90	7,503.89	7,244.06	2,750.32	5,479.70	5,626.36
Bills Purchased	2.80	57.78	294.40	457.15	397.97	93.54	0.08
Other Product	29,727.01	15,814.16	17,296.95	2,836.76	8,136.46	4,084.23	17,099.39
Total Product wise Loan	106,365.36	152,267.72	151,282.41	145,218.59	59,918.40	110,345.99	98,435.98

Collateral Wise

Gold and Silver	10,629.88	14,062.24	407.21	913.53	-	-	-
Government Securities	6.06	7.41	2.13	0.91	-	-	-
Non Governmental Securities	0.09	2,545.93	2,065.74	1,192.97	-	1,352.63	-
Fixed Deposit Receipts	353.45	583.30	852.88	539.30	337.50	758.83	1,049.62
Own	352.20	583.30	572.86	539.30	245.97	758.83	1,049.62
Other Licences Institutions	1.25	-	280.02	-	91.53	-	-
Collateral of Properties	93,457.60	130,025.29	127,337.88	122,520.06	53,472.71	102,964.60	74,291.65
Fixed Assets	91,458.19	129,979.84	70,291.69	100,752.90	40,471.02	102,865.85	53,252.57
Current Assets	1,999.41	45.45	57,046.19	21,767.16	13,001.69	98.75	21,039.08
Against security of Bill	-	54.34	8,022.88	39.84	-	93.54	9,670.18
Domestic Bills	-	20.84	-	12.34	-	93.02	-
Foreign Bills	-	33.50	8,022.88	27.50	-	0.52	9,670.18
Against Guarantee	1,557.78	4,675.48	2,255.37	5,985.64	933.08	5,097.23	5,874.36
Government Guarantee	27.14	8.59	0.84	383.72	138.81	-	156.12
Institutional Guarantee	1,460.43	4,064.43	1,703.40	5,046.88	794.27	-	5,101.87
Personal Guarantee	26.58	534.96	551.13	555.04	-	-	-
Collective Guarantee	1.01	67.50	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	32.50	616.37
Other Guarantee	0.84	-	-	-	-	5,064.73	-
Credit Card	-	-	275.51	23.15	281.95	79.16	-
Others	360.51	313.73	10,062.81	14,003.21	4,893.17	-	7,550.17
Total	106,365.36	152,267.72	151,282.41	145,218.59	59,918.40	110,345.99	98,435.98

Statement of Credit as on Chait end, 2076(Mid-Apr, 2020)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Sector Wise							
Agricultural and Forest Related	4,375.07	4,878.18	3,703.10	2,909.07	11,944.08	4,619.69	2,434.57
Fishery Related	145.38	14.81	66.28	257.95	377.78	192.94	141.59
Mining Related	898.41	18.20	8.72	612.40	2.97	144.96	719.59
Manufacturing (Producing) Related	7,986.03	17,505.74	18,026.23	15,613.06	12,529.84	21,633.15	26,253.95
Construction	5,465.42	22,567.74	4,209.81	9,263.78	21,102.30	7,151.27	10,029.44
Electricity, Gas and Water	3,233.97	4,673.11	3,642.90	4,320.76	1,569.49	4,413.49	4,781.16
Metal Products, Mach. & Ele. Eqp.	895.36	1,956.77	1,549.57	1,494.45	366.35	508.52	2,508.65
Tras., Com. and Public Utilities	2,356.29	3,037.51	1,916.32	2,292.89	485.12	2,560.41	4,598.08
Wholesaler & Retailer	9,286.53	32,006.04	21,345.91	10,689.31	38,701.91	22,439.79	10,761.29
Finance, Insurance and Real Estate	4,818.49	10,291.35	8,656.53	3,983.42	19,422.55	8,500.58	5,963.71
Hotel or Restaurant	2,317.03	3,968.07	4,022.84	2,421.85	12,675.46	2,300.23	4,742.26
Other Services	13,793.35	2,335.91	6,388.67	2,896.23	4,014.81	5,746.98	3,881.29
Consumption Loans	1,402.80	4,298.62	8,026.61	1,818.67	10,196.71	2,887.49	3,928.75
Local Government	-	-	-	-	-	129.84	-
Others	4,407.88	11,123.83	2,599.58	10,775.30	41,712.20	10,436.51	10,942.51
TOTAL sectorwise	61,382.02	118,675.88	84,163.07	69,349.14	175,101.58	93,665.86	91,686.84

Product Wise

Term Loan	11,567.65	23,791.83	15,539.16	17,469.92	29,335.16	18,080.33	29,092.76
Overdraft	7,833.91	23,925.64	23,084.59	15,625.72	39,748.25	7,652.38	17,172.90
Trust Receipt Loan / Import Loan	2,191.09	6,889.46	4,077.26	2,507.78	283.49	5,427.64	5,051.34
Demand & Other Working Capital Loan	11,316.78	15,998.45	14,401.12	10,114.88	32,815.16	11,487.91	22,299.95
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,297.28	21,137.78	3,600.80	4,385.63	17,171.69	5,928.47	5,285.40
Real Estate Loan	3,174.23	3,899.60	3,981.35	1,095.96	14,128.28	4,254.25	1,407.09
Margin Nature Loan	350.90	93.75	1,415.21	824.20	466.70	308.25	2,247.66
Hire Purchase Loan	7,404.19	6,517.87	7,233.99	5,355.70	9,241.06	6,775.99	3,407.80
Deprived Sector Loan	3,637.95	7,357.70	4,278.26	2,955.15	19,840.79	4,496.26	3,860.94
Bills Purchased	369.15	-	940.64	16.80	-	-	48.15
Other Product	9,238.89	9,063.81	5,610.68	8,997.41	12,071.00	29,254.38	1,812.85
Total Product wise Loan	61,382.02	118,675.88	84,163.07	69,349.14	175,101.58	93,665.86	91,686.84

Collateral Wise

Gold and Silver	487.22	-	23.13	56.24	72.37	21.09	2.07
Government Securities	-	0.98	-	-	6.30	-	113.40
Non Governmental Securities	306.47	396.49	350.00	824.20	461.00	-	2,323.68
Fixed Deposit Receipts	185.82	1,449.51	389.48	398.89	821.12	291.95	544.01
Own	184.30	1,449.51	389.48	398.89	821.12	291.95	521.34
Other Licences Institutions	1.52	-	-	-	-	-	22.67
Collateral of Properties	57,440.48	103,622.94	76,371.70	63,502.17	158,727.23	89,198.91	83,270.26
Fixed Assets	56,280.21	62,274.87	69,665.30	60,896.16	139,574.61	45,515.65	80,273.04
Current Assets	1,160.27	41,348.06	6,706.40	2,606.01	19,152.61	43,683.26	2,997.22
Against security of Bill	404.96	4,844.21	621.18	1,067.21	-	-	24.82
Domestic Bills	301.91	95.86	-	-	-	-	0.44
Foreign Bills	103.05	4,748.36	621.18	1,067.21	-	-	24.38
Against Guarantee	2,370.21	6,458.77	6,397.31	2,417.70	14,451.99	1,163.94	3,661.03
Government Guarantee	91.30	198.74	2.17	74.74	216.53	129.84	151.78
Institutional Guarantee	2,074.64	5,850.14	3,844.71	2,342.16	13,979.16	416.69	2,657.83
Personal Guarantee	53.09	409.90	10.67	0.80	-	576.90	807.44
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	151.18	-	1,695.98	-	256.30	40.50	43.98
Credit Card	32.36	13.55	10.28	6.17	118.26	109.98	37.45
Others	154.50	1,889.43	-	1,076.55	443.32	2,879.98	1,710.12
Total	61,382.02	118,675.88	84,163.07	69,349.14	175,101.58	93,665.86	91,686.84

Statement of Credit as on Chait end, 2076(Mid-Apr, 2020)

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
Sector Wise							
Agricultural and Forest Related	3,633.01	7,274.26	25,690.90	7,443.02	2,902.12	7,122.67	6,353.68
Fishery Related	159.40	73.37	711.27	149.37	72.93	400.32	235.25
Mining Related	27.01	525.48	199.57	193.86	549.47	118.98	18.91
Manufacturing (Producing) Related	19,337.96	21,072.33	7,345.03	39,900.42	14,411.87	13,476.30	10,987.00
Construction	20,165.07	8,022.47	9,343.70	24,141.33	3,946.31	14,345.97	14,526.32
Electricity, Gas and Water	5,671.61	5,257.69	8,666.02	12,903.88	5,517.26	10,863.70	3,580.16
Metal Products, Mach. & Ele. Eqp.	3,492.64	2,420.04	464.20	2,007.56	210.21	869.52	1,068.64
Tras., Com. and Public Utilities	4,830.97	7,375.40	1,227.01	7,074.13	2,023.27	3,268.92	280.81
Wholesaler & Retailer	15,850.52	27,134.95	29,300.27	44,619.47	11,299.88	11,275.66	17,767.23
Finance, Insurance and Real Estate	5,954.63	9,179.17	2,136.23	11,621.10	4,780.37	14,028.16	7,374.10
Hotel or Restaurant	3,905.75	4,777.10	3,340.47	8,805.74	1,383.31	6,021.33	4,088.22
Other Services	3,804.19	4,185.46	3,359.66	9,015.82	4,236.89	6,664.04	3,599.71
Consumption Loans	2,996.30	4,962.13	1,205.90	7,468.36	5,001.49	8,280.14	3,796.46
Local Government	136.67	150.58	-	99.86	-	-	-
Others	1,332.88	25,662.11	28,978.27	25,707.69	19,642.35	18,286.85	9,344.80
TOTAL sectorwise	91,298.60	128,072.54	121,968.50	201,151.61	75,977.72	115,022.56	83,021.30

Product Wise

Term Loan	21,415.72	33,795.24	4,128.44	41,991.86	20,467.67	22,643.01	12,043.06
Overdraft	5,643.16	24,302.56	7,154.96	41,391.43	12,104.60	28,821.19	14,117.47
Trust Receipt Loan / Import Loan	8,190.27	6,534.97	67.04	12,436.78	2,571.38	1,704.27	1,989.92
Demand & Other Working Capital Loan	20,867.91	25,197.90	93,583.01	38,924.00	11,433.24	11,501.15	15,105.12
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,802.85	5,871.80	5,431.96	17,355.93	5,960.41	7,181.56	10,754.87
Real Estate Loan	3,981.55	7,037.14	245.81	4,901.88	5,108.55	9,056.62	3,957.94
Margin Nature Loan	1,299.23	3,524.42	53.83	1,980.53	2,912.62	2,836.90	1,745.68
Hire Purchase Loan	2,905.57	10,465.05	978.03	11,844.73	5,961.72	7,594.88	4,480.79
Deprived Sector Loan	5,055.08	7,696.87	9,019.56	9,824.77	4,227.15	6,457.04	5,365.10
Bills Purchased	-	-	-	-	26.10	792.11	557.03
Other Product	17,137.27	3,646.60	1,305.85	20,499.70	5,204.29	16,433.83	12,904.33
Total Product wise Loan	91,298.60	128,072.54	121,968.50	201,151.61	75,977.72	115,022.56	83,021.30

Collateral Wise

Gold and Silver	542.47	-	57.28	65.34	925.29	4,740.72	-
Government Securities	-	3.43	-	-	0.49	8.67	-
Non Governmental Securities	-	3,565.42	-	133.21	3,014.20	3,169.52	1,745.68
Fixed Deposit Receipts	581.94	1,146.14	687.38	696.27	424.14	660.68	672.45
Own	581.94	1,143.67	687.38	696.27	405.62	660.68	672.45
Other Licences Institutions	-	2.46	-	-	18.53	-	-
Collateral of Properties	85,731.82	114,307.91	121,187.44	173,546.23	59,763.50	98,415.11	77,348.86
Fixed Assets	62,725.54	69,190.34	121,187.44	110,619.60	44,483.56	97,570.58	73,762.51
Current Assets	23,006.28	45,117.57	-	62,926.63	15,279.94	844.53	3,586.35
Against security of Bill	-	4,069.13	-	-	2,387.45	-	-
Domestic Bills	-	508.12	-	-	26.10	-	-
Foreign Bills	-	3,561.01	-	-	2,361.35	-	-
Against Guarantee	136.67	2,953.15	-	831.50	209.94	6,059.17	2,479.58
Government Guarantee	136.67	145.02	-	22.49	3.05	153.17	-
Institutional Guarantee	-	2,755.49	-	285.00	3.61	5,170.23	2,434.50
Personal Guarantee	-	51.29	-	485.35	197.40	734.20	41.17
Collective Guarantee	-	-	-	38.67	2.86	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	1.34	-	-	3.01	1.57	3.91
Credit Card	55.71	242.72	-	301.08	49.70	78.48	68.40
Others	4,249.99	1,784.65	36.40	25,577.98	9,203.01	1,890.22	706.33
Total	91,298.60	128,072.54	121,968.50	201,151.61	75,977.72	115,022.56	83,021.30

Statement of Credit as on Chait end, 2076(Mid-Apr, 2020)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Sector Wise							
Agricultural and Forest Related	3,472.82	5,479.62	3,818.68	2,984.13	2,273.96	4,806.23	1,646.59
Fishery Related	141.43	14.93	15.99	16.55	33.86	93.01	46.55
Mining Related	114.92	-	0.98	11.93	178.34	109.27	-
Manufacturing (Producing) Related	24,391.49	16,215.88	14,902.05	11,149.62	13,171.39	16,934.87	1,502.62
Construction	16,872.47	14,783.11	4,383.83	2,965.46	6,096.27	8,486.95	4,183.62
Electricity, Gas and Water	6,770.90	5,811.66	3,333.78	3,742.25	4,415.20	3,386.21	658.11
Metal Products, Mach. & Ele. Eqp.	1,671.81	876.03	809.83	528.16	1,159.97	1,378.00	89.14
Tras., Com. and Public Utilities	2,991.76	3,331.96	974.59	1,633.71	1,012.69	6,998.13	897.68
Wholesaler & Retailer	36,361.73	16,616.95	18,296.61	10,075.37	10,253.21	15,619.25	5,604.67
Finance, Insurance and Real Estate	7,742.97	9,323.44	14,139.14	6,623.34	6,676.08	4,889.35	3,730.82
Hotel or Restaurant	5,562.63	6,238.62	3,810.32	2,132.44	2,019.91	3,403.43	1,478.17
Other Services	2,759.61	8,897.74	3,293.56	1,889.23	2,287.20	3,022.12	1,026.84
Consumption Loans	3,426.72	5,136.11	3,886.37	3,966.73	2,966.72	1,833.74	3,607.28
Local Government	-	-	-	-	-	-	-
Others	8,924.92	8,319.33	9,635.63	4,950.11	7,572.84	22,937.90	6,467.29
TOTAL sectorwise	121,206.18	101,045.38	81,301.35	52,669.01	60,117.64	93,898.46	30,939.38

Product Wise

Term Loan	32,187.23	35,042.72	15,048.06	12,139.31	19,965.62	21,251.97	8,446.99
Overdraft	8,847.30	12,699.51	10,327.96	8,251.66	11,534.77	9,414.71	8,021.49
Trust Receipt Loan / Import Loan	4,919.71	5,010.22	2,124.74	5,710.31	1,216.67	2,399.90	-
Demand & Other Working Capital Loan	19,750.74	14,769.03	23,322.80	9,945.12	11,898.34	16,406.50	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,234.59	10,354.33	4,965.15	1,837.40	3,671.05	6,346.06	3,161.33
Real Estate Loan	4,091.40	3,477.14	8,294.53	4,000.44	3,294.07	5,459.66	2,648.27
Margin Nature Loan	503.05	1,884.69	1,153.07	2,003.18	751.02	496.90	1,432.67
Hire Purchase Loan	5,638.58	7,016.40	4,185.60	2,326.13	2,254.82	4,571.69	2,134.94
Deprived Sector Loan	6,681.79	4,682.57	5,956.09	2,884.45	2,767.23	5,246.97	2,043.55
Bills Purchased	-	26.34	-	11.08	3.80	235.00	-
Other Product	25,351.79	6,082.42	5,923.36	3,559.93	2,760.26	22,069.12	3,050.15
Total Product wise Loan	121,206.18	101,045.38	81,301.35	52,669.01	60,117.64	93,898.46	30,939.38

Collateral Wise

Gold and Silver	403.49	50.62	0.00	198.26	48.18	63.75	873.37
Government Securities	0.90	24.45	0.79	-	-	-	-
Non Governmental Securities	440.16	1,927.52	1,400.31	2,051.93	751.02	4.50	1,432.67
Fixed Deposit Receipts	411.49	3,549.27	227.59	128.62	187.32	483.38	346.42
Own	411.49	3,549.27	227.59	128.62	187.32	483.38	346.42
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	118,727.80	84,909.59	73,431.91	48,117.40	56,905.81	89,670.70	26,934.11
Fixed Assets	103,263.34	82,494.34	69,702.65	47,854.73	43,443.10	76,952.41	26,933.97
Current Assets	15,464.46	2,415.25	3,729.25	262.68	13,462.70	12,718.29	0.15
Against security of Bill	-	3,759.96	3.80	-	3.80	128.09	-
Domestic Bills	-	49.68	3.80	-	3.80	-	-
Foreign Bills	-	3,710.28	-	-	-	128.09	-
Against Guarantee	741.06	4,778.26	4,928.44	1,915.21	2,043.58	6.95	1,351.79
Government Guarantee	100.73	125.22	-	16.62	-	-	-
Institutional Guarantee	262.86	3,879.89	4,512.38	1,825.40	2,022.05	-	1,344.92
Personal Guarantee	264.01	616.38	364.93	3.74	21.51	6.95	0.73
Collective Guarantee	81.91	156.77	50.84	60.02	0.03	-	6.14
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	31.56	-	0.29	9.44	-	-	-
Credit Card	33.35	2.78	73.43	-	52.77	29.44	-
Others	447.92	2,042.92	1,235.08	257.60	125.16	3,511.63	1.02
Total	121,206.18	101,045.38	81,301.35	52,669.01	60,117.64	93,898.46	30,939.38

Statement of Credit as on Chait end, 2076(Mid-Apr, 2020)

BFI Name	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri	Tinau
Sector Wise								
Agricultural and Forest Related	0.80	523.47	304.54	670.27	399.46	1,125.35	332.88	1,676.55
Fishery Related	-	24.97	-	6.79	13.79	57.61	5.75	93.40
Mining Related	-	-	-	39.92	-	-	-	-
Manufacturing (Producing) Related	-	298.73	336.39	1,199.77	1,021.49	1,062.37	348.05	1,163.53
Construction	-	115.68	109.55	3,503.84	1,442.32	2,867.39	1,121.49	1,056.27
Electricity, Gas and Water	-	11.85	-	318.00	24.99	869.59	-	-
Metal Products, Mach. & Ele. Eqp.	-	-	-	169.93	104.24	150.26	40.99	98.00
Tras., Com. and Public Utilities	3.94	70.82	242.07	1,456.29	146.03	1,462.50	217.82	1,034.85
Wholesaler & Retailer	-	1,429.80	351.70	3,541.26	2,013.97	2,722.57	524.10	2,628.25
Finance, Insurance and Real Estate	-	147.19	-	1,969.66	831.31	1,418.85	139.21	796.67
Hotel or Restaurant	-	44.39	-	987.24	200.96	425.70	69.48	667.46
Other Services	-	63.03	1,011.51	1,448.93	471.80	498.07	59.70	894.46
Consumption Loans	-	19.71	57.95	1,034.67	187.70	2,014.03	119.40	370.53
Local Government	2.72	-	-	3.34	-	10.33	1.50	-
Others	2.72	1,360.31	-	7,219.76	1,083.97	6,959.79	1,233.64	2,010.76
TOTAL sectorwise	10.18	4,109.94	2,413.70	23,569.67	7,942.04	21,644.40	4,214.02	12,490.74

Product Wise

Term Loan	-	-	688.08	8,712.34	2,327.49	1,497.67	45.97	1,609.57
Overdraft	2.72	-	956.74	5,558.08	1,004.81	1,040.19	423.44	4,321.66
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	1,736.97	-	389.71	1,883.12	145.18	-	3.54
Res. Per. H. Loan (Up to Rs. 15 mil.)	-	48.20	109.55	3,212.79	1,207.25	2,233.37	816.25	865.12
Real Estate Loan	-	132.06	-	987.09	664.74	1,278.62	118.46	518.78
Margin Nature Loan	-	-	-	378.53	89.67	1,148.82	-	10.10
Hire Purchase Loan	3.94	47.39	242.07	2,326.21	206.10	2,077.80	303.45	843.15
Deprived Sector Loan	0.80	240.79	173.91	1,772.40	328.00	1,002.99	226.89	1,217.63
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2.72	1,904.54	243.35	232.53	230.86	11,219.77	2,279.56	3,101.19
Total Product wise Loan	10.18	4,109.94	2,413.70	23,569.67	7,942.04	21,644.40	4,214.02	12,490.74

Collateral Wise

Gold and Silver	-	-	-	1.06	56.12	393.20	-	141.82
Government Securities	-	-	-	-	-	18.00	-	-
Non Governmental Securities	-	-	-	378.53	89.67	1,131.86	-	10.10
Fixed Deposit Receipts	-	19.71	57.95	133.16	12.85	236.77	42.52	137.52
Own	-	19.71	57.95	133.16	12.85	236.77	42.52	137.52
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7.46	4,088.23	2,355.75	21,853.46	7,778.36	18,766.27	4,170.00	11,178.95
Fixed Assets	7.46	4,088.23	2,355.75	21,853.46	7,778.36	18,766.27	4,170.00	11,178.95
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2.72	-	-	1,203.46	-	873.99	-	1,022.35
Government Guarantee	2.72	-	-	3.34	-	10.33	-	-
Institutional Guarantee	-	-	-	954.57	-	621.18	-	222.45
Personal Guarantee	-	-	-	97.55	-	63.67	-	0.90
Collective Guarantee	-	-	-	148.00	-	178.80	-	799.00
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	2.01	-	-	5.04	224.30	1.50	-
Total	10.18	4,109.94	2,413.70	23,569.67	7,942.04	21,644.40	4,214.02	12,490.74

Statement of Credit as on Chait end, 2076(Mid-Apr, 2020)

BFI Name	Mukti	Garima	GandakiDB	Kamana	Corporate	Jyoti	Shine
Sector Wise							
Agricultural and Forest Related	4,481.38	1,730.57	1,303.55	937.03	5.08	1,865.70	2,163.43
Fishery Related	58.07	64.85	54.43	68.35	6.75	36.51	96.97
Mining Related	-	48.06	-	44.80	-	18.85	-
Manufacturing (Producing) Related	1,271.71	1,805.56	1,914.08	1,365.93	94.38	2,516.28	3,734.93
Construction	11,677.45	5,419.15	4,185.49	2,263.02	118.02	4,556.02	2,389.26
Electricity, Gas and Water	224.98	130.34	47.20	90.00	-	760.76	42.52
Metal Products, Mach. & Ele. Eqp.	200.68	324.88	217.62	418.35	6.03	551.46	47.42
Tras., Com. and Public Utilities	4,559.78	3,130.09	1,392.87	1,943.58	36.91	501.29	1,380.88
Wholesaler & Retailer	7,835.96	3,543.52	4,108.58	4,758.21	30.83	3,184.22	6,078.67
Finance, Insurance and Real Estate	1,880.38	870.41	1,161.55	2,276.24	2.38	2,960.20	964.31
Hotel or Restaurant	1,551.23	1,251.86	1,174.92	838.45	1.59	833.16	2,225.75
Other Services	600.11	607.60	826.11	681.22	3.37	705.26	1,534.89
Consumption Loans	2,416.87	2,141.70	1,578.13	1,288.74	20.92	2,698.96	722.86
Local Government	-	0.03	-	-	-	4.60	-
Others	10,505.18	13,914.00	9,848.81	8,883.40	43.72	7,779.54	3,663.34
TOTAL sectorwise	47,263.78	34,982.61	27,813.34	25,857.32	369.99	28,972.82	25,045.22

Product Wise

Term Loan	11,547.49	12,175.95	2,319.90	12,064.24	30.01	7,693.20	6,708.18
Overdraft	7,004.94	8,606.27	8,976.03	5,439.76	118.85	7,887.32	1,826.42
Trust Receipt Loan / Import Loan	-	5.68	-	-	-	-	-
Demand & Other Working Capital Loan	8.58	49.36	-	432.92	56.64	-	7,138.80
Res. Per. H. Loan (Up to Rs. 15 mil.)	10,251.56	4,125.95	4,493.32	1,955.93	84.24	3,737.41	2,003.13
Real Estate Loan	1,803.57	1,158.22	1,483.64	630.55	13.15	2,047.07	1,351.39
Margin Nature Loan	1,288.40	264.86	119.13	147.74	-	1,035.94	29.79
Hire Purchase Loan	4,658.66	4,504.78	2,117.39	2,536.12	46.94	2,045.92	1,845.62
Deprived Sector Loan	9,460.78	1,978.79	1,535.54	2,007.50	13.54	2,102.47	1,317.89
Bills Purchased	-	-	-	-	-	-	-
Other Product	1,239.81	2,112.74	6,768.38	642.55	6.61	2,423.49	2,824.01
Total Product wise Loan	47,263.78	34,982.61	27,813.34	25,857.32	369.99	28,972.82	25,045.22

Collateral Wise

Gold and Silver	265.37	910.60	831.28	466.76	-	279.31	14.86
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,288.40	224.40	-	147.74	-	1,034.36	-
Fixed Deposit Receipts	324.12	292.82	220.54	155.81	4.92	200.72	189.98
Own	324.12	292.82	220.54	155.81	4.92	200.72	189.98
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	38,454.46	32,578.13	25,998.52	24,430.12	364.99	25,309.76	24,810.59
Fixed Assets	38,439.49	32,578.13	25,998.52	24,430.12	364.99	25,309.76	24,810.59
Current Assets	14.97	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	6,744.08	966.31	643.88	610.55	-	2,146.11	-
Government Guarantee	-	1.36	2.69	1.73	-	4.60	-
Institutional Guarantee	81.65	255.10	413.32	263.36	-	1,761.76	-
Personal Guarantee	855.32	207.91	227.87	269.41	-	78.66	-
Collective Guarantee	5,807.11	499.88	-	76.05	-	300.10	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	2.06	-	-	-	0.99	-
Credit Card	-	-	-	-	-	-	-
Others	187.35	10.34	119.13	46.34	0.08	2.56	29.79
Total	47,263.78	34,982.61	27,813.34	25,857.32	369.99	28,972.82	25,045.22

Statement of Credit as on Chait end, 2076(Mid-Apr, 2020)

BFI Name	Kanchan	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB
Sector Wise							
Agricultural and Forest Related	228.56	934.33	27.19	123.60	194.70	840.11	130.28
Fishery Related	12.20	53.66	-	11.45	3.97	-	4.25
Mining Related	2.23	9.08	-	-	-	-	4.50
Manufacturing (Producing) Related	632.49	1,497.58	76.05	74.78	29.25	-	72.23
Construction	387.57	3,573.58	611.82	14.57	4.25	144.66	50.85
Electricity,Gas and Water	3.32	2,441.93	-	-	-	-	5.19
Metal Products, Mach. & Ele. Eqp.	46.36	37.47	2.47	10.17	3.08	118.07	3.48
Tras., Com. and Public Utilities	283.86	942.71	225.80	0.90	0.75	8.96	116.53
Wholesaler & Retailer	2,029.81	3,026.77	226.27	154.95	48.68	854.28	110.43
Finance, Insurance and Real Estate	379.69	3,523.46	575.91	4.38	-	128.82	111.97
Hotel or Restaurant	120.00	672.18	125.87	18.75	54.33	14.68	20.21
Other Services	308.19	1,923.08	15.23	52.82	-	6.51	12.00
Consumption Loans	69.96	1,101.91	137.74	10.02	11.47	152.58	91.86
Local Government	-	-	-	-	0.27	-	-
Others	806.60	5,341.55	590.09	249.75	106.06	638.76	528.00
TOTAL sectorwise	5,310.85	25,079.28	2,614.44	726.13	456.83	2,907.43	1,261.77

Product Wise

Term Loan	648.75	4,993.92	696.78	9.52	201.74	1,557.41	471.12
Overdraft	2,215.69	4,651.26	331.98	21.00	91.05	574.97	311.78
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	38.51	607.84	114.61	610.84	-	116.21	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	403.14	2,682.54	511.69	-	-	144.66	116.76
Real Estate Loan	48.22	2,177.25	59.96	-	-	128.82	14.31
Margin Nature Loan	32.23	998.34	6.30	-	-	-	13.76
Hire Purchase Loan	335.58	1,537.00	251.69	-	7.44	26.21	157.02
Deprived Sector Loan	454.09	2,672.99	533.61	37.20	84.04	249.02	115.95
Bills Purchased	-	-	-	-	-	-	-
Other Product	1,134.64	4,758.13	107.82	47.58	72.55	110.14	61.07
Total Product wise Loan	5,310.85	25,079.28	2,614.44	726.13	456.83	2,907.43	1,261.77

Collateral Wise

Gold and Silver	-	24.94	85.21	-	-	80.03	32.90
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	-	998.34	6.30	-	-	-	13.76
Fixed Deposit Receipts	51.72	430.77	21.55	10.02	5.37	30.11	23.60
Own	51.72	430.77	21.55	10.02	5.37	30.11	23.60
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	4,851.61	22,359.02	1,990.86	716.11	451.46	2,797.29	1,078.74
Fixed Assets	4,851.61	22,359.02	1,990.86	716.11	451.46	2,797.29	1,078.74
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	375.30	1,263.18	510.52	-	-	-	-
Government Guarantee	-	17.19	-	-	-	-	-
Institutional Guarantee	360.00	1,240.05	510.52	-	-	-	-
Personal Guarantee	-	1.18	-	-	-	-	-
Collective Guarantee	15.30	4.76	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	32.23	3.03	-	-	-	-	112.77
Total	5,310.85	25,079.28	2,614.44	726.13	456.83	2,907.43	1,261.77

Statement of Credit as on Chait end, 2076(Mid-Apr, 2020)

BFI Name	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC
Sector Wise								
Agricultural and Forest Related	-	0.52	187.40	1,329.39	528.78	-	98.59	319.94
Fishery Related	-	-	2.03	-	15.20	-	-	4.10
Mining Related	-	-	-	-	0.02	2.13	-	7.08
Manufacturing (Producing) Related	-	61.10	346.08	72.00	156.11	-	221.96	183.83
Construction	20.59	20.02	587.65	1,645.32	1,117.69	13.28	809.29	185.41
Electricity, Gas and Water	-	-	-	-	-	-	150.00	7.50
Metal Products, Mach. & Ele. Eqp.	-	3.45	-	13.30	37.99	-	599.90	100.27
Tras., Com. and Public Utilities	5.93	-	226.65	738.02	123.46	-	1,211.54	134.20
Wholesaler & Retailer	40.87	33.33	642.88	1,911.64	797.45	63.86	338.59	160.85
Finance, Insurance and Real Estate	5.00	40.31	612.39	-	443.73	69.34	169.93	319.98
Hotel or Restaurant	-	27.50	217.19	296.27	121.48	-	-	70.81
Other Services	-	-	210.55	61.28	635.85	137.59	-	24.35
Consumption Loans	1.93	144.91	1,005.67	285.30	281.54	15.22	386.44	178.13
Local Government	-	33.18	-	-	-	-	-	-
Others	34.73	1,886.00	1,875.88	362.41	409.42	45.69	1,870.42	717.36
TOTAL sectorwise	109.05	2,250.32	5,914.37	6,714.92	4,668.72	347.11	5,856.65	2,413.80

Product Wise

Term Loan	-	125.37	300.40	3,185.68	771.43	63.86	393.40	139.56
Overdraft	9.52	-	310.28	-	12.60	-	-	273.69
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	40.87	147.82	968.36	72.00	736.37	-	191.75	78.58
Res. Per. H. Loan (Up to Rs. 15 mil.)	14.97	20.02	587.65	1,210.44	854.46	13.28	624.02	114.31
Real Estate Loan	22.72	1,765.88	208.03	493.43	688.79	69.34	528.05	145.33
Margin Nature Loan	1.93	26.19	208.36	362.41	226.31	5.03	232.77	18.38
Hire Purchase Loan	5.93	122.28	279.23	744.42	117.86	9.28	1,929.93	249.33
Deprived Sector Loan	5.00	33.18	431.90	303.60	240.55	1.63	392.53	245.58
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8.11	9.57	2,620.16	342.94	1,020.36	184.68	1,564.20	1,149.03
Total Product wise Loan	109.05	2,250.32	5,914.37	6,714.92	4,668.72	347.11	5,856.65	2,413.80

Collateral Wise

Gold and Silver	-	-	677.01	166.59	-	-	93.00	2.72
Government Securities	-	-	-	1.71	-	-	-	-
Non Governmental Securities	-	26.19	208.36	-	226.31	5.03	-	25.76
Fixed Deposit Receipts	-	0.05	63.30	117.01	39.80	0.91	53.27	16.12
Own	-	0.05	63.30	117.01	39.80	0.91	53.27	16.12
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	92.60	402.63	4,454.69	6,053.91	4,187.11	159.52	5,297.00	2,135.35
Fixed Assets	92.60	402.63	4,454.69	6,053.91	4,187.11	94.03	5,296.55	2,135.35
Current Assets	-	-	-	-	-	65.49	0.45	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	5.00	83.27	511.00	13.30	215.50	-	169.93	223.76
Government Guarantee	-	33.18	-	-	-	-	-	4.02
Institutional Guarantee	5.00	-	409.63	-	215.50	-	169.93	205.80
Personal Guarantee	-	50.09	101.37	-	-	-	-	13.95
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	13.30	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	11.45	1,738.17	-	362.41	-	181.64	243.45	10.09
Total	109.05	2,250.32	5,914.37	6,714.92	4,668.72	347.11	5,856.65	2,413.80

Statement of Credit as on Chait end, 2076(Mid-Apr, 2020)

BFI Name	Progressive	Janaki	Pokhara	Central	Multi	Srijana
Sector Wise						
Agricultural and Forest Related	97.78	137.16	349.70	273.99	222.65	1,313.02
Fishery Related	-	-	4.73	2.50	-	-
Mining Related	-	-	-	45.12	-	-
Manufacturing (Producing) Related	223.09	103.65	384.56	98.05	1.46	-
Construction	127.17	74.02	585.73	678.75	42.75	144.46
Electricity,Gas and Water	-	-	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	-	-	-	110.31	-	-
Tras., Com. and Public Utilities	90.16	-	569.39	236.25	-	-
Wholesaler & Retailer	119.80	904.81	1,450.47	218.95	17.19	405.72
Finance, Insurance and Real Estate	491.47	253.64	842.03	251.46	-	99.50
Hotel or Restaurant	110.32	51.97	381.59	51.00	-	-
Other Services	95.21	27.77	70.97	109.03	2.02	1.22
Consumption Loans	50.26	54.79	26.71	180.49	14.12	181.14
Local Government	-	-	-	-	-	-
Others	258.56	725.11	1,693.56	1,262.04	17.77	4,126.20
TOTAL sectorwise	1,663.82	2,332.92	6,359.44	3,517.94	317.95	6,271.25

Product Wise

Term Loan	333.92	976.11	2,347.56	157.97	-	204.07
Overdraft	-	-	821.71	-	-	1,361.41
Trust Receipt Loan / Import Loan	-	-	-	-	-	-
Demand & Other Working Capital Loan	261.36	-	939.01	577.21	255.42	201.64
Res. Per. H. Loan (Up to Rs. 15 mil.)	51.34	74.02	511.35	678.75	42.75	144.46
Real Estate Loan	86.44	253.64	570.65	132.49	-	199.72
Margin Nature Loan	61.08	-	44.96	18.66	-	0.37
Hire Purchase Loan	87.43	8.12	569.39	317.49	-	65.08
Deprived Sector Loan	481.24	111.42	358.25	157.13	17.77	389.74
Bills Purchased	-	-	-	-	-	-
Other Product	301.02	909.62	196.56	1,478.24	2.02	3,704.75
Total Product wise Loan	1,663.82	2,332.92	6,359.44	3,517.94	317.95	6,271.25

Collateral Wise

Gold and Silver	-	-	-	4.94	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	51.99	-	-	18.66	-	-
Fixed Deposit Receipts	1.60	46.67	26.71	34.13	14.00	116.06
Own	1.60	46.67	26.71	34.13	14.00	116.06
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,128.24	2,286.25	5,838.21	3,368.12	303.95	164.58
Fixed Assets	1,128.24	2,286.25	5,838.21	3,368.12	303.95	164.58
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	480.59	-	449.57	0.10	-	-
Government Guarantee	-	-	-	-	-	-
Institutional Guarantee	421.80	-	345.76	0.10	-	-
Personal Guarantee	11.45	-	103.81	-	-	-
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	47.34	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	1.40	-	44.96	92.00	-	5,990.61
Total	1,663.82	2,332.92	6,359.44	3,517.94	317.95	6,271.25

BFI Name	Samriddhi	CMerchant	Crystal	GMBFL	ICFC	CityExpress	Manju	Reliance
Sector Wise								
Agricultural and Forest Related	-	287.76	-	70.81	172.17	1.00	178.50	35.92
Fishery Related	-	-	-	7.00	10.26	1.50	19.19	-
Mining Related	-	-	-	-	-	-	-	0.62
Manufacturing (Producing) Related	-	584.16	-	92.75	454.45	0.98	173.07	195.49
Construction	66.46	-	-	887.38	169.12	6.44	1,868.51	717.38
Electricity,Gas and Water	-	-	-	-	14.17	-	149.92	35.01
Metal Products, Mach. & Ele. Eqp.	0.02	-	-	5.95	23.45	-	133.50	65.68
Tras., Com. and Public Utilities	4.47	2.94	-	81.29	339.34	1.24	355.07	593.21
Wholesaler & Retailer	28.26	84.26	-	334.24	1,348.23	17.23	628.45	197.12
Finance, Insurance and Real Estate	19.53	-	-	501.87	2,322.80	89.95	1,352.35	574.77
Hotel or Restaurant	-	74.77	-	265.63	786.27	1.50	169.44	295.43
Other Services	-	-	-	47.64	332.77	1.50	131.98	88.38
Consumption Loans	19.87	1.76	9.44	400.34	705.34	17.20	653.05	263.35
Local Government	-	-	-	-	-	-	-	-
Others	15.60	550.93	310.92	918.35	2,823.83	-	974.15	994.76
TOTAL sectorwise	154.21	1,586.58	320.35	3,613.25	9,502.19	138.53	6,787.18	4,057.13

Product Wise

Term Loan	94.72	910.11	218.69	361.33	2,078.96	8.89	1,971.43	-
Overdraft	-	-	-	214.39	3,708.24	2.00	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	149.60	16.79	114.62	277.72	-	425.07	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	-	-	-	631.33	949.22	89.73	1,771.30	634.66
Real Estate Loan	-	419.96	82.14	398.33	683.46	0.99	294.91	361.22
Margin Nature Loan	15.30	-	0.02	230.52	402.13	0.35	278.75	244.80
Hire Purchase Loan	9.06	2.47	2.72	96.02	480.37	1.24	340.78	595.42
Deprived Sector Loan	2.63	-	-	328.73	759.07	4.42	1,150.04	424.43
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	32.51	104.44	-	1,237.98	163.01	30.92	554.91	1,789.09
Total Product wise Loan	154.21	1,586.58	320.35	3,613.25	9,502.19	138.53	6,787.18	4,057.13

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	18.00	-	-	-
Non Governmental Securities	15.30	-	-	-	-	-	278.75	-
Fixed Deposit Receipts	-	-	6.70	96.97	145.01	0.23	35.58	14.02
Own	-	-	6.70	96.97	145.01	0.23	35.58	14.02
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	132.16	1,586.58	313.63	3,060.18	8,238.93	133.53	5,028.24	3,144.05
Fixed Assets	132.16	1,586.58	313.63	3,060.18	8,238.93	133.53	5,028.24	3,144.05
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	6.74	-	-	260.00	690.98	4.42	1,433.16	624.56
Government Guarantee	2.63	-	-	-	-	-	-	-
Institutional Guarantee	-	-	-	260.00	676.50	4.42	1,095.00	419.14
Personal Guarantee	4.12	-	-	-	14.48	-	338.16	1.58
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	203.84
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	0.02	196.09	409.28	0.35	11.46	274.50
Total	154.21	1,586.58	320.35	3,613.25	9,502.19	138.53	6,787.18	4,057.13

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July					% change		
	2017	2018	2019	Mid-Mar 2019	Mid-Apr 2020	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	12,593	17,420	25,503	32,633	32,694	38.33	46.40	0.19
a. Paid-up Capital	7,721	11,159	17,078	20,626	20,761	44.52	53.04	0.65
b. Statutory Reserves	1,748	2,451	3,531	4,826	4,826	40.25	44.08	-0.01
c. Retained Earning	1,179	1,379	1,750	2,779	2,757	16.91	26.91	-0.79
d. Others Reserves	1,944	2,431	3,144	4,402	4,351	25.03	29.33	-1.16
2 BORROWINGS	66,773	87,707	126,378	142,173	145,064	31.35	44.09	2.03
a. NRB	555	2,070	1,701	9,673	8,677	273.02	-17.80	-10.30
f. Others	66,218	85,637	124,677	132,500	136,387	29.33	45.59	2.93
3 DEPOSITS	34,344	49,549	85,606	102,078	104,039	44.27	72.77	1.92
4 BILLS PAYABLE	2	1	75	31	45	-33.54	5591.09	44.91
5 OTHER LIABILITIES	10,366	13,552	23,664	29,690	29,079	30.73	74.63	-2.06
a. Loan Loss Provision	1,716	2,391	4,013	5,263	5,531	39.32	67.86	5.08
b. Interest Suspense a/c	939	1,121	1,800	2,556	4,064	19.49	60.53	59.03
c. Others	7,712	10,039	17,851	21,871	19,484	30.18	77.81	-10.91
6 RECONCILIATION A/c	5,780	3,480	5,192	8,751	8,964	-39.79	49.19	2.43
7 PROFIT & LOSS A/c	3,907	4,039	6,608	5,551	4,970	3.37	63.62	-10.46
Total	133,765	175,748	273,028	320,907	324,855	31.39	55.35	1.23
Assets								
1 LIQUID FUNDS	12,498	16,314	19,246	21,887	24,311	30.54	17.97	11.08
a. Cash Balance	94	147	214	320	378	56.92	45.57	17.94
b. Bank Balance	6,243	9,190	13,398	12,929	13,156	47.19	45.79	1.76
c. Money at Call	6,161	6,977	5,634	8,637	10,777	13.26	-19.25	24.77
2 INVESTMENT IN SECURITIES EXCEPT SHAR	43	43	312	359	359	0.00	629.98	0.00
3 SHARE & OTHER INVESTMENT	2,658	2,565	2,262	11,331	10,740	-3.52	-11.81	-5.22
4 LOANS & ADVANCES	106,541	145,944	235,101	266,631	266,982	36.98	61.09	0.13
Institutional	24,131	30,597	38,955	39,914	39,424	26.79	27.32	-1.23
Individual	82,410	115,347	196,147	226,717	227,558	39.97	70.05	0.37
5 FIXED ASSETS	1,219	1,472	2,107	2,379	2,392	20.72	43.14	0.55
6 OTHER ASSETS	4,766	5,735	8,552	9,495	10,938	20.34	49.11	15.20
7 EXPENSES NOT WRITTEN OFF	11	7	11	14	15	-36.38	53.11	6.71
8 NON BANKING ASSETS	-	-	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,959	3,609	5,391	8,783	8,984	-39.44	49.37	2.28
10 PROFIT & LOSS A/c	70	57	45	27	132	-18.74	-20.95	398.56
Total	133,765	175,745	273,028	320,907	324,855	31.38	55.35	1.23
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	5,938	11,759	17,022	14,331	16,207	98.04	44.75	13.09
2 COMMISSION/FEE EXPENSES	0	3	7	20	20	1378.80	114.61	-2.61
3 EMPLOYEE EXPENSES	3,619	4,735	6,299	5,636	6,345	30.85	33.03	12.58
4 OFFICE OPERATING EXPENSES	1,232	1,594	2,358	1,767	1,973	29.44	47.90	11.69
5 NON OPERATING EXPENSES	1	9	63	93	102	1056.98	578.43	9.46
6 PROVISION FOR RISK	641	1,048	1,921	2,189	2,752	63.43	83.21	25.75
7 LOAN WRITTEN OFF	3	1	5	5	5	-72.34	464.16	0.00
8 EXTRAORDINARY EXPENSES	0	-	1	4	1	-100.00	0.00	-86.26
9 PROVISION FOR STAFF BONUS	519	547	861	799	698	5.43	57.54	-12.59
10 PROVISION FOR INCOME TAX	1,561	1,663	2,545	2,255	1,952	6.56	52.98	-13.43
11 NET PROFIT	3,902	4,013	6,249	5,544	4,890	2.87	55.70	-11.78
TOTAL EXPENSES	17,415	25,374	37,331	32,641	34,944	45.70	47.12	7.06
Income								
1. INTEREST INCOME	15,659	22,236	31,647	27,711	29,488	42.00	42.32	6.41
2. COMMISSION & DISCOUNT	410	546	805	625	647	33.36	47.34	3.45
3 OTHER OPERATING INCOME	1,000	2,049	3,739	3,028	3,304	104.84	82.48	9.11
4 NON OPERATING INCOME	51	142	176	204	105	180.15	23.91	-48.34
5 PROVISION FOR WRITTEN BACK	241	364	936	1,037	1,331	50.99	156.84	28.32
6 RECOVERY FOR WRITE BACK	3	5	2	0	0	73.37	-59.94	8.65
7 INCOME FOR EXTRA ORDINARY EXPENSES	-	0	0	16	17	0.00	712.18	3.56
8 NET LOSS	51	31	26	19	53	-39.31	-17.32	173.19
TOTAL INCOME	17,415	25,374	37,331	32,641	34,944	45.70	47.12	7.06
Miscellaneous Information								
No. of Total Staffs	8,903	11,552	17,361	19,511	19,667	29.75	50.29	0.80
No. of Total Branches	1,895	2,448	3,629	4,019	4,019	29.18	48.24	0.00
No. of Total Centers	132,355	172,788	274,186	307,224	308,604	30.55	58.68	0.45
No. of Total Groups	455,206	562,425	926,625	1,026,420	1,039,901	23.55	64.76	1.31
No. of Total Passive Groups	4,942	5,762	9,565	9,876	9,950	16.59	66.00	0.76
No. of Total Members	2,338,046	2,856,380	4,327,991	4,683,068	4,691,929	22.17	51.52	0.19
No. of Total Passive Members	37,050	51,516	118,044	187,491	190,451	39.04	129.14	1.58
No. of Total Borrowers	1,576,155	1,853,417	2,679,016	2,849,144	2,857,656	17.59	44.54	0.30
No. of Total Overdue Borrowers	44,281	56,824	165,984	167,964	594,565	28.33	192.10	253.98
No. of Total Saving Members	2,368,500	3,010,166	4,323,957	4,703,145	4,698,164	27.09	43.65	-0.11
Total Saving Amount (Rs million)	34,583	49,549	101,910	102,073	104,039	43.27	105.68	1.93

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	19	1	-	20	142,447	7,122
2	1	Panchthar	24	4	2	30	214,370	7,146
3	1	Ilam	37	7	2	46	324,381	7,052
4	1	Jhapa	139	49	11	199	908,198	4,564
5	1	Sankhuwasabha	26	-	-	26	177,406	6,823
6	1	Bhojpur	25	-	1	26	203,912	7,843
7	1	Terhathum	16	3	-	19	113,520	5,975
8	1	Dhankuta	24	7	1	32	182,625	5,707
9	1	Morang	144	51	13	208	1,078,874	5,187
10	1	Sunsari	123	37	12	172	853,255	4,961
11	1	Solukhumbu	26	-	-	26	118,336	4,551
12	1	Khotang	16	6	-	22	230,569	10,480
13	1	Okhaldhunga	20	4	-	24	165,383	6,891
14	1	Udayapur	36	3	1	40	354,866	8,872
		Total	675	172	43	890	5,068,144	5,695
15	2	Saptari	42	6	8	56	714,448	12,758
16	2	Siraha	74	11	2	87	712,263	8,187
17	2	Dhanusa	72	13	5	90	843,521	9,372
18	2	Mahottari	51	15	4	70	701,368	10,020
19	2	Sarlahi	65	12	2	79	860,231	10,889
20	2	Rautahat	53	7	1	61	767,464	12,581
21	2	Bara	72	10	5	87	768,566	8,834
22	2	Parsa	60	12	4	76	671,682	8,838
		Total	489	86	31	606	6,039,543	9,966
23	3	Dolakha	24	3	-	27	208,492	7,722
24	3	Ramechhap	23	1	-	24	226,472	9,436
25	3	Sindhuli	29	3	1	33	331,017	10,031
26	3	Rasuwa	25	1	1	27	48,391	1,792
27	3	Dhading	47	25	-	72	375,580	5,216
28	3	Nuwakot	35	14	1	50	310,095	6,202
29	3	Sindhupalchok	36	11	-	47	321,636	6,843
30	3	Kavrepalanchok	68	18	5	91	426,844	4,691
31	3	Kathmandu	732	138	48	918	1,949,321	2,123
32	3	Lalitpur	173	26	14	213	523,173	2,456
33	3	Bhaktapur	89	17	6	112	340,471	3,040
34	3	Makwanpur	57	16	4	77	469,915	6,103
35	3	Chitawan	139	65	12	216	648,176	3,001
		Total	1,477	338	92	1,907	6,179,583	3,240
36	4	Gorkha	40	6	3	49	302,931	6,182
37	4	Manang	8	1	-	9	7,307	812
38	4	Lamjung	38	7	2	47	187,444	3,988
39	4	Kaski	165	87	16	268	549,957	2,052
40	4	Tanahu	72	26	1	99	361,299	3,649
41	4	Syangja	38	26	2	66	323,145	4,896
42	4	Mustang	11	3	-	14	15,034	1,074
43	4	Baglung	42	11	-	53	300,195	5,664
44	4	Parbat	23	14	-	37	163,825	4,428
45	4	Myagdi	21	10	-	31	127,002	4,097
46	4	Nawalparasi East	54	29	5	88	348,241	3,957
		Total	512	220	29	761	2,686,381	3,530

47	5	Gulmi	33	15	-	48	313,100	6,523
48	5	Palpa	43	14	-	57	291,889	5,121
49	5	Rupandehi	182	107	18	307	983,686	3,204
50	5	Kapilbastu	64	22	4	90	639,182	7,102
51	5	Arghakhanchi	21	5	-	26	220,869	8,495
52	5	Pyuthan	18	12	-	30	254,921	8,497
53	5	Rolpa	19	2	-	21	250,903	11,948
54	5	Rukum East	6	-	-	6	59,437	9,906
55	5	Dang	76	46	4	126	617,554	4,901
56	5	Banke	70	36	6	112	549,080	4,902
57	5	Bardiya	35	23	-	58	476,731	8,220
58	5	Nawalparasi West	46	26	2	74	370,928	5,013
Total			613	308	34	955	5,028,279	5,265
59	6	Rukum West	16	1	1	18	173,652	9,647
60	6	Salyan	21	4	1	26	270,950	10,421
61	6	Surkhet	44	10	2	56	392,050	7,001
62	6	Dailekh	21	1	-	22	292,548	13,298
63	6	Jajarkot	11	1	-	12	191,445	15,954
64	6	Dolpa	12	-	-	12	41,015	3,418
65	6	Jumla	17	2	-	19	121,728	6,407
66	6	Kalikot	13	-	-	13	153,050	11,773
67	6	Mugu	6	-	-	6	61,786	10,298
68	6	Humla	9	1	-	10	56,838	5,684
Total			170	20	4	194	1,755,062	9,047
69	7	Doti	19	3	-	22	236,642	10,756
70	7	Bajhang	16	1	-	17	218,105	12,830
71	7	Kailali	113	36	5	154	866,914	5,629
72	7	Bajura	12	1	-	13	150,774	11,598
73	7	Achham	17	3	-	20	287,750	14,388
74	7	Kanchanpur	48	21	1	70	504,304	7,204
75	7	Darchula	17	2	-	19	148,944	7,839
76	7	Baitadi	16	3	-	19	280,398	14,758
77	7	Dadeldhura	24	2	-	26	158,801	6,108
Total			282	72	6	360	2,852,632	7,924
Grand Total			4,218	1,216	239	5,673	29,609,623	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	23	22	89	1	162
No. of Branches [@]	4,218	1,216	239	4,019		9,692
Population per Branch [*] (Served by A, B and C class BFI's)						5,219
Population per Branch [*] (Served by A, B, C and D class BFI's)						3,055

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	675	172	43	681	890	1,571
2	489	86	31	777	606	1,383
Bagmati	1,477	338	92	600	1,907	2,507
Gandaki	512	220	29	520	761	1,281
5	613	308	34	911	955	1,866
Karnali	170	20	4	186	194	380
Sudur Paschim	282	72	6	344	360	704
Total	4,218	1,216	239	4,019	5,673	9,692

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

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

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Trust Receipt Loan / Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
4	Demand & Other Working Capital Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
6	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
7	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
8	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
9	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
10	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
11	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.73	12.32	2,337,298.94	12.27	2,379,571.84

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	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
2	Fixed:	9.69	1,434,481.39	9.74	1,473,964.91	9.73	1,480,060.41
2.1	up to 1 month	0.00	-	0.00	-	0.00	-
2.2	1-3 months	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
2.4	6-12 months	9.59	345,237.43	9.64	363,677.98	9.63	379,535.65
2.5	1-2 yrs	9.59	591,160.83	9.67	594,532.03	9.66	591,345.48
2.6	2 yrs and above	10.20	237,387.68	10.30	239,165.82	10.31	236,714.18
3	Call	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-
5	Other	8.06	4,051.62	8.31	3,661.52	8.23	4,218.04
6	Non interest bearing deposits	0.00	272,686.18	0.00	285,238.70	0.00	293,698.61
6.1	Current	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26
6.2	Margin	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85
6.3	Other	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50
	Aggregate	6.78	2,934,410.56	6.77	3,007,136.34	6.74	3,051,866.09

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	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
2	Fishery Related	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61
3	Mining Related	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16
4	Agriculture, Forestry & Beverage Production Related	11.26	136,268.01	11.39	136,575.97	11.27	136,137.20
5	Non Food Production Related	11.41	340,538.56	11.38	344,786.48	11.31	349,982.31
6	Construction	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59
7	Electricity, Gas and Water	11.28	135,058.30	11.34	139,523.07	11.23	143,440.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.86	34,456.70	11.92	35,209.90	11.92	36,772.00
9	Transport, Communication and Public Utilities	12.46	66,127.07	12.50	64,400.60	12.32	69,535.97
10	Wholesaler & Retailer	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08
11	Finance, Insurance and Real Estate	11.81	213,132.51	11.82	218,379.64	11.71	222,004.74
12	Hotel or Restaurant	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17
13	Other Services	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61
14	Consumption Loans	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12
15	Local Government	4.88	1,508.41	4.88	1,508.41	4.88	1,510.99
16	Others	12.83	344,209.46	12.87	359,704.42	12.79	360,562.51
	Aggregate	11.94	2,675,824.80	11.80	2,723,458.78	11.77	2,761,344.57

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	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
2	Overdraft	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74
3	Trust Receipt Loan / Import Loan	9.49	76,535.04	9.32	78,893.52	9.30	80,193.72
4	Demand & Other Working Capital Loan	11.74	660,793.09	11.73	660,390.46	11.71	665,405.42
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
6	Real Estate Loan	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92
7	Margin Nature Loan	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10
8	Hire Purchase Loan	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58
9	Deprived Sector Loan	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95
10	Bills Purchased	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07
11	Other Product	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53
	Aggregate	11.94	2,675,843.71	11.80	2,723,458.78	11.77	2,761,324.55

Annex-I

Name list of Bank and Financial Institutions

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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