



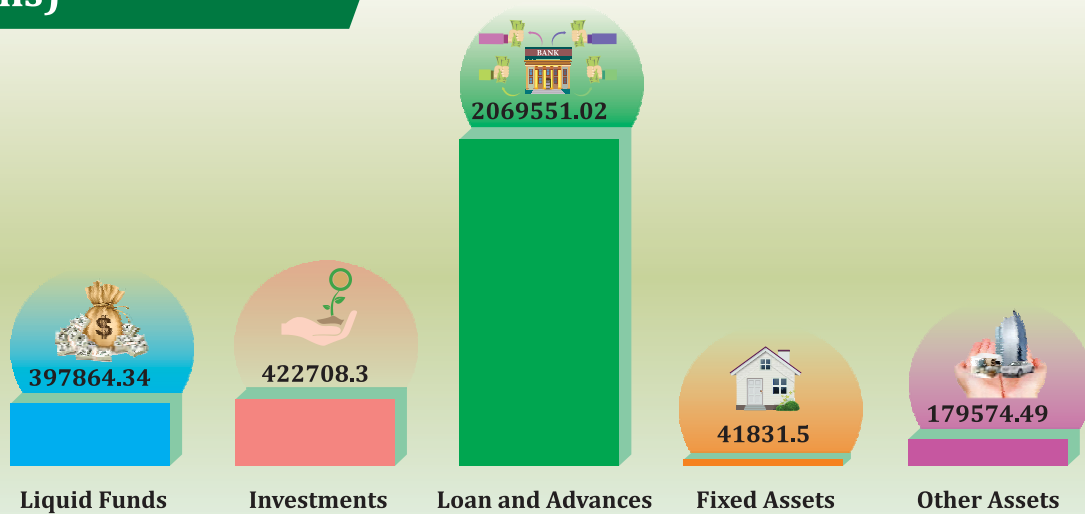
BANKING FACTS

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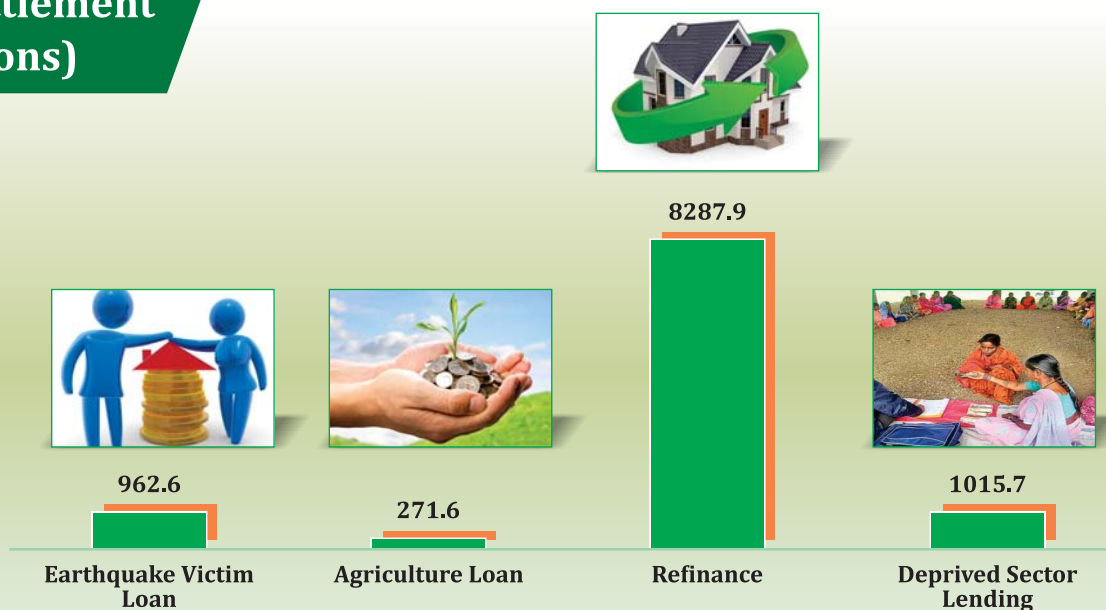
JANUARY 2018

Asset Composition of BFIs (In Millions)



Source: NRB Monthly Statistics Mid October 2017

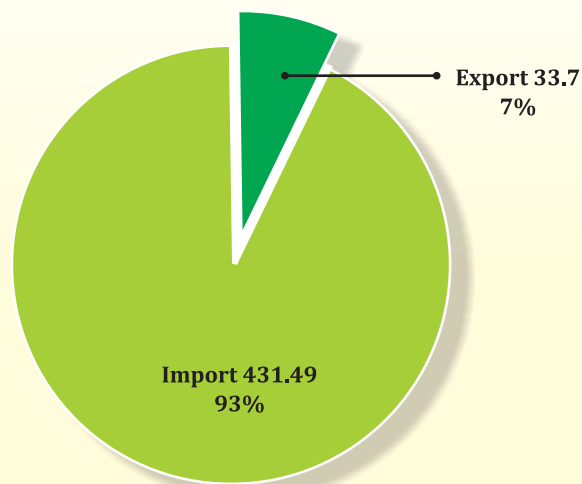
Loan Settlement (In Millions)



Source: NRB Monetary Policy- 1st Quarter Review (Mid Oct 2017)

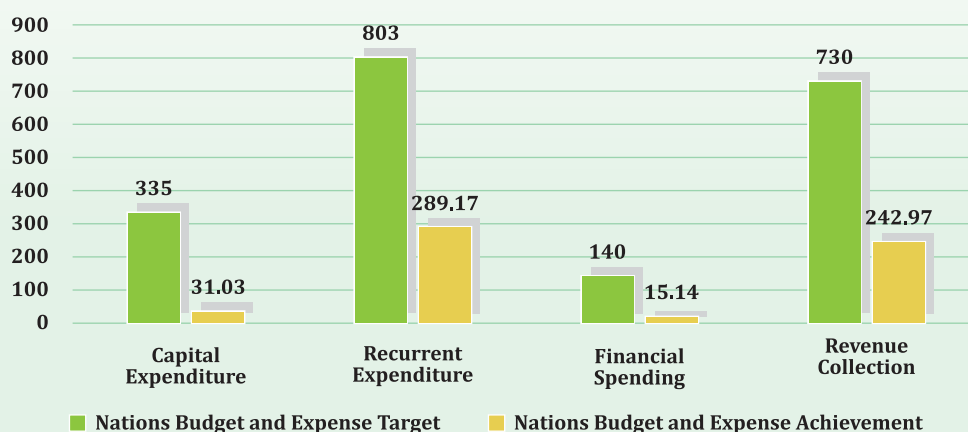


Foreign Trade (In Billions)



Source: Current Macro-economic and Financial Situation (As of Mid Dec 2017)

Nations Budget and Expense (In Billions)

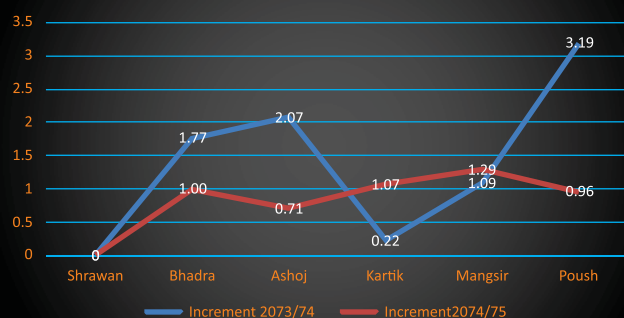


Source: Macroeconomic Updates, MoF (Dec 15, 2017)

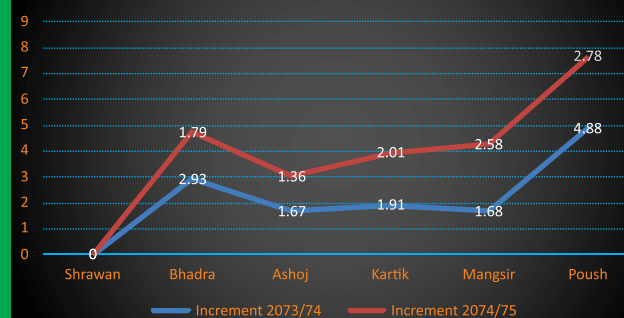
Year-to-Year Comparision of Deposit Lending Trend

Month	Deposit	Lending	Increment 2073/74	Increment 2073/74	Deposit	Lending	Increment2074/75	Increment 2074/75
Shrawan	1756	1398	-		2106	1732	-	
Bhadra	1787	1439	1.77	2.93	2127	1763	1.00	1.79
Ashoj	1824	1463	2.07	1.67	2142	1787	0.71	1.36
Kartik	1828	1491	0.22	1.91	2165	1823	1.07	2.01
Mangsir	1848	1516	1.09	1.68	2193	1870	1.29	2.58
Poush	1907	1590	3.19	4.88	2214	1922	0.96	2.78

Deposit



Lending



Base Rate and Interest Spread Rate

		Base Rate			Interest Spread Rate			
S.N.	Name	First Quarter Ending (Aswin 2074/75)	Second Quarter Ending (Poush 2074/75)	Second Quarter Ending (Poush 2073/74)	First Quarter Ending (Aswin 2074/75)	Second Quarter Ending (Poush 2074/75)	Second Quarter Ending (Poush 2073/74)	
1	AGRICULTURAL DEVELOPMENT BANK Ltd.	11.97	11.53	10.29	4.65	5.83	7.10	
2	BANK OF KATHMANDU Ltd.	10.68	10.38	7.10	3.83	3.84	3.91	
3	CENTURY COMMERCIAL BANK Ltd.	11.13	11.43	8.24	3.94	3.30	3.95	
4	CITIZENS BANK INTERNATIONAL Ltd.	10.72	11.02	7.80	3.62	3.23	3.49	
5	CIVIL BANK Ltd.	11.55	11.50	8.78	2.64	2.79	2.75	
6	EVEREST BANK Ltd.	7.91	7.84	5.48	4.83	4.96	4.89	
7	GLOBAL IME BANK Ltd.	10.54	10.31	7.14	3.25	4.12	4.14	
8	HIMALAYAN BANK Ltd.	9.45	9.35	6.00	4.73	4.51	4.95	
9	JANATA BANK NEPAL Ltd.	11.50	11.35	8.12	3.72	3.85	4.07	
10	KUMARI BANK Ltd.	11.15	11.17	8.07	3.27	2.80	3.04	
11	LAXMI BANK Ltd.	10.66	10.88	7.58	3.52	3.49	3.43	
12	MACHHAPUCHCHHRE BANK Ltd.	10.48	10.67	6.98	3.90	2.99	4.68	
13	MEGA BANK NEPAL Ltd.	10.72	10.96	8.49	3.30	3.00	3.68	
14	NIC ASIA BANK Ltd.	10.78	10.74	7.39	3.47	4.27	3.32	
15	NABIL BANK Ltd.	6.69	6.92	4.33	4.83	4.95	5.08	
16	NEPAL BANGALDESH BANK Ltd.	11.39	11.39	7.27	3.40	3.46	4.17	
17	NEPAL BANK Ltd.	6.90	6.93	6.32	4.97	4.98	4.97	
18	NEPAL CREDIT AND COMMERCE BANK Ltd.	11.43	11.45	8.27	2.97	2.92	3.32	
19	NEPAL INVESTMENT BANK Ltd.	8.91	9.00	5.69	4.32	4.05	4.46	
20	NEPAL S.B.I BANK Ltd.	9.32	9.50	6.48	4.81	4.78	4.74	
21	NMB BANK Ltd.	10.21	10.35	7.54	4.09	4.70	3.87	
22	PRABHU BANK Ltd.	9.80	9.71	6.35	3.83	4.10	4.87	
23	PRIME COMMERCIAL BANK Ltd.	10.95	10.76	7.30	3.53	3.49	2.80	
24	RASTRIYA BANIJYA BANK Ltd.	5.98	5.98	5.48	4.94	4.99	4.98	
25	SANIMA BANK Ltd.	10.27	9.71	7.20	3.93	4.18	4.12	
26	SIDDHARTHA BANK Ltd.	10.28	10.58	6.79	3.84	3.80	4.04	
27	STANDARD CHARTERED BANK NEPAL Ltd.	6.47	5.80	4.55	5.73	6.90	4.52	
28	SUNRISE BANK Ltd.	10.82	10.96	7.57	4.24	4.20	4.46	

Source: On the basis of published data as of second quarter ending 14-1-2018 (F.Y. 2017/18)

Labor Law

Kathmandu, Nepal:

December 21, 2017, contemplating the impact of new Labor Law in the banking industry, Nepal Bankers' Association organized a presentation and interaction program for all the member banks at Himalayan Bank Ltd., Head Office, where the key presenter Advocate Mr. Ramesh Badal highlighted the major implications of new Law.

Mr. Badal mainly discussed about the changes in appointing systems; social security; individual grievances settlement; protection to trainee, part-timers and others; working hours; wage system; leave management and protection of out sourcing workers; occupational safety and health; labor audit; employee service rule and other important matters. The session was effective and informative as the question aroused about the new Labor Law was cleared by the presenter.



MOU Signed

Kathmandu, Nepal: November 21, 2017, Nepal Bankers' Association participated in the Conference "Role of Private Sector in Sustainable Development in Nepal" Jointly organized by UN Global Compact (UNGC) Nepal Network, KOICA Alumni Association of Nepal (KAAN), UN Development Program (UNDP), Korea International Cooperation Agency (KOICA) and the Embassy of the Republic of Korea. The event took place at Soaltee Crown Plaza, Kathmandu.



President of Nepal Bankers' Association, Mr. Anil K. Shah was one of the panel members for discussion on "Enabling business environment reform for private sector development in Nepal" along with Ms. Reeta Simha, First Vice President, the Federation of Women's Entrepreneurs of Nepal, Mr. Joonhyung Kim, Managerial Director, Nepal Water and Energy Development Company Pvt.Ltd., and Mr. Pradip Koirala, Joint Secretary, Ministry of Industry, where he spoke about the current scenario of private sector and its development. The knowledge and information shared during the session was enlightening.

During the Conference, Nepal Bankers' Association signed the Memorandum of Understanding (MoU), with United Nations Development program (UNDP) with an objective to:

1. Advocate jointly for private sector entities to adopt the agenda 2030 and the SDGs as part of their business development plans.
2. Mobilize stakeholders and advocate for their contribution to the achievement of the Sustainable Development Goals.
3. Collaborate to undertake joint initiatives to foster the achievement of the sustainable Goals.
4. Jointly work on policy reforms in Nepal's business environment for private sector development.

31st AGM

November 30, 2017 – Nepal Bankers' Association held its 31st Annual General Meeting at Thapathali, Kathmandu. The AGM unopposedly elected Mr. Ramesh R. Aryal, Chief Executive Officer, NCC Bank Ltd. as member in the Executive Committee of the Association.



SGM

January 4, 2018 – Nepal Bankers' Association held its Special General Meeting at Radisson hotel, Lazimpat, to elect the president of the association. The position was vacant after the former President Mr. Anil K. Shah had left Mega Bank Ltd. The SGM unopposedly elected Mr. Gyanendra P. Dhungana, Chief Executive Officer, Nepal Bangladesh Bank Ltd. as the President of the Association.



Nepal Bankers' Association

2nd Floor, Central Business Park,
Thapathali, Kathmandu-11

+977-01-4101542/4101543

nba@nepalbankers.com.np