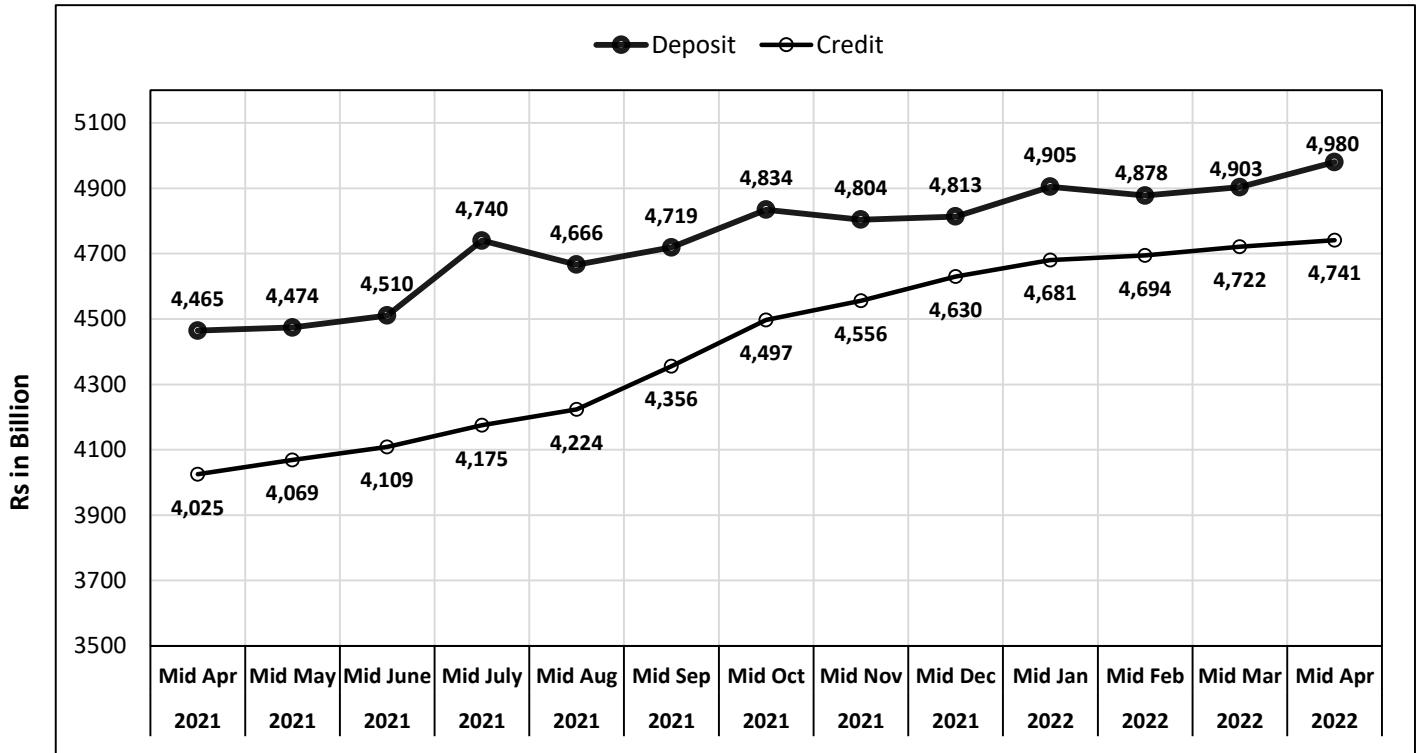


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2078 Chait
(Mid-Apr, 2022)

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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 -Finance	Total
Data available , out of total number	27	17	17	65	126
Total Number of Licensed BFIs	27	17	17	65	126

- 5 All the amount in this report 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.

Major Financial Indicators

as on Chait End, 2078 (Mid-Apr, 2022)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	90.49	10.11	2.04	102.65
2	Total Credit/GDP	86.65	9.20	1.86	97.72
3	Total Credit/ Total Deposit	95.76	91.03	91.13	95.20
4	CD Ratio	90.36	87.62	88.49	90.06
5	Fixed Deposit/Total Deposit	53.91	63.07	68.62	55.10
6	Saving Deposit/Total Deposit	28.78	24.96	20.21	28.23
7	Current Deposit/Total Deposit	9.84	1.99	1.29	8.90
8	Call Deposit/Total Deposit	6.10	9.94	8.52	6.53
9	NPL/ Total Loan	1.32	1.49	7.00	1.44
10	Total LLP /Total Loan	2.33	2.15	7.51	2.41
11	Deprived Sector Loan/Total Loan [§]	7.23	14.38	8.72	7.88
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.31	7.06	11.03	7.36
2	Investment in Gov. Securities/Total Deposit	15.78	12.22	18.65	15.48
3	Total Liquid Assets/Total Deposit	23.93	26.43	36.36	24.43
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	10.56	10.93	15.28	10.68
2	Total Capital/RWA	13.49	13.70	17.37	13.58
D. Financial Access					
1	No. of institutions	27	17	17	61
2	No. of Branches	4,949	1,093	261	6,303
3	No. of Deposit Accounts	37,484,825	5,194,286	607,263	43,286,374
4	No. of Loan Accounts	1,490,204	305,144	40,843	1,836,191
5	No. of Branchless Banking Centers	1,518	-	-	1,518
6	No. of Branchless Banking Customers	274,344	-	-	274,344
7	No. of Mobile Banking Customers	15,333,118	1,958,184	91,146	17,382,448
8	No. of Internet Banking Customers	1,286,558	361,968	9,658	1,658,184
9	No. of ATMs	4,118	311	43	4,472
10	No. of Debit Cards	9,930,979	471,522	40,484	10,442,985
11	No. of Credit Cards	227,961	-	-	227,961
12	No. of Prepaid Cards	96,026	-	-	96,026
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	7.11			
	(a) Saving	6.24			
	(b) Fixed	9.67			
	(c) Call	2.02			
2	Wt. Avg Interest Rate on Credit	10.78			

Note:

Bank balance includes money at call

Nominal GDP for 2021/22(P) stands at Rs. 4,851,625 million

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

§ 6 months prior Total Loan has been used to calculate Deprived Sector Lending Ratio

Statement of Assets and Liabilities of Banks & Financial Institutions (Aggregate of A,B and C Classes)

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2019	2020	2021	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	446,402	488,277	558,525	613,424	613,341	9.38	14.39	-0.01
	a. Paid-up Capital	305,885	330,876	365,820	409,253	411,198	8.17	10.56	0.48
	b. Statutory Reserves	76,174	94,150	105,951	119,108	120,212	23.60	12.53	0.93
	c. Retained Earning	4,538	4,312	12,331	4,093	4,268	-4.98	185.98	4.30
	d. Others Reserves	59,805	58,939	74,422	80,971	77,663	-1.45	26.27	-4.09
2	BORROWINGS	90,729	81,610	275,089	489,040	493,702	-10.05	237.08	0.95
	a. NRB	22,927	7,992	118,779	300,562	304,589	-65.14	1386.25	1.34
	b. "A"Class Licensed Institution	34,286	5,392	28,829	23,825	28,009	-84.27	434.65	17.56
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	39,650	38,173	348.99	74.06	-3.72
	d. Other Financial Ins.	3,283	1,737	1,267	7,837	5,811	-47.10	-27.05	-25.85
	e. Bonds and Securities	26,935	51,679	100,435	117,165	117,119	91.87	94.34	-0.04
3	DEPOSITS	3,354,428	3,933,738	4,740,066	4,903,382	4,979,963	17.27	20.50	1.56
	a. Current	311,505	401,130	490,765	418,701	443,271	28.77	22.35	5.87
	b. Savings	1,060,516	1,224,189	1,592,152	1,412,009	1,405,876	15.43	30.06	-0.43
	c. Fixed	1,526,497	1,884,402	2,213,503	2,692,125	2,744,015	23.45	17.46	1.93
	d. Call Deposits	417,390	387,287	396,693	322,312	325,146	-7.21	2.43	0.88
	e. Others	38,519	36,729	46,953	58,235	61,656	-4.65	27.84	5.87
4	Bills Payable	2,309	2,053	3,067	6,446	4,358	-11.11	49.42	-32.40
5	Other Liabilities	303,249	385,596	418,432	479,920	425,983	27.15	8.52	-11.24
	1. Loan Loss Provision	54,893	78,604	89,594	109,492	113,824	43.19	13.98	3.96
	2. Interest Suspense a/c	20,271	27,582	20,035	26,871	23,472	36.06	-27.36	-12.65
	3. Others	228,085	279,410	308,804	343,557	288,687	22.50	10.52	-15.97
6	Reconciliation A/c	15,556	3,427	4,050	4,643	4,037	-77.97	18.18	-13.06
7	Profit & Loss A/c	73,519	59,045	69,757	51,192	56,228	-19.69	18.14	9.84
	TOTAL	4,286,193	4,953,745	6,068,987	6,548,048	6,577,612	15.57	22.51	0.45
	Assets								
1	LIQUID FUNDS	466,279	563,630	519,340	403,194	445,399	20.88	-7.86	10.47
	a. Cash Balance	92,563	110,726	116,799	100,205	99,095	19.62	5.48	-1.11
	Nepalese Notes & Coins	84,640	98,161	99,422	96,587	95,511	15.97	1.28	-1.11
	Foreign Currency	7,923	12,565	17,377	3,618	3,584	58.59	38.29	-0.92
	b. Bank Balance	295,862	369,615	334,152	244,986	267,274	24.93	-9.59	9.10
	1. In Nepal Rastra Bank	215,138	294,780	273,553	160,863	177,023	37.02	-7.20	10.05
	2. "A"Class Licensed Institution	29,036	27,141	17,905	19,684	33,877	-6.53	-34.03	72.10
	3. Other Financial Ins.	13,010	3,372	3,275	6,152	9,394	-74.08	-2.89	52.71
	4. In Foreign banks	38,678	44,322	39,419	58,287	46,979	14.59	-11.06	-19.40
	c. Money at Call	77,853	83,288	68,389	58,004	79,030	6.98	-17.89	36.25
2	INVESTMENTS	375,402	534,611	732,619	744,194	772,060	42.41	37.04	3.74
	a. Govt. Securities	374,262	533,827	721,612	743,192	771,044	42.63	35.18	3.75
	b. Others	1,140	784	11,007	1,002	1,016	-31.24	1304.07	1.38
3	SHARE & OTHER INVESTMENT	186,189	171,683	214,313	171,976	173,382	-7.79	24.83	0.82
4	LOANS & ADVANCES (Including Bills Purchased)	2,913,970	3,273,096	4,174,616	4,720,575	4,740,104	12.32	27.54	0.41
	4.1 LOANS & ADVANCES	2,910,511	3,270,133	4,170,584	4,717,014	4,736,607	12.36	27.54	0.42
	a. Private Sector	2,819,279	3,156,509	4,014,771	4,542,932	4,559,222	11.96	27.19	0.36
	b. Financial Institutions	86,056	110,945	152,818	171,841	175,426	28.92	37.74	2.09
	c. Government Organizations	5,176	2,679	2,995	2,241	1,959	-48.24	11.81	-12.55
	4.2 BILLS PURCHASED	3,459	2,963	4,032	3,562	3,497	-14.36	36.09	-1.82
5	LOANS AGT. COLLECTED BILLS	-	-	412	942	942	0.00	0.00	0.00
6	FIXED ASSETS	71,420	78,568	82,989	87,469	88,120	10.01	5.63	0.74
7	OTHER ASSETS	253,949	312,752	331,101	405,748	343,017	23.16	5.87	-15.46
	a. Accrued Interests	46,171	152,797	171,036	252,409	194,216	230.93	11.94	-23.05
	b. Others	207,777	159,955	160,065	153,340	148,801	-23.02	0.07	-2.96
8	Expenses not Written off	26	189	342	224	255	613.61	81.43	13.81
9	Non Banking Assets	5,716	7,076	7,693	9,148	9,659	23.80	8.72	5.59
10	Reconciliation Account	13,167	11,715	5,154	4,511	4,570	-11.03	-56.01	1.31
11	Profit & Loss A/c	75	426	407	67	104	464.35	-4.36	55.05
	TOTAL	4,286,193	4,953,745	6,068,987	6,548,048	6,577,612	15.57	22.51	0.45

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2019	2020	2021	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	385,245	433,941	500,573	549,090	548,711	12.64	15.35	-0.07
	a. Paid-up Capital	252,260	284,811	320,629	359,844	359,844	12.90	12.58	0.00
	b. Statutory Reserves	67,359	86,033	96,910	108,862	109,715	27.72	12.64	0.78
	c. Retained Earning	8,249	8,248	15,897	7,690	8,980	-0.01	92.73	16.77
	d. Others Reserves	57,377	54,850	67,137	72,693	70,173	-4.40	22.40	-3.47
2	BORROWINGS	82,024	78,942	261,004	448,167	444,856	-3.76	230.63	-0.74
	a. NRB	21,327	7,810	109,436	267,558	263,774	-63.38	1301.19	-1.41
	b. "A"Class Licensed Institution	27,181	3,356	26,034	22,491	26,586	-87.65	675.65	18.21
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	39,650	38,173	348.99	74.06	-3.72
	d. Other Financial Ins.	3,283	1,737	1,267	7,742	5,644	-47.10	-27.05	-27.10
	e. Bonds and Securities	26,935	51,229	98,488	110,725	110,679	90.20	92.25	-0.04
3	DEPOSITS	2,880,092	3,490,101	4,204,913	4,334,594	4,390,197	21.18	20.48	1.28
	a. Current	301,550	389,700	475,545	410,444	432,211	29.23	22.03	5.30
	b. Savings	901,359	1,087,517	1,426,355	1,270,519	1,263,400	20.65	31.16	-0.56
	c. Fixed	1,308,269	1,646,630	1,919,565	2,320,792	2,366,547	25.86	16.58	1.97
	d. Call Deposits	336,801	332,548	338,330	276,298	267,953	-1.26	1.74	-3.02
	e. Others	32,114	33,706	45,117	56,542	60,087	4.96	33.85	6.27
4	Bills Payable	2,239	2,036	3,003	6,407	4,338	-9.06	47.47	-32.29
5	Other Liabilities	264,670	350,780	383,438	435,773	385,110	32.54	9.31	-11.63
	1. Loan Loss Provision	42,916	67,444	77,889	94,282	97,878	57.15	15.49	3.81
	2. Interest Suspense a/c	10,597	16,882	11,631	15,873	13,581	59.30	-31.11	-14.44
	3. Others	211,156	266,454	293,919	325,617	273,651	26.19	10.31	-15.96
6	Reconciliation A/c	8,608	3,286	3,962	4,635	4,033	-61.83	20.59	-12.99
7	Profit & Loss A/c	64,456	54,484	63,462	46,865	51,018	-15.47	16.48	8.86
	TOTAL	3,687,334	4,413,571	5,420,355	5,825,531	5,828,264	19.70	22.81	0.05
	Assets								
1	LIQUID FUNDS	348,011	462,843	447,432	341,094	358,135	33.00	-3.33	5.00
	a. Cash Balance	82,456	100,912	107,227	90,820	90,889	22.38	6.26	0.08
	Nepalese Notes & Coins	74,684	88,499	89,926	87,343	87,434	18.50	1.61	0.10
	Foreign Currency	7,772	12,412	17,301	3,477	3,455	59.72	39.38	-0.65
	b. Bank Balance	242,924	327,901	304,444	216,168	229,927	34.98	-7.15	6.36
	1. In Nepal Rastra Bank	196,554	275,162	256,583	142,849	159,511	39.99	-6.75	11.66
	2. "A"Class Licensed Institution	7,476	8,186	8,327	14,809	23,198	9.49	1.73	56.65
	3. Other Financial Ins.	223	233	119	224	241	4.35	-48.76	7.23
	4. In Foreign banks	38,671	44,320	39,414	58,286	46,978	14.61	-11.07	-19.40
	c. Money at Call	22,631	34,031	35,761	34,106	37,319	50.37	5.08	9.42
2	INVESTMENTS	356,216	498,252	655,204	666,414	693,597	39.87	31.50	4.08
	a. Govt. Securities	355,159	497,643	644,196	665,411	692,581	40.12	29.45	4.08
	b. Others	1,057	609	11,007	1,002	1,016	-42.36	1707.57	1.38
3	SHARE & OTHER INVESTMENT	179,087	164,516	202,553	160,795	163,290	-8.14	23.12	1.55
4	LOANS & ADVANCES								
	(Including Bills Purchased)	2,500,066	2,910,231	3,719,600	4,187,618	4,203,162	16.41	27.81	0.37
	4.1 LOANS & ADVANCES	2,496,607	2,907,269	3,715,568	4,184,057	4,199,665	16.45	27.80	0.37
	a. Private Sector	2,414,260	2,801,001	3,579,832	4,034,997	4,048,405	16.02	27.81	0.33
	b. Financial Institutions	77,175	103,588	132,741	146,819	149,301	34.23	28.14	1.69
	c. Government Organizations	5,172	2,679	2,995	2,241	1,959	-48.20	11.81	-12.55
	4.2 BILLS PURCHASED	3,459	2,963	4,032	3,562	3,497	-14.36	36.09	-1.82
5	LOANS AGT. COLLECTED BILLS	-	-	412	942	942	0.00	0.00	0.00
6	FIXED ASSETS	62,650	69,840	75,298	78,990	79,488	11.48	7.82	0.63
7	OTHER ASSETS	230,511	290,073	307,472	377,281	316,874	25.84	6.00	-16.01
	a. Accrued Interests	35,840	136,304	155,810	232,068	176,658	280.31	14.31	-23.88
	b. Others	194,671	153,770	151,662	145,213	140,216	-21.01	-1.37	-3.44
8	Expenses not Written off	18	169	241	223	253	843.42	42.75	13.89
9	Non Banking Assets	4,555	5,945	6,736	7,666	7,953	30.51	13.31	3.74
10	Reconciliation Account	6,219	11,569	5,074	4,510	4,569	86.02	-56.14	1.32
11	Profit & Loss A/c	-	133	332	-	-	0.00	150.03	0.00
	TOTAL	3,687,334	4,413,571	5,420,355	5,825,531	5,828,264	19.70	22.81	0.05

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2019	2020	2021	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	47,933	39,284	41,688	47,282	47,260	-18.04	6.12	-0.04
	a. Paid-up Capital	40,039	31,964	32,232	35,472	36,951	-20.17	0.84	4.17
	b. Statutory Reserves	6,067	5,096	6,135	6,866	6,981	-16.01	20.38	1.68
	c. Retained Earning	427	(186)	505	1,065	(137)	-143.58	-371.49	-112.90
	d. Others Reserves	1,400	2,410	2,816	3,879	3,466	72.13	16.87	-10.65
2	BORROWINGS	5,173	136	9,690	32,337	38,293	-97.37	7030.46	18.42
	a. NRB	1,406	136	7,590	26,209	31,473	-90.34	5485.23	20.08
	b. "A"Class Licensed Institution	3,767	-	1,100	540	1,230	-100.00	0.00	127.78
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	95	97	0.00	0.00	2.30
	e. Bonds and Securities	-	-	1,000	5,493	5,493	0.00	0.00	0.00
3	DEPOSITS	398,341	354,778	445,827	473,516	490,590	-10.94	25.66	3.61
	a. Current	9,426	9,263	13,929	7,396	9,783	-1.73	50.38	32.28
	b. Savings	135,366	112,816	139,864	120,097	122,435	-16.66	23.97	1.95
	c. Fixed	178,880	188,006	243,409	307,127	309,418	5.10	29.47	0.75
	d. Call Deposits	74,358	44,048	48,417	38,652	48,741	-40.76	9.92	26.10
	e. Others	311	646	207	244	213	107.38	-67.87	-12.81
4	Bills Payable	59	15	41	38	18	-75.01	178.27	-52.42
5	Other Liabilities	20,723	15,497	19,406	25,161	22,302	-25.22	25.22	-11.36
	1. Loan Loss Provision	5,639	4,242	6,431	8,546	9,329	-24.79	51.62	9.16
	2. Interest Suspense a/c	2,069	1,470	1,138	2,615	1,341	-28.95	-22.63	-48.73
	3. Others	13,014	9,785	11,837	14,000	11,632	-24.81	20.97	-16.92
6	Reconciliation A/c	6,828	141	76	1	0	-97.93	-46.09	NA
7	Profit & Loss A/c	7,258	3,577	5,224	3,877	4,717	-50.72	46.05	21.67
	TOTAL	486,316	413,428	521,953	582,212	603,181	-14.99	26.25	3.60
	Assets								
1	LIQUID FUNDS	94,564	76,518	55,300	49,407	69,698	-19.08	-27.73	41.07
	a. Cash Balance	8,673	7,918	8,134	7,868	6,778	-8.71	2.74	-13.86
	Nepalese Notes & Coins	8,521	7,765	8,059	7,728	6,648	-8.88	3.78	-13.97
	Foreign Currency	151	153	76	141	130	0.90	-50.29	-7.71
	b. Bank Balance	40,335	28,987	22,731	22,457	27,836	-28.13	-21.58	23.95
	1. In Nepal Rastra Bank	15,331	15,492	13,432	14,431	14,370	1.04	-13.30	-0.42
	2. "A"Class Licensed Institution	16,437	12,441	7,619	3,406	6,632	-24.31	-38.76	94.71
	3. Other Financial Ins.	8,560	1,052	1,676	4,618	6,831	-87.70	59.21	47.92
	4. In Foreign banks	7	3	5	2	2	-64.63	89.32	0.00
	c. Money at Call	45,556	39,613	24,435	19,081	35,084	-13.04	-38.32	83.87
2	INVESTMENTS	15,305	28,288	56,879	60,007	59,964	84.82	101.07	-0.07
	a. Govt. Securities	15,245	28,113	56,879	60,007	59,964	84.40	102.33	-0.07
	b. Others	60	175	-	-	-	191.67	-100.00	0.00
3	SHARE & OTHER INVESTMENT	4,745	4,484	8,062	7,402	6,753	-5.51	79.79	-8.76
4	LOANS & ADVANCES								
	(Including Bills Purchased)	345,165	287,580	383,480	443,394	446,564	-16.68	33.35	0.72
	4.1 LOANS & ADVANCES	345,165	287,580	383,480	443,394	446,564	-16.68	33.35	0.72
	a. Private Sector	338,885	284,009	369,145	423,834	425,626	-16.19	29.98	0.42
	b. Financial Institutions	6,276	3,571	14,335	19,559	20,938	-43.10	301.39	7.05
	c. Government Organizations	4	-	-	-	-	-100.00	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	6,744	6,094	5,673	6,052	6,160	-9.64	-6.92	1.79
7	OTHER ASSETS	12,326	9,692	11,972	15,005	12,858	-21.36	23.52	-14.31
	a. Accrued Interests	2,609	5,555	6,166	9,396	6,980	112.90	10.99	-25.71
	b. Others	9,716	4,137	5,806	5,609	5,878	-57.42	40.34	4.79
8	Expenses not Written off	6	17	0	-	-	169.91	-97.19	0.00
9	Non Banking Assets	624	599	489	892	1,085	-3.99	-18.33	21.69
10	Reconciliation Account	6,827	141	78	0	0	-97.93	-45.12	0.00
11	Profit & Loss A/c	9	15	21	55	98	59.13	41.19	79.04
	TOTAL	486,316	413,428	521,953	582,212	603,181	-14.99	26.25	3.60

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2019	2020	2021	2022	2022*	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	13,224	15,051	16,264	17,053	17,369	13.82	8.05	1.86
	a. Paid-up Capital	13,585	14,101	12,959	13,936	14,403	3.80	-8.10	3.35
	b. Statutory Reserves	2,748	3,021	2,907	3,380	3,516	9.95	-3.79	4.01
	c. Retained Earning	(4,138)	(3,750)	(4,071)	(4,662)	(4,574)	-9.37	8.54	-1.90
	d. Others Reserves	1,029	1,680	4,469	4,399	4,024	63.25	166.09	-8.51
2	BORROWINGS	3,532	2,531	4,395	8,536	10,553	-28.33	73.60	23.63
	a. NRB	194	46	1,753	6,795	9,343	-76.43	3729.83	37.50
	b. "A"Class Licensed Institution	3,338	2,036	1,695	794	193	-39.01	-16.73	-75.66
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	70	0.00	0.00	0.00
	e. Bonds and Securities	-	450	947	947	947	0.00	110.38	0.00
3	DEPOSITS	75,995	88,858	89,326	95,272	99,176	16.93	0.53	4.10
	a. Current	530	2,167	1,290	862	1,276	309.33	-40.48	48.10
	b. Savings	23,791	23,856	25,932	21,393	20,041	0.28	8.70	-6.32
	c. Fixed	39,349	49,766	50,529	64,206	68,050	26.47	1.53	5.99
	d. Call Deposits	6,231	10,691	9,945	7,362	8,452	71.57	-6.98	14.81
	e. Others	6,094	2,377	1,629	1,449	1,356	-60.99	-31.47	-6.41
4	Bills Payable	11	2	23	1	1	-84.01	1240.71	-3.39
5	Other Liabilities	17,857	19,319	15,588	18,986	18,571	8.19	-19.31	-2.18
	1. Loan Loss Provision	6,338	6,918	5,274	6,663	6,616	9.16	-23.77	-0.70
	2. Interest Suspense a/c	7,604	9,230	7,267	8,384	8,551	21.37	-21.27	1.99
	3. Others	3,915	3,171	3,048	3,939	3,404	-19.00	-3.89	-13.58
6	Reconciliation A/c	120	0	12	7	4	-99.96	21673.05	-45.84
7	Profit & Loss A/c	1,805	984	1,071	450	493	-45.45	8.84	9.49
	TOTAL	112,543	126,746	126,679	140,304	146,167	12.62	-0.05	4.18
	Assets								
1	LIQUID FUNDS	23,704	24,269	16,607	12,693	17,566	2.38	-31.57	38.39
	a. Cash Balance	1,435	1,897	1,438	1,516	1,428	32.21	-24.21	-5.79
	Nepalese Notes & Coins	1,435	1,897	1,438	1,516	1,428	32.22	-24.21	-5.79
	Foreign Currency	0	0	0	0	0	-16.14	-37.48	-78.95
	b. Bank Balance	12,603	12,727	6,977	6,360	9,511	0.99	-45.18	49.54
	1. In Nepal Rastra Bank	3,253	4,126	3,538	3,583	3,143	26.84	-14.25	-12.28
	2. "A"Class Licensed Institution	5,123	6,514	1,959	1,469	4,046	27.16	-69.93	175.51
	3. Other Financial Ins.	4,227	2,087	1,480	1,309	2,322	-50.62	-29.09	77.41
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,666	9,644	8,193	4,816	6,626	-0.23	-15.05	37.58
2	INVESTMENTS	3,881	8,072	20,536	17,773	18,499	107.97	154.42	4.08
	a. Govt. Securities	3,858	8,072	20,536	17,773	18,499	109.23	154.42	4.08
	b. Others	24	-	-	-	-	-100.00	0.00	0.00
3	SHARE & OTHER INVESTMENT	2,357	2,683	3,698	3,780	3,339	13.86	37.79	-11.67
4	LOANS & ADVANCES								
	(Including Bills Purchased)	68,738	75,284	71,536	89,563	90,378	9.52	-4.98	0.91
	4.1 LOANS & ADVANCES	68,738	75,284	71,536	89,563	90,378	9.52	-4.98	0.91
	a. Private Sector	66,133	71,499	65,795	84,101	85,191	8.11	-7.98	1.30
	b. Financial Institutions	2,605	3,785	5,742	5,462	5,187	45.31	51.69	-5.05
	c. Government Organizations	-	-	-	-	-	0.00	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	2,026	2,634	2,019	2,427	2,472	30.01	-23.36	1.82
7	OTHER ASSETS	11,111	12,986	11,657	13,463	13,285	16.88	-10.23	-1.32
	a. Accrued Interests	7,722	10,938	9,061	10,945	10,578	41.65	-17.16	-3.35
	b. Others	3,389	2,048	2,597	2,518	2,707	-39.56	26.78	7.52
8	Expenses not Written off	2	3	100	1	1	13.23	3834.00	0.00
9	Non Banking Assets	537	533	468	591	621	-0.80	-12.08	5.16
10	Reconciliation Account	121	4	2	1	1	-96.44	-56.22	-17.08
11	Profit & Loss A/c	66	279	55	12	6	320.12	-80.35	-52.70
	TOTAL	112,543	126,746	126,679	140,304	146,167	12.62	-0.05	4.18

Profit and Loss Statement of Banks & Financial Institutions (Aggregate of A,B and C Classes)

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2019	2020	2021	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	212,129	232,951	224,341	200,494	232,064	9.82	-3.70	15.75
1.1 Deposit Liabilities	208,274	227,205	215,183	187,121	216,198	9.09	-5.29	15.54
1.1.1 Saving A/c	48,102	53,627	43,601	47,063	54,694	11.49	-18.70	16.21
1.1.2 Fixed A/c	143,530	157,021	166,935	136,521	157,343	9.40	6.31	15.25
1.1.2.1 Upto 3 Months Fixed A/c	8,211	7,335	6,631	6,125	7,288	-10.68	-9.59	18.99
1.1.2.2 3 to 6 Months fixed A/c	10,806	18,168	18,574	18,726	21,652	68.14	2.23	15.62
1.1.2.3 6 Months to 1 Year Fixed A/c	72,244	74,620	69,135	59,295	68,503	3.29	-7.35	15.53
1.1.2.4 Above 1 Year	52,269	56,898	72,595	52,375	59,900	8.86	27.59	14.37
1.1.3 Call Deposit	16,374	16,291	4,443	3,463	4,084	-0.51	-72.73	17.92
1.1.4 Certificate of Deposits	268	266	204	74	77	-0.75	-23.26	3.38
1.2 Others	3,855	5,746	9,158	13,373	15,866	49.04	59.39	18.64
2 Commission/Fee Expense	1,668	1,695	1,735	1,657	1,921	1.59	2.36	15.92
3 Employees Expenses	39,312	42,145	48,174	34,452	39,249	7.21	14.30	13.92
4 Office Operating Expenses	29,456	32,395	33,544	23,745	27,698	9.98	3.55	16.65
5 Exchange Fluctuation Loss	35	6	1	21	111	-83.89	-74.82	420.29
5.1 Due to Change in Exchange Rates	26	5	1	3	29	-81.86	-74.17	769.69
5.2 Due to Foreign Currency Transactions	9	1	0	18	82	-89.93	-78.28	355.44
6 Non-Operating Expenses	164	463	89	135	172	182.54	-80.71	27.41
7. Provision for Risk	19,852	33,869	39,014	16,034	21,479	70.61	15.19	33.96
7.1 Loan loss Provision	19,032	33,522	38,874	15,886	21,428	76.13	15.96	34.89
7.1.1 General Loan loss Provision	8,358	17,257	25,113	9,264	11,887	106.46	45.52	28.31
7.1.1.1 Pass Loan Loss Provision	6,457	10,921	21,235	7,689	9,289	69.12	94.45	20.81
7.1.1.2 Watch List Provision	1,901	6,336	3,878	1,575	2,598	233.29	-38.80	64.95
7.1.2 Special Loan Loss Provision	9,623	15,094	13,440	5,926	8,775	56.86	-10.96	48.08
7.1.3 Additional Loan Loss Provision	1,051	1,171	321	696	767	11.40	-72.60	10.18
7.2. Provision for Non-Banking Assets	481	124	48	108	13	-74.23	-60.90	-87.52
7.3. Provision for Loss on Investment	147	92	3	16	15	-37.32	-96.39	-9.57
7.4. Provision for Loss of Other Assets	191	131	88	24	22	-31.35	-32.93	-9.04
8 Loan Written Off	917	411	814	229	352	-55.19	97.97	53.88
9 Provision for Staff Bonus	8,857	7,499	9,238	7,252	7,759	-15.33	23.20	6.99
10 Provision for Income Tax	30,505	24,783	30,913	21,513	23,689	-18.76	24.73	10.11
11 Others	21	36	248	1	3	74.69	593.60	323.79
12 Net Profit	74,230	58,924	71,306	52,009	57,099	-20.62	21.01	9.79
TOTAL EXPENSES	417,146	435,177	459,417	357,542	411,595	4.32	5.57	15.12
Income								
1. Interest Income	359,820	378,136	372,972	309,307	356,571	5.09	-1.37	15.28
1.1. On Loans and Advance	335,598	350,654	342,440	283,302	326,156	4.49	-2.34	15.13
1.2. On Investment	13,247	19,023	25,974	22,547	26,074	43.60	36.54	15.65
1.2.1 Government Bonds	11,868	17,635	23,335	20,150	23,384	48.59	32.33	16.05
1.2.2 Foreign Bonds	195	109	215	256	274	-44.25	97.64	6.77
1.2.3 NRB Bonds	620	1,038	589	504	576	67.49	-43.27	14.25
1.2.4 Deventure & Bonds	565	242	1,835	1,636	1,840	-57.16	658.86	12.50
1.3 Agency Balance	1,064	640	169	109	123	-39.84	-73.59	12.23
1.4 On Call Deposit	6,394	4,459	1,193	798	999	-30.26	-73.23	25.18
1.5 Others	3,517	3,360	3,196	2,552	3,220	-4.46	-4.90	26.20
2. Comission & Discount	18,694	19,439	24,942	17,836	20,494	3.99	28.31	14.91
2.1 Bills Purchase & Discount	218	194	228	848	199	-11.04	17.68	-76.54
2.2 Comission	15,685	15,925	20,920	14,413	17,204	1.53	31.37	19.37
2.3 Others	2,791	3,321	3,794	2,575	3,091	18.98	14.24	20.03
3 Income From Exchange Fluctuation	10,506	10,780	10,913	6,296	7,009	2.61	1.23	11.31
3.1 Due to Change in Exchange Rate	1,182	1,320	1,343	823	900	11.70	1.77	9.44
3.2 Due to Foreign Currency Trans.	9,324	9,461	9,569	5,474	6,108	1.46	1.15	11.59
4 Other Operating Income	15,376	11,434	16,789	9,628	10,504	-25.64	46.84	9.09
5 Non Operating Income	792	2,353	8,176	2,917	3,196	196.94	247.49	9.56
6 Provision Written Back	10,302	12,606	24,835	10,776	12,863	22.36	97.02	19.37
7 Recovery from Written off Loan	995	449	760	578	714	-54.88	69.26	23.40
8 Income from Extra Ordinary Expenses	635	(98)	12	142	143	-115.50	-111.72	0.42
9 Net Loss	26	79	19	60	101	203.28	-75.98	68.14
TOTAL INCOME	417,146	435,177	459,417	357,542	411,595	4.32	5.57	15.12

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2019	2020	2021	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	177,011	199,997	194,409	173,501	200,859	12.99	-2.79	15.77
1.1 Deposit Liabilities	173,492	194,436	185,438	160,936	186,005	12.07	-4.63	15.58
1.1.1 Saving A/c	38,239	45,353	37,545	41,766	48,607	18.60	-17.22	16.38
1.1.2 Fixed A/c	122,507	135,903	143,928	116,248	133,976	10.93	5.91	15.25
1.1.2.1 Upto 3 Months Fixed A/c	6,916	4,900	4,762	3,461	4,092	-29.14	-2.82	18.25
1.1.2.2 3 to 6 Months fixed A/c	9,377	15,244	14,410	15,164	17,521	62.57	-5.47	15.54
1.1.2.3 6 Months to 1 Year Fixed A/c	59,650	65,454	58,342	49,044	56,646	9.73	-10.87	15.50
1.1.2.4 Above 1 Year	46,565	50,304	66,414	48,580	55,716	8.03	32.02	14.69
1.1.3 Call Deposit	12,478	12,915	3,760	2,848	3,345	3.50	-70.89	17.48
1.1.4 Certificate of Deposits	268	266	204	74	77	-0.75	-23.26	3.38
1.2 Others	3,519	5,561	8,971	12,565	14,854	58.00	61.33	18.21
2 Commission/Fee Expense	1,663	1,678	1,693	1,621	1,871	0.92	0.90	15.45
3 Employees Expenses	33,900	36,655	42,824	30,491	34,819	8.13	16.83	14.20
4 Office Operating Expenses	24,478	27,815	29,235	20,635	24,058	13.64	5.10	16.59
5 Exchange Fluctuation Loss	22	-	0	21	110	-100.00	0.00	426.58
5.1 Due to Change in Exchange Rates	14	-	0	3	28	-100.00	0.00	876.83
5.2 Due to Foreign Currency Transactions	9	-	-	18	82	-100.00	0.00	355.44
6 Non-Operatiing Expenses	156	458	78	130	137	194.30	-83.03	5.87
7. Provision for Risk	16,833	28,699	32,424	12,932	18,178	70.49	12.98	40.57
7.1 Loan loss Provision	16,382	28,485	32,326	12,914	18,164	73.89	13.48	40.65
7.1.1 General Loan loss Provision	6,774	14,922	21,420	7,770	10,083	120.28	43.54	29.77
7.1.1.1 Pass Loan Loss Provision	5,223	10,150	18,516	6,652	7,934	94.34	82.43	19.27
7.1.1.2 Watch List Provision	1,552	4,772	2,904	1,118	2,149	207.60	-39.15	92.21
7.1.2 Special Loan Loss Provision	8,592	12,531	10,732	4,501	7,341	45.85	-14.36	63.11
7.1.3 Additional Loan Loss Provision	1,015	1,032	174	643	740	1.65	-83.14	15.05
7.2. Provision for Non-Banking Assets	263	-	7	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	4	91	3	16	15	2060.20	-96.73	-9.05
7.4. Provision for Loss of Other Assets	185	122	88	2	-	-34.01	-27.64	-100.00
8 Loan Written Off	868	385	708	179	283	-55.67	83.94	58.48
9 Provision for Staff Bonus	7,625	6,917	8,146	6,357	6,920	-9.29	17.77	8.87
10 Provision for Income Tax	26,928	22,858	27,592	19,609	21,182	-15.11	20.71	8.02
11 Others	15	33	248	1	3	127.43	649.25	323.79
12 Net Profit	65,216	54,351	63,374	46,865	51,018	-16.66	16.60	8.86
TOTAL EXPENSES	354,715	379,846	400,732	312,340	359,439	7.08	5.50	15.08
Income								
1. Interest Income	304,367	328,666	326,157	268,875	309,982	7.98	-0.76	15.29
1.1. On Loans and Advance	285,281	305,723	298,351	245,550	283,086	7.17	-2.41	15.29
1.2. On Investment	12,684	17,963	23,895	20,517	23,549	41.62	33.02	14.78
1.2.1 Government Bonds	11,439	16,712	21,509	18,390	21,169	46.09	28.71	15.11
1.2.2 Foreign Bonds	195	109	215	256	274	-44.25	97.64	6.77
1.2.3 NRB Bonds	491	930	398	279	316	89.33	-57.24	12.95
1.2.4 Deventure & Bonds	559	213	1,774	1,592	1,791	-61.95	733.94	12.48
1.3 Agency Balance	878	639	169	106	119	-27.26	-73.54	12.60
1.4 On Call Deposit	2,190	1,127	691	500	534	-48.52	-38.75	6.66
1.5 Others	3,334	3,214	3,051	2,202	2,695	-3.58	-5.08	22.38
2. Comission & Discount	18,058	18,463	23,473	16,982	19,581	2.24	27.14	15.30
2.1 Bills Purchase & Discount	218	194	228	848	199	-11.04	17.68	-76.54
2.2 Comission	15,267	15,407	20,103	13,820	16,738	0.92	30.48	21.12
2.3 Others	2,573	2,862	3,142	2,314	2,643	11.23	9.78	14.23
3 Income From Exchange Fluctuation	10,475	10,720	10,900	6,280	6,989	2.34	1.68	11.29
3.1 Due to Change in Exchange Rate	1,172	1,293	1,344	822	902	10.36	3.93	9.71
3.2 Due to Foreign Currency Trans.	9,303	9,427	9,556	5,458	6,087	1.33	1.37	11.52
4 Other Operating Income	11,744	9,346	12,990	7,961	8,599	-20.42	38.99	8.01
5 Non Operating Income	509	1,859	5,901	2,517	2,770	264.92	217.41	10.03
6 Provision Written Back	8,057	10,461	20,596	9,057	10,717	29.84	96.88	18.33
7 Recovery from Written off Loan	847	431	706	526	659	-49.15	64.00	25.25
8 Income from Extra Ordinary Expenses	658	(100)	8	142	143	-115.25	-108.46	0.42
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	354,715	379,846	400,732	312,340	359,439	7.08	5.50	15.08

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July					Mid-Mar 2022	Mid-Apr 2022			% Change
	2019	2020	2021	2022	2022		2/1	3/2	5/4	
	1	2	3	4	5		2/1	3/2	5/4	
1 Interest Expenses	28,665	25,608	24,027	22,231	25,693	-10.66	-6.18	15.57		
1.1 Deposit Liabilities	28,433	25,519	23,915	21,592	24,885	-10.25	-6.29	15.25		
1.1.1 Saving A/c	8,006	6,462	4,871	4,302	4,968	-19.29	-24.63	15.49		
1.1.2 Fixed A/c	16,780	16,342	18,531	16,767	19,296	-2.61	13.39	15.08		
1.1.2.1 Upto 3 Months Fixed A/c	1,159	2,121	1,531	2,295	2,744	83.05	-27.80	19.57		
1.1.2.2 3 to 6 Months fixed A/c	1,210	2,524	3,583	3,147	3,632	108.68	41.94	15.39		
1.1.2.3 6 Months to 1 Year Fixed A/c	9,967	6,517	8,890	8,898	10,270	-34.62	36.41	15.42		
1.1.2.4 Above 1 Year	4,445	5,180	4,527	2,427	2,650	16.54	-12.61	9.20		
1.1.3 Call Deposit	3,646	2,715	513	523	621	-25.54	-81.10	18.64		
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00		
1.2 Others	232	89	112	639	808	-61.55	25.95	26.46		
2 Commission/Fee Expense	-	16	42	37	41	0.00	162.17	13.08		
3 Employees Expenses	4,474	4,354	4,341	3,172	3,546	-2.67	-0.30	11.79		
4 Office Operating Expenses	4,070	3,590	3,441	2,430	2,843	-11.80	-4.15	17.01		
5 Exchange Fluctuation Loss	13	6	1	0	1	-55.51	-75.47	156.55		
5.1 Due to Change in Exchange Rates	13	5	1	0	1	-62.20	-74.95	156.55		
5.2 Due to Foreign Currency Transactions	0	1	0	-	-	681.16	-78.28	0.00		
6 Non-Operating Expenses	7	3	11	1	30	-56.01	256.13	2809.90		
7. Provision for Risk	2,088	3,878	5,678	2,615	2,692	85.77	46.42	2.93		
7.1 Loan loss Provision	1,906	3,807	5,636	2,486	2,660	99.79	48.05	7.02		
7.1.1 General Loan loss Provision	1,332	1,863	3,312	1,194	1,374	39.86	77.76	15.03		
7.1.1.1 Pass Loan Loss Provision	1,057	716	2,468	780	1,004	-32.22	244.62	28.76		
7.1.1.2 Watch List Provision	276	1,147	845	414	369	315.98	-26.39	-10.84		
7.1.2 Special Loan Loss Provision	565	1,868	2,314	1,275	1,287	230.83	23.83	0.95		
7.1.3 Additional Loan Loss Provision	9	75	10	17	-	786.22	-86.38	-100.00		
7.2. Provision for Non-Banking Assets	120	66	42	108	10	-45.27	-36.73	-90.75		
7.3. Provision for Loss on Investment	62	0	0	-	-	-99.26	-27.24	0.00		
7.4. Provision for Loss of Other Assets	0	5	-	22	22	126788.62	-100.00	0.00		
8 Loan Written Off	4	4	14	31	31	10.39	272.70	0.00		
9 Provision for Staff Bonus	1,052	473	828	811	732	-55.05	75.10	-9.75		
10 Provision for Income Tax	3,075	1,627	2,486	1,637	2,227	-47.09	52.83	36.08		
11 Others	0	0	-	-	-	-98.52	-100.00	0.00		
12 Net Profit	7,258	3,804	5,935	4,326	5,219	-47.59	56.04	20.64		
TOTAL EXPENSES	50,705	43,362	46,806	37,291	43,056	-14.48	7.94	15.46		
Income										
1. Interest Income	45,718	39,332	38,436	33,609	38,757	-13.97	-2.28	15.32		
1.1. On Loans and Advance	41,784	36,071	36,443	31,687	36,112	-13.67	1.03	13.96		
1.2. On Investment	434	781	1,525	1,429	1,835	79.87	95.21	28.38		
1.2.1 Government Bonds	330	739	1,399	1,266	1,644	124.14	89.36	29.84		
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00		
1.2.3 NRB Bonds	105	41	122	163	191	-60.45	195.11	17.00		
1.2.4 Deventure & Bonds	-	1	4	0	0	0.00	286.52	52.63		
1.3 Agency Balance	35	1	-	-	-	-96.39	-100.00	0.00		
1.4 On Call Deposit	3,387	2,413	348	219	354	-28.76	-85.58	61.71		
1.5 Others	79	67	119	273	455	-15.07	78.91	66.68		
2. Comission & Discount	554	915	1,273	689	782	65.23	39.02	13.52		
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00		
2.2 Comission	383	496	677	498	409	29.77	36.36	-17.88		
2.3 Others	171	419	596	191	373	144.36	42.17	95.53		
3 Income From Exchange Fluctuation	31	60	13	16	20	91.57	-79.13	20.81		
3.1 Due to Change in Exchange Rate	10	26	(1)	1	(1)	164.75	-102.03	-318.93		
3.2 Due to Foreign Currency Trans.	21	34	13	16	21	57.48	-61.19	35.36		
4 Other Operating Income	2,995	1,504	2,257	1,314	1,432	-49.80	50.12	8.99		
5 Non Operating Income	163	180	1,556	179	189	10.47	764.21	5.53		
6 Provision Written Back	1,242	1,353	3,211	1,389	1,739	8.94	137.39	25.27		
7 Recovery from Written off Loan	34	3	49	41	41	-90.09	1364.12	1.23		
8 Income from Extra Ordinary Expenses	(42)	-	-	-	-	-100.00	0.00	0.00		
9 Net Loss	9	15	11	55	95	59.13	-25.97	74.25		
TOTAL INCOME	50,705	43,362	46,806	37,291	43,056	-14.48	7.94	15.46		

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July					Mid-Mar	Mid-Apr	% Change		
	2019	2020	2021	2022	2022					
	1	2	3	4	5	2/1	3/2	5/4		
1 Interest Expenses	6,453	7,345	5,905	4,761	5,512	13.83	-19.61	15.76		
1.1 Deposit Liabilities	6,349	7,250	5,830	4,593	5,308	14.18	-19.58	15.57		
1.1.1 Saving A/c	1,856	1,811	1,185	996	1,119	-2.41	-34.58	12.36		
1.1.2 Fixed A/c	4,243	4,777	4,476	3,505	4,072	12.58	-6.30	16.17		
1.1.2.1 Upto 3 Months Fixed A/c	137	314	338	369	452	128.24	7.68	22.38		
1.1.2.2 3 to 6 Months fixed A/c	219	400	581	415	499	82.44	45.37	20.38		
1.1.2.3 6 Months to 1 Year Fixed A/c	2,627	2,650	1,903	1,353	1,587	0.85	-28.19	17.33		
1.1.2.4 Above 1 Year	1,259	1,414	1,654	1,368	1,533	12.30	17.02	12.07		
1.1.3 Call Deposit	250	662	170	92	117	164.27	-74.38	27.67		
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00		
1.2 Others	104	96	75	168	204	-7.87	-21.92	20.89		
2 Commission/Fee Expense	5	1	-	-	9	-85.02	-100.00	0.00		
3 Employees Expenses	938	1,136	1,009	790	884	21.07	-11.23	12.01		
4 Office Operating Expenses	909	990	868	680	797	8.96	-12.36	17.13		
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00		
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00		
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00		
6 Non-Operating Expenses	1	2	0	4	4	71.02	-85.43	0.00		
7. Provision for Risk	931	1,293	911	487	608	38.84	-29.52	24.99		
7.1 Loan loss Provision	745	1,229	911	486	605	64.98	-25.88	24.31		
7.1.1 General Loan loss Provision	252	471	381	300	430	87.08	-19.23	43.59		
7.1.1.1 Pass Loan Loss Provision	178	55	252	257	350	-69.22	358.80	36.53		
7.1.1.2 Watch List Provision	74	416	129	43	80	464.72	-69.01	85.83		
7.1.2 Special Loan Loss Provision	466	694	394	151	147	49.06	-43.28	-2.34		
7.1.3 Additional Loan Loss Provision	27	64	137	36	27	132.79	114.82	-24.43		
7.2. Provision for Non-Banking Assets	98	58	-	-	3	-40.78	-100.00	0.00		
7.3. Provision for Loss on Investment	81	0	-	0	0	-99.76	-100.00	0.00		
7.4. Provision for Loss of Other Assets	7	5	-	0	0	-26.58	-100.00	0.00		
8 Loan Written Off	46	22	92	19	38	-51.09	308.77	96.53		
9 Provision for Staff Bonus	180	109	264	84	106	-39.31	142.33	26.45		
10 Provision for Income Tax	502	298	834	268	279	-40.59	179.80	4.27		
11 Others	6	3	-	-	-	-52.71	-100.00	0.00		
12 Net Profit	1,755	770	1,996	818	862	-56.14	159.33	5.48		
TOTAL EXPENSES	11,726	11,969	11,879	7,910	9,100	2.07	-0.75	15.04		
Income										
1. Interest Income	9,734	10,138	8,379	6,823	7,832	4.14	-17.34	14.78		
1.1. On Loans and Advance	8,533	8,861	7,645	6,065	6,958	3.84	-13.72	14.71		
1.2. On Investment	129	279	554	600	690	116.63	98.59	15.07		
1.2.1 Government Bonds	99	184	427	494	571	85.24	131.97	15.54		
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00		
1.2.3 NRB Bonds	24	67	69	62	70	179.14	3.64	12.89		
1.2.4 Deventure & Bonds	5	28	58	43	49	413.40	104.85	12.80		
1.3 Agency Balance	151	-	-	3	3	-100.00	0.00	0.00		
1.4 On Call Deposit	817	919	155	78	111	12.48	-83.13	41.35		
1.5 Others	105	79	25	76	70	-24.70	-67.95	-8.29		
2. Comission & Discount	82	61	196	165	131	-25.70	221.90	-20.36		
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00		
2.2 Comission	35	21	140	95	57	-40.04	559.38	-40.01		
2.3 Others	47	40	56	70	75	-14.80	41.30	6.11		
3 Income From Exchange Fluctuation	-	0	-	-	-	0.00	-100.00	0.00		
3.1 Due to Change in Exchange Rate	-	0	-	-	-	0.00	-100.00	0.00		
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00		
4 Other Operating Income	636	584	1,542	354	473	-8.27	164.08	33.61		
5 Non Operating Income	120	314	719	221	237	161.61	129.12	7.45		
6 Provision Written Back	1,003	792	1,027	330	407	-21.12	29.81	23.13		
7 Recovery from Written off Loan	114	15	4	12	14	-86.91	-70.13	17.47		
8 Income from Extra Ordinary Expenses	19	2	3	-	-	-89.16	51.06	0.00		
9 Net Loss	17	64	8	5	6	282.36	-87.39	6.35		
TOTAL INCOME	11,726	11,969	11,879	7,910	9,100	2.07	-0.75	15.04		

Statement of Loans and Advances of Banks & Financial Institutions (Aggregate of A,B and C Classes)

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2019	2020	2021	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	157,905	189,981	273,901	326,185	328,866	20.31	44.17	0.82
Fishery Related	4,216	5,490	8,956	12,535	12,702	30.24	63.13	1.33
Mining Related	7,313	6,454	8,685	8,757	8,667	-11.75	34.58	-1.03
Agriculture, Forestry & Beverage Production Related	510,038	563,969	686,582	744,220	743,261	10.57	21.74	-0.13
Construction	309,417	347,420	414,030	206,810	188,863	12.28	19.17	-8.68
Electricity, Gas and Water	126,594	161,972	207,797	228,984	233,569	27.95	28.29	2.00
Metal Products, Machinery & Electronic Equipment & Assemblage	37,076	46,073	62,562	74,620	75,231	24.27	35.79	0.82
Transport, Communication and Public Utilities	93,129	97,603	97,505	103,595	101,385	4.80	-0.10	-2.13
Wholesaler & Retailer	615,309	662,828	837,582	959,482	970,407	7.72	26.36	1.14
Finance, Insurance and Real Estate	233,847	252,638	337,170	367,342	368,982	8.04	33.46	0.45
Hotel or Restaurant	122,122	148,657	183,908	194,118	195,045	21.73	23.71	0.48
Other Services	122,900	150,620	177,036	194,686	195,088	22.55	17.54	0.21
Consumption Loans	163,819	158,624	233,767	830,724	868,366	-3.17	47.37	4.53
Local Government	1,569	1,583	1,539	1,345	1,345	0.89	-2.79	0.00
Others	406,642	472,099	641,727	447,692	440,000	16.10	35.93	-1.72
TOTAL	2,911,897	3,266,012	4,172,747	4,701,093	4,731,775	12.16	27.76	0.65
Productwise								
Term Loan	562,527	718,480	932,079	1,054,297	1,096,199	27.72	29.73	3.97
Overdraft	455,716	488,596	634,300	770,412	775,130	7.22	29.82	0.61
Trust Receipt Loan / Import Loan	127,216	138,316	205,638	119,483	103,022	8.73	48.67	-13.78
Demand & Other Working Capital Loan	615,755	702,115	880,234	1,017,405	1,032,220	14.03	25.37	1.46
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	237,959	252,542	298,258	337,310	340,016	6.13	18.10	0.80
Real Estate Loan	146,991	163,480	183,538	212,674	199,224	11.22	12.27	-6.32
Margin Nature Loan	45,417	50,410	106,282	95,802	94,595	10.99	110.84	-1.26
Hire Purchase Loan	180,957	174,058	160,657	168,735	168,050	-3.81	-7.70	-0.41
Deprived Sector Loan	177,390	201,610	293,414	345,016	348,532	13.65	45.54	1.02
Bills Purchased	3,342	3,304	4,403	3,212	3,097	-1.14	33.28	-3.59
Other Product	358,628	373,101	473,944	576,746	571,690	4.04	27.03	-0.88
Total	2,911,897	3,266,012	4,172,747	4,701,093	4,731,775	12.16	27.76	0.65
Collateral wise								
Gold and Silver	38,246	38,427	43,111	49,958	51,168	0.47	12.19	2.42
Government Securities	336	465	678	907	842	38.25	45.85	-7.20
Non Governmental Securities	35,873	39,776	87,213	73,714	71,523	10.88	119.26	-2.97
Fixed Deposit Receipts	24,099	20,041	29,313	48,915	59,338	-16.84	46.27	21.31
Own	23,569	19,704	29,081	48,619	59,089	-16.40	47.59	21.53
Other Licences Institutions	530	336	232	296	250	-36.49	-31.05	-15.60
Collateral of Properties	2,600,225	2,913,947	3,647,609	4,127,178	4,151,795	12.07	25.18	0.60
Fixed Assets	2,206,624	2,489,020	3,118,968	3,541,575	3,567,657	12.80	25.31	0.74
Current Assets	393,601	424,927	528,641	585,603	584,138	7.96	24.41	-0.25
Against security of Bill	23,281	33,694	47,628	27,499	24,762	44.73	41.35	-9.95
Domestic Bills	2,382	720	556	888	984	-69.78	-22.76	10.78
Foreign Bills	20,899	32,974	47,072	26,611	23,779	57.78	42.75	-10.64
Against Guarantee	100,601	110,038	181,603	200,710	202,466	9.38	65.04	0.87
Government Guarantee	2,365	2,666	2,597	2,874	2,851	12.73	-2.61	-0.80
Institutional Guarantee	77,217	80,995	135,679	142,133	144,692	4.89	67.52	1.80
Personal Guarantee	5,846	9,330	26,424	39,522	39,203	59.59	183.23	-0.81
Collective Guarantee	7,398	8,340	8,130	8,766	8,485	12.72	-2.51	-3.20
International Rated Foreign Bank's Guarantee	1,662	1,901	1,783	1,662	1,525	14.39	-6.20	-8.28
Other Guarantee	6,112	6,806	6,990	5,753	5,710	11.35	2.70	-0.74
Credit Card	1,670	1,748	2,152	3,200	3,294	4.62	23.15	2.93
Others	87,565	107,877	133,439	169,011	166,587	23.20	23.70	-1.43
Total	2,911,897	3,266,012	4,172,747	4,701,093	4,731,775	12.16	27.76	0.65

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2019	2020	2021	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	131,517	166,856	242,235	286,377	289,135	26.87	45.18	0.96
Fishery Related	3,427	4,751	7,816	11,003	11,137	38.66	64.51	1.23
Mining Related	6,887	6,218	8,258	8,350	8,259	-9.71	32.81	-1.09
Agriculture, Forestry & Beverage Production Related	483,686	540,111	661,515	714,530	713,082	11.67	22.48	-0.20
Construction	251,365	295,117	355,404	167,622	150,764	17.41	20.43	-10.06
Electricity, Gas and Water	119,658	156,730	202,483	222,772	227,142	30.98	29.19	1.96
Metal Products, Machinery & Electronic Equipment & Assemblage	32,235	42,906	59,823	71,958	72,701	33.10	39.43	1.03
Transport, Communication and Public Utilities	63,602	75,379	78,828	84,028	82,724	18.52	4.58	-1.55
Wholesaler & Retailer	550,845	605,155	763,650	876,770	887,555	9.86	26.19	1.23
Finance, Insurance and Real Estate	200,565	222,515	287,621	308,797	311,110	10.94	29.26	0.75
Hotel or Restaurant	105,954	133,795	164,941	170,583	171,045	26.28	23.28	0.27
Other Services	109,323	137,370	163,684	179,485	179,595	25.65	19.16	0.06
Consumption Loans	137,464	137,969	205,358	732,903	767,032	0.37	48.84	4.66
Local Government	1,513	1,539	1,492	1,298	1,298	1.72	-3.04	0.00
Others	299,952	377,177	513,833	335,209	325,291	25.75	36.23	-2.96
TOTAL	2,497,993	2,903,588	3,716,941	4,171,686	4,197,872	16.24	28.01	0.63
Productwise								
Term Loan	477,035	623,349	800,512	910,261	951,312	30.67	28.42	4.51
Overdraft	374,792	421,257	548,651	669,362	673,539	12.40	30.24	0.62
Trust Receipt Loan / Import Loan	127,214	138,308	205,627	119,481	103,020	8.72	48.67	-13.78
Demand & Other Working Capital Loan	598,418	684,538	856,327	991,744	1,007,642	14.39	25.10	1.60
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	186,651	208,419	248,988	280,952	282,993	11.66	19.47	0.73
Real Estate Loan	118,860	141,435	159,139	182,305	171,657	18.99	12.52	-5.84
Margin Nature Loan	35,571	41,345	90,921	79,778	78,410	16.23	119.91	-1.71
Hire Purchase Loan	141,826	144,991	134,893	141,394	141,250	2.23	-6.96	-0.10
Deprived Sector Loan	142,088	169,090	239,728	287,066	286,232	0.00	0.00	-0.29
Bills Purchased	3,339	3,304	4,403	3,212	3,097	-1.05	33.28	-3.59
Other Product	292,199	327,553	427,751	506,131	498,719	12.10	30.59	-1.46
Total	2,497,993	2,903,588	3,716,941	4,171,686	4,197,872	16.24	28.01	0.63
Collateral wise								
Gold and Silver	31,871	34,208	38,492	45,256	46,338	7.33	12.52	2.39
Government Securities	298	445	670	849	817	49.12	50.59	-3.83
Non Governmental Securities	27,631	31,998	73,593	60,076	57,567	15.80	130.00	-4.18
Fixed Deposit Receipts	18,896	16,803	24,777	35,858	44,524	-11.07	47.45	24.17
Own	18,366	16,467	24,545	35,563	44,275	-10.34	49.06	24.50
Other Licences Institutions	530	336	232	296	250	-36.49	-31.05	-15.60
Collateral of Properties	2,236,454	2,598,788	3,269,848	3,690,557	3,712,505	16.20	25.82	0.59
Fixed Assets	1,843,001	2,174,097	2,741,246	3,105,008	3,128,421	17.97	26.09	0.75
Current Assets	393,453	424,691	528,603	585,549	584,084	7.94	24.47	-0.25
Against security of Bill	23,279	33,694	47,626	27,499	24,762	44.74	41.35	-9.95
Domestic Bills	2,380	720	555	888	984	-69.77	-22.94	10.78
Foreign Bills	20,899	32,974	47,072	26,611	23,779	57.78	42.75	-10.64
Against Guarantee	80,168	87,681	130,550	146,423	148,601	9.37	48.89	1.49
Government Guarantee	2,267	2,196	2,523	2,802	2,781	-3.14	14.91	-0.74
Institutional Guarantee	65,753	69,941	105,184	111,803	114,393	6.37	50.39	2.32
Personal Guarantee	4,146	6,704	12,905	23,270	23,059	61.71	92.49	-0.91
Collective Guarantee	474	398	1,299	1,249	1,247	-16.21	226.82	-0.15
International Rated Foreign Bank's Guarantee	1,662	1,698	1,783	1,662	1,525	2.14	5.05	-8.28
Other Guarantee	5,865	6,744	6,855	5,638	5,596	14.98	1.65	-0.74
Credit Card	1,670	1,748	2,152	3,200	3,294	4.62	23.15	2.93
Others	77,725	98,224	129,231	161,965	159,464	26.37	31.57	-1.54
Total	2,497,993	2,903,588	3,716,941	4,171,686	4,197,872	16.24	28.01	0.63

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2019	2020	2021	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	21,662	18,518	26,987	33,558	33,455	-14.51	45.74	-0.31
Fishery Related	723	677	1,008	1,306	1,326	-6.37	48.90	1.57
Mining Related	361	178	364	302	303	-50.63	104.18	0.36
Agriculture, Forestry & Beverage								
Production Related	23,263	20,325	21,688	25,440	25,840	-12.63	6.71	1.57
Construction	48,633	42,472	49,017	34,328	33,333	-12.67	15.41	-2.90
Electricity, Gas and Water	6,597	4,891	5,116	5,727	5,846	-25.86	4.60	2.08
Metal Products, Machinery & Electronic								
Equipment & Assemblage	3,610	2,150	2,141	1,827	1,729	-40.43	-0.42	-5.34
Transport, Communication and Public								
Utilities	24,873	17,516	15,054	15,332	14,537	-29.58	-14.06	-5.19
Wholesaler & Retailer	55,398	46,826	61,627	70,697	70,739	-15.47	31.61	0.06
Finance, Insurance and Real Estate	25,994	21,802	39,227	47,248	47,062	-16.13	79.93	-0.39
Hotel or Restaurant	13,522	11,734	15,863	19,295	19,638	-13.22	35.19	1.78
Other Services	11,457	11,219	11,586	12,802	13,119	-2.08	3.27	2.47
Consumption Loans	21,569	15,664	23,284	71,324	73,721	-27.38	48.65	3.36
Local Government	23	11	11	11	11	-52.43	-0.30	-0.23
Others	87,479	73,157	110,457	101,026	102,847	-16.37	50.99	1.80
TOTAL	345,165	287,140	383,430	440,223	443,506	-16.81	33.53	0.75
Productwise								
Term Loan	72,328	80,772	115,573	127,322	127,107	11.67	43.09	-0.17
Overdraft	76,191	60,457	78,746	89,734	90,073	-20.65	30.25	0.38
Trust Receipt Loan / Import Loan	-	8	10	2	2	0.00	23.61	-0.83
Demand & Other Working Capital Loan	11,710	11,989	17,949	17,158	17,475	2.38	49.71	1.85
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	42,448	35,073	41,221	45,958	46,397	-17.37	17.53	0.95
Real Estate Loan	20,965	14,628	17,446	22,111	19,304	-30.23	19.26	-12.69
Margin Nature Loan	7,600	6,446	12,528	12,091	12,145	-15.19	94.36	0.45
Hire Purchase Loan	33,002	23,215	21,804	23,098	22,632	-29.66	-6.08	-2.02
Deprived Sector Loan	30,550	26,851	47,111	51,580	55,603	0.00	0.00	7.80
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	50,368	27,699	31,041	51,170	52,768	-45.01	12.07	3.12
Total	345,165	287,140	383,430	440,223	443,506	-16.81	33.53	0.75
Collateral wise								
Gold and Silver	5,442	3,254	3,721	3,749	3,870	-40.20	14.35	3.21
Government Securities	18	-	3	4	7	-100.00	0.00	50.12
Non Governmental Securities	7,484	6,341	11,972	10,993	11,161	-15.27	88.79	1.53
Fixed Deposit Receipts	4,083	2,395	3,688	11,218	12,450	-41.33	53.95	10.99
Own	4,083	2,395	3,688	11,218	12,450	-41.33	53.95	10.99
Other Licences Institutions	-	-	-	-	0	0.00	0.00	0.00
Collateral of Properties	310,078	257,303	319,268	364,139	365,895	-17.02	24.08	0.48
Fixed Assets	310,036	257,300	319,252	364,130	365,885	-17.01	24.08	0.48
Current Assets	42	3	16	9	10	-92.48	401.57	7.69
Against security of Bill	1	-	1	-	-	-100.00	0.00	0.00
Domestic Bills	1	-	1	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	16,412	17,425	43,691	46,483	46,599	6.17	150.74	0.25
Government Guarantee	61	31	34	32	30	-49.31	9.04	-7.02
Institutional Guarantee	8,352	7,455	24,143	23,838	24,372	-10.74	223.86	2.24
Personal Guarantee	1,073	1,995	12,644	15,041	14,905	85.84	533.92	-0.90
Collective Guarantee	6,924	7,942	6,831	7,517	7,238	14.71	-13.99	-3.71
International Rated Foreign Bank's								
Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	2	40	55	54	73.27	1650.11	-2.22
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	1,648	421	1,086	3,637	3,524	-74.46	158.10	-3.09
Total	345,165	287,140	383,430	440,223	443,506	-16.81	33.53	0.75

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2019	2020	2021	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,726	4,608	4,679	6,249	6,275	-2.51	1.55	0.42
Fishery Related	66	62	132	227	238	-5.88	113.16	4.99
Mining Related	65	58	64	105	105	-11.86	10.30	0.07
Agriculture, Forestry & Beverage								
Production Related	3,088	3,533	3,379	4,250	4,339	14.41	-4.37	2.10
Construction	9,419	9,830	9,609	4,859	4,767	4.37	-2.25	-1.91
Electricity, Gas and Water	339	352	198	485	581	3.75	-43.78	19.86
Metal Products, Machinery & Electronic								
Equipment & Assemblage	1,230	1,016	598	835	800	-17.38	-41.17	-4.16
Transport, Communication and Public								
Utilities	4,654	4,708	3,623	4,235	4,124	1.16	-23.05	-2.63
Wholesaler & Retailer	9,067	10,847	12,305	12,015	12,113	19.63	13.45	0.82
Finance, Insurance and Real Estate	7,288	8,322	10,322	11,296	10,809	14.18	24.03	-4.31
Hotel or Restaurant	2,647	3,128	3,104	4,240	4,361	18.18	-0.76	2.84
Other Services	2,119	2,032	1,766	2,399	2,374	-4.15	-13.07	-1.05
Consumption Loans	4,786	4,991	5,125	26,497	27,613	4.29	2.68	4.21
Local Government	33	33	36	36	36	0.00	7.85	0.00
Others	19,210	21,765	17,438	11,457	11,862	13.30	-19.88	3.54
TOTAL	68,738	75,284	72,376	89,184	90,397	9.52	-3.86	1.36
Productwise								
Term Loan	13,163	14,359	15,994	16,714	17,780	9.08	11.39	6.38
Overdraft	4,733	6,881	6,903	11,316	11,518	45.39	0.31	1.79
Trust Receipt Loan / Import Loan	1	-	-	-	-	-100.00	0.00	0.00
Demand & Other Working Capital Loan	5,628	5,588	5,957	8,504	7,103	-0.71	6.61	-16.47
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	8,861	9,051	8,048	10,399	10,627	2.15	-11.07	2.18
Real Estate Loan	7,165	7,418	6,953	8,259	8,262	3.52	-6.26	0.04
Margin Nature Loan	2,246	2,619	2,833	3,934	4,040	16.62	8.15	2.70
Hire Purchase Loan	6,128	5,851	3,960	4,243	4,168	-4.52	-32.32	-1.77
Deprived Sector Loan	4,752	5,669	6,575	6,370	6,697	0.00	0.00	5.13
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	16,061	17,849	15,153	19,446	20,203	11.13	-15.11	3.89
Total	68,738	75,284	72,376	89,184	90,397	9.52	-3.86	1.36
Collateral wise								
Gold and Silver	934	965	898	953	961	3.38	-6.90	0.83
Government Securities	20	20	5	53	18	-0.04	-76.37	-65.62
Non Governmental Securities	758	1,437	1,648	2,645	2,795	89.60	14.70	5.65
Fixed Deposit Receipts	1,120	842	849	1,839	2,364	-24.86	0.84	28.55
Own	1,120	842	849	1,839	2,364	-24.86	0.84	28.55
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	53,693	57,856	58,493	72,482	73,395	7.75	1.10	1.26
Fixed Assets	53,587	57,624	58,471	72,437	73,351	7.53	1.47	1.26
Current Assets	106	233	22	44	44	119.37	-90.53	-1.46
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	4,021	4,933	7,362	7,804	7,265	22.65	49.25	-6.90
Government Guarantee	37	440	40	40	40	1081.98	-90.95	0.00
Institutional Guarantee	3,112	3,599	6,352	6,493	5,927	15.64	76.50	-8.72
Personal Guarantee	627	631	875	1,211	1,239	0.63	38.68	2.29
Collective Guarantee	-	-	0	0	0	0.00	0.00	-1.46
International Rated Foreign Bank's								
Guarantee	-	204	-	-	-	0.00	-100.00	0.00
Other Guarantee	245	60	95	60	60	-75.73	59.30	0.43
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	8,192	9,232	3,122	3,409	3,599	12.69	-66.19	5.56
Total	68,738	75,284	72,376	89,184	90,397	9.52	-3.86	1.36

S.N.	BFI Name	NBL	RBB	INABIL	NIBL	SCBNL	FBL	NSBI	NBBL	EBL	BOK	NCC	NIC	NBL
Liabilities														
1	CAPITAL FUND	34,763.77	29,253.08	35,195.50	30,653.88	15,897.25	19,601.19	15,521.15	15,065.07	19,815.21	15,860.25	14,717.34	20,692.88	12,808.40
	a. Paid-up Capital	14,405.90	11,940.36	18,496.19	18,307.54	9,429.45	12,968.73	9,825.85	10,085.40	9,467.34	10,623.99	11,139.68	11,564.01	10,257.16
	b. Calls in Advance	-	2,000.00	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	5,920.93	10,263.27	8,930.13	6,760.06	4,784.01	4,853.96	3,059.38	3,320.15	4,726.45	3,237.46	2,143.94	3,701.30	2,728.06
	e. Share Premium	-	-	0.07	-	-	-	-	0.10	238.47	-	-	-	30.88
	f. Retained Earning	2,805.78	(1,107.65)	2,167.52	20.24	641.38	128.40	785.51	158.56	1,995.09	14.18	0.27	1,891.80	11.84
	g. Others Reserves Fund	11,631.16	6,157.11	5,601.59	5,566.04	1,042.41	1,650.11	1,850.40	1,500.86	3,387.86	1,984.62	1,433.46	3,535.78	(219.54)
2	BORROWINGS	3,500.00	14,738.43	16,644.93	17,863.96	2,314.99	24,797.93	17,533.39	3,192.48	4,959.06	12,934.80	7,581.13	17,980.02	17,262.16
	a. NRB	-	8,678.41	3,650.82	7,470.87	2,314.99	22,133.02	12,454.00	1,192.48	3,023.68	9,263.11	4,512.22	7,227.76	10,237.86
	b. Interbank Borrowing	-	3,500.00	8,787.00	745.10	-	100.00	2,450.40	-	609.75	250.05	-	-	550.00
	c. Foreign Banks and Fin. Ins.	-	-	-	3,648.00	-	-	-	-	-	1,224.35	-	-	1,219.50
	d. Other Financial Ins.	-	60.02	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	3,500.00	2,500.00	4,207.11	6,000.00	-	2,564.90	2,628.99	2,000.00	1,325.63	2,197.29	3,068.91	10,752.26	5,254.79
3	DEPOSITS	187,970.95	245,814.48	237,386.84	181,261.06	109,616.12	168,065.24	114,547.01	83,499.87	162,393.93	104,815.50	132,401.59	302,810.23	143,768.88
	a. Current	37,127.91	70,246.78	21,567.69	16,819.86	28,661.07	13,096.48	7,201.44	7,634.27	11,913.48	6,644.91	9,693.59	38,726.53	8,313.06
	Domestic	37,001.84	70,114.96	18,162.17	14,155.34	15,730.18	10,233.95	6,852.85	7,154.83	11,394.57	6,345.67	9,641.92	38,671.34	8,121.76
	Foreign	126.07	131.82	3,405.52	2,664.52	12,930.89	2,862.53	348.60	479.43	518.91	299.24	51.67	55.19	191.30
	b. Savings	71,066.24	113,479.50	73,409.62	51,056.45	35,179.38	44,669.53	37,284.40	17,892.69	52,754.37	27,285.61	27,468.57	77,974.09	41,697.87
	Domestic	71,050.33	113,474.86	70,659.70	49,906.59	31,459.63	43,440.02	37,057.07	17,841.52	52,670.69	27,097.94	27,435.33	77,926.42	41,625.70
	Foreign	15.91	4.64	2,749.92	1,149.86	3,719.75	1,229.51	227.33	51.16	83.67	187.68	33.24	47.67	72.17
	c. Fixed	63,576.54	55,208.20	119,413.16	86,681.35	37,025.99	98,639.39	63,553.24	51,526.51	81,949.17	62,454.91	80,598.57	170,527.25	82,863.72
	Domestic	63,558.31	55,181.13	117,998.33	86,632.34	27,041.11	94,948.27	63,516.67	51,460.66	81,887.35	62,436.41	79,734.93	170,379.38	78,750.06
	Foreign	18.23	27.07	1,414.83	49.00	9,984.87	3,691.11	36.57	65.85	61.82	18.50	863.64	147.86	4,113.67
	d. Call Deposits	14,845.22	5,499.88	18,322.98	22,092.91	4,327.13	7,411.67	3,339.41	4,904.65	12,904.51	6,556.38	12,121.96	15,214.97	9,187.23
	Domestic	14,844.90	4,739.06	15,495.15	15,415.62	1,906.70	4,662.31	3,204.73	3,632.20	10,783.04	6,323.00	11,735.60	15,187.06	8,637.99
	Foreign	0.32	760.82	2,827.83	6,677.29	2,420.44	2,749.36	134.69	1,272.45	2,121.47	233.37	386.36	27.90	549.23
	e. Others	1,355.03	1,380.12	4,873.40	4,610.50	4,422.56	4,248.18	3,168.52	1,541.76	2,872.40	1,873.69	2,518.89	367.40	1,707.00
	Domestic	1,006.93	1,378.15	4,651.45	3,481.53	4,037.59	3,192.07	2,383.89	1,541.49	2,871.86	1,147.06	2,517.74	302.78	1,698.05
	Foreign	348.10	1.97	21.95	1,128.96	384.97	1,056.11	784.63	0.27	0.55	726.62	1.15	64.62	8.96
4	Bills Payable	19.60	2,176.02	99.38	-	120.69	73.95	283.13	131.05	(21.27)	57.72	24.80	91.66	32.04
5	Other Liabilities	16,820.15	22,542.68	12,344.08	30,309.88	4,938.22	7,714.72	7,729.99	9,812.87	22,769.45	6,393.43	6,419.32	55,099.87	11,227.28
	1. Sundry Creditors	669.28	1,267.00	4,789.68	2,619.09	164.77	31.29	1,676.54	854.97	1,058.70	578.05	506.19	40,069.05	591.79
	2. Loan Loss Provision	4,914.81	7,705.01	4,661.58	6,826.72	1,438.41	3,111.75	2,001.51	2,230.65	2,490.61	3,706.21	3,195.23	4,720.65	2,295.52
	3. Interest Suspense a/c	-	8,028.52	1,259.83	1,524.47	19.14	-	371.98	-	-	-	-	-	118.94
	4. Others	11,236.06	5,542.14	1,633.00	19,339.60	3,315.89	4,571.69	3,679.96	6,727.24	19,220.14	2,109.16	2,717.91	10,310.16	8,221.03
6	Reconciliation A/c	-	72.05	-	-	-	5.02	-	3,953.48	2.00	-	-	-	-
7	Profit & Loss A/c	2,192.93	2,616.72	3,352.04	2,477.26	1,628.77	1,391.58	1,300.02	1,111.14	1,516.32	870.78	1,487.72	3,604.60	1,551.78
	TOTAL Liabilities	245,267.40	317,213.47	305,022.78	262,566.05	134,516.05	221,649.61	156,914.69	116,765.96	211,434.71	140,932.49	162,631.90	400,279.26	186,650.53
Assets														
1	LIQUID FUNDS	12,731.10	15,835.34	16,053.93	15,296.72	18,030.74	13,471.61	11,213.51	6,649.16	15,298.80	6,070.61	15,012.99	19,113.38	12,729.50
	a. Cash Balance	6,157.02	4,386.02	3,140.75	3,099.71	1,066.52	2,055.03	1,542.41	2,405.98	2,392.87	1,818.80	4,185.02	7,926.80	2,948.80
	Nepalese Notes & Coins	6,094.76	4,308.27	2,904.07	2,764.27	955.04	1,914.46	1,531.47	2,289.48	2,356.53	1,761.76	4,161.78	7,703.29	2,898.17
	Foreign Currency	62.26	77.75	236.69	335.43	111.49	140.58	10.95	116.50	36.34	57.04	23.24	223.51	50.63
	b. Bank Balance	6,574.08	10,460.41	11,816.53	10,312.21	5,318.75	11,416.57	5,428.98	4,243.18	9,905.93	4,251.82	10,827.97	11,186.58	9,780.70
	1. In Nepal Rastra Bank	5,823.11	8,449.02	7,522.42	6,318.34	3,520.82	4,762.33	3,181.47	3,671.20	5,968.65	3,471.39	7,851.56	9,182.42	7,039.95
	Domestic Currency	5,823.11	8,335.69	7,080.07	5,775.02	3,195.19	4,629.16	3,134.44	3,543.43	5,793.21	3,393.50	7,776.55	9,137.46	6,411.83
	Foreign Currency	-	113.34	442.36	543.32	325.63	133.17	47.03	127.77	175.44	77.89	75.00	44.97	628.12
	2. "A" Class Licensed Institution	140.88	435.05	128.44	562.31	44.91	-	334.28	194.37	188.50	190.91	2,050.19	1,222.73	395.40
	Domestic Currency	140.88	416.43	128.44	550.79	44.91	-	334.28	165.24	64.91	109.91	299.94	966.08	266.12
	Foreign Currency	-	18.61	-	11.52	-	-	-	29.13	123.59	81.00	1,750.25	256.64	129.28
	3. Other Financial Ins.	-	-	-	-	-	179.29	-	-	-	-	30.11	-	-
	4. In Foreign Banks	610.09	1,576.34	4,165.66	3,431.56	1,753.02	6,474.95	1,913.23	377.61	3,748.78	589.51	896.11	781.43	2,345.35
	c. Money at Call	-	988.91	1,096.65	1,884.80	11,645.47	-	4,242.12	-	3,000.00	-	-	-	-
	Domestic Currency	-	170.00	-	-	-	-	-	-	3,000.00	-	-	-	-
	Foreign Currency	-	818.91	1,096.65	1,884.80	11,645.47	-	4,242.12	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	25,285.05	40,353.97	33,486.92	27,868.51	14,326.18	36,758.44	23,312.21	11,744.19	33,120.20	16,857.60	15,298.25	42,257.05	20,279.88
	a. Govt. Securities	25,285.05	40,353.97	33,109.36	27,868.51	14,326.18	36,758.44	23,312.21	11,715.22	33,120.20	16,857.60	15,298.25	42,257.05	20,279.88
	b. NRB Bond	-	-	-	-	-	-	-	28.97	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	377.56	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	3,416.39	8,280.23	12,604.77	13,633.96	8,526.74	4,079.19	500.06	4,062.97	2,405.37	4,741.08	2,613.76	5,311.82	6,315.64
	a. Interbank Lending	-	-	-	-	1,540.00	-	-	1,400.00	-	-	1,720.17	-	-
	b. Non Residents	-	-	7,905.84	8,992.51	5,487.75	3,565.58	-	763.41	731.70	3,048.24	-	-	4,207.28
	c. Others	3,416.39	8,280.23	4,69										

S.N.	BFI Name	Kumari	Jayami	SBL	ADB/NL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL
Liabilities													
1	CAPITAL FUND	17,475.93	15,531.63	19,483.37	30,714.42	31,836.10	18,313.51	23,884.94	14,619.12	23,453.76	17,235.06	20,022.49	10,638.94
	a. Paid-up Capital	14,711.18	11,551.35	12,524.43	18,620.63	23,795.75	14,200.97	18,656.32	10,118.89	18,366.71	12,708.70	16,120.46	9,075.84
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	2,966.01	2,150.04	3,507.11	8,299.32	5,240.89	2,946.74	4,011.02	2,355.35	3,647.76	2,678.50	2,841.85	1,087.70
	e. Share Premium	88.80	-	-	-	-	-	-	-	-	-	207.85	-
	f. Retained Earning	(1,026.22)	(240.51)	164.28	1,881.30	69.82	(722.90)	44.34	4.71	47.08	(806.84)	3.34	38.77
	g. Others Reserves Fund	736.15	2,070.75	3,287.55	1,913.17	2,729.64	1,888.70	1,173.26	2,140.17	1,392.22	2,654.70	848.99	436.62
2	BORROWINGS	12,810.59	14,129.13	28,901.93	44,202.22	28,303.33	15,137.73	15,846.06	12,077.43	21,790.22	27,390.69	33,433.48	6,436.50
	a. NRB	9,810.59	3,441.99	19,752.19	21,366.24	17,840.26	12,000.11	10,722.19	5,858.93	5,918.17	21,554.00	23,425.43	3,436.50
	b. Interbank Borrowing	-	487.60	511.98	3,109.73	-	660.25	-	1,000.00	950.00	200.00	2,673.97	-
	c. Foreign Banks and Fin. Ins.	-	6,095.00	975.20	-	5,487.75	-	-	1,218.50	9,142.50	-	7,334.08	-
	d. Other Financial Ins.	-	-	-	1,823.06	477.03	-	2,682.90	-	600.80	-	-	-
	e. Bonds and Securities	3,000.00	4,104.54	7,662.56	17,903.19	4,498.30	2,477.38	2,440.97	4,000.00	5,178.75	5,636.70	-	3,000.00
3	DEPOSITS	171,507.44	136,382.22	192,639.80	160,551.59	279,506.06	146,617.40	158,610.55	130,430.12	186,147.68	171,269.73	149,400.81	91,948.83
	a. Current	9,301.73	7,827.46	10,162.79	24,322.15	23,280.19	6,642.67	7,390.03	8,747.84	9,681.38	19,280.51	9,905.22	3,815.62
	Domestic	9,192.79	7,387.71	9,885.66	24,135.28	22,636.58	6,465.80	7,216.44	7,607.10	9,243.28	19,093.22	9,584.67	3,802.96
	Foreign	108.93	439.74	277.12	186.88	643.61	176.87	173.59	1,140.75	438.10	187.29	320.55	12.66
	b. Savings	35,162.39	37,086.37	56,285.27	46,021.87	89,365.56	39,046.64	30,186.52	36,115.75	48,121.80	57,943.64	38,821.39	15,433.38
	Domestic	34,968.65	36,645.50	56,189.04	46,021.81	89,096.03	38,873.72	30,165.90	35,991.89	47,878.95	57,920.28	38,703.98	15,377.16
	Foreign	193.74	440.88	96.23	0.07	269.53	172.91	20.62	123.85	242.85	23.37	117.41	56.22
	c. Fixed	111,047.72	80,347.61	108,554.65	86,235.72	151,367.97	92,134.53	109,197.77	78,511.49	112,985.83	81,648.71	86,039.74	67,309.90
	Domestic	108,473.50	78,752.30	107,359.40	86,235.72	149,450.25	87,491.31	108,460.26	77,783.01	111,720.91	81,628.48	86,006.15	65,505.60
	Foreign	2,574.22	1,595.30	1,195.25	-	1,917.71	4,643.22	737.52	728.49	1,264.92	20.22	33.59	1,804.31
	d. Call Deposits	14,398.14	8,571.50	15,149.65	3,425.28	12,278.21	7,762.69	9,745.67	5,403.29	11,238.27	10,180.22	13,086.86	4,725.49
	Domestic	13,574.11	7,890.43	15,076.58	3,425.28	12,198.57	7,709.09	9,730.05	5,126.79	10,258.67	10,038.34	12,928.84	4,656.00
	Foreign	824.04	681.07	73.07	-	79.64	53.60	15.63	276.50	979.60	141.88	158.02	69.49
	e. Others	1,597.46	2,549.28	2,487.45	546.57	3,214.14	1,030.87	2,090.55	1,651.75	4,120.40	2,216.65	1,547.59	664.44
	Domestic	1,597.46	2,265.74	2,487.45	546.57	3,208.18	1,030.87	1,914.54	1,651.75	3,336.95	2,216.65	1,451.29	664.44
	Foreign	-	283.54	-	-	5.96	-	176.01	-	783.45	-	96.30	-
4	Bills Payable	19.46	4.77	-	-	13.89	412.23	271.20	36.32	43.71	7.78	224.93	17.92
5	Other Liabilities	15,972.28	10,457.92	17,434.42	24,461.84	16,851.34	7,499.46	11,028.19	7,153.71	18,011.65	18,286.83	4,994.63	7,612.68
	1. Sundry Creditors	9,736.09	1,118.25	3,350.87	1,764.55	1,838.98	45.94	46.62	1.54	36.69	9,528.34	40.24	8.85
	2. Loan Loss Provision	3,372.85	2,977.04	3,604.61	5,260.11	6,734.29	3,353.87	3,339.31	2,768.30	4,473.30	3,588.79	2,833.29	1,896.51
	3. Interest Suspense a/c	-	-	-	565.91	-	-	212.76	914.53	-	(47.92)	-	108.13
	4. Others	2,863.35	6,362.63	10,478.94	16,971.27	8,278.07	4,099.65	7,429.51	3,469.33	13,501.66	5,217.62	2,012.98	5,707.32
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	0.22	-	-
7	Profit & Loss A/c	1,802.77	858.97	2,088.56	1,905.39	3,726.21	1,589.65	2,722.02	1,277.40	2,665.29	1,752.92	2,014.53	904.12
	TOTAL Liabilities	219,588.47	177,364.64	260,548.09	261,835.47	360,236.93	189,569.98	212,362.96	165,594.10	252,112.31	235,943.25	210,090.87	117,559.00
Assets													
1	LIQUID FUNDS	11,759.34	7,837.69	10,513.65	8,670.36	22,121.17	16,095.99	14,454.52	6,891.03	13,030.59	25,991.19	18,871.68	6,881.34
	a. Cash Balance	4,619.39	2,123.31	3,476.91	3,740.85	4,823.83	5,694.21	2,983.06	2,253.56	4,483.76	4,184.26	3,409.72	1,644.11
	Nepalese Notes & Coins	4,404.35	2,083.16	3,154.74	3,727.66	4,625.52	5,181.13	2,947.50	2,206.23	4,290.22	4,032.67	3,323.47	1,619.75
	Foreign Currency	215.04	40.15	322.17	13.19	198.32	513.08	35.55	47.33	193.53	151.59	86.25	24.36
	b. Bank Balance	7,139.95	5,714.39	7,036.74	4,929.51	17,297.34	6,766.62	11,471.46	4,637.46	8,079.24	21,806.93	5,103.34	5,237.23
	1. In Nepal Rastra Bank	5,967.24	4,358.07	6,068.75	4,180.22	9,239.87	4,720.22	6,017.18	3,728.42	6,062.90	15,381.60	4,390.59	2,868.63
	Domestic Currency	5,777.49	4,133.23	6,015.84	4,174.15	9,149.26	4,621.15	5,559.76	3,703.39	5,615.81	15,311.27	4,300.50	2,798.68
	Foreign Currency	189.75	224.84	52.90	6.07	90.61	99.07	457.42	25.03	447.09	70.34	90.10	69.95
	2. "A" Class Licensed Institution	271.61	589.11	435.49	599.00	2,658.37	166.87	4,907.12	54.24	398.54	4,732.79	356.01	1,876.60
	Domestic Currency	271.61	452.03	246.10	501.10	2,460.41	85.90	159.75	54.06	398.38	4,676.77	335.60	116.00
	Foreign Currency	-	137.08	189.39	97.90	197.96	80.97	4,747.37	0.18	0.16	56.02	20.41	1,760.60
	3. Other Financial Ins.	-	-	-	-	-	-	-	1.34	2.76	20.79	-	-
	4. In Foreign Banks	901.11	767.21	532.51	150.29	5,399.09	1,879.53	547.16	853.47	1,615.04	1,671.74	356.74	492.00
	c. Money at Call	-	-	-	-	-	3,635.17	-	-	467.59	-	10,358.61	-
	Domestic Currency	-	-	-	-	-	600.25	-	-	-	-	-	-
	Foreign Currency	-	-	-	-	-	3,034.92	-	-	467.59	-	10,358.61	-
2	INVESTMENT IN SECURITIES	19,509.63	11,580.29	37,570.18	38,540.33	39,969.57	21,784.02	19,243.31	20,408.53	26,409.02	37,758.20	31,000.71	13,152.75
	a. Govt. Securities	19,509.63	11,580.29	37,570.18	38,540.33	39,969.57	21,784.02	19,243.31	20,408.53	26,409.02	37,758.20	31,000.71	13,152.75
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	11,250.14	13,203.39	9,513.45	6,298.77	6,799.64	4,964.17	3,925.30	5,593.87	9,955.57	7,620.31	1,404.38	912.14
	a. Interbank Lending	5,134.25	-	-	(0.00)	1,000.72	-	63.59	-	1,635.07	-	139.52	-
	b. Non Residents	3,571.86	7,668.95	3,940.35	-	1,379.13	3,364.49	1,902.42	3,428.24	5,948.72	179.88	-	496.16
	c. Others	2,544.02	5,534.44	5,573.10	6,298.77	4,419.79	1,599.68	1,959.29	2,165.63	2,371.78	7,440.43	1,264.86	415.98
4	LOANS & ADVANCES (Including Bills Purchased)	162,816.74	136,620.43	184,959.40	178,165.29	274,303.22	136,725.53	161,612.60	125,488.24	184,481.88	148,989.08	150,019.17	87,977.34
	4.1 LOANS & ADVANCES	162,816.74	136,620.43	184,823.45	178,165.29	274,303.22	136,700.63	161,052.24	125,115.24	184,481.88	148,989.08	150,019.17	87,977.34
	a. Private Sector	157,248.55	136,620.43	178,161.53	178,162.31	263,116.65	133,055.75	152,788.76	121,549.03	178,582.45	148,989.08	146,736.45	82,947.17
	b. Financial Institutions	5,568.19	-	6,661.92	2.98	11,070.71	3,644.87	8,263.47	3,566.21	5,899.44	-	3,282.71	4,801.61
	c. Government Organizations	-	-	-	-	115.86	-	-	-	-	-	-	228.56
	4.2 BILL PURCHASED	-	-	135.95	-	-	24.90	560.36	372.99	-	-	-	-
	a. Domestic Bills Purchased	-	-	135.95	-	-	24.90	560.36	372.99	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-											

S.N.	BFI Name	Century	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
Liabilities												
1	CAPITAL FUND	10,830.45	14,826.74	5,544.15	142.43	562.30	3,698.07	1,561.19	1,150.09	6,787.06	5,526.60	4,296.33
	a. Paid-up Capital	9,553.91	11,327.38	4,010.88	231.48	502.83	3,010.67	1,151.79	903.43	5,657.18	4,579.89	3,142.58
	b. Calls in Advance	-	-	-	11.97	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,110.84	2,442.48	1,123.00	108.17	110.20	505.12	218.64	219.11	955.25	762.27	640.13
	e. Share Premium	-	-	-	2.96	-	-	9.82	-	-	0.10	-
	f. Retained Earning	4.98	4.72	(0.90)	(218.88)	(85.09)	27.82	103.29	(17.56)	6.18	0.43	94.57
	g. Others Reserves Fund	160.72	1,052.17	411.16	6.72	34.35	154.46	77.64	45.12	168.44	183.90	419.06
2	BORROWINGS	7,779.09	15,314.22	2,467.08	-	-	4,415.23	543.29	-	5,946.29	4,214.42	4,686.26
	a. NRB	7,779.09	8,708.60	2,467.08	-	-	3,665.23	543.29	-	4,624.10	3,189.42	3,443.28
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	250.00
	c. Foreign Banks and Fin. Ins.	-	1,828.50	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	72.19	25.00	-
	e. Bonds and Securities	-	4,777.12	-	-	-	750.00	-	-	1,250.00	1,000.00	992.98
3	DEPOSITS	92,962.23	147,871.11	43,721.58	229.19	4,397.27	50,092.35	11,259.50	5,786.55	102,331.86	69,231.56	49,943.15
	a. Current	4,471.12	9,735.11	818.12	7.73	55.89	1,270.95	489.08	212.26	1,574.72	977.36	529.31
	Domestic	4,414.16	8,839.74	816.33	7.73	55.89	1,270.95	489.08	212.26	1,574.72	977.36	529.31
	Foreign	56.96	895.37	1.79	-	-	-	-	-	-	-	-
	b. Savings	19,440.97	43,150.20	13,194.92	97.80	1,671.61	11,410.23	3,977.30	1,836.77	24,652.96	16,600.88	10,801.53
	Domestic	19,413.84	41,816.90	13,192.91	97.80	1,671.61	11,410.23	3,977.30	1,836.77	24,652.27	16,600.88	10,801.53
	Foreign	27.13	1,333.30	2.01	-	-	-	-	-	0.69	-	-
	c. Fixed	63,362.98	83,784.34	25,874.30	74.19	2,246.49	31,536.04	5,359.97	3,507.44	68,489.99	45,231.00	31,979.51
	Domestic	62,354.87	82,921.48	25,874.30	74.19	2,246.49	31,536.04	5,359.97	3,507.44	68,489.99	45,231.00	31,979.51
	Foreign	1,008.11	862.86	-	-	-	-	-	-	-	-	-
	d. Call Deposits	5,214.67	10,043.82	3,829.67	48.94	422.96	5,857.73	1,430.10	228.70	7,539.03	6,411.43	6,632.80
	Domestic	5,200.57	9,706.32	3,829.67	48.94	422.96	5,857.73	1,430.10	228.70	7,539.03	6,411.43	6,632.80
	Foreign	14.10	337.50	-	-	-	-	-	-	-	-	-
	e. Others	472.50	1,157.64	4.57	0.53	0.31	17.40	3.05	1.38	75.16	10.89	-
	Domestic	472.50	1,137.13	4.57	0.53	0.31	17.40	3.05	1.38	75.16	10.89	-
	Foreign	-	20.51	-	-	-	-	-	-	-	-	-
4	Bills Payable	197.40	-	5.86	-	-	5.73	-	-	3.42	2.08	-
5	Other Liabilities	4,981.93	6,241.27	3,633.26	153.37	142.26	1,500.85	583.01	171.98	3,595.16	2,602.47	1,560.42
	1. Sundry Creditors	160.36	31.00	50.47	16.83	15.82	85.66	14.12	-	-	21.81	3.86
	2. Loan Loss Provision	2,115.62	2,361.41	1,274.09	6.84	94.87	841.25	338.79	97.40	1,315.93	1,190.32	1,064.17
	3. Interest Suspense a/c	504.43	-	459.42	8.81	-	-	-	-	-	-	-
	4. Others	2,201.52	3,848.86	1,849.28	120.89	31.57	573.94	230.09	74.58	2,279.23	1,390.34	492.39
6	Reconciliation A/c	-	-	-	-	-	-	-	0.01	-	-	-
7	Profit & Loss A/c	1,015.68	1,592.62	714.29	-	-	400.69	105.86	106.02	1,020.63	784.69	-
	TOTAL Liabilities	117,766.79	185,845.96	56,086.22	524.98	5,101.82	60,112.90	14,052.84	7,214.64	119,684.42	82,361.82	60,486.17
Assets												
1	LIQUID FUNDS	7,059.31	10,449.83	5,541.32	135.01	1,478.49	8,249.19	1,786.47	270.55	8,931.82	8,945.62	7,838.65
	a. Cash Balance	2,248.82	2,077.30	493.73	13.35	30.75	672.96	334.12	41.96	1,363.68	776.51	608.97
	Nepalese Notes & Coins	2,228.49	1,965.91	488.50	13.35	30.75	672.73	334.12	41.96	1,312.85	775.93	602.89
	Foreign Currency	20.33	111.39	5.23	-	-	0.23	-	-	50.84	0.58	6.08
	b. Bank Balance	4,810.49	8,372.53	1,508.39	8.92	117.24	1,948.67	449.09	198.29	2,699.91	1,919.80	7,229.68
	1. In Nepal Rastra Bank	3,003.84	6,760.50	1,508.39	8.92	117.24	1,844.52	117.61	124.54	2,692.28	1,919.80	1,406.16
	Domestic Currency	2,990.94	4,004.98	1,508.38	8.92	117.24	1,838.05	117.61	124.54	2,687.29	1,919.80	1,406.14
	Foreign Currency	12.91	2,755.53	0.00	-	-	6.47	-	-	4.99	-	0.02
	2. "A"Class Licensed Institution	181.86	82.43	-	-	-	102.45	331.48	73.75	7.63	-	1,954.33
	Domestic Currency	159.55	76.68	-	-	-	93.31	331.48	73.75	-	-	1,931.97
	Foreign Currency	22.31	5.75	-	-	-	9.14	-	-	7.63	-	22.35
	3. Other Financial Ins.	6.31	-	-	-	-	-	-	-	-	-	3,869.19
	4. In Foreign Banks	1,618.48	1,529.60	-	-	-	1.71	-	-	-	-	-
	c. Money at Call	-	-	3,539.20	112.74	1,330.50	5,627.55	1,003.26	30.30	4,868.22	6,249.31	-
	Domestic Currency	-	-	3,510.67	112.74	1,330.50	5,627.55	1,002.68	30.30	4,868.22	6,248.27	-
	Foreign Currency	-	-	28.53	-	-	-	0.58	-	-	1.04	-
2	INVESTMENT IN SECURITIES	14,440.15	21,282.32	6,183.88	4.00	-	5,670.11	631.68	1,529.39	15,819.69	7,854.86	5,070.00
	a. Govt. Securities	14,440.15	20,672.82	6,183.88	4.00	-	5,670.11	631.68	1,529.39	15,819.69	7,854.86	5,070.00
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	609.50	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,006.77	4,350.11	1,035.63	5.29	-	512.55	208.50	31.21	776.32	631.69	480.16
	a. Interbank Lending	310.51	119.22	-	-	-	-	-	-	300.00	-	-
	b. Non Residents	-	2,350.97	-	-	-	-	-	-	-	-	-
	c. Others	696.26	1,879.91	1,035.63	5.29	-	512.55	208.50	31.21	476.32	631.69	480.16
4	LOANS & ADVANCES (Including Bills Purchased)	89,653.34	141,076.31	40,487.64	227.23	3,394.00	44,604.94	10,698.96	5,111.19	90,819.67	63,495.33	45,571.72
	4.1 LOANS & ADVANCES	89,634.70	141,076.31	40,487.64	227.23	3,394.00	44,604.94	10,698.96	5,111.19	90,819.67	63,495.33	45,571.72
	a. Private Sector	87,391.56	135,571.83	35,638.37	224.50	3,394.00	44,604.94	10,370.71	4,866.84	86,439.82	60,964.32	44,081.06
	b. Financial Institutions	2,243.14	5,504.48	4,849.27	2.73	-	-	328.24	244.35	4,379.84	2,531.01	1,490.66
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	18.65	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	18.65	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	1,438.02	1,486.59	616.66	18.29	125.75	417.82	265.19	38.92	1,083.37	502.92	683.19
7	OTHER ASSETS	4,145.93	7,127.88	1,791.42	129.89	84.36	446.70	395.02	233.38	2,240.56	931.40	752.01
	a. Accrued Interest:	1,175.09	1,723.77	521.08	8.81	-	66.53	93.04	60.16	616.27	-	-
	Financial Institutions	844.95	806.68	-	8.81	-	-	-	11.92	125.90	-	-
	Government Enterprises	208.24	347.72	46.65	-	-	66.53	-	11.58	209.58	-	-
	Private Sector	121.90	569.37	474.44	-	-	-	30.23	36.66	280.79	-	-
	b. Staff Loans / Adv.	1,970.46	3,063.19	124.99	0.58	0.93	-	159.59	41.67	940.82	-	489.54
	c. Sundry Debtors	284.51	216.72	77.50	71.86	-	110.24	53.29	7.81	71.51		

S.N.	BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Sanaakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill
Liabilities													
1	CAPITAL FUND	657.78	5,072.84	4,833.73	5,179.11	598.01	218.55	873.56	558.69	659.35	281.57	1,519.72	1,737.88
	a. Paid-up Capital	487.99	4,267.75	3,781.01	3,284.29	557.46	28.00	834.34	519.00	493.50	233.33	867.99	946.12
	b. Calls in Advance	-	-	-	-	-	183.10	-	-	74.14	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	70.10	608.56	709.77	807.09	49.71	3.99	77.03	13.33	229.82	242.96	394.81	205.82
	e. Share Premium	-	-	55.11	-	-	-	-	0.00	21.96	2.48	22.40	2.48
	f. Retained Earning	37.92	0.99	1.87	37.29	(76.40)	(3.55)	(71.69)	26.37	(327.72)	(2,022.88)	(68.53)	13.81
	g. Others Reserves Fund	61.78	195.53	285.96	1,050.45	67.24	7.01	33.88	-	167.67	1,825.68	303.04	569.66
2	BORROWINGS	-	8,813.03	1,824.59	4,938.42	380.00	-	64.62	-	-	-	-	1,927.45
	a. NRB	-	6,713.03	1,824.59	4,938.42	-	-	64.62	-	-	-	-	1,680.00
	b. Interbank Borrowing	-	600.00	-	-	380.00	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	1,500.00	-	-	-	-	-	-	-	-	-	247.45
3	DEPOSITS	584.94	54,580.02	41,845.09	44,659.94	4,408.08	765.68	4,122.42	2,630.77	1,378.63	477.71	7,645.62	10,503.33
	a. Current	11.91	1,760.82	415.03	710.03	750.08	23.40	128.19	48.44	35.64	-	431.74	20.68
	Domestic	11.91	1,760.79	415.03	710.03	-	23.40	128.19	48.44	35.64	-	431.74	20.68
	Foreign	-	0.03	-	0.01	750.08	-	-	-	-	-	-	-
	b. Savings	145.43	11,369.82	14,670.78	8,336.67	1,177.30	485.75	1,519.49	485.59	385.14	31.47	2,271.21	1,998.47
	Domestic	145.43	11,368.28	14,670.78	8,336.66	1,177.30	485.75	1,519.49	485.59	385.14	31.47	2,271.21	1,998.47
	Foreign	-	1.54	-	0.01	-	-	-	-	-	-	-	-
	c. Fixed	399.88	34,562.48	24,731.05	29,482.30	1,921.89	196.05	2,118.33	1,706.94	774.02	-	3,877.04	7,841.12
	Domestic	399.88	34,562.48	24,731.05	29,482.30	1,921.89	196.05	2,118.33	1,706.94	774.02	-	3,877.04	7,841.12
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	25.47	6,816.76	2,018.21	6,115.11	557.58	60.34	356.40	389.80	183.83	210.76	1,065.63	641.98
	Domestic	25.47	6,816.76	2,018.21	6,115.11	557.58	60.34	356.40	389.80	183.83	210.76	1,065.63	641.98
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	2.25	70.14	10.01	15.82	1.23	0.13	-	-	-	235.48	-	1.08
	Domestic	2.25	70.14	10.01	15.82	1.23	0.13	-	-	-	235.48	-	1.08
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	0.84	-	-	-	-	-	-	-	-
5	Other Liabilities	86.30	2,427.80	1,707.94	3,386.02	167.53	187.15	271.61	124.80	787.08	6,961.57	1,205.26	1,154.50
	1. Sundry Creditors	2.73	144.45	158.86	115.87	20.49	104.18	9.37	13.00	43.55	148.25	1.77	13.98
	2. Loan Loss Provision	34.78	1,081.21	728.90	1,078.45	87.12	32.58	-	62.80	221.69	2,214.72	580.82	355.25
	3. Interest Suspense a/c	42.01	-	183.59	573.83	-	-	52.02	20.87	496.69	4,528.58	169.42	274.43
	4. Others	6.78	1,332.14	636.60	1,617.87	59.91	50.39	210.22	28.14	25.15	70.03	453.24	510.85
6	Reconciliation A/c	-	(0.00)	-	-	-	-	-	-	-	0.05	-	-
7	Profit & Loss A/c	7.52	515.73	484.76	510.65	43.33	13.54	-	9.58	32.07	8.95	91.20	28.67
	TOTAL Liabilities	1,336.54	71,409.42	50,696.11	58,674.98	5,596.94	1,184.91	5,332.21	3,323.84	2,857.12	7,729.86	10,461.79	15,351.84
Assets													
1	LIQUID FUNDS	215.07	10,737.59	4,496.31	8,184.74	1,205.54	437.90	656.53	587.05	594.36	281.19	2,050.13	1,349.52
	a. Cash Balance	5.96	1,132.02	595.85	462.51	49.69	36.44	119.28	40.18	23.06	0.13	207.49	166.88
	Nepalese Notes & Coins	5.96	1,066.85	595.85	460.90	49.69	36.44	119.28	40.18	23.06	0.13	207.49	166.88
	Foreign Currency	-	65.17	-	1.62	-	-	-	-	-	-	-	-
	b. Bank Balance	209.11	1,587.26	1,428.60	7,722.23	107.42	34.64	119.42	546.87	571.29	20.80	231.06	362.88
	1. In Nepal Rastra Bank	21.37	1,558.40	1,393.78	1,373.70	83.63	-	119.10	80.59	48.87	10.58	231.06	362.88
	Domestic Currency	21.37	1,558.03	1,393.78	1,373.70	83.63	-	119.10	80.59	48.87	10.58	231.06	362.88
	Foreign Currency	-	0.37	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	183.23	28.87	33.79	3,731.62	23.79	31.88	0.32	129.30	309.43	(1.13)	-	-
	Domestic Currency	183.23	28.52	22.21	3,719.09	23.79	31.88	0.32	129.30	309.43	(1.13)	-	-
	Foreign Currency	-	0.35	11.58	12.53	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	4.52	-	1.03	2,616.90	-	2.76	-	336.97	212.99	11.35	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	8,018.31	2,471.85	-	1,048.42	366.81	417.83	-	-	260.26	1,611.58	819.76
	Domestic Currency	-	7,747.18	2,471.85	-	1,048.42	366.81	417.83	-	-	260.26	1,611.58	819.76
	Foreign Currency	-	271.12	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	-	6,114.69	5,593.55	5,221.95	-	-	180.00	90.00	169.02	1.00	357.45	2,745.78
	a. Govt. Securities	-	6,114.69	5,593.55	5,221.95	-	-	180.00	90.00	169.02	1.00	357.45	2,745.78
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	-	858.19	583.49	1,524.23	78.34	-	5.01	22.50	54.10	105.63	406.51	313.48
	a. Interbank Lending	-	-	250.00	-	-	-	-	-	-	-	80.00	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	-	858.19	333.49	1,524.23	78.34	-	5.01	22.50	54.10	105.63	326.51	313.48
4	LOANS & ADVANCES (Including Bills Purchased)	941.52	50,892.83	37,960.02	41,304.12	3,869.21	669.14	4,008.49	2,508.44	1,306.72	2,247.57	6,489.26	9,150.55
	4.1 LOANS & ADVANCES	941.52	50,892.83	37,960.02	41,304.12	3,869.21	669.14	4,008.49	2,508.44	1,306.72	2,247.57	6,489.26	9,150.55
	a. Private Sector	941.52	50,892.83	34,621.40	37,558.67	3,869.21	669.14	4,008.49	2,480.35	1,131.48	2,247.57	5,835.51	8,508.05
	b. Financial Institutions	-	-	3,338.63	3,745.45	-	-	-	28.10	175.24	-	653.75	642.50
	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	39.31	795.97	617.45	601.68	197.28	27.55	97.92	31.00	50.25	32.18	132.49	479.13
7	OTHER ASSETS	82.99	1,920.64	1,445.28	1,770.19	193.55	47.70	307.93	84.85	572.53	5,062.29	941.40	1,242.29
	a. Accrued Interest:	41.33	426.43	306.47	83.00	27.73	9.04	52.02	20.87	497.97	4,523.93	319.61	274.43
	Financial Institutions	8.46	-	-	-	-	0.81	-	-	134.14	-	131.10	-
	Government Enterprises	-	-	24.78	65.14	-	-	-	-	-	-	3.57	-
	Private Sector	32.87	426.43	281.69	17.86	27.73	8.23	52.02	20.87	363.83	4,523.93	184.94	274.43
	b. Staff Loans / Adv.	0.22	675.14	411.66	70.96	87.25	16.47	-	-	2.25	-	71.48	6.13
	c. Sundry Debtors	1.95	2.78	53.11	704.94	1.92	0.51	160.71	41.83	8.17	445.25	13.78	-
	d. Cash In Transit	-	-	-	0.04	-	-	-	-	-	-	-	-
	e. Others	39.49	816.28	674.03	911.26	76.65	21.69	95.20	22.15	64.14	93.11	536.53	961.73
8	Expenses not Written off	-	-	-	-	-	-	-	-	-	-	-	-
9	Non Banking Assets	57.64	89.52	-	68.06	53.03	-	2.49	-	110.14	-	84.55	71.10

S.N.	BFI Name	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samreddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Liabilities														
1	CAPITAL FUND	1,319.35	1,187.39	897.94	900.39	1,351.53	1,158.51	497.94	562.13	(657.43)	1,277.97	1,589.58	1,811.84	1,273.43
	a. Paid-up Capital	958.68	828.91	800.10	690.47	1,040.92	948.88	452.00	724.86	935.07	950.40	1,127.12	1,351.55	1,053.01
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	239.26	232.08	30.34	189.92	220.41	165.43	15.70	92.70	259.54	311.88	281.63	263.80	139.85
	e. Share Premium	-	3.03	7.12	-	-	0.44	-	11.25	2.61	-	-	-	1.14
	f. Retained Earning	52.26	(246.88)	26.25	4.81	4.58	(9.65)	5.02	(293.32)	(1,854.65)	2.22	6.73	115.90	18.10
	g. Others Reserves Fund	69.16	370.25	34.13	15.19	85.62	53.41	25.22	26.64	0.00	13.48	174.10	80.60	61.33
2	BORROWINGS	1,050.00	67.81	290.21	-	216.02	396.40	-	126.00	23.30	350.00	4,058.42	1,737.30	310.00
	a. NRB	880.00	67.81	220.21	-	216.02	396.40	-	126.00	-	350.00	3,859.14	1,237.30	310.00
	b. Interbank Borrowing	170.00	-	-	-	-	-	-	-	23.30	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	70.00	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	199.28	500.00	-
3	DEPOSITS	6,528.07	3,496.44	4,100.52	3,076.00	11,016.63	5,916.53	590.56	1,655.96	748.21	7,021.29	16,994.43	11,603.47	6,422.28
	a. Current	-	61.75	134.50	17.54	91.00	28.04	14.33	147.48	-	77.23	191.32	-	25.05
	Domestic	-	61.75	134.50	17.54	91.00	28.04	14.33	147.48	-	77.23	191.32	-	25.05
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	1,239.14	957.56	930.89	835.85	2,134.94	1,176.31	130.53	234.47	21.72	1,202.33	3,392.42	1,758.67	1,340.16
	Domestic	1,239.14	957.56	930.89	835.85	2,134.94	1,176.31	130.53	234.47	21.72	1,202.33	3,392.42	1,758.67	1,340.16
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	5,009.32	2,144.43	2,677.08	2,187.46	7,760.22	4,331.91	350.35	1,121.78	-	5,104.71	12,229.97	8,179.80	4,460.59
	Domestic	5,009.32	2,144.43	2,677.08	2,187.46	7,760.22	4,331.91	350.35	1,121.78	-	5,104.71	12,229.97	8,179.80	4,460.59
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	279.61	332.69	358.06	35.16	1,030.47	-	95.36	152.23	-	633.02	1,173.77	1,664.96	594.48
	Domestic	279.61	332.69	358.06	35.16	1,030.47	-	95.36	152.23	-	633.02	1,173.77	1,664.96	594.48
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	-	-	-	-	380.27	-	-	726.49	4.00	6.94	0.05	2.00
	Domestic	-	-	-	-	-	380.27	-	-	726.49	4.00	6.94	0.05	2.00
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	0.18	-	0.09	-	-	-	-	1.03	0.10	-	-
5	Other Liabilities	207.27	273.86	163.45	165.84	412.97	192.24	40.68	238.12	4,837.21	310.46	533.82	783.52	303.59
	1. Sundry Creditors	2.69	16.87	7.94	8.46	4.11	3.29	1.36	11.69	528.89	12.24	29.19	108.04	5.83
	2. Loan Loss Provision	105.16	86.96	100.72	-	241.85	135.16	12.79	79.46	1,585.88	116.47	279.02	324.70	175.81
	3. Interest Suspense a/c	6.21	-	7.49	66.87	26.76	-	9.05	95.49	2,676.00	31.31	-	132.95	29.55
	4. Others	93.21	170.02	47.30	90.51	140.25	53.79	17.48	51.48	46.44	150.45	225.62	217.82	92.39
6	Reconciliation A/c	-	-	3.85	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	-	-	52.48	48.22	41.44	0.72	2.83	-	23.84	124.00	-	38.29
	TOTAL Liabilities	9,104.69	5,025.50	5,456.14	4,194.72	13,045.46	7,705.12	1,129.91	2,585.04	4,951.30	8,984.59	23,300.34	15,936.13	8,347.58
Assets														
1	LIQUID FUNDS	798.05	606.12	726.26	1,110.70	1,791.01	615.33	302.08	435.00	536.28	651.23	2,389.70	2,692.85	636.27
	a. Cash Balance	73.93	52.97	59.09	16.68	141.08	68.39	8.50	28.37	0.21	44.40	236.34	239.63	61.22
	Nepalese Notes & Coins	73.93	52.97	59.09	16.68	141.08	68.39	8.50	28.37	0.21	44.39	236.34	239.63	61.22
	Foreign Currency	-	-	-	-	-	-	-	-	-	0.01	-	-	-
	b. Bank Balance	724.12	503.15	147.23	98.18	330.24	546.94	20.65	406.63	536.07	220.19	2,153.36	2,453.22	185.20
	1. In Nepal Rastra Bank	210.13	125.67	141.58	97.58	313.43	226.05	20.65	92.73	3.11	213.97	533.16	325.97	185.20
	Domestic Currency	210.13	125.67	141.58	97.58	313.43	226.05	20.65	92.73	3.11	213.97	533.16	325.97	185.20
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	328.12	153.51	5.63	0.60	16.81	120.76	-	142.41	525.99	6.19	1,004.14	1,433.66	-
	Domestic Currency	328.12	153.51	5.63	0.60	16.81	120.76	-	142.41	525.99	6.19	1,004.14	1,433.66	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	185.87	223.97	0.02	0.00	-	200.13	-	171.50	6.97	0.03	616.05	693.59	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	50.00	519.94	995.84	1,319.68	-	272.93	-	-	386.65	-	-	389.86
	Domestic Currency	-	50.00	519.94	995.84	1,319.68	-	272.93	-	-	386.65	-	-	389.86
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	2,244.33	501.82	465.00	-	832.52	1,343.61	-	236.22	-	1,258.48	5,564.09	1,016.26	1,763.10
	a. Govt. Securities	2,244.33	501.82	465.00	-	832.52	1,343.61	-	236.22	-	1,258.48	5,564.09	1,016.26	1,763.10
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	183.32	376.44	100.40	55.60	172.00	291.82	66.87	77.32	0.03	507.76	389.32	70.00	168.14
	a. Interbank Lending	-	-	-	-	50.00	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	183.32	376.44	100.40	55.60	122.00	291.82	66.87	77.32	0.03	507.76	389.32	70.00	168.14
4	LOANS & ADVANCES (Including Bills Purchased)	5,635.71	3,048.60	3,867.68	2,888.16	9,742.88	5,217.98	576.36	1,572.08	1,585.88	6,116.07	14,145.13	11,355.95	5,431.47
	4.1 LOANS & ADVANCES	5,635.71	3,048.60	3,867.68	2,888.16	9,742.88	5,217.98	576.36	1,572.08	1,585.88	6,116.07	14,145.13	11,355.95	5,431.47
	a. Private Sector	5,240.21	2,993.58	3,618.83	2,871.62	9,742.88	5,076.00	576.36	1,551.22	1,585.88	5,613.10	13,660.84	9,848.95	5,089.27
	b. Financial Institutions	395.50	55.02	248.85	16.53	-	141.98	-	20.86	-	502.97	484.30	1,507.00	342.20
	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	116.23	147.54	132.13	30.23	195.42	163.51	154.55	50.27	80.70	167.70	301.57	186.16	51.48
7	OTHER ASSETS	126.05	111.53											

BFI Name	NBL	RBS	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	6,580.23	7,688.33	9,730.47	7,450.05	2,453.67	7,827.91	5,516.73
1.1 On Deposit Liabilities	6,125.85	7,379.86	9,190.10	6,728.69	2,282.36	7,303.60	5,013.24
1.1.1 Saving Account	2,905.59	4,246.19	2,430.93	1,751.23	1,110.86	1,762.59	1,327.88
1.1.2 Fixed Account	3,026.04	2,898.58	6,515.58	4,748.95	1,140.12	5,419.06	3,645.00
1.1.2.1 Up to 3 months Fixed Account	215.53	-	977.34	114.51	29.45	-	146.07
1.1.2.2 3 to 6 months Fixed Account	405.08	-	1,303.12	-	291.58	-	116.41
1.1.2.3 6 months to 1 year Fixed Account	1,828.14	-	3,257.79	-	638.03	5,419.06	319.51
1.1.2.4 Above 1 year Fixed Account	577.28	2,898.58	977.34	4,634.44	181.05	-	3,063.00
1.1.3 Call Deposit	194.22	235.09	243.59	228.50	31.38	121.96	40.37
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	454.37	308.47	540.37	721.37	171.31	524.31	503.49
2. Commission Expense	43.47	149.13	254.98	207.50	102.03	-	73.44
3. Staff Expense	1,678.15	2,202.22	1,658.66	1,257.24	651.93	916.89	1,001.55
4. Office Operating Expenses	776.79	1,153.98	1,014.30	901.98	498.08	865.83	721.69
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.00	-	-	-
7. Provision for Risk	1,086.86	2,135.31	610.51	1,275.17	237.51	609.43	389.09
7.1 Loan loss Provision	1,086.86	2,135.31	610.51	1,275.17	237.51	609.43	374.57
7.1.1 General Loan loss Provision	1,086.86	544.75	196.00	618.83	237.51	-	304.51
7.1.1.1 Pass Loan Loss Provision	1,086.86	323.65	196.00	181.33	237.51	-	111.44
7.1.1.2 Watch List Provision	-	221.10	-	437.50	-	-	193.06
7.1.2 Special Loan Loss Provision	-	1,460.50	414.51	656.34	-	-	70.07
7.1.3 Additional Loan Loss Provision	-	130.07	-	-	-	609.43	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	14.52
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	0.30	86.97	5.73	-	-
9. Provision for Staff Bonus	140.24	196.75	532.07	-	258.54	221.01	206.37
10. Provision for Income Tax	471.54	1,121.01	1,436.54	1,061.68	698.05	597.48	557.31
11. Others	-	-	-	-	-	-	-
12. Net Profit	2,192.93	2,616.72	3,352.04	2,477.26	1,628.77	1,391.58	1,300.02
Total Expenses	12,970.21	17,263.45	18,589.87	14,717.87	6,534.30	12,430.13	9,766.20
Income							
1. Interest Income	11,311.28	14,011.53	16,320.73	11,357.58	4,924.73	11,189.84	8,370.98
1.1 On Loans and Advances	10,301.28	12,290.12	14,800.72	10,407.14	4,399.26	10,231.31	7,536.39
1.2 On Investment	221.14	1,622.91	1,234.92	921.69	446.89	904.61	728.51
1.2.1 Government Bonds	221.14	650.75	1,188.10	921.69	420.25	904.28	728.51
1.2.2 Foreign Bonds	-	-	46.82	-	-	0.33	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	972.16	-	-	26.64	-	-
1.3 On Agency Balance	31.93	-	0.87	18.02	0.36	-	4.00
1.4 On Call Deposit	-	97.14	130.78	-	11.77	-	-
1.5 On Others	756.93	1.35	153.44	10.74	66.45	53.91	102.08
2. Commission and Discount	722.60	161.86	790.86	851.53	771.61	644.98	1,026.18
2.1 Bills Purchase and Discount	-	-	0.00	0.51	22.53	0.19	1.35
2.2 Commission	722.60	161.86	794.08	851.02	575.97	455.67	329.71
2.3 Others	-	0.00	(3.22)	-	173.11	189.11	695.12
3. Exchange Fluctuation Income	214.61	22.82	560.90	589.92	504.85	446.63	202.99
3.1 Due to Change in Exchange Rate	-	(15.58)	454.28	15.54	92.89	-	5.19
3.2 Due to Foreign Currency Transaction	214.61	38.39	106.62	574.38	411.96	446.63	197.80
4. Other Operating Income	176.68	951.92	707.57	340.46	52.10	105.86	21.51
5. Non Operating Income	51.69	0.59	202.71	271.67	5.19	39.19	10.61
6. Write Back from Provisions for loss	493.35	1,752.11	-	1,306.69	275.81	-	133.92
7. Recovery of written-off Loan	-	362.64	7.11	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	3.64	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	12,970.21	17,263.45	18,589.87	14,717.87	6,534.30	12,430.13	9,766.20

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	4,014.46	6,996.93	5,198.83	6,245.78	15,298.48	7,102.47	8,549.15
1.1 On Deposit Liabilities	3,779.29	6,716.40	4,768.28	5,899.32	14,164.90	6,374.79	7,907.64
1.1.1 Saving Account	656.45	1,934.62	1,090.83	1,177.44	3,740.59	1,491.70	1,352.04
1.1.2 Fixed Account	3,075.97	4,648.27	3,603.32	4,624.70	10,267.56	4,773.97	6,377.62
1.1.2.1 Up to 3 months Fixed Account	-	1,056.14	-	726.25	-	36.49	-
1.1.2.2 3 to 6 months Fixed Account	1.55	1,002.16	-	552.24	5.00	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	1,048.18	3,603.32	2,792.20	188.09	108.54	-
1.1.2.4 Above 1 year Fixed Account	3,074.43	1,541.80	-	554.01	10,074.48	4,628.94	6,377.62
1.1.3 Call Deposit	46.87	133.50	74.13	97.18	156.75	109.12	177.98
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	235.17	280.53	430.55	346.46	1,133.58	727.68	641.51
2. Commission Expense	25.80	89.85	73.17	41.53	-	112.90	-
3. Staff Expense	755.63	1,089.91	874.54	868.67	2,058.23	1,200.83	1,662.04
4. Office Operating Expenses	469.80	862.18	662.23	549.91	1,722.65	806.72	855.99
5. Foreign Exchange Loss	-	-	-	2.73	25.10	-	-
5.1 Due to Change in Exchange Rates	-	-	-	2.73	25.10	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	1.05	-	-	-	-	22.55	3.11
7. Provision for Risk	1,544.70	413.99	885.22	832.22	501.91	316.01	1,303.05
7.1 Loan loss Provision	1,544.70	413.99	885.22	832.22	501.91	316.01	1,303.05
7.1.1 General Loan loss Provision	732.99	413.99	281.26	626.86	174.47	186.00	1,026.27
7.1.1.1 Pass Loan Loss Provision	506.74	413.99	152.74	511.71	120.18	186.00	898.11
7.1.1.2 Watch List Provision	226.25	-	128.52	115.15	54.29	-	128.16
7.1.2 Special Loan Loss Provision	811.70	-	603.95	205.36	327.43	130.01	276.78
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	-	-	2.69	-	-	6.90	-
9. Provision for Staff Bonus	162.79	240.69	135.03	227.47	572.16	246.31	287.71
10. Provision for Income Tax	354.00	649.85	344.47	559.54	1,544.83	665.05	786.65
11. Others	-	-	-	1.88	-	-	-
12. Net Profit	1,111.14	1,516.32	870.78	1,487.72	3,604.60	1,551.78	1,802.77
Total Expenses	8,439.35	11,859.72	9,046.96	10,817.45	25,327.95	12,031.53	15,250.48
Income							
1. Interest Income	5,953.51	10,502.60	7,996.30	8,983.89	23,249.79	10,705.34	12,949.82
1.1 On Loans and Advances	5,352.40	9,192.09	7,415.94	8,498.87	21,542.79	9,812.41	12,103.86
1.2 On Investment	542.85	1,239.86	572.24	454.50	1,510.23	731.81	723.01
1.2.1 Government Bonds	209.80	1,199.38	572.24	454.50	1,510.23	29.78	723.01
1.2.2 Foreign Bonds	-	40.47	-	-	-	54.33	-
1.2.3 NRB Bonds	314.77	-	-	-	-	-	-
1.2.4 Debenture & Bonds	18.28	-	-	-	-	647.70	-
1.3 On Agency Balance	0.12	-	-	30.35	2.35	-	-
1.4 On Call Deposit	25.72	-	3.06	0.17	44.84	-	-
1.5 On Others	32.42	70.65	5.07	0.00	149.57	161.12	122.95
2. Commission and Discount	749.78	891.25	510.51	701.91	1,534.94	964.41	433.16
2.1 Bills Purchase and Discount	16.62	-	4.76	0.01	3.61	-	-
2.2 Commission	726.37	891.25	505.75	701.90	1,531.32	926.69	217.26
2.3 Others	6.79	-	-	-	-	37.71	215.90
3. Exchange Fluctuation Income	141.64	309.89	166.24	169.53	189.62	240.98	323.55
3.1 Due to Change in Exchange Rate	0.79	55.44	-	-	-	59.40	64.71
3.2 Due to Foreign Currency Transaction	140.85	254.45	166.24	169.53	189.62	181.57	258.84
4. Other Operating Income	348.94	155.99	74.10	82.91	317.58	22.78	473.51
5. Non Operating Income	118.59	-	-	-	36.03	22.99	26.98
6. Write Back from Provisions for loss	1,055.08	-	232.51	743.02	-	75.03	1,043.46
7. Recovery of written-off Loan	71.83	-	67.30	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	136.20	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	8,439.35	11,859.72	9,046.96	10,817.45	25,327.95	12,031.53	15,250.48

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
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Expenses

1. Interest Expense	6,335.50	9,626.00	7,814.61	13,034.12	7,575.29	8,485.87	6,531.81
1.1 On Deposit Liabilities	5,831.26	8,638.69	6,560.19	12,242.33	7,116.29	8,152.05	5,982.98
1.1.1 Saving Account	1,246.26	2,086.40	1,828.87	3,658.49	1,481.23	1,165.78	1,345.47
1.1.2 Fixed Account	4,394.88	6,404.35	4,706.20	8,402.45	5,489.84	6,875.39	4,569.61
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	550.78	-	-
1.1.2.2 3 to 6 months Fixed Account	822.48	2,591.44	-	2,090.74	453.53	1,606.75	2,587.66
1.1.2.3 6 months to 1 year Fixed Account	1,724.99	2,017.81	4,657.42	3,817.88	3,242.51	3,950.94	91.84
1.1.2.4 Above 1 year Fixed Account	1,847.42	1,795.09	48.78	2,493.83	1,243.02	1,317.69	1,890.11
1.1.3 Call Deposit	190.11	147.94	25.11	181.38	145.22	110.89	67.91
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	504.24	987.31	1,254.43	791.79	459.00	333.81	548.83
2. Commission Expense	-	-	20.32	360.70	77.16	-	6.62
3. Staff Expense	943.22	1,794.37	2,355.30	1,967.97	1,070.63	837.41	1,118.92
4. Office Operating Expenses	1,331.90	1,169.43	974.47	1,421.03	879.11	687.65	845.24
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	15.49	26.44	-	-	-	-
7. Provision for Risk	890.76	429.69	1,195.51	435.64	323.18	100.17	688.61
7.1 Loan loss Provision	890.76	429.69	1,195.51	435.64	323.18	100.17	688.61
7.1.1 General Loan loss Provision	413.06	429.69	650.89	358.50	237.00	72.87	323.94
7.1.1.1 Pass Loan Loss Provision	314.40	429.69	438.43	184.44	50.80	300.74	243.60
7.1.1.2 Watch List Provision	98.66	-	212.46	174.07	186.20	(227.87)	80.34
7.1.2 Special Loan Loss Provision	477.70	-	544.62	77.14	86.18	27.30	364.67
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	0.42	1.35	-	-	-	-	4.28
9. Provision for Staff Bonus	140.79	334.57	138.80	575.43	250.80	433.32	202.80
10. Provision for Income Tax	408.17	922.60	899.97	1,452.63	667.55	1,177.87	547.80
11. Others	-	-	-	-	-	-	0.65
12. Net Profit	858.97	2,088.56	1,905.39	3,726.21	1,589.65	2,722.02	1,277.40
Total Expenses	10,909.73	16,382.07	15,330.83	22,973.73	12,433.37	14,444.30	11,224.13

Income

1. Interest Income	8,891.32	14,387.36	13,416.57	20,473.86	11,255.30	13,125.75	9,601.89
1.1 On Loans and Advances	8,414.32	13,047.12	12,148.40	18,752.29	10,242.29	12,304.96	8,787.91
1.2 On Investment	412.77	1,264.47	1,245.92	1,656.03	743.15	750.18	736.48
1.2.1 Government Bonds	384.91	1,250.38	1,245.15	1,656.03	743.15	712.83	727.06
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.22	-	-	-	-	-	-
1.2.4 Debenture & Bonds	27.63	14.08	0.78	-	-	37.35	9.42
1.3 On Agency Balance	-	0.13	-	-	1.07	0.22	0.13
1.4 On Call Deposit	-	74.50	(0.01)	-	29.56	-	38.95
1.5 On Others	64.24	1.14	22.26	65.54	239.24	70.39	38.43
2. Commission and Discount	430.75	1,108.44	629.81	1,609.85	768.47	771.90	536.75
2.1 Bills Purchase and Discount	42.32	24.60	-	-	-	-	76.00
2.2 Commission	388.43	135.77	605.31	1,609.85	762.71	759.28	407.95
2.3 Others	-	948.06	24.50	-	5.76	12.63	52.79
3. Exchange Fluctuation Income	241.06	398.66	135.82	522.62	222.89	188.50	178.73
3.1 Due to Change in Exchange Rate	1.27	43.62	-	56.53	-	2.85	(15.80)
3.2 Due to Foreign Currency Transaction	239.78	355.03	135.82	466.09	222.89	185.65	194.53
4. Other Operating Income	438.53	480.01	597.12	364.22	146.19	228.70	395.56
5. Non Operating Income	732.99	-	178.30	-	14.79	129.45	252.04
6. Write Back from Provisions for loss	174.40	-	373.21	-	(26.23)	-	241.19
7. Recovery of written-off Loan	0.70	7.61	-	3.18	51.96	-	15.29
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	2.69
9. Net Loss	-	-	-	-	-	-	-
Total Income	10,909.73	16,382.07	15,330.83	22,973.73	12,433.37	14,444.30	11,224.13

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	8,848.70	7,819.32	7,303.79	5,016.40	4,835.52	6,978.71	2,119.64
1.1 On Deposit Liabilities	8,250.76	6,975.93	6,662.84	4,798.75	4,699.14	6,459.90	2,104.79
1.1.1 Saving Account	2,267.10	2,086.75	1,453.56	694.96	739.62	1,574.03	549.36
1.1.2 Fixed Account	5,769.22	4,808.19	5,083.78	4,020.00	3,909.31	4,777.96	1,505.02
1.1.2.1 Up to 3 months Fixed Account	239.37	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	438.78	-	-	-	3,252.90	-	259.86
1.1.2.3 6 months to 1 year Fixed Account	3,605.07	-	5,083.78	4,020.00	453.04	4,777.96	1,049.52
1.1.2.4 Above 1 year Fixed Account	1,485.99	4,808.19	-	-	203.37	-	195.64
1.1.3 Call Deposit	137.83	81.00	125.50	83.78	50.21	107.91	50.41
1.1.4 Certificate of Deposit	76.62	-	-	-	-	-	-
1.2 On Borrowing	597.94	843.38	640.95	217.65	136.39	518.81	14.85
2. Commission Expense	126.59	-	106.08	-	-	-	7.65
3. Staff Expense	1,515.36	1,547.91	1,223.71	765.58	900.02	901.87	343.20
4. Office Operating Expenses	904.11	1,070.11	867.06	624.59	592.28	828.98	227.42
5. Foreign Exchange Loss	-	82.10	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	82.10	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.09	68.52	-	-
7. Provision for Risk	639.66	243.03	195.91	160.35	383.12	351.59	361.41
7.1 Loan loss Provision	639.66	243.03	195.91	160.35	383.12	351.59	361.41
7.1.1 General Loan loss Provision	412.57	121.13	195.91	82.32	171.35	183.51	122.74
7.1.1.1 Pass Loan Loss Provision	412.57	100.61	195.91	39.45	113.80	183.51	70.36
7.1.1.2 Watch List Provision	-	20.52	-	42.86	57.56	-	52.38
7.1.2 Special Loan Loss Provision	227.09	121.90	-	78.04	211.77	168.08	238.67
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	-	45.28	125.22	-	-	4.12	29.98
9. Provision for Staff Bonus	420.75	281.08	320.15	144.90	-	249.97	113.38
10. Provision for Income Tax	1,121.50	776.81	866.81	399.94	435.29	657.11	306.12
11. Others	-	-	-	-	-	-	-
12. Net Profit	2,665.29	1,752.92	2,014.53	904.12	1,015.68	1,592.62	714.29
Total Expenses	16,241.96	13,618.56	13,023.27	8,015.97	8,230.45	11,564.97	4,223.08

Income

1. Interest Income	13,275.95	11,843.78	11,261.36	7,366.00	6,977.13	10,278.26	3,469.49
1.1 On Loans and Advances	12,316.80	10,358.42	10,288.96	6,890.65	6,413.79	9,235.17	3,247.09
1.2 On Investment	791.82	1,365.36	823.76	456.36	522.45	925.05	127.26
1.2.1 Government Bonds	762.68	1,365.36	823.76	456.36	474.28	833.30	127.26
1.2.2 Foreign Bonds	0.67	-	-	-	41.62	89.28	-
1.2.3 NRB Bonds	-	-	-	-	0.58	-	-
1.2.4 Debenture & Bonds	28.46	-	-	-	5.97	2.47	-
1.3 On Agency Balance	-	26.11	0.06	0.14	3.42	-	-
1.4 On Call Deposit	1.73	10.64	46.21	18.64	-	-	36.07
1.5 On Others	165.60	83.26	102.37	0.20	37.47	118.04	59.07
2. Commission and Discount	1,394.28	416.11	487.20	114.51	356.60	200.53	159.17
2.1 Bills Purchase and Discount	-	3.33	3.09	-	-	-	-
2.2 Commission	1,394.28	400.35	211.44	114.51	356.60	200.53	4.01
2.3 Others	-	12.43	272.67	-	-	-	155.17
3. Exchange Fluctuation Income	285.83	-	190.90	125.25	93.96	320.36	0.86
3.1 Due to Change in Exchange Rate	57.17	-	-	8.06	7.51	7.87	-
3.2 Due to Foreign Currency Transaction	228.66	-	190.90	117.19	86.45	312.49	0.86
4. Other Operating Income	365.73	595.64	274.41	275.38	46.92	558.56	193.17
5. Non Operating Income	12.43	426.01	7.31	-	94.35	135.66	-
6. Write Back from Provisions for loss	906.33	322.65	802.08	79.17	661.48	71.60	359.83
7. Recovery of written-off Loan	0.90	14.37	-	55.65	-	-	40.57
8. Income from Extra Ordinary transactions	0.51	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	16,241.96	13,618.56	13,023.27	8,015.97	8,230.45	11,564.97	4,223.08

BFI Name	Narayani	Kamali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	8.17	243.71	2,625.77	538.51	315.10	5,712.80	3,707.09
1.1 On Deposit Liabilities	8.17	243.71	2,513.89	528.83	314.95	5,575.16	3,641.43
1.1.1 Saving Account	3.13	71.57	430.64	161.28	98.30	1,056.76	633.30
1.1.2 Fixed Account	4.74	159.13	2,025.46	351.62	212.22	4,409.37	2,910.53
1.1.2.1 Up to 3 months Fixed Account	2.51	-	139.34	-	8.49	940.52	480.30
1.1.2.2 3 to 6 months Fixed Account	0.11	-	1,101.96	276.43	10.61	548.16	331.81
1.1.2.3 6 months to 1 year Fixed Account	2.10	-	548.19	1.82	74.28	2,263.27	1,922.57
1.1.2.4 Above 1 year Fixed Account	0.01	159.13	235.97	73.38	118.84	657.43	175.85
1.1.3 Call Deposit	0.31	13.01	57.79	15.92	4.43	109.03	97.61
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	111.88	9.68	0.15	137.65	65.66
2. Commission Expense	-	-	9.60	3.36	-	-	11.32
3. Staff Expense	10.02	43.93	403.75	112.73	44.09	645.20	442.06
4. Office Operating Expenses	9.90	38.63	309.98	79.31	29.44	515.64	378.91
5. Foreign Exchange Loss	-	-	-	0.01	-	1.17	0.05
5.1 Due to Change in Exchange Rates	-	-	-	0.01	-	1.17	0.05
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.22	-	0.19	29.02	0.03	0.86	-
7. Provision for Risk	3.22	34.97	198.03	82.39	11.67	502.79	164.87
7.1 Loan loss Provision	3.22	34.97	198.03	82.39	11.67	502.79	154.89
7.1.1 General Loan loss Provision	2.26	34.97	198.03	11.12	(16.14)	383.40	80.47
7.1.1.1 Pass Loan Loss Provision	1.02	34.97	198.03	11.12	(21.65)	247.70	80.47
7.1.1.2 Watch List Provision	1.25	-	-	-	5.51	135.70	-
7.1.2 Special Loan Loss Provision	0.95	-	-	71.27	27.81	119.39	74.43
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	9.97
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	63.60	16.80	15.15	145.80	124.55
10. Provision for Income Tax	-	-	171.72	45.37	45.44	437.41	336.30
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	400.69	105.86	106.02	1,020.63	784.69
Total Expenses	31.52	361.23	4,183.33	1,013.36	566.93	8,982.32	5,949.84
Income							
1. Interest Income	13.55	329.72	3,878.47	875.54	537.78	8,114.72	5,566.22
1.1 On Loans and Advances	12.95	328.59	3,647.98	838.34	478.24	7,541.71	5,229.73
1.2 On Investment	0.16	-	160.22	19.26	41.64	503.58	284.84
1.2.1 Government Bonds	0.16	-	160.22	19.26	41.64	354.16	284.84
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	149.02	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.40	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.45	1.12	40.15	17.27	1.60	27.01	36.01
1.5 On Others	-	-	30.12	0.67	16.29	42.43	15.65
2. Commission and Discount	0.22	12.30	169.74	49.57	1.97	34.34	74.20
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.22	12.30	15.18	5.21	1.18	33.17	57.57
2.3 Others	-	-	154.56	44.36	0.79	1.17	16.64
3. Exchange Flactuation Income	-	-	0.25	-	-	5.70	0.00
3.1 Due to Change in Exchange Rate	-	-	0.21	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.04	-	-	5.70	0.00
4. Other Operating Income	1.80	-	9.95	-	19.12	386.46	306.75
5. Non Operating Income	0.63	-	0.68	4.11	8.06	38.81	0.72
6. Write Back from Provisions for loss	12.99	-	124.24	84.14	-	402.29	1.95
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	2.33	19.22	-	-	-	-	-
Total Income	31.52	361.23	4,183.33	1,013.36	566.93	8,982.32	5,949.84

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	2,662.71	33.26	2,894.18	2,063.17	2,201.53	192.66	31.58
1.1 On Deposit Liabilities	2,525.86	33.26	2,657.18	2,032.27	2,141.22	189.53	31.58
1.1.1 Saving Account	440.56	7.61	440.61	587.54	335.23	51.14	16.36
1.1.2 Fixed Account	2,007.48	25.22	2,129.81	1,424.46	1,743.31	126.26	14.20
1.1.2.1 Up to 3 months Fixed Account	384.09	-	323.97	-	463.84	-	1.16
1.1.2.2 3 to 6 months Fixed Account	461.42	-	207.87	261.11	48.43	32.74	0.82
1.1.2.3 6 months to 1 year Fixed Account	846.24	17.57	1,249.68	1,017.25	1,073.27	71.33	10.12
1.1.2.4 Above 1 year Fixed Account	315.72	7.66	348.29	146.10	157.76	22.19	2.11
1.1.3 Call Deposit	77.82	0.43	86.76	20.28	62.68	12.14	1.02
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	136.85	-	237.01	30.89	60.32	3.13	-
2. Commission Expense	9.44	-	-	-	-	0.04	-
3. Staff Expense	378.57	10.15	358.60	331.77	247.86	50.28	24.41
4. Office Operating Expenses	309.13	8.46	333.71	234.90	230.55	49.13	5.97
5. Foreign Exchange Loss	-	-	-	-	0.04	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	0.04	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.02	-	-
7. Provision for Risk	192.79	12.27	133.90	143.13	423.31	14.67	23.93
7.1 Loan loss Provision	192.79	12.27	133.90	143.13	423.31	7.87	23.93
7.1.1 General Loan loss Provision	65.66	7.69	133.90	55.33	210.19	7.87	8.68
7.1.1.1 Pass Loan Loss Provision	53.68	5.23	133.90	39.40	118.10	3.60	3.07
7.1.1.2 Watch List Provision	11.98	2.46	-	15.93	92.09	4.27	5.61
7.1.2 Special Loan Loss Provision	127.12	4.58	-	87.80	213.12	-	15.25
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	6.80	-
8. Loan Written Off	-	-	-	-	0.70	-	-
9. Provision for Staff Bonus	80.08	1.07	73.68	-	82.25	6.86	-
10. Provision for Income Tax	216.23	3.22	221.03	207.95	213.90	18.57	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	504.53	7.52	515.73	484.76	510.65	43.33	10.92
Total Expenses	4,353.49	75.97	4,530.83	3,465.67	3,910.82	375.54	96.82
Income							
1. Interest Income	4,046.44	68.52	4,270.02	3,263.50	3,333.46	311.65	75.54
1.1 On Loans and Advances	3,648.46	57.02	3,996.92	3,027.38	3,116.84	301.39	68.50
1.2 On Investment	160.08	-	179.64	179.36	170.27	0.00	-
1.2.1 Government Bonds	153.57	-	179.64	179.36	138.14	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	6.50	-	-	-	32.13	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	47.57	-	47.99	32.36	43.38	9.00	7.05
1.5 On Others	190.33	11.50	45.47	24.40	2.97	1.26	-
2. Commission and Discount	229.89	0.35	16.43	19.86	6.47	2.63	0.02
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	229.89	0.04	16.43	19.86	6.47	2.63	0.02
2.3 Others	-	0.31	-	-	-	-	-
3. Exchange Flactuation Income	0.06	-	13.02	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	(1.69)	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.06	-	14.72	-	-	-	-
4. Other Operating Income	27.23	6.30	176.04	131.37	131.00	14.41	2.34
5. Non Operating Income	-	0.34	55.21	37.96	41.48	1.39	-
6. Write Back from Provisions for loss	49.87	0.45	-	12.98	397.91	45.46	18.91
7. Recovery of written-off Loan	-	-	0.11	-	0.50	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	4,353.49	75.97	4,530.83	3,465.67	3,910.82	375.54	96.82

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
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Expenses

1. Interest Expense	218.49	124.60	55.02	1.44	418.93	675.50	391.14
1.1 On Deposit Liabilities	218.25	124.60	55.02	1.44	416.27	642.74	370.23
1.1.1 Saving Account	64.94	19.75	15.34	1.43	131.44	151.23	64.49
1.1.2 Fixed Account	145.95	101.03	37.41	-	271.43	481.95	297.02
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	80.56	20.02	-
1.1.2.2 3 to 6 months Fixed Account	62.38	27.83	-	-	59.00	21.73	17.30
1.1.2.3 6 months to 1 year Fixed Account	51.24	71.42	-	-	69.12	196.16	172.70
1.1.2.4 Above 1 year Fixed Account	32.33	1.78	37.41	-	62.75	244.04	107.02
1.1.3 Call Deposit	7.36	3.82	2.27	0.01	13.40	9.57	8.72
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.24	-	-	-	2.66	32.76	20.91
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	69.85	29.39	33.96	2.75	88.50	72.92	42.59
4. Office Operating Expenses	57.12	24.85	34.08	14.30	80.54	81.42	35.92
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	3.91	-	-
7. Provision for Risk	331.95	56.91	-	-	-	27.35	29.59
7.1 Loan loss Provision	316.62	56.91	-	-	-	27.35	29.59
7.1.1 General Loan loss Provision	37.11	30.23	-	-	-	-	29.59
7.1.1.1 Pass Loan Loss Provision	9.81	15.67	-	-	-	-	29.59
7.1.1.2 Watch List Provision	27.30	14.57	-	-	-	-	-
7.1.2 Special Loan Loss Provision	279.51	26.68	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	27.35	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	15.33	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	1.58	-	-
9. Provision for Staff Bonus	-	8.70	3.40	-	14.48	4.46	11.28
10. Provision for Income Tax	-	4.10	1.89	-	39.08	11.44	30.47
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	9.58	32.07	8.95	91.20	28.67	71.09
Total Expenses	677.40	258.13	160.41	27.44	738.22	901.76	612.08

Income

1. Interest Income	385.56	216.70	103.87	4.68	572.49	811.81	562.47
1.1 On Loans and Advances	377.05	193.85	87.72	-	527.87	693.61	469.16
1.2 On Investment	5.61	3.28	1.06	-	25.27	110.55	86.57
1.2.1 Government Bonds	5.61	-	1.06	-	25.27	110.55	86.57
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	3.28	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.90	4.42	3.55	4.68	14.93	7.64	6.73
1.5 On Others	-	15.14	11.54	-	4.42	-	-
2. Commission and Discount	4.34	0.51	7.91	-	0.78	2.08	0.61
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	4.34	0.51	0.58	-	0.78	2.08	0.61
2.3 Others	-	-	7.33	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	15.05	11.04	20.96	0.00	23.80	82.92	35.62
5. Non Operating Income	-	-	-	22.75	128.08	4.96	2.04
6. Write Back from Provisions for loss	198.60	29.87	27.66	-	12.44	-	11.35
7. Recovery of written-off Loan	-	-	-	-	0.63	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	73.84	-	-	-	-	-	-
Total Income	677.40	258.13	160.41	27.44	738.22	901.76	612.08

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhi
Expenses							
1. Interest Expense	186.81	193.21	195.37	546.60	334.39	37.17	87.69
1.1 On Deposit Liabilities	184.63	188.21	195.37	539.89	334.39	37.17	84.43
1.1.1 Saving Account	47.10	40.93	45.69	93.99	69.16	2.14	16.65
1.1.2 Fixed Account	133.22	139.37	148.60	435.60	265.23	34.40	62.95
1.1.2.1 Up to 3 months Fixed Account	-	49.04	-	-	-	1.93	25.52
1.1.2.2 3 to 6 months Fixed Account	-	10.32	14.57	68.17	46.70	0.22	7.29
1.1.2.3 6 months to 1 year Fixed Account	133.22	53.05	108.74	78.19	13.65	3.04	8.63
1.1.2.4 Above 1 year Fixed Account	-	26.95	25.29	289.25	204.88	29.21	21.51
1.1.3 Call Deposit	4.31	7.91	1.09	10.30	-	0.63	4.83
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.18	5.00	-	6.70	-	-	3.26
2. Commission Expense	-	-	-	-	8.70	-	-
3. Staff Expense	68.03	48.68	12.04	93.46	53.02	12.09	34.35
4. Office Operating Expenses	41.59	59.09	26.81	55.09	45.00	6.61	29.94
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.02	-	-
7. Provision for Risk	37.74	44.33	50.64	87.56	37.65	5.68	14.71
7.1 Loan loss Provision	37.74	44.32	50.64	87.56	37.65	2.20	14.59
7.1.1 General Loan loss Provision	24.41	14.74	35.51	38.89	11.21	2.08	14.59
7.1.1.1 Pass Loan Loss Provision	11.18	6.21	-	38.89	10.20	1.70	14.59
7.1.1.2 Watch List Provision	13.23	8.53	35.51	-	1.02	0.38	-
7.1.2 Special Loan Loss Provision	13.34	29.58	15.13	48.67	26.44	0.12	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	3.48	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.13
7.5. Provision for Loss of Other Assets	-	0.01	-	-	-	-	-
8. Loan Written Off	35.92	0.52	-	-	-	-	0.21
9. Provision for Staff Bonus	-	-	8.33	7.65	6.58	-	-
10. Provision for Income Tax	-	-	22.49	20.67	17.76	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	152.69	16.05	52.48	48.22	41.44	0.72	2.83
Total Expenses	522.79	361.88	368.17	859.25	544.56	62.28	169.74
Income							
1. Interest Income	275.46	294.64	343.25	790.17	510.84	53.51	139.09
1.1 On Loans and Advances	244.25	260.42	326.41	720.54	454.56	51.05	129.03
1.2 On Investment	13.57	16.81	-	36.69	53.04	-	6.86
1.2.1 Government Bonds	13.57	-	-	36.69	-	-	6.86
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	16.81	-	-	53.04	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	9.06	5.55	16.83	15.46	3.24	2.47	3.02
1.5 On Others	8.58	11.87	-	17.47	-	-	0.18
2. Commission and Discount	0.87	0.37	0.62	0.21	29.36	6.98	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.87	0.37	0.62	0.21	29.36	6.98	-
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	15.19	43.16	12.34	47.36	3.87	-	9.82
5. Non Operating Income	26.62	-	8.56	0.56	0.49	1.30	10.31
6. Write Back from Provisions for loss	203.39	23.70	3.40	20.95	-	0.49	2.99
7. Recovery of written-off Loan	1.26	-	-	-	-	-	7.52
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	522.79	361.88	368.17	859.25	544.56	62.28	169.74

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	4.16	386.98	930.30	716.42	350.45
1.1 On Deposit Liabilities	3.60	382.54	862.01	663.74	346.25
1.1.1 Saving Account	1.43	61.63	166.38	117.92	91.98
1.1.2 Fixed Account	-	308.86	678.87	522.53	254.27
1.1.2.1 Up to 3 months Fixed Account	-	28.53	91.21	154.97	-
1.1.2.2 3 to 6 months Fixed Account	-	43.26	30.45	151.84	28.44
1.1.2.3 6 months to 1 year Fixed Account	-	192.35	371.39	164.23	22.97
1.1.2.4 Above 1 year Fixed Account	-	44.72	185.83	51.48	202.87
1.1.3 Call Deposit	2.17	12.05	16.76	23.28	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	0.56	4.44	68.29	52.69	4.20
2. Commission Expense	-	-	-	-	-
3. Staff Expense	3.71	57.19	108.47	86.21	66.44
4. Office Operating Expenses	3.38	46.59	94.53	78.83	62.90
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	-	47.81	65.96	39.61	119.58
7.1 Loan loss Provision	-	47.81	65.96	39.61	119.58
7.1.1 General Loan loss Provision	-	47.81	48.81	42.95	119.58
7.1.1.1 Pass Loan Loss Provision	-	47.81	27.76	42.92	119.58
7.1.1.2 Watch List Provision	-	-	21.04	0.02	-
7.1.2 Special Loan Loss Provision	-	-	17.15	(3.33)	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-
9. Provision for Staff Bonus	-	6.45	19.68	17.94	6.08
10. Provision for Income Tax	-	17.41	53.14	48.42	16.41
11. Others	-	-	-	-	-
12. Net Profit	-	40.61	124.00	113.04	38.29
Total Expenses	11.25	603.03	1,396.08	1,100.47	660.14

Income

1. Interest Income	1.96	559.11	1,246.81	1,025.11	536.61
1.1 On Loans and Advances	1.48	501.61	1,103.40	904.35	482.37
1.2 On Investment	-	49.05	129.31	113.74	47.58
1.2.1 Government Bonds	-	-	129.31	113.74	47.58
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	49.05	-	-	-
1.3 On Agency Balance	-	3.23	-	-	-
1.4 On Call Deposit	0.48	5.07	7.92	-	3.96
1.5 On Others	-	0.14	6.17	7.01	2.71
2. Commission and Discount	-	1.80	10.85	67.10	1.91
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	1.50	10.85	0.11	1.91
2.3 Others	-	0.29	-	66.99	-
3. Exchange Fluctuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	0.12	31.97	108.17	8.27	29.09
5. Non Operating Income	1.48	6.75	17.13	-	5.90
6. Write Back from Provisions for loss	1.93	3.41	8.47	-	86.62
7. Recovery of written-off Loan	-	-	4.65	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	5.76	-	-	-	-
Total Income	11.25	603.03	1,396.08	1,100.47	660.14

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	7,390.16	15,056.54	8,504.84	7,134.08	4,721.65	10,448.33	5,099.44
Fishery Related	563.01	983.58	100.82	216.81	-	217.57	59.73
Mining Related	1,731.37	-	116.52	191.47	-	-	259.59
Manufacturing (Producing) Related	42,830.50	23,668.54	48,561.40	53,077.48	14,965.21	55,015.67	30,370.88
Construction	1,632.25	3,533.13	314.36	5,897.96	6,590.47	1,093.79	2,036.22
Electricity, Gas and Water	10,386.60	12,816.12	11,150.51	15,038.35	6,690.95	3,543.19	6,313.04
Metal Products, Mach. & Ele. Eqp.	5,658.11	2,820.42	1,895.73	1,277.13	3,052.16	9,540.58	2,405.47
Tras., Com. and Public Utilities	3,422.87	2,101.06	1,741.33	1,122.64	2,370.23	3,454.67	199.01
Wholesaler & Retailer	28,333.52	55,021.92	60,119.88	33,755.05	26,150.37	33,963.71	25,904.12
Finance, Insurance and Real Estate	6,880.47	22,566.07	9,058.56	13,243.53	4,803.17	13,528.55	5,924.52
Hotel or Restaurant	6,714.98	11,300.32	5,886.60	13,295.77	1,506.11	6,336.31	5,673.62
Other Services	6,010.52	7,055.22	10,846.72	17,575.81	1,812.11	4,779.08	2,110.40
Consumption Loans	52,333.36	67,700.43	29,266.99	11,796.88	16,703.13	11,332.10	16,678.70
Local Government	-	216.60	-	383.43	138.81	255.20	-
Others	4,452.92	928.10	40,679.16	3,801.45	86.44	5,300.33	9,798.76
TOTAL sectorwise	178,340.63	225,768.05	228,243.42	177,807.84	89,590.80	158,809.07	112,833.52

Product Wise

Term Loan	40,109.29	38,548.51	42,796.02	57,333.98	7,918.17	35,943.36	25,412.44
Overdraft	28,429.53	24,118.45	33,575.55	21,768.09	6,943.77	15,435.92	885.39
Trust Receipt Loan / Import Loan	3,971.84	1,152.67	10,524.04	14,571.36	8,198.49	9,708.50	2,065.03
Demand & Other Working Capital Loan	30,799.73	35,451.81	69,043.01	52,784.44	27,792.37	64,239.72	43,460.13
Res. Per. H. Loan (Up to Rs. 15 mil.)	9,501.55	19,064.57	16,539.78	2,087.43	9,711.84	3,949.04	2,239.00
Real Estate Loan	8,070.61	15,840.79	15,569.46	5,778.00	6,644.77	7,420.56	5,849.55
Margin Nature Loan	6,271.76	5,740.84	7,083.92	2,449.88	-	1,331.61	37.50
Hire Purchase Loan	4,568.71	5,522.69	4,364.30	3,050.92	4,542.63	6,957.39	2,853.55
Deprived Sector Loan	11,872.81	16,237.84	11,973.06	12,322.70	5,116.85	8,214.28	6,880.26
Bills Purchased	2.80	30.13	11.19	500.32	383.58	24.95	0.08
Other Product	34,741.99	64,059.75	16,763.09	5,160.72	12,338.34	5,583.74	23,150.59
Total Product wise Loan	178,340.63	225,768.05	228,243.42	177,807.84	89,590.80	158,809.07	112,833.52

Collateral Wise

Gold and Silver	15,139.35	18,543.51	910.01	1,683.22	-	-	-
Government Securities	1.72	520.02	51.95	2.84	-	-	-
Non Governmental Securities	0.09	5,739.55	7,154.71	2,449.88	-	1,331.61	37.50
Fixed Deposit Receipts	883.36	1,185.52	1,650.04	927.75	7,338.12	975.71	1,169.68
Own	883.36	1,185.52	1,523.73	927.75	7,317.26	975.71	1,169.68
Other Licences Institutions	-	-	126.31	-	20.86	-	-
Collateral of Properties	154,888.69	172,276.52	192,239.25	158,489.18	73,385.71	152,588.20	94,923.98
Fixed Assets	136,898.95	172,147.76	106,064.80	140,799.55	54,521.46	152,588.20	58,666.33
Current Assets	17,989.75	128.76	86,174.45	17,689.63	18,864.24	-	36,257.66
Against security of Bill	1,508.67	19.06	4,223.29	-	-	24.95	2,065.03
Domestic Bills	-	13.17	24.93	-	-	24.17	-
Foreign Bills	1,508.67	5.89	4,198.36	-	-	0.78	2,065.03
Against Guarantee	5,235.54	27,444.16	5,151.34	6,762.68	1,506.17	3,766.69	6,178.59
Government Guarantee	31.81	-	-	383.43	138.81	-	156.08
Institutional Guarantee	4,127.73	16,959.97	3,458.51	4,544.48	1,367.36	-	5,513.99
Personal Guarantee	334.20	10,439.40	1,692.82	1,834.27	-	-	-
Collective Guarantee	5.68	44.79	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	130.66	508.52
Other Guarantee	694.34	-	-	0.50	-	3,636.02	-
Credit Card	-	0.46	479.24	44.69	372.19	121.92	-
Others	683.20	39.25	16,383.60	7,447.61	6,988.61	-	8,458.74
Total	178,340.63	225,768.05	228,243.42	177,807.84	89,590.80	158,809.07	112,833.52

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Sector Wise							
Agricultural and Forest Related	6,247.45	10,093.31	5,275.04	4,979.63	21,714.65	7,086.64	7,803.77
Fishery Related	520.27	177.98	104.31	264.99	1,975.84	214.58	335.22
Mining Related	401.92	5.89	29.20	329.02	-	212.98	1,281.62
Manufacturing (Producing) Related	9,948.95	22,484.56	23,986.15	15,990.60	13,817.20	29,557.82	35,175.67
Construction	3,273.52	2,703.85	744.62	7,885.97	2,067.43	2,873.98	8,966.03
Electricity, Gas and Water	5,088.72	7,295.27	5,481.65	5,179.62	2,815.51	6,772.75	8,893.38
Metal Products, Mach. & Ele. Eqp.	2,324.03	2,740.23	3,069.33	2,002.88	296.29	1,135.92	7,552.25
Tras., Com. and Public Utilities	2,706.47	1,445.32	3,228.22	1,367.18	1,951.45	3,009.03	8,538.68
Wholesaler & Retailer	10,955.11	40,799.75	28,648.61	18,674.98	55,478.84	29,417.94	20,420.74
Finance, Insurance and Real Estate	5,878.99	13,524.92	9,069.24	5,839.51	22,315.53	9,754.28	8,895.64
Hotel or Restaurant	3,178.92	2,745.26	5,696.26	3,879.33	5,366.20	4,656.89	8,298.06
Other Services	14,900.94	5,022.12	5,947.08	3,540.01	5,319.88	6,348.67	7,402.80
Consumption Loans	12,840.69	32,059.10	16,179.37	13,962.29	107,957.07	26,893.32	13,418.68
Local Government	-	-	-	-	-	-	-
Others	995.62	11,405.44	502.50	38,428.32	33,666.63	4,453.83	24,511.66
TOTAL sectorwise	79,261.61	152,502.99	107,961.60	122,324.32	274,742.51	132,388.61	161,494.20

Product Wise

Term Loan	15,069.54	35,735.77	27,714.91	33,092.32	61,757.97	27,057.33	53,879.95
Overdraft	8,269.17	38,210.35	25,773.85	27,886.61	81,382.62	14,348.66	30,943.12
Trust Receipt Loan / Import Loan	1,876.99	4,611.24	2,004.18	1,933.76	171.14	3,420.64	3,096.69
Demand & Other Working Capital Loan	21,905.27	23,735.14	20,936.62	19,180.53	54,580.01	20,713.18	44,134.85
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,946.12	23,066.49	3,831.55	5,368.20	45,388.59	5,309.07	5,474.31
Real Estate Loan	1,505.10	4,173.44	4,978.91	1,389.79	3,518.67	6,034.62	1,433.77
Margin Nature Loan	1,438.86	930.92	2,179.09	1,685.10	2,106.56	1,319.68	3,500.16
Hire Purchase Loan	6,168.62	3,593.98	5,621.76	5,347.08	8,645.51	6,668.94	4,523.58
Deprived Sector Loan	6,643.61	8,953.04	5,221.54	7,263.60	13,930.93	7,333.98	8,132.96
Bills Purchased	629.27	-	-	1.92	-	85.13	9.53
Other Product	11,809.05	9,492.62	9,699.18	19,175.41	3,260.50	40,097.38	6,365.28
Total Product wise Loan	79,261.61	152,502.99	107,961.60	122,324.32	274,742.51	132,388.61	161,494.20

Collateral Wise

Gold and Silver	647.98	-	30.18	70.16	25.99	306.02	1.95
Government Securities	-	71.20	2.66	-	-	28.29	48.72
Non Governmental Securities	1,441.26	930.78	-	1,685.10	2,106.56	-	4,669.20
Fixed Deposit Receipts	686.06	2,027.82	514.83	1,563.37	705.17	717.75	2,136.28
Own	685.57	2,027.82	514.83	1,562.53	705.17	712.75	2,136.26
Other Licences Institutions	0.50	-	-	0.84	-	5.00	0.02
Collateral of Properties	72,343.38	133,212.91	100,593.95	112,651.97	251,721.83	121,655.56	147,097.25
Fixed Assets	71,503.26	74,650.10	98,146.93	109,401.64	243,820.42	70,996.46	138,602.94
Current Assets	840.12	58,562.81	2,447.02	3,250.33	7,901.42	50,659.10	8,494.31
Against security of Bill	734.72	3,177.91	9.85	1,082.10	-	85.13	2.88
Domestic Bills	543.61	70.93	-	-	-	-	-
Foreign Bills	191.11	3,106.99	9.85	1,082.10	-	85.13	2.88
Against Guarantee	3,120.90	10,985.72	4,536.31	4,556.74	18,032.13	2,972.28	5,775.78
Government Guarantee	92.53	199.08	210.83	74.74	216.53	327.34	165.30
Institutional Guarantee	2,827.46	10,180.02	3,309.21	4,482.00	16,863.74	847.13	4,929.71
Personal Guarantee	189.89	606.62	171.01	-	-	1,679.59	605.64
Collective Guarantee	11.02	-	-	-	-	2.20	71.18
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	-	-	1.48	-	951.85	116.02	3.95
Credit Card	157.89	1.27	34.15	42.35	133.48	270.01	124.65
Others	129.43	2,095.38	2,239.68	672.52	2,017.35	6,353.56	1,637.48
Total	79,261.61	152,502.99	107,961.60	122,324.32	274,742.51	132,388.61	161,494.20

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
Sector Wise							
Agricultural and Forest Related	5,679.25	12,980.59	56,545.16	13,322.81	10,573.29	12,576.01	9,923.06
Fishery Related	488.34	543.60	527.97	772.17	385.65	742.51	445.84
Mining Related	105.40	218.01	326.95	223.48	999.03	235.00	8.99
Manufacturing (Producing) Related	17,766.61	28,621.83	10,677.22	50,003.64	18,017.17	19,040.30	15,691.30
Construction	26,609.29	4,714.38	8,836.28	9,532.75	6,841.05	9,603.61	5,801.40
Electricity, Gas and Water	7,800.97	9,077.17	4,529.90	19,052.75	8,527.95	9,942.88	9,157.78
Metal Products, Mach. & Ele. Eqp.	4,630.54	2,765.41	501.44	2,094.85	495.27	1,616.53	1,998.47
Tras., Com. and Public Utilities	6,022.53	4,901.70	2,383.84	6,487.58	2,568.45	3,081.39	520.95
Wholesaler & Retailer	26,301.04	47,220.42	34,213.55	65,878.78	27,889.03	21,703.57	27,358.35
Finance, Insurance and Real Estate	11,076.42	10,058.61	6,175.91	16,270.05	8,256.65	22,725.77	9,268.51
Hotel or Restaurant	5,752.37	7,194.07	4,452.26	10,621.57	2,467.50	12,851.45	4,057.75
Other Services	5,634.74	7,322.04	4,070.36	10,506.24	6,297.60	6,265.91	3,108.06
Consumption Loans	13,374.64	27,290.79	26,115.19	63,952.42	8,805.90	22,161.43	37,841.20
Local Government	136.67	150.58	-	-	-	-	-
Others	972.49	21,900.19	18,809.26	5,584.12	34,601.00	19,066.24	306.57
TOTAL sectorwise	132,351.31	184,959.40	178,165.29	274,303.22	136,725.53	161,612.60	125,488.24

Product Wise

Term Loan	29,554.85	50,542.89	12,105.52	62,552.73	30,495.18	40,179.70	17,351.88
Overdraft	9,859.55	37,974.61	8,857.45	56,857.96	19,185.15	45,149.88	20,621.06
Trust Receipt Loan / Import Loan	4,994.98	4,211.32	93.77	6,953.89	2,342.79	1,378.24	1,693.77
Demand & Other Working Capital Loan	28,719.37	47,756.12	106,868.65	61,972.25	18,933.28	19,797.89	25,636.06
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,919.26	8,169.00	7,784.96	23,512.93	8,997.55	7,809.74	15,562.39
Real Estate Loan	5,852.26	6,956.40	1,746.40	5,111.83	4,937.86	13,545.71	4,680.87
Margin Nature Loan	2,801.75	4,631.90	1,089.16	7,052.63	4,519.23	3,840.61	2,880.32
Hire Purchase Loan	2,282.16	7,390.87	2,839.94	11,660.53	5,587.57	7,041.27	4,516.53
Deprived Sector Loan	9,610.24	12,549.43	33,589.55	15,678.27	15,503.13	11,156.57	9,163.35
Bills Purchased	245.52	135.95	-	-	24.90	560.36	372.99
Other Product	32,511.38	4,640.91	3,189.89	22,950.19	26,198.89	11,152.62	23,009.03
Total Product wise Loan	132,351.31	184,959.40	178,165.29	274,303.22	136,725.53	161,612.60	125,488.24

Collateral Wise

Gold and Silver	423.41	10.27	86.44	7.19	841.01	7,121.16	-
Government Securities	-	9.61	-	-	0.75	-	-
Non Governmental Securities	-	4,606.75	-	-	4,581.37	4,205.24	2,880.32
Fixed Deposit Receipts	1,419.75	2,146.17	1,531.08	2,473.70	1,070.75	1,772.68	1,517.99
Own	1,419.75	2,146.17	1,531.08	2,473.70	989.90	1,772.68	1,517.99
Other Licences Institutions	-	-	-	-	80.84	-	-
Collateral of Properties	118,866.54	165,017.47	176,547.77	211,147.86	107,587.68	138,861.13	116,657.67
Fixed Assets	85,025.27	90,279.03	176,547.77	132,777.19	79,247.26	137,265.17	113,099.25
Current Assets	33,841.28	74,738.45	-	78,370.68	28,340.42	1,595.97	3,558.42
Against security of Bill	-	4,291.61	-	-	3,437.31	-	687.06
Domestic Bills	-	7.38	-	-	264.66	-	-
Foreign Bills	-	4,284.23	-	-	3,172.65	-	687.06
Against Guarantee	136.67	7,867.23	-	586.90	4,146.68	7,742.71	3,486.53
Government Guarantee	136.67	145.02	-	115.86	3.61	153.71	-
Institutional Guarantee	-	7,523.81	-	-	461.25	7,390.28	3,304.83
Personal Guarantee	-	190.09	-	471.04	2,677.89	197.54	87.18
Collective Guarantee	-	-	-	-	970.61	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	8.31	-	-	33.32	1.18	94.53
Credit Card	97.54	344.29	-	302.38	84.89	127.61	188.34
Others	11,407.39	666.00	-	59,785.19	14,975.09	1,782.06	70.32
Total	132,351.31	184,959.40	178,165.29	274,303.22	136,725.53	161,612.60	125,488.24

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Sector Wise							
Agricultural and Forest Related	11,884.10	7,923.06	7,357.93	5,709.13	4,062.66	9,042.64	1,933.82
Fishery Related	277.47	148.96	212.60	106.47	274.97	476.22	93.57
Mining Related	250.46	-	885.14	181.23	229.51	36.03	2.79
Manufacturing (Producing) Related	34,194.57	25,773.87	23,555.60	11,334.04	15,775.53	23,179.90	1,373.02
Construction	5,366.64	6,057.00	2,194.47	1,583.74	5,923.90	8,085.86	5,174.98
Electricity, Gas and Water	14,343.04	8,094.08	7,849.20	5,098.54	5,955.74	10,246.36	657.31
Metal Products, Mach. & Ele. Eqp.	2,874.35	2,862.31	1,072.72	1,739.32	2,040.25	2,239.30	152.76
Tras., Com. and Public Utilities	3,600.42	3,479.86	2,141.45	3,423.15	2,197.33	5,257.38	1,299.35
Wholesaler & Retailer	51,187.11	22,804.55	34,980.60	20,119.03	16,137.30	24,117.00	6,967.39
Finance, Insurance and Real Estate	8,930.97	15,276.48	20,781.62	11,543.95	10,040.10	9,422.43	6,478.47
Hotel or Restaurant	5,080.99	14,865.60	7,809.47	3,794.81	3,188.50	4,374.27	807.45
Other Services	3,750.65	15,163.37	5,579.52	3,519.14	3,980.88	5,725.56	593.64
Consumption Loans	33,950.80	18,395.60	33,867.58	18,735.94	19,223.04	14,195.27	4,351.60
Local Government	-	-	-	16.54	-	-	-
Others	8,790.31	8,144.35	1,731.28	1,072.30	623.63	24,678.08	10,517.84
TOTAL sectorwise	184,481.88	148,989.08	150,019.17	87,977.34	89,653.34	141,076.31	40,404.01

Product Wise

Term Loan	47,283.03	49,595.46	30,392.76	23,033.24	25,719.33	30,135.43	11,313.16
Overdraft	23,483.36	19,879.11	23,431.15	17,401.68	16,684.46	16,182.69	8,478.90
Trust Receipt Loan / Import Loan	3,839.52	3,769.43	2,282.51	823.83	696.13	2,633.08	1.24
Demand & Other Working Capital Loan	33,949.05	31,350.53	38,831.25	20,756.15	17,289.43	27,025.38	22.51
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,469.39	11,573.65	9,085.46	4,383.75	5,071.84	6,175.48	4,565.68
Real Estate Loan	5,395.68	2,573.87	11,213.20	6,873.90	7,864.53	6,696.94	884.58
Margin Nature Loan	2,232.64	2,291.02	3,822.83	2,610.68	2,673.05	1,888.28	1,971.03
Hire Purchase Loan	6,644.82	5,875.32	4,817.23	2,907.95	2,740.21	4,516.40	1,964.07
Deprived Sector Loan	8,930.63	10,268.14	8,830.46	7,135.13	4,466.52	9,252.82	5,277.26
Bills Purchased	-	-	-	-	18.65	59.82	-
Other Product	39,253.77	11,812.55	17,312.31	2,051.02	6,429.19	36,509.97	5,925.57
Total Product wise Loan	184,481.88	148,989.08	150,019.17	87,977.34	89,653.34	141,076.31	40,404.01

Collateral Wise

Gold and Silver	18.96	43.62	344.69	38.17	27.78	16.51	300.93
Government Securities	-	33.44	-	45.71	-	-	2.23
Non Governmental Securities	2,232.64	2,422.10	3,809.37	2,609.97	2,673.05	-	1,987.48
Fixed Deposit Receipts	2,084.01	3,362.46	1,365.24	1,090.42	692.58	1,516.08	1,123.91
Own	2,084.01	3,362.46	1,365.24	1,075.27	692.58	1,516.08	1,123.91
Other Licences Institutions	-	-	-	15.15	-	-	-
Collateral of Properties	177,548.79	130,429.85	136,934.05	79,170.45	83,499.26	132,168.34	31,907.29
Fixed Assets	163,348.70	127,847.21	135,952.69	78,905.92	64,052.87	115,263.77	31,906.37
Current Assets	14,200.09	2,582.64	981.36	264.52	19,446.38	16,904.57	0.92
Against security of Bill	-	3,392.05	-	-	18.65	2.02	-
Domestic Bills	-	16.12	-	-	18.65	-	-
Foreign Bills	-	3,375.92	-	-	-	2.02	-
Against Guarantee	549.84	7,926.81	3,093.01	4,601.24	2,426.60	11.60	5,069.16
Government Guarantee	87.07	125.93	-	16.54	-	-	-
Institutional Guarantee	11.39	6,680.36	2,880.12	4,495.14	2,234.14	-	4,684.03
Personal Guarantee	399.79	1,024.44	202.41	51.35	192.47	11.60	378.07
Collective Guarantee	19.33	77.33	10.48	34.32	-	-	4.15
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	32.27	18.75	-	3.91	-	-	2.91
Credit Card	118.58	2.04	124.10	-	67.13	54.57	-
Others	1,929.07	1,376.71	4,348.69	421.38	248.29	7,307.18	13.00
Total	184,481.88	148,989.08	150,019.17	87,977.34	89,653.34	141,076.31	40,404.01

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
Sector Wise								
Agricultural and Forest Related	20.78	511.55	2,350.13	460.95	360.12	9,419.44	3,229.51	3,471.25
Fishery Related	-	-	43.18	16.53	3.79	127.83	235.10	159.46
Mining Related	-	-	7.66	-	-	49.96	105.82	-
Manufacturing (Producing) Related	1.00	339.71	2,520.30	755.19	336.04	3,908.13	2,144.97	2,135.89
Construction	24.90	95.66	1,930.53	163.46	315.36	3,160.86	10,150.29	2,527.05
Electricity, Gas and Water	-	-	535.98	1.47	-	351.59	180.08	-
Metal Products, Mach. & Ele. Eqp.	2.70	-	151.81	24.93	24.77	192.70	289.94	208.07
Tras., Com. and Public Utilities	7.40	136.16	1,916.36	140.51	302.71	2,436.92	3,048.95	1,899.64
Wholesaler & Retailer	30.70	1,009.05	6,695.59	3,097.68	666.55	15,609.66	7,009.31	9,563.64
Finance, Insurance and Real Estate	-	200.00	5,689.59	801.61	317.06	10,130.27	3,967.60	2,769.01
Hotel or Restaurant	10.11	-	1,931.83	293.83	53.86	3,291.69	2,727.31	1,429.47
Other Services	8.00	834.90	1,587.65	628.81	36.55	1,836.47	1,195.20	1,150.26
Consumption Loans	21.58	65.72	12,898.75	3,571.47	1,963.25	16,341.29	4,471.97	3,068.30
Local Government	2.72	-	3.34	-	1.50	-	0.03	-
Others	97.35	-	5,169.87	742.51	729.62	23,962.85	23,887.06	16,866.37
TOTAL sectorwise	227.23	3,192.75	43,432.56	10,698.96	5,111.19	90,819.67	62,643.15	45,248.43

Product Wise

Term Loan	48.71	427.23	12,428.82	2,839.16	852.60	30,931.26	18,248.16	16,660.80
Overdraft	126.48	1,415.89	9,511.88	998.39	515.15	16,846.63	14,193.40	11,582.72
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	1.00
Demand & Other Working Capital Loan	-	-	1,169.94	2,937.69	-	904.79	254.92	657.18
Res. Per. H. Loan (Up to Rs. 15 mil.)	24.90	95.66	6,198.13	1,401.08	828.35	11,315.86	7,818.16	2,086.13
Real Estate Loan	-	200.00	2,692.17	524.24	72.29	5,670.65	2,624.76	84.45
Margin Nature Loan	-	-	1,293.03	241.06	-	2,103.90	1,073.94	1,209.15
Hire Purchase Loan	18.15	136.16	3,439.33	518.45	407.96	3,821.77	4,353.74	2,323.66
Deprived Sector Loan	3.34	161.28	5,408.13	716.56	656.92	11,725.27	7,393.97	9,293.43
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	5.66	756.53	1,291.13	522.33	1,777.91	7,499.53	6,682.10	1,349.91
Total Product wise Loan	227.23	3,192.75	43,432.56	10,698.96	5,111.19	90,819.67	62,643.15	45,248.43

Collateral Wise

Gold and Silver	-	-	135.92	77.12	-	474.99	1,293.77	800.41
Government Securities	-	-	-	-	-	-	-	0.00
Non Governmental Securities	-	-	1,293.03	241.06	-	2,112.80	597.95	1,216.89
Fixed Deposit Receipts	2.93	65.72	632.36	85.76	96.77	3,320.68	1,802.87	542.72
Own	2.93	65.72	632.36	85.76	96.77	3,320.68	1,802.87	542.72
Other Licences Institutions	-	-	-	-	-	-	-	0.00
Collateral of Properties	213.66	3,127.03	35,943.07	9,851.20	5,012.92	69,378.15	53,406.33	40,051.09
Fixed Assets	213.66	3,127.03	35,943.07	9,851.20	5,012.92	69,378.15	53,406.33	40,051.09
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2.72	-	5,428.19	397.50	-	15,337.41	5,072.24	2,636.08
Government Guarantee	2.72	-	-	-	-	-	6.08	0.60
Institutional Guarantee	-	-	2,971.02	297.87	-	2,850.81	2,565.97	1,490.66
Personal Guarantee	-	-	1,886.19	99.64	-	6,573.51	1,852.27	1,109.38
Collective Guarantee	-	-	570.98	-	-	5,913.09	600.25	35.44
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	47.69	-
Credit Card	-	-	-	-	-	-	-	-
Others	7.92	-	-	46.32	1.50	195.63	469.98	1.24
Total	227.23	3,192.75	43,432.56	10,698.96	5,111.19	90,819.67	62,643.15	45,248.43

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB
Sector Wise								
Agricultural and Forest Related	76.38	4,155.87	2,259.08	3,559.50	39.31	300.45	881.16	426.05
Fishery Related	44.93	130.86	299.61	150.47	-	2.56	6.86	11.33
Mining Related	-	47.05	84.59	-	-	-	-	4.70
Manufacturing (Producing) Related	179.50	5,214.00	4,645.79	1,635.58	119.88	55.72	135.73	339.85
Construction	162.80	5,267.06	2,823.71	643.02	380.75	7.76	234.95	269.40
Electricity, Gas and Water	-	991.27	-	3,120.86	-	-	2.16	5.41
Metal Products, Mach. & Ele. Eqp.	48.60	442.87	78.12	67.85	14.35	2.65	-	27.24
Tras., Com. and Public Utilities	41.57	828.44	1,252.68	886.24	136.82	1.30	73.26	128.57
Wholesaler & Retailer	97.45	5,609.09	8,420.98	4,162.64	480.35	76.16	1,034.67	207.80
Finance, Insurance and Real Estate	-	3,474.50	5,089.12	7,353.38	346.15	7.04	380.73	57.53
Hotel or Restaurant	10.37	2,620.44	4,749.51	1,395.78	99.28	33.97	87.93	95.60
Other Services	24.62	1,116.99	1,798.02	2,031.76	1.68	2.41	206.39	65.44
Consumption Loans	87.08	4,873.63	4,785.37	15,703.65	267.67	30.07	1,109.14	110.94
Local Government	-	3.32	-	-	-	-	-	-
Others	168.20	16,117.42	1,673.43	19.58	1,982.97	149.05	4.06	758.59
TOTAL sectorwise	941.52	50,892.83	37,960.02	40,730.29	3,869.21	669.14	4,157.04	2,508.44

Product Wise

Term Loan	235.29	15,081.88	7,111.22	6,549.22	1,168.70	204.92	2,111.78	893.88
Overdraft	322.86	15,849.47	1,382.23	6,907.54	476.10	138.81	779.35	547.47
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	104.57	88.27	9,223.86	1,924.58	105.94	-	81.13	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	169.17	4,348.85	2,226.77	4,556.02	379.56	-	127.33	255.02
Real Estate Loan	-	913.44	1,697.39	3,459.14	82.66	-	352.73	45.59
Margin Nature Loan	-	1,862.85	538.68	1,609.31	226.89	-	8.42	6.78
Hire Purchase Loan	54.09	2,082.64	1,585.96	1,525.84	167.00	9.53	45.17	178.68
Deprived Sector Loan	31.31	5,016.95	5,008.11	3,625.47	337.02	164.56	298.49	485.00
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	24.23	5,648.48	9,185.82	10,573.18	925.34	151.32	352.64	96.03
Total Product wise Loan	941.52	50,892.83	37,960.02	40,730.29	3,869.21	669.14	4,157.04	2,508.44

Collateral Wise

Gold and Silver	-	413.82	-	145.11	22.32	16.44	148.30	40.56
Government Securities	-	4.50	-	-	-	-	-	-
Non Governmental Securities	-	1,863.73	-	1,609.31	223.86	-	8.42	6.78
Fixed Deposit Receipts	23.06	1,556.25	755.84	2,341.96	2.47	6.38	38.30	52.13
Own	23.06	1,556.25	755.84	2,341.96	2.47	6.38	38.30	52.13
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	918.46	40,597.63	33,424.63	33,875.65	1,311.43	646.33	3,888.35	2,341.81
Fixed Assets	918.46	40,588.56	33,424.63	33,875.65	1,311.43	646.33	3,888.35	2,341.81
Current Assets	-	9.07	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	6,265.09	3,240.87	2,750.14	326.17	-	73.67	-
Government Guarantee	-	3.32	-	17.19	-	-	-	-
Institutional Guarantee	-	3,448.91	3,238.63	2,498.12	326.17	-	-	-
Personal Guarantee	-	2,703.53	0.67	228.31	-	-	73.67	-
Collective Guarantee	-	105.94	1.57	6.51	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	3.39	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	191.82	538.68	8.13	1,982.97	-	-	67.16
Total	941.52	50,892.83	37,960.02	40,730.29	3,869.21	669.14	4,157.04	2,508.44

BFI Name	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara
Sector Wise									
Agricultural and Forest Related	90.14	0.52	422.63	379.41	613.43	443.35	309.70	532.56	662.86
Fishery Related	11.38	-	4.17	11.07	38.34	4.58	27.84	12.79	2.30
Mining Related	-	-	-	28.83	-	21.57	-	-	-
Manufacturing (Producing) Related	-	60.00	378.45	451.06	227.77	125.04	256.09	152.28	457.02
Construction	153.82	18.38	-	1,515.34	1,100.73	25.04	527.37	95.79	15.35
Electricity, Gas and Water	-	-	-	181.27	100.00	-	7.30	-	-
Metal Products, Mach. & Ele. Eqp.	-	3.45	-	319.78	39.90	53.94	27.21	-	-
Tras., Com. and Public Utilities	46.63	-	187.02	1,115.42	87.89	102.79	65.33	-	841.71
Wholesaler & Retailer	257.67	33.33	715.49	297.32	563.35	196.02	442.55	912.27	2,363.54
Finance, Insurance and Real Estate	203.21	40.31	857.92	1,112.61	517.99	283.61	526.57	186.98	1,944.59
Hotel or Restaurant	14.15	27.50	136.76	683.87	157.80	105.04	101.19	180.01	589.11
Other Services	-	-	95.18	606.41	740.26	25.36	88.73	24.49	62.63
Consumption Loans	263.69	144.91	3,083.73	1,056.24	595.37	1,556.41	1,406.53	134.84	2,798.23
Local Government	-	33.18	-	-	-	-	-	-	-
Others	266.02	1,886.00	607.91	1,391.92	852.89	52.96	81.28	776.23	5.54
TOTAL sectorwise	1,306.72	2,247.57	6,489.26	9,150.55	5,635.71	2,995.71	3,867.68	3,008.24	9,742.88

Product Wise

Term Loan	436.30	124.27	481.43	2,182.56	924.38	94.27	472.87	130.57	3,428.44
Overdraft	168.83	-	584.75	-	204.31	287.42	-	1,285.83	1,819.90
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	147.82	1,068.71	1,372.19	450.92	66.07	280.73	-	539.42
Res. Per. H. Loan (Up to Rs. 15 mil.)	104.41	18.38	528.53	794.67	880.63	376.80	183.02	35.35	652.13
Real Estate Loan	88.16	1,765.88	209.26	992.85	664.96	219.22	486.03	171.34	711.78
Margin Nature Loan	184.60	26.19	230.40	433.65	395.68	204.97	220.19	-	195.12
Hire Purchase Loan	56.94	122.28	232.31	947.60	59.96	185.66	118.42	0.56	900.36
Deprived Sector Loan	194.65	33.18	660.83	796.57	501.76	233.86	187.66	162.42	1,253.70
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	72.83	9.57	2,493.04	1,630.46	1,553.11	1,327.44	1,918.76	1,222.17	242.03
Total Product wise Loan	1,306.72	2,247.57	6,489.26	9,150.55	5,635.71	2,995.71	3,867.68	3,008.24	9,742.88

Collateral Wise

Gold and Silver	-	-	683.83	276.44	-	0.49	-	-	-
Government Securities	-	-	-	-	-	-	-	-	-
Non Governmental Securities	-	26.19	230.40	467.80	395.68	204.97	217.35	-	-
Fixed Deposit Receipts	32.92	0.05	110.79	358.38	192.70	45.43	106.43	96.22	96.10
Own	32.92	0.05	110.79	358.38	192.70	45.43	106.43	96.22	96.10
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	874.81	399.89	4,658.65	7,327.72	4,651.82	2,533.92	3,138.64	2,912.03	8,117.45
Fixed Assets	874.81	399.89	4,658.65	7,327.72	4,651.82	2,533.92	3,095.15	2,912.03	8,117.45
Current Assets	-	-	-	-	-	-	43.49	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	214.42	83.27	805.59	253.33	395.50	210.90	388.16	-	1,334.20
Government Guarantee	-	33.18	-	-	-	4.02	-	-	-
Institutional Guarantee	194.05	-	653.75	252.43	395.50	58.50	285.06	-	1,248.16
Personal Guarantee	20.37	50.09	151.84	0.90	-	145.45	103.10	-	86.04
Collective Guarantee	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	2.94	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	184.58	1,738.17	-	466.89	-	-	17.11	-	195.12
Total	1,306.72	2,247.57	6,489.26	9,150.55	5,635.71	2,995.71	3,867.68	3,008.24	9,742.88

BFI Name	Central	Multi	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise								
Agricultural and Forest Related	405.85	155.98	271.31	287.76	277.09	471.26	657.84	293.64
Fishery Related	6.69	-	-	-	7.89	68.63	25.36	17.00
Mining Related	27.31	-	-	-	0.98	26.51	-	-
Manufacturing (Producing) Related	166.61	10.31	54.20	584.16	183.22	668.65	263.77	300.23
Construction	383.69	33.85	24.09	-	137.96	286.64	219.08	229.40
Electricity, Gas and Water	-	-	-	-	94.24	97.18	73.45	27.51
Metal Products, Mach. & Ele. Eqp.	86.64	-	8.52	-	5.20	11.00	173.39	70.91
Tras., Com. and Public Utilities	279.49	-	96.76	2.94	83.03	557.35	351.25	306.01
Wholesaler & Retailer	634.78	74.69	182.61	84.26	751.36	2,605.57	1,349.62	648.99
Finance, Insurance and Real Estate	371.79	-	131.47	-	621.75	1,789.77	1,705.27	515.30
Hotel or Restaurant	57.96	-	67.33	74.77	245.09	1,318.92	249.08	352.31
Other Services	56.02	1.00	12.72	-	30.88	429.49	152.05	48.95
Consumption Loans	732.71	246.92	390.94	1.55	1,886.02	5,609.07	5,313.81	2,391.86
Local Government	-	-	2.60	-	-	-	-	-
Others	1,960.06	53.61	329.53	550.43	1,791.36	205.09	821.98	229.34
TOTAL sectorwise	5,169.61	576.36	1,572.08	1,585.88	6,116.07	14,145.13	11,355.95	5,431.47

Product Wise

Term Loan	956.34	82.95	501.34	909.61	648.76	3,929.40	2,465.10	11.61
Overdraft	242.99	362.42	347.43	-	555.51	5,167.44	449.68	41.39
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	961.59	17.99	4.51	149.60	153.18	100.86	1,789.18	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	737.18	33.85	143.54	-	1,182.95	1,326.41	2,972.35	656.46
Real Estate Loan	167.60	-	93.20	419.96	351.00	1,222.55	360.28	338.10
Margin Nature Loan	3.63	-	119.61	-	417.94	482.95	661.57	463.46
Hire Purchase Loan	366.49	-	123.29	2.27	75.12	461.58	219.60	295.20
Deprived Sector Loan	223.25	53.61	210.62	-	457.98	852.55	515.95	358.41
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,510.54	25.54	28.54	104.44	2,273.63	601.39	1,922.25	3,266.83
Total Product wise Loan	5,169.61	576.36	1,572.08	1,585.88	6,116.07	14,145.13	11,355.95	5,431.47

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	16.68	-	-	1.65	-	-
Non Governmental Securities	3.63	-	104.33	-	-	482.95	661.57	-
Fixed Deposit Receipts	184.48	17.99	21.49	-	237.69	426.53	250.93	185.45
Own	184.48	17.99	21.49	-	237.69	426.53	250.93	185.45
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,837.38	558.37	1,207.55	1,585.88	5,073.03	12,670.41	8,479.21	4,368.23
Fixed Assets	4,837.38	558.37	1,207.52	1,585.88	5,073.03	12,670.41	8,479.21	4,368.23
Current Assets	-	-	0.03	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	144.12	-	221.92	-	391.84	555.04	1,958.19	308.93
Government Guarantee	-	-	2.60	-	-	-	-	-
Institutional Guarantee	143.85	-	20.86	-	390.37	497.02	1,507.00	280.25
Personal Guarantee	-	-	169.14	-	1.47	58.03	451.19	1.17
Collective Guarantee	0.26	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	29.32	-	-	-	-	27.51
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	0.11	-	413.51	8.54	6.05	568.86
Total	5,169.61	576.36	1,572.08	1,585.88	6,116.07	14,145.13	11,355.95	5,431.47

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% change		
	2019	2020	2021	2022	2022	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	25,503	33,424	39,092	49,988	50,063	31.06	16.96	0.15
a. Paid-up Capital	17,078	21,495	24,740	29,174	29,908	25.87	15.09	2.52
b. Statutory Reserves	3,531	4,814	5,803	8,653	9,007	36.32	20.55	4.09
c. Retained Earning	1,750	2,790	3,434	6,995	5,994	59.44	23.08	-14.31
d. Others Reserves	3,144	4,324	5,115	5,166	5,153	37.53	18.29	-0.24
2 BORROWINGS	126,378	142,095	207,349	237,035	236,684	12.44	45.92	-0.15
a. NRB	1,701	8	8,220	20,700	7,437	-99.52	100236.37	-64.07
b. Others	124,677	142,086	199,129	216,335	229,247	13.96	40.15	5.97
3 DEPOSITS	85,606	106,150	130,425	149,153	152,623	24.00	22.87	2.33
4 BILLS PAYABLE	75	41	11	46	53	-45.48	-73.99	14.75
5 OTHER LIABILITIES	23,664	29,558	37,483	44,836	40,881	24.90	26.81	-8.82
a. Loan Loss Provision	4,013	7,631	10,760	12,055	11,862	90.16	41.01	-1.60
b. Interest Suspense a/c	1,800	4,003	4,176	5,208	4,778	122.36	4.32	-8.27
c. Others	17,851	17,924	22,547	27,573	24,242	0.41	25.79	-12.08
6 RECONCILIATION A/c	5,192	8,482	19,298	21,617	21,188	63.36	127.52	-1.98
7 PROFIT & LOSS A/c	6,608	5,419	11,839	8,205	9,448	-17.99	118.45	15.15
Total	273,028	325,169	445,497	510,881	510,941	19.10	37.00	0.01
Assets								
1 LIQUID FUNDS	19,246	30,382	28,288	17,553	14,575	57.86	-6.89	-16.97
a. Cash Balance	214	379	521	411	358	76.94	37.33	-12.70
b. Bank Balance	13,398	16,872	17,507	10,004	8,609	25.93	3.76	-13.95
c. Money at Call	5,634	13,130	10,260	7,138	5,607	133.06	-21.86	-21.44
2 INVESTMENT IN SECURITIES EXCEPT SHARES	312	468	559	490	786	49.91	19.63	60.49
3 SHARE & OTHER INVESTMENT	2,262	9,732	14,153	7,045	5,648	330.28	45.43	-19.83
4 LOANS & ADVANCES	235,101	262,732	365,554	445,206	449,016	11.75	39.14	0.86
Institutional	38,955	39,721	54,128	57,051	57,601	1.97	36.27	0.96
Individual	196,147	223,012	311,426	388,155	391,415	13.70	39.65	0.84
5 FIXED ASSETS	2,107	2,223	2,565	3,122	3,168	5.50	15.42	1.50
6 OTHER ASSETS	8,552	11,063	15,031	15,789	16,516	29.36	35.86	4.61
7 EXPENSES NOT WRITTEN OFF	11	11	7	6	6	1.87	-34.99	-0.94
8 NON BANKING ASSETS	1	1	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,391	8,469	19,325	21,635	21,199	57.11	128.18	-2.01
10 PROFIT & LOSS A/c	45	88	13	35	25	96.81	-85.79	-28.68
Total	273,028	325,169	445,497	510,881	510,941	19.10	37.00	0.01
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	17,022	21,965	18,279	18,481	21,258	29.04	-16.78	15.03
2 COMMISSION/FEE EXPENSES	7	38	16	11	14	472.63	-57.81	28.73
3 EMPLOYEE EXPENSES	6,299	8,757	9,379	7,506	8,364	39.02	7.09	11.43
4 OFFICE OPERATING EXPENSES	2,358	2,907	3,353	2,483	2,895	23.29	15.32	16.58
5 NON OPERATING EXPENSES	63	140	36	17	17	122.70	-74.52	1.46
6 PROVISION FOR RISK	1,921	6,648	17,303	4,362	4,507	246.15	160.26	3.34
7 LOAN WRITTEN OFF	5	5	31	20	20	14.51	485.19	0.00
8 EXTRAORDINARY EXPENSES	1	18	9	8	9	1279.00	-49.22	10.21
9 PROVISION FOR STAFF BONUS	861	836	1,848	1,310	1,485	-2.95	121.03	13.40
10 PROVISION FOR INCOME TAX	2,545	2,353	5,069	3,664	4,145	-7.52	115.41	13.11
11 NET PROFIT	6,249	5,394	11,829	8,194	9,448	-13.68	119.31	15.30
TOTAL EXPENSES	37,331	49,062	67,152	45,209	52,162	31.43	36.87	15.38
Income								
1. INTEREST INCOME	31,647	41,259	45,304	37,730	42,949	30.37	9.80	13.83
2. COMMISSION & DISCOUNT	805	718	1,420	994	1,140	-10.80	97.74	14.70
3 OTHER OPERATING INCOME	3,739	3,726	5,025	3,822	4,177	-0.33	34.86	9.28
4 NON OPERATING INCOME	176	153	270	447	464	-13.28	76.96	3.91
5 PROVISION FOR WRITTEN BACK	936	3,134	15,072	3,089	3,355	234.88	380.95	8.62
6 RECOVERY FOR WRITE BACK	2	2	9	4	4	6.73	292.16	8.25
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	18	48	43	47	53203.70	166.79	11.28
8 NET LOSS	26	52	3	24	25	102.16	-94.57	2.54
TOTAL INCOME	37,331	49,062	67,152	46,152	52,162	31.43	36.87	13.02
Miscellaneous Information								
No. of Total Staffs	17,361	19,017	20,872	23,343	23,352	9.54	9.75	0.04
No. of Total Branches	3,629	4,057	4,685	5,076	5,095	11.79	15.48	0.37
No. of Total Centers	274,186	310,895	362,982	414,366	419,737	13.39	16.75	1.30
No. of Total Groups	926,625	1,039,696	1,183,364	1,319,278	1,329,153	12.20	13.82	0.75
No. of Total Passive Groups	9,565	9,398	34,163	15,303	14,601	-1.75	263.51	-4.59
No. of Total Members	4,327,991	4,686,659	5,191,363	5,729,979	5,772,155	8.29	10.77	0.74
No. of Total Passive Members	118,044	195,311	329,895	424,952	445,090	65.46	68.91	4.74
No. of Total Borrowers	2,679,016	2,783,222	2,992,068	3,244,797	3,247,276	3.89	7.50	0.08
No. of Total Overdue Borrowers	165,984	1,001,407	764,663	418,459	411,764	503.32	-23.64	-1.60
No. of Total Saving Members	4,323,957	4,679,987	5,193,582	5,743,757	5,788,915	8.23	10.97	0.79
Total Saving Amount (Rs million)	101,910	106,150	130,472	180,020	152,315	4.16	22.91	-15.39

Districtwise List of Banks and Financial Institutions Branches (Chait, 2078)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	23	-	-	23	120,359	5,233
2	1	Panchthar	27	3	2	32	174,419	5,451
3	1	Ilam	39	9	1	49	280,565	5,726
4	1	Jhapa	141	53	12	206	994,090	4,826
5	1	Sankhuwasabha	29	-	-	29	159,046	5,484
6	1	Bhojpur	25	-	1	26	158,991	6,115
7	1	Terhathum	18	3	-	21	89,125	4,244
8	1	Dhankuta	26	8	1	35	149,984	4,285
9	1	Morang	175	60	4	239	1,147,186	4,800
10	1	Sunsari	138	38	10	186	934,461	5,024
11	1	Solukhumbu	27	-	-	27	104,768	3,880
12	1	Khotang	19	6	-	25	175,340	7,014
13	1	Okhaldhunga	24	4	-	28	140,914	5,033
14	1	Udayapur	42	6	1	49	342,773	6,995
	Total		753	190	32	975	4,972,021	5,100
15	Madhesh	Saptari	54	7	2	63	713,203	11,321
16	Madhesh	Siraha	87	12	2	101	748,416	7,410
17	Madhesh	Dhanusa	85	8	9	102	873,274	8,562
18	Madhesh	Mahottari	59	7	7	73	715,040	9,795
19	Madhesh	Sarlahi	74	14	5	93	857,360	9,219
20	Madhesh	Rautahat	60	9	2	71	825,623	11,628
21	Madhesh	Bara	82	13	6	101	743,975	7,366
22	Madhesh	Parsa	67	14	4	85	649,397	7,640
	Total		568	84	37	689	6,126,288	8,892
23	Bagmati	Dolakha	29	3	-	32	172,726	5,398
24	Bagmati	Ramechhap	24	2	-	26	170,620	6,562
25	Bagmati	Sindhuli	34	2	2	38	300,117	7,898
26	Bagmati	Rasuwa	27	1	1	29	45,554	1,571
27	Bagmati	Dhading	62	17	-	79	322,751	4,085
28	Bagmati	Nuwakot	40	13	1	54	262,981	4,870
29	Bagmati	Sindhupalchok	39	11	-	50	262,852	5,257
30	Bagmati	Kavrepalanchok	73	14	7	94	366,879	3,903
31	Bagmati	Kathmandu	891	138	48	1,077	2,017,532	1,873
32	Bagmati	Lalitpur	211	29	15	255	548,401	2,151
33	Bagmati	Bhaktapur	116	16	5	137	430,408	3,142
34	Bagmati	Makwanpur	60	14	8	82	461,053	5,623
35	Bagmati	Chitawan	169	51	18	238	722,168	3,034
	Total		1,775	311	105	2,191	6,084,042	2,777
36	Gandaki	Gorkha	44	6	3	53	252,201	4,759
37	Gandaki	Manang	11	-	-	11	5,645	513
38	Gandaki	Lamjung	43	6	2	51	153,480	3,009
39	Gandaki	Kaski	198	75	19	292	599,504	2,053
40	Gandaki	Tanahu	79	23	1	103	327,620	3,181
41	Gandaki	Syangja	42	24	2	68	254,965	3,749
42	Gandaki	Mustang	16	1	-	17	14,596	859
43	Gandaki	Baglung	47	10	-	57	250,554	4,396
44	Gandaki	Parbat	25	10	-	35	132,703	3,792
45	Gandaki	Myagdi	22	9	-	31	107,372	3,464
46	Gandaki	Nawalparasi East	69	23	8	100	381,105	3,811
	Total		596	187	35	818	2,479,745	3,031

47	Lumbini	Gulmi	35	15	-	50	246,836	4,937
48	Lumbini	Palpa	49	11	-	60	242,423	4,040
49	Lumbini	Rupandehi	221	75	25	321	1,118,975	3,486
50	Lumbini	Kapilbastu	80	15	5	100	686,739	6,867
51	Lumbini	Arghakhanchi	21	7	-	28	177,200	6,329
52	Lumbini	Pyuthan	21	13	-	34	231,848	6,819
53	Lumbini	Rolpa	21	2	-	23	236,226	10,271
54	Lumbini	Rukum East	8	-	-	8	57,962	7,245
55	Lumbini	Dang	92	39	3	134	676,277	5,047
56	Lumbini	Banke	83	29	7	119	603,393	5,071
57	Lumbini	Bardiya	40	25	-	65	460,831	7,090
58	Lumbini	Nawalparasi West	61	20	3	84	385,515	4,589
	Total		732	251	43	1,026	5,124,225	4,994
59	Karnali	Rukum West	18	2	1	21	166,354	7,922
60	Karnali	Salyan	25	5	1	31	238,668	7,699
61	Karnali	Surkhet	52	10	1	63	417,776	6,631
62	Karnali	Dailekh	24	1	-	25	253,319	10,133
63	Karnali	Jajarkot	13	1	-	14	189,365	13,526
64	Karnali	Dolpa	12	-	-	12	42,959	3,580
65	Karnali	Jumla	21	1	-	22	119,377	5,426
66	Karnali	Kalikot	15	-	-	15	144,917	9,661
67	Karnali	Mugu	8	-	-	8	66,658	8,332
68	Karnali	Humla	9	1	-	10	55,496	5,550
	Total		197	21	3	221	1,694,889	7,669
69	Sudur Paschim	Doti	20	1	-	21	205,683	9,794
70	Sudur Paschim	Bajhang	18	1	-	19	189,097	9,952
71	Sudur Paschim	Kailali	134	28	5	167	911,155	5,456
72	Sudur Paschim	Bajura	13	1	-	14	138,998	9,928
73	Sudur Paschim	Achham	18	3	-	21	229,816	10,944
74	Sudur Paschim	Kanchanpur	65	10	1	76	517,645	6,811
75	Sudur Paschim	Darchula	18	2	-	20	135,056	6,753
76	Sudur Paschim	Baitadi	17	2	-	19	244,400	12,863
77	Sudur Paschim	Dadeldhura	25	1	-	26	139,420	5,362
	Total		328	49	6	383	2,711,270	7,079
	Grand Total		4,949	1,093	261	6,303	29,192,480	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	17	17	65	1	127
No. of Branches [^]	4,949	1,093	261	5,095		11,398
Population per Branch [*] (Served by A, B and C class BFI's)						4,632
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,561

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	753	190	32	866	975	1,841
Madhesh	568	84	37	1,041	689	1,730
Bagmati	1,775	311	105	749	2,191	2,940
Gandaki	596	187	35	592	818	1,410
Lumbini	732	251	43	1,167	1,026	2,193
Karnali	197	21	3	232	221	453
Sudur Paschim	328	49	6	448	383	831
Total	4,949	1,093	261	5,095	6,303	11,398

* Population 29,192,480 based on preliminary population report 2078(Census Nepal 2021) Source :

<https://censusnepal.cbs.gov.np/>

§ 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

Amt in Mn of Rs

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

Amt in Mn of Rs

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)	
S.N.	Description	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	Fixed:	5.65	501,932.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52
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
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
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
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
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
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
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29
	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

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)	
S.N.	Description	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
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67
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
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
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10
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
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	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
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91
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
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45
	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

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)	
S.N.	Description	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
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79
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
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
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
6	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17
7	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70
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	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90
10	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02
11	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33
	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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.11	725,776.47	2.16	687,278.85	2.26	665,175.55	2.66	655,849.74
2	Fixed:	6.72	596,250.43	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26
2.1	up to 1 month	4.26	5,038.76	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27
2.2	1-3 months	4.76	17,403.76	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62
2.3	3-6 months	6.96	60,834.06	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44
2.4	6-12 months	6.91	336,877.15	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38
2.5	1-2 yrs	6.44	136,635.01	7.13	136,592.84	7.76	161,655.61	8.58	164,487.86
2.6	2 yrs and above	6.88	39,461.69	7.88	37,449.70	7.95	52,815.52	8.50	50,113.68
3	Call	5.55	306,544.56	7.24	328,447.20	7.28	305,530.13	4.50	269,886.15
4	Certificate of Deposits	5.50	635.39	5.00	617.56	-	5.03	5.00	2.49
5	Other	3.45	666.27	5.45	734.62	4.29	255.05	5.23	1,193.13
6	Non interest bearing deposits	-	172,467.15	-	172,535.45	-	171,340.38	-	166,753.36
6.1	Current	-	152,187.18	-	153,332.36	-	150,808.52	-	146,816.85
6.2	Margin	-	17,738.76	-	16,788.79	-	17,589.04	-	17,992.01
6.3	Other	-	2,541.21	-	2,414.30	-	2,942.82	-	1,944.51
	Aggregate	4.02	1,802,340.27	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.37	64,498.55	10.31	66,089.90	10.96	66,333.18	11.14	68,608.21
2	Fishery Related	10.03	1,736.06	10.38	1,762.60	10.56	1,804.58	10.62	1,846.38
3	Mining Related	9.41	2,750.59	10.02	2,815.26	10.60	2,914.26	10.62	3,105.32
4	Agriculture, Forestry & Beverage Production Related	9.02	92,705.62	9.59	103,943.84	10.08	104,228.51	10.37	104,897.36
5	Non Food Production Related	8.80	184,764.96	9.49	205,180.67	9.92	204,171.79	10.24	201,334.02
6	Construction	9.70	159,914.73	10.42	171,413.88	10.87	173,374.93	11.02	174,812.99
7	Electricity, Gas and Water	9.42	46,296.49	9.75	51,027.33	9.96	51,354.74	9.94	54,227.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.18	18,648.81	9.76	19,736.00	10.24	19,996.14	10.49	20,434.10
9	Transport, Communication and Public Utilities	9.81	48,666.05	10.45	51,232.26	10.86	51,071.23	11.17	51,148.39
10	Wholesaler & Retailer	9.27	347,534.10	10.13	378,020.65	10.60	379,459.95	10.79	383,527.06
11	Finance, Insurance and Real Estate	8.20	129,094.65	9.08	136,948.36	9.61	135,387.71	9.77	140,609.81
12	Hotel or Restaurant	8.91	47,805.43	9.68	51,041.59	10.03	51,621.75	10.16	52,539.78
13	Other Services	9.72	64,924.66	10.24	67,521.48	10.68	68,379.87	10.88	69,405.27
14	Consumption Loans	10.15	122,254.55	10.91	129,858.98	11.11	119,378.38	11.24	123,171.61
15	Local Government	3.04	1,473.00	3.04	1,473.00	4.14	1,482.25	4.14	1,482.25
16	Others	9.45	248,305.54	11.21	174,212.61	11.95	185,987.21	11.93	188,855.59
	Aggregate	9.32	1,581,373.78	10.12	1,612,278.43	10.60	1,616,946.48	10.77	1,640,005.27

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.44	244,462.06	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28
2	Overdraft	9.74	285,840.27	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95
3	Trust Receipt Loan / Import Loan	7.25	74,884.19	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67
4	Demand & Other Working Capital Loan	9.00	372,455.08	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.42	127,759.81	10.15	129,870.30	10.60	130,940.37	10.75	133,265.55
6	Real Estate Loan	9.80	96,619.08	10.59	98,968.33	11.13	100,204.02	11.42	101,058.02
7	Margin Nature Loan	9.15	32,288.12	10.43	33,801.57	11.01	31,943.37	11.40	31,298.75
8	Hire Purchase Loan	9.72	106,711.64	10.52	110,463.67	11.09	112,194.98	11.31	114,838.70
9	Deprived Sector Loan	7.09	78,528.62	8.07	79,293.96	8.47	80,613.60	8.95	86,470.72
10	Bills Purchased	4.29	6,778.84	4.20	6,120.65	3.90	6,840.14	2.49	7,826.28
11	Other Product	10.48	155,046.08	11.18	159,830.26	11.65	161,848.09	11.77	168,224.02
	Aggregate	9.28	1,581,373.77	10.05	1,612,278.43	10.51	1,616,946.48	10.78	1,640,005.26

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.56	653,883.30	3.80	655,147.14	4.01	689,423.30	4.04	695,584.55
2	Fixed:	8.92	770,273.56	9.61	790,886.02	10.08	835,554.74	10.22	848,444.64
2.1	up to 1 month	7.33	13,809.77	7.72	17,486.93	9.13	16,437.81	7.52	10,162.73
2.2	1-3 months	8.63	52,800.34	8.81	41,247.24	8.92	39,944.81	8.35	45,009.88
2.3	3-6 months	8.67	52,060.59	8.90	54,974.83	9.57	57,925.54	9.66	56,714.42
2.4	6-12 months	9.01	439,358.19	9.92	441,605.58	10.39	471,888.50	10.66	486,270.78
2.5	1-2 yrs	9.15	165,921.08	9.63	180,424.19	10.23	190,857.41	10.20	192,068.47
2.6	2 yrs and above	8.34	46,323.59	8.97	55,147.26	8.71	58,500.67	9.09	58,218.35
3	Call	3.92	253,426.90	4.01	253,914.87	4.14	266,107.50	3.88	281,827.55
4	Certificate of Deposits	5.00	0.26	-	-	5.00	555.98	-	-
5	Other	5.61	1,349.55	0.70	1,046.48	3.96	250.25	5.20	651.98
6	Non interest bearing deposits	-	171,435.75	-	178,169.15	-	206,434.01	-	185,575.78
6.1	Current	-	151,587.64	-	158,014.40	-	183,465.21	-	160,838.10
6.2	Margin	-	17,724.81	-	17,903.71	-	20,602.83	-	22,326.56
6.3	Other	-	2,123.30	-	2,251.04	-	2,365.97	-	2,411.12
	Aggregate	5.51	1,850,369.32	5.91	1,879,163.66	6.15	1,998,325.79	6.25	2,012,084.50

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.13	68,960.55	11.65	70,716.61	11.11	73,310.67	11.56	73,228.99
2	Fishery Related	10.62	1,880.77	11.18	1,919.22	11.36	1,996.59	11.38	2,009.19
3	Mining Related	10.23	3,160.37	11.13	3,139.88	11.26	3,467.83	11.74	3,535.81
4	Agriculture, Forestry & Beverage Production Related	10.16	107,392.77	10.86	106,059.76	10.85	108,358.60	11.09	106,699.79
5	Non Food Production Related	10.06	200,345.07	10.63	197,846.92	10.75	198,529.21	10.95	202,450.68
6	Construction	11.14	176,395.80	11.59	179,038.03	11.53	178,777.17	11.80	181,267.47
7	Electricity, Gas and Water	9.64	54,896.12	10.14	55,971.55	10.32	59,344.92	10.60	60,181.91
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.42	20,883.42	10.94	21,260.37	10.97	22,346.92	11.15	22,951.87
9	Transport, Communication and Public Utilities	9.85	50,991.96	11.71	51,184.31	11.83	51,552.63	12.04	52,332.74
10	Wholesaler & Retailer	10.74	383,208.00	11.32	385,980.41	11.37	396,221.55	11.70	396,583.21
11	Finance, Insurance and Real Estate	9.96	139,112.22	10.74	139,177.32	10.99	148,589.16	11.33	145,424.60
12	Hotel or Restaurant	10.45	52,840.78	10.66	52,981.21	10.74	55,910.21	11.08	56,235.89
13	Other Services	10.72	69,826.03	11.25	70,392.86	11.41	79,016.31	11.75	79,621.54
14	Consumption Loans	11.47	124,523.92	11.87	125,697.74	11.94	134,320.38	12.07	131,965.72
15	Local Government	3.09	1,479.74	4.13	1,479.75	4.14	1,506.86	4.13	1,508.06
16	Others	11.64	189,643.65	12.28	191,662.56	12.21	203,818.47	13.08	200,457.44
	Aggregate	10.69	1,645,541.17	11.29	1,654,508.50	11.33	1,717,067.47	11.68	1,716,454.91

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.17	253,060.53	10.94	257,682.55	11.06	277,111.94	11.31	280,491.84
2	Overdraft	10.67	290,775.43	11.79	290,633.71	11.93	310,486.80	12.20	303,165.08
3	Trust Receipt Loan / Import Loan	9.16	68,537.00	9.65	65,966.98	9.65	58,642.73	10.02	61,655.11
4	Demand & Other Working Capital Loan	10.53	384,390.08	11.13	384,490.27	11.09	385,828.33	11.41	385,860.66
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.73	133,628.24	11.16	134,504.68	11.33	140,053.24	11.69	142,469.21
6	Real Estate Loan	10.79	101,613.50	11.82	102,695.97	11.94	104,245.22	12.28	104,291.37
7	Margin Nature Loan	11.16	31,213.79	12.02	31,743.32	12.27	34,419.83	12.43	34,044.76
8	Hire Purchase Loan	10.78	115,626.58	11.87	116,266.54	12.03	120,085.97	12.35	120,615.83
9	Deprived Sector Loan	8.80	86,523.05	9.49	86,968.87	10.16	93,428.55	10.41	93,183.32
10	Bills Purchased	2.23	8,553.30	2.43	9,718.04	2.28	9,438.91	1.92	10,500.29
11	Other Product	12.41	171,619.68	12.23	173,837.58	12.38	183,325.97	12.65	180,177.44
	Aggregate	10.57	1,645,541.18	11.25	1,654,508.50	11.39	1,717,067.48	11.66	1,716,454.90

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.95	709,577.60	3.93	727,118.41	3.82	737,984.93	3.94	746,763.28
2	Fixed:	10.32	858,905.48	10.31	855,002.39	10.20	844,500.34	10.27	860,980.71
2.1	up to 1 month	7.40	13,325.79	7.84	14,066.71	7.79	10,557.47	9.00	11,034.12
2.2	1-3 months	8.01	43,986.45	8.26	41,116.48	8.95	36,357.72	8.91	42,897.52
2.3	3-6 months	9.25	64,243.10	10.49	67,911.40	10.61	72,261.85	10.50	64,709.62
2.4	6-12 months	10.82	500,896.67	10.75	473,474.74	10.61	480,249.06	10.51	485,145.67
2.5	1-2 yrs	10.60	174,837.38	10.22	187,011.21	9.77	176,064.48	10.44	184,978.21
2.6	2 yrs and above	8.86	61,616.10	9.12	71,421.85	8.99	69,009.77	9.05	72,215.57
3	Call	3.42	262,539.32	3.77	269,813.84	3.89	275,414.32	3.92	278,783.16
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	5.07	791.02	5.50	795.30	5.75	656.14	5.00	981.16
6	Non interest bearing deposits	-	199,471.61	-	202,623.57	-	192,295.40	-	199,654.53
6.1	Current	-	173,231.69	-	176,615.24	-	167,318.91	-	172,189.88
6.2	Margin	-	23,595.78	-	23,588.72	-	22,777.20	-	24,016.07
6.3	Other	-	2,644.14	-	2,419.61	-	2,199.29	-	3,448.58
	Aggregate	6.19	2,031,285.03	6.17	2,055,353.52	6.10	2,050,851.13	6.17	2,087,162.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.91	74,361.51	11.02	78,526.33	11.55	79,181.64	11.49	81,944.65
2	Fishery Related	11.38	2,020.02	11.19	2,076.58	11.38	2,081.73	11.28	2,152.63
3	Mining Related	11.69	3,433.41	10.70	3,603.26	11.46	3,568.39	11.07	4,074.23
4	Agriculture, Forestry & Beverage Production Related	11.31	104,199.76	10.64	104,312.71	11.26	104,860.15	10.79	106,633.71
5	Non Food Production Related	11.03	207,052.22	10.08	213,809.69	10.94	215,960.65	10.71	219,378.38
6	Construction	12.00	183,740.57	11.45	186,480.88	11.87	187,994.52	11.71	194,380.07
7	Electricity, Gas and Water	10.71	61,365.99	9.71	62,989.54	10.73	62,291.41	10.38	65,823.48
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.35	23,316.28	11.29	24,441.32	11.63	24,670.84	11.24	24,833.02
9	Transport, Communication and Public Utilities	12.20	52,985.83	11.27	51,516.23	11.90	53,042.58	10.51	55,960.03
10	Wholesaler & Retailer	11.75	409,220.84	11.16	422,554.95	11.57	427,615.08	11.26	431,388.31
11	Finance, Insurance and Real Estate	11.41	146,742.52	10.84	153,176.65	11.10	150,844.36	10.78	153,489.28
12	Hotel or Restaurant	11.23	58,385.10	9.70	61,253.22	11.40	59,457.43	11.13	62,102.59
13	Other Services	11.84	79,924.63	10.59	82,537.98	11.69	80,790.21	11.53	84,610.84
14	Consumption Loans	12.35	131,064.34	11.93	130,419.63	12.18	131,743.60	11.96	134,502.62
15	Local Government	3.07	1,506.96	2.34	1,518.69	3.08	1,497.33	3.08	1,507.64
16	Others	12.94	203,809.37	12.62	210,697.81	12.85	213,470.70	11.85	222,065.32
	Aggregate	11.78	1,743,129.36	11.09	1,789,915.47	11.64	1,799,070.64	11.25	1,844,846.81

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.43	285,171.67	11.47	290,444.14	11.26	289,539.19	10.83	303,123.46
2	Overdraft	12.42	304,901.57	12.28	315,068.67	12.10	312,067.51	11.50	320,363.58
3	Trust Receipt Loan / Import Loan	9.88	64,895.71	9.61	66,662.09	9.08	75,896.09	9.29	75,514.51
4	Demand & Other Working Capital Loan	11.57	397,957.00	11.49	418,675.98	11.38	420,214.35	11.27	427,441.43
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.80	145,530.98	11.80	149,380.82	11.81	150,139.34	11.46	154,017.66
6	Real Estate Loan	12.36	103,146.41	12.38	103,197.14	12.17	104,347.17	11.43	105,581.27
7	Margin Nature Loan	12.40	33,747.41	12.27	34,893.56	12.05	33,957.90	11.36	35,367.48
8	Hire Purchase Loan	12.50	120,980.63	12.48	121,231.29	12.40	122,724.24	11.54	125,676.79
9	Deprived Sector Loan	10.43	95,241.10	10.48	101,054.86	10.42	95,364.32	10.16	96,362.69
10	Bills Purchased	2.26	9,260.11	3.75	6,266.19	5.62	4,055.79	4.75	3,478.20
11	Other Product	12.86	182,296.76	12.79	181,867.48	12.69	190,764.72	12.58	197,919.72
	Aggregate	11.80	1,743,129.35	11.76	1,788,742.22	11.63	1,799,070.63	11.27	1,844,846.80

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		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
1	Saving	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	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	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	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	10.30	63,174.64	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.55	483,285.57	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.03	200,404.79	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	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	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	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		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
1	Agricultural and Forest Related	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	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	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	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	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	10.86	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	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	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	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	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	3.43	1,507.64	3.43	1,508.62
16	Others	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	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		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
1	Term Loan	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	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	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
4	Demand & Other Working Capital Loan	11.56	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)	11.85	156,701.42	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
6	Real Estate Loan	12.26	108,370.28	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
7	Margin Nature Loan	12.06	34,966.70	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
8	Hire Purchase Loan	12.51	127,792.44	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
9	Deprived Sector Loan	10.68	103,368.40	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
10	Bills Purchased	5.64	2,808.42	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
11	Other Product	12.59	204,275.83	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	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

Amt in Mn of Rs

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

Amt in Mn of Rs

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

Amt in Mn of Rs

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	31,911.63	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

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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)	
S.N.	Description	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
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
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
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
2.3	3-6 months	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11	9.60	171,897.12
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
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
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
3	Call	4.23	309,368.33	4.39	307,569.91	4.34	317,770.22	4.16	310,193.54
4	Certificate of Deposits	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
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
6.1	Current	0.00	221,698.43	0.00	239,157.53	0.00	224,855.50	0.00	235,830.05
6.2	Margin	0.00	25,585.95	0.00	25,464.94	0.00	25,207.66	0.00	26,262.88
6.3	Other	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14
	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

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)	
S.N.	Description	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
2	Fishery Related	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53
3	Mining Related	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01
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
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
6	Construction	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41
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
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
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
10	Wholesaler & Retailer	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24	12.04	577,485.58
11	Finance, Insurance and Real Estate	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94
12	Hotel or Restaurant	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36
13	Other Services	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80
14	Consumption Loans	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21	12.46	135,948.18
15	Local Government	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54
16	Others	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03
	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

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)	
S.N.	Description	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
2	Overdraft	12.25	373,059.22	12.23	382,346.13	12.26	381,762.78	12.25	385,777.34
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
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
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
6	Real Estate Loan	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22	12.38	131,716.23
7	Margin Nature Loan	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23	12.06	34,945.14
8	Hire Purchase Loan	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14	12.92	146,089.21
9	Deprived Sector Loan	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48	11.53	153,015.42
10	Bills Purchased	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78	5.64	3,638.48
11	Other Product	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10	12.80	296,312.18
	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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Poush, 2076 (Mid Jan, 2020)		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	Wt. avg. (%)	Amount
1	Saving	4.97	931,381.23	4.78	925,536.22	4.78	941,325.69	4.72	977,540.63
2	Fixed:	9.71	1,411,223.84	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	-	0.00	-
2.2	1-3 months	0.00	-	0.00	-	0.00	-	0.00	-
2.3	3-6 months	9.53	247,977.89	9.56	260,695.46	9.55	276,589.08	9.53	272,465.11
2.4	6-12 months	9.63	337,522.74	9.59	345,237.43	9.64	363,677.98	9.63	379,535.65
2.5	1-2 yrs	9.62	597,863.03	9.59	591,160.83	9.67	594,532.03	9.66	591,345.48
2.6	2 yrs and above	10.28	227,860.18	10.20	237,387.68	10.30	239,165.82	10.31	236,714.18
3	Call	4.19	301,796.34	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	-	0.00	-
5	Other	8.10	4,004.95	8.06	4,051.62	8.31	3,661.52	8.23	4,218.04
6	Non interest bearing deposits	0.00	284,374.86	0.00	272,686.18	0.00	285,238.70	0.00	293,698.61
6.1	Current	0.00	257,027.33	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26
6.2	Margin	0.00	25,307.32	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85
6.3	Other	0.00	2,040.21	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50
	Aggregate	6.79	2,932,781.22	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		Poush, 2076 (Mid Jan, 2020)		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	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.38	150,535.17	11.23	152,056.13	11.26	156,286.39	11.29	157,719.10
2	Fishery Related	10.63	4,194.89	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61
3	Mining Related	11.69	5,945.81	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16
4	Agriculture, Forestry & Beverage Production Related	11.59	134,955.50	11.26	136,268.01	11.39	136,575.97	11.27	136,137.20
5	Non Food Production Related	11.51	338,212.92	11.41	340,538.56	11.38	344,786.48	11.31	349,982.31
6	Construction	12.34	277,496.95	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59
7	Electricity, Gas and Water	11.30	132,396.04	11.28	135,058.30	11.34	139,523.07	11.23	143,440.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.99	34,687.11	11.86	34,456.70	11.92	35,209.90	11.92	36,772.00
9	Transport, Communication and Public Utilities	12.47	67,528.04	12.46	66,127.07	12.50	64,400.60	12.32	69,535.97
10	Wholesaler & Retailer	12.00	586,184.07	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08
11	Finance, Insurance and Real Estate	11.94	216,315.60	11.81	213,132.51	11.82	218,379.64	11.71	222,004.74
12	Hotel or Restaurant	11.53	114,879.62	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17
13	Other Services	12.06	118,740.08	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61
14	Consumption Loans	12.39	138,651.98	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12
15	Local Government	4.90	1,508.41	4.88	1,508.41	4.88	1,508.41	4.88	1,510.99
16	Others	12.80	338,861.49	12.83	344,209.46	12.87	359,704.42	12.79	360,562.51
	Aggregate	11.94	2,661,093.66	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		Poush, 2076 (Mid Jan, 2020)		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	Wt. avg. (%)	Amount
1	Term Loan	11.70	542,609.88	11.57	552,770.76	11.59	569,825.14	11.55	587,558.33
2	Overdraft	12.22	397,789.11	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74
3	Trust Receipt Loan / Import Loan	9.47	73,745.92	9.49	76,535.04	9.32	78,893.52	9.30	80,193.72
4	Demand & Other Working Capital Loan	11.83	657,967.23	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)	12.26	202,156.39	12.21	202,505.42	12.20	208,375.93	12.18	208,520.18
6	Real Estate Loan	12.32	133,995.68	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92
7	Margin Nature Loan	12.11	35,645.71	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10
8	Hire Purchase Loan	12.90	145,579.69	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58
9	Deprived Sector Loan	11.48	162,908.58	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95
10	Bills Purchased	5.57	3,287.74	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07
11	Other Product	12.60	305,407.73	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53
	Aggregate	11.94	2,661,093.66	11.94	2,675,843.71	11.80	2,723,458.78	11.77	2,761,344.55

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.27	1,005,289.92	4.19	1,014,852.74	4.16	1,075,115.88	3.64	1,081,490.38
2	Fixed:	9.45	1,480,155.55	9.26	1,487,316.21	9.02	1,604,791.08	8.79	1,664,836.95
2.1	up to 1 month	0.00	-	0.00	-	-	-	-	-
2.2	1-3 months	0.00	-	0.00	-	-	-	-	-
2.3	3-6 months	9.24	246,209.17	8.64	264,878.21	8.23	293,867.03	7.94	300,443.51
2.4	6-12 months	9.44	412,162.86	9.26	385,888.91	8.96	466,993.97	8.70	465,857.57
2.5	1-2 yrs	9.30	559,552.84	9.22	577,426.07	9.03	591,804.56	8.78	644,983.76
2.6	2 yrs and above	9.96	262,230.68	9.99	259,123.03	10.02	252,125.52	10.02	253,552.11
3	Call	2.83	291,222.21	2.76	324,611.99	2.37	294,411.03	1.73	322,925.01
4	Certificate of Deposits	0.00	-	0.00	-	-	-	-	-
5	Other	8.30	4,251.09	8.29	4,160.00	8.24	3,291.96	8.23	3,138.73
6	Non interest bearing deposits	0.00	301,738.10	0.00	314,390.78	-	387,608.35	-	295,411.77
6.1	Current	0.00	276,093.76	0.00	288,769.24	-	361,765.65	-	268,205.80
6.2	Margin	0.00	24,229.82	0.00	23,598.29	-	23,727.26	-	24,725.94
6.3	Other	0.00	1,414.52	0.00	2,023.25	-	2,115.45	-	2,480.03
	Aggregate	6.44	3,082,656.87	6.17	3,145,331.73	6.01	3,365,218.31	5.77	3,367,802.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.95	156,832.56	10.72	155,869.48	10.37	163,056.24	9.83	160,733.96
2	Fishery Related	10.35	4,552.63	10.28	4,559.01	9.95	4,751.44	9.37	4,634.65
3	Mining Related	11.77	4,474.36	11.23	4,413.39	10.87	5,180.14	11.10	5,199.44
4	Agriculture, Forestry & Beverage Production Related	11.26	135,768.71	11.07	135,873.85	10.89	142,758.63	10.01	138,786.45
5	Non Food Production Related	11.25	347,544.28	10.71	340,411.32	10.25	341,968.19	10.30	337,393.74
6	Construction	12.03	287,005.02	11.38	285,240.61	10.99	294,292.47	11.02	295,341.18
7	Electricity, Gas and Water	11.10	144,390.54	10.87	146,971.57	10.46	153,061.09	10.75	158,824.37
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.74	39,262.22	11.20	39,909.64	10.73	40,702.62	10.49	40,250.67
9	Transport, Communication and Public Utilities	12.10	69,528.61	11.66	68,585.80	11.22	70,513.19	11.21	67,008.68
10	Wholesaler & Retailer	11.85	594,736.59	11.36	593,035.52	10.98	600,807.81	10.41	590,531.41
11	Finance, Insurance and Real Estate	11.63	216,349.18	11.21	208,467.61	10.53	222,514.55	9.87	212,288.98
12	Hotel or Restaurant	11.35	121,346.03	11.03	122,031.59	10.61	127,550.63	10.60	130,153.50
13	Other Services	11.66	132,474.43	11.33	133,324.18	10.86	137,152.30	10.82	139,542.20
14	Consumption Loans	12.22	133,881.41	11.84	131,117.71	11.43	137,942.87	11.11	135,033.52
15	Local Government	4.31	1,510.99	4.31	1,527.36	4.32	1,538.89	4.23	1,538.97
16	Others	12.68	356,671.11	12.15	358,374.08	11.45	376,867.47	11.46	380,781.61
	Aggregate	10.99	2,746,328.68	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.32	589,816.01	11.03	597,357.48	10.60	608,333.35	10.71	613,974.93
2	Overdraft	12.05	405,601.73	11.61	401,971.76	11.18	421,258.16	10.92	411,744.98
3	Trust Receipt Loan / Import Loan	9.23	84,425.63	8.78	86,531.83	8.52	71,861.49	8.87	60,468.16
4	Demand & Other Working Capital Loan	11.53	667,192.34	11.23	659,378.54	10.75	683,545.18	10.26	687,275.48
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.92	207,666.19	11.21	206,501.06	11.00	208,542.63	10.91	207,779.20
6	Real Estate Loan	12.05	132,736.80	11.56	132,012.80	11.16	140,543.75	10.91	142,081.95
7	Margin Nature Loan	11.79	37,982.82	11.45	38,162.39	10.85	41,345.03	10.42	41,355.84
8	Hire Purchase Loan	12.53	145,901.92	12.07	144,691.57	11.58	144,991.31	11.70	142,548.87
9	Deprived Sector Loan	11.23	162,435.81	10.96	155,803.19	10.28	169,089.66	9.38	161,310.25
10	Bills Purchased	8.68	4,252.49	9.43	3,689.82	7.26	3,253.77	6.98	3,290.92
11	Other Product	12.56	308,316.95	12.07	303,605.09	11.42	327,894.18	11.41	326,212.74
	Aggregate	10.99	2,746,328.68	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.33	1,106,298.32	3.22	1,161,478.97	3.11	1,180,322.40	2.85	1,187,308.52
2	Fixed:	8.68	1,689,310.20	8.46	1,717,266.57	8.37	1,740,061.30	8.20	1,762,732.52
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.80	301,118.48	7.44	298,332.69	7.43	277,580.34	7.27	267,486.65
2.4	6-12 months	8.47	487,162.45	8.18	548,139.62	8.05	549,955.19	7.93	527,100.93
2.5	1-2 yrs	8.67	647,097.63	8.51	619,700.46	8.39	652,965.05	8.09	695,564.58
2.6	2 yrs and above	10.16	253,931.63	10.16	251,093.80	9.99	259,560.72	9.94	272,580.35
3	Call	1.36	307,026.87	1.22	308,505.24	1.09	302,630.69	1.00	317,889.64
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	8.09	2,830.97	7.90	2,891.37	7.99	2,858.56	8.00	2,826.90
6	Non interest bearing deposits	-	293,922.36	-	355,420.23	-	312,341.37	-	333,733.74
6.1	Current	-	266,561.40	-	326,763.03	-	283,274.93	-	302,640.99
6.2	Margin	-	25,064.31	-	26,320.39	-	26,734.48	-	28,553.07
6.3	Other	-	2,296.65	-	2,336.80	-	2,331.95	-	2,539.68
	Aggregate	5.61	3,399,388.71	5.45	3,545,562.37	5.31	3,538,214.31	5.14	3,604,491.33

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.73	165,256.92	9.49	175,365.86	9.13	177,720.04	8.97	185,964.12
2	Fishery Related	9.20	4,641.47	8.97	4,818.26	8.82	5,003.87	8.59	5,136.45
3	Mining Related	10.49	5,372.95	10.15	5,758.34	9.94	5,884.51	9.83	5,585.74
4	Agriculture, Forestry & Beverage Production Related	9.74	142,120.99	9.59	143,788.58	9.10	143,706.12	9.24	145,597.93
5	Non Food Production Related	10.02	340,206.24	9.55	345,507.96	9.13	347,235.57	9.08	343,641.61
6	Construction	10.88	291,087.98	10.60	300,437.14	10.29	307,142.34	10.20	305,985.07
7	Electricity, Gas and Water	10.56	161,153.62	9.88	165,656.35	9.76	167,218.24	9.58	166,898.42
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.24	40,709.53	9.97	43,876.26	9.64	43,020.13	9.36	42,960.44
9	Transport, Communication and Public Utilities	11.08	66,162.53	10.65	66,107.08	10.33	67,982.33	10.14	68,483.83
10	Wholesaler & Retailer	10.28	603,781.83	9.95	631,372.38	9.62	630,225.85	9.48	638,175.93
11	Finance, Insurance and Real Estate	8.91	206,690.88	8.22	240,921.36	7.87	238,226.04	7.77	235,754.59
12	Hotel or Restaurant	10.36	131,310.78	9.90	135,232.24	9.51	137,586.81	9.41	139,548.55
13	Other Services	10.46	144,086.99	10.10	149,912.39	9.83	150,414.75	9.67	152,013.81
14	Consumption Loans	10.89	141,855.37	10.44	146,752.56	10.13	139,973.52	9.95	145,563.21
15	Local Government	5.10	1,423.11	5.78	1,167.52	5.30	1,422.72	4.34	1,422.72
16	Others	11.39	381,240.13	11.12	389,985.73	10.67	397,805.45	10.40	429,675.83
	Aggregate	10.18	2,827,101.33	9.83	2,946,660.01	9.52	2,960,568.29	9.37	3,012,408.24

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.41	616,175.87	9.88	629,178.40	9.77	640,274.63	9.38	647,513.76
2	Overdraft	10.66	417,436.91	10.32	438,658.43	9.99	440,590.36	9.83	451,030.92
3	Trust Receipt Loan / Import Loan	8.49	62,021.15	8.06	61,371.84	7.72	63,173.40	8.22	58,736.72
4	Demand & Other Working Capital Loan	9.99	702,335.94	9.65	747,491.35	9.38	733,979.65	9.25	748,221.77
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.83	209,886.45	10.55	213,311.37	10.25	213,937.46	10.10	213,022.19
6	Real Estate Loan	10.67	138,324.10	10.41	137,972.23	10.03	139,673.51	9.91	145,572.06
7	Margin Nature Loan	10.09	43,165.98	9.47	48,564.23	9.01	50,390.86	8.82	56,612.67
8	Hire Purchase Loan	11.47	143,175.17	11.29	141,209.49	10.91	140,376.98	10.76	140,352.51
9	Deprived Sector Loan	8.35	158,920.15	7.63	172,808.59	7.45	168,381.31	7.22	177,108.17
10	Bills Purchased	6.80	3,279.53	4.82	4,024.55	4.44	3,988.77	4.21	4,156.64
11	Other Product	11.30	332,384.73	10.94	352,069.53	10.52	365,801.36	10.50	370,080.82
	Aggregate	10.18	2,827,105.99	9.83	2,946,660.02	9.52	2,960,568.29	9.37	3,012,408.24

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.78	1,235,473.03	2.76	1,255,745.18	2.64	1,286,585.15	2.93	1,347,094.03
2	Fixed:	8.01	1,767,231.28	8.04	1,762,706.27	7.75	1,764,956.95	7.66	1,800,243.64
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.03	258,806.95	6.94	254,627.30	6.69	266,949.78	6.70	293,182.85
2.4	6-12 months	7.75	593,982.59	8.07	625,783.84	7.48	591,279.85	7.38	587,889.17
2.5	1-2 yrs	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73	7.50	668,433.91
2.6	2 yrs and above	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59	9.86	250,737.70
3	Call	0.98	311,270.13	0.84	310,180.90	0.90	297,562.11	1.04	286,638.07
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.93	2,706.64	6.84	3,689.91	6.95	3,166.89	7.63	2,840.64
6	Non interest bearing deposits	-	364,310.03	-	354,492.03	-	363,040.42	-	378,508.06
6.1	Current	-	331,175.31	-	320,171.29	-	328,293.58	-	344,225.41
6.2	Margin	-	30,803.99	-	31,654.69	-	31,662.64	-	31,680.58
6.3	Other	-	2,330.74	-	2,666.05	-	3,084.20	-	2,602.07
	Aggregate	5.00	3,680,991.12	4.86	3,686,814.29	4.68	3,715,311.52	4.79	3,815,324.43

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.69	198,746.31	8.30	209,405.83	8.21	214,939.19	8.16	226,342.13
2	Fishery Related	8.15	5,495.79	8.03	5,707.37	7.86	6,069.94	7.89	6,731.08
3	Mining Related	9.11	5,991.24	8.72	6,347.34	8.71	6,348.69	8.73	6,769.49
4	Agriculture, Forestry & Beverage Production Related	8.94	150,508.56	8.61	153,645.38	8.50	156,955.87	8.44	162,138.42
5	Non Food Production Related	8.75	352,212.08	8.38	359,019.33	8.27	362,529.09	8.33	368,675.26
6	Construction	10.03	313,541.86	9.61	317,831.26	9.57	327,420.60	9.47	332,795.19
7	Electricity, Gas and Water	9.11	171,142.70	8.90	173,242.45	8.77	178,049.48	8.62	185,859.95
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.07	47,866.73	8.79	49,565.79	8.67	49,508.26	8.61	52,720.68
9	Transport, Communication and Public Utilities	9.78	69,160.57	9.41	69,143.14	9.35	68,786.85	9.11	70,063.31
10	Wholesaler & Retailer	9.34	658,686.32	8.95	668,435.22	8.83	689,172.24	8.72	726,009.00
11	Finance, Insurance and Real Estate	7.60	249,093.80	7.41	250,404.21	7.37	254,807.53	7.48	278,153.73
12	Hotel or Restaurant	8.86	141,091.51	8.57	144,248.76	8.43	147,160.52	8.27	151,440.44
13	Other Services	9.35	157,106.11	8.99	156,415.38	8.89	159,002.48	8.67	160,770.32
14	Consumption Loans	9.73	155,674.61	9.51	159,140.04	9.39	163,781.30	9.13	175,655.40
15	Local Government	3.98	1,425.43	3.93	1,426.86	3.81	1,421.35	3.80	1,427.80
16	Others	10.24	457,271.73	9.97	472,847.09	9.87	494,326.08	9.58	523,030.07
	Aggregate	9.09	3,135,015.36	8.89	3,196,825.45	8.73	3,280,279.47	8.61	3,428,582.27

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22	8.52	736,281.09
2	Overdraft	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25	8.96	541,190.63
3	Trust Receipt Loan / Import Loan	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85	7.47	71,916.73
4	Demand & Other Working Capital Loan	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37	8.50	817,337.11
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25	9.47	230,945.29
6	Real Estate Loan	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45	9.19	162,722.08
7	Margin Nature Loan	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65	8.48	78,994.44
8	Hire Purchase Loan	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77	9.84	137,023.26
9	Deprived Sector Loan	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53	7.07	221,717.98
10	Bills Purchased	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27	3.93	3,695.07
11	Other Product	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86	9.59	426,758.57
	Aggregate	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47	8.61	3,428,582.26

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.84	1,328,409.02	2.72	1,342,407.98	3.01	1,411,828.28	2.92	1,397,613.40
2	Fixed:	7.63	1,847,735.10	7.66	1,823,370.65	7.72	1,864,001.81	7.77	1,924,529.07
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	6.79	303,577.82	6.98	293,128.78	7.12	316,776.14	7.23	328,292.80
2.4	6-12 months	7.29	690,769.19	7.26	661,335.28	7.34	688,829.24	7.48	762,195.01
2.5	1-2 yrs	7.53	605,496.18	7.54	618,713.69	7.61	603,109.39	7.69	604,045.33
2.6	2 yrs and above	9.83	247,891.91	9.79	250,192.91	9.79	255,287.03	9.71	229,995.93
3	Call	1.00	282,535.69	0.96	302,569.46	0.93	313,347.00	0.94	306,124.74
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.76	3,133.01	7.53	3,264.46	7.19	3,987.80	6.60	4,265.88
6	Non interest bearing deposits	-	368,714.36	-	388,642.93	-	489,137.21	-	361,513.57
6.1	Current	-	334,253.73	-	354,846.50	-	454,310.21	-	326,561.60
6.2	Margin	-	31,821.73	-	31,433.59	-	32,625.04	-	32,312.88
6.3	Other	-	2,638.90	-	2,362.83	-	2,201.96	-	2,639.08
	Aggregate	4.81	3,830,527.18	4.72	3,860,255.48	4.76	4,082,302.10	4.76	3,994,046.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.98	229,954.00	7.97	231,354.18	7.93	236,866.24	7.96	240,578.52
2	Fishery Related	7.55	7,179.51	7.54	7,341.57	7.42	7,816.97	7.47	8,296.01
3	Mining Related	8.54	6,694.64	8.46	6,642.44	8.43	6,683.00	8.44	7,011.68
4	Agriculture, Forestry & Beverage Production Related	8.29	162,865.79	8.19	166,381.29	8.19	166,896.63	8.17	170,869.28
5	Non Food Production Related	8.07	368,631.93	7.95	372,135.99	7.96	379,125.47	7.95	386,387.44
6	Construction	9.28	340,914.19	9.23	339,601.38	9.17	354,304.35	9.19	355,863.82
7	Electricity, Gas and Water	8.44	187,746.11	8.36	190,753.68	8.19	199,484.95	8.15	201,824.23
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.46	54,017.55	8.39	54,871.61	8.39	53,835.02	8.45	57,638.29
9	Transport, Communication and Public Utilities	9.02	71,555.42	8.92	71,164.07	8.83	71,745.94	8.91	71,319.35
10	Wholesaler & Retailer	8.49	735,654.04	8.44	753,952.41	8.39	756,362.68	8.42	760,442.86
11	Finance, Insurance and Real Estate	7.38	279,513.89	7.44	279,735.18	7.67	287,539.96	7.84	288,220.21
12	Hotel or Restaurant	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97	7.87	161,430.23
13	Other Services	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22	8.40	162,874.90
14	Consumption Loans	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29	9.24	206,049.37
15	Local Government	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48	3.10	1,975.67
16	Others	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68	9.50	530,464.43
	Aggregate	8.53	3,465,398.13	8.46	3,493,884.36	8.43	3,566,532.84	8.48	3,611,246.30

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.29	752,394.66	8.24	752,139.49	8.15	785,336.79	8.19	801,190.62
2	Overdraft	8.79	542,892.94	8.82	544,430.41	8.79	548,473.71	8.79	558,358.75
3	Trust Receipt Loan / Import Loan	7.29	78,610.97	7.25	82,544.83	7.09	72,866.70	7.11	73,817.31
4	Demand & Other Working Capital Loan	8.39	823,476.72	8.36	846,292.83	8.33	854,298.77	8.33	861,961.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30	9.24	247,833.55
6	Real Estate Loan	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90
7	Margin Nature Loan	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02
8	Hire Purchase Loan	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93
9	Deprived Sector Loan	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97
10	Bills Purchased	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62
11	Other Product	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35
	Aggregate	8.53	3,465,398.12	8.46	3,493,884.35	8.43	3,566,532.83	8.48	3,611,246.30

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2078 (Mid September, 2021)		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.05	1,420,065.84	4.13	1,439,182.13	4.49	1,389,241.04	5.17	1,325,764.26
2	Fixed:	7.80	1,948,796.80	7.96	2,017,075.54	8.26	2,098,910.97	8.61	2,186,891.13
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.23	373,287.57	7.60	375,319.08	8.07	393,403.01	8.82	423,500.92
2.4	6-12 months	7.46	739,917.30	7.73	736,550.15	8.03	818,104.99	8.34	844,735.62
2.5	1-2 yrs	7.77	594,856.53	7.82	653,270.14	8.03	630,373.13	8.30	658,239.90
2.6	2 yrs and above	9.83	240,735.41	9.59	251,936.16	9.86	257,029.85	9.91	260,414.70
3	Call	0.97	285,069.54	1.11	288,342.95	1.32	276,677.61	1.42	265,669.33
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	6.01	4,714.26	7.55	3,499.83	7.37	2,391.76	8.14	2,065.87
6	Non interest bearing deposits	-	366,058.39	-	371,604.15	-	343,618.00	-	348,133.10
6.1	Current	-	329,884.66	-	333,964.67	-	305,124.22	-	311,222.46
6.2	Margin	-	33,595.00	-	34,853.02	-	35,884.20	-	34,086.02
6.3	Other	-	2,578.73	-	2,786.46	-	2,609.58	-	2,824.63
	Aggregate	4.92	4,024,704.83	5.43	4,119,704.60	5.80	4,110,839.38	6.24	4,128,523.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2078 (Mid September, 2021)		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.03	249,461.13	8.05	258,295.84	8.41	261,449.97	8.66	266,424.53
2	Fishery Related	7.55	9,051.92	7.53	9,560.40	7.83	9,824.90	7.82	10,129.84
3	Mining Related	8.54	6,937.25	8.58	7,503.98	8.87	7,605.16	8.92	7,907.55
4	Agriculture, Forestry & Beverage Production Related	8.27	174,968.73	8.26	175,620.86	8.79	174,847.78	8.99	183,298.57
5	Non Food Production Related	7.97	398,448.66	8.07	413,083.29	8.50	420,625.22	8.79	430,559.41
6	Construction	9.27	359,202.13	9.12	223,057.01	9.57	194,529.75	9.60	189,542.91
7	Electricity, Gas and Water	8.09	205,647.46	8.07	210,600.04	8.20	211,338.31	8.47	212,378.74
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.49	60,085.25	8.50	63,632.93	8.95	64,901.91	9.23	67,616.54
9	Transport, Communication and Public Utilities	9.02	70,725.81	9.01	72,890.17	9.41	75,273.65	9.57	75,274.49
10	Wholesaler & Retailer	8.50	790,626.79	8.54	811,305.20	9.03	826,969.65	9.30	840,379.15
11	Finance, Insurance and Real Estate	7.99	299,670.99	8.19	310,457.97	8.83	304,058.70	9.05	303,564.85
12	Hotel or Restaurant	7.89	164,621.84	7.94	166,554.55	8.30	162,901.81	8.53	162,485.81
13	Other Services	8.45	168,939.55	8.45	172,387.33	8.78	173,649.17	8.90	173,497.32
14	Consumption Loans	9.25	204,287.91	9.51	544,485.91	9.80	642,724.98	9.96	700,857.48
15	Local Government	4.14	1,362.29	4.15	1,363.52	4.16	1,363.42	4.41	1,363.22
16	Others	9.59	555,842.39	9.54	399,622.87	9.98	350,473.10	10.12	312,636.90
	Aggregate	8.57	3,719,880.10	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2078 (Mid September, 2021)		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.22	826,523.40	8.26	840,192.78	8.56	845,065.26	8.77	855,781.38
2	Overdraft	8.88	586,769.38	8.93	625,605.57	9.39	630,637.47	9.58	643,653.93
3	Trust Receipt Loan / Import Loan	7.17	78,500.70	7.23	82,138.19	7.70	88,850.95	8.08	93,616.12
4	Demand & Other Working Capital Loan	8.28	883,495.26	8.41	908,273.91	8.86	886,410.68	9.33	901,458.36
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.32	252,102.27	9.31	257,026.69	9.63	257,817.58	9.69	258,803.63
6	Real Estate Loan	9.12	165,641.33	9.14	171,418.99	9.45	174,850.70	9.63	176,939.96
7	Margin Nature Loan	8.26	88,437.07	8.36	88,206.07	8.83	86,159.42	9.12	84,611.64
8	Hire Purchase Loan	9.74	139,719.12	9.71	139,202.49	10.02	140,036.43	10.11	141,451.15
9	Deprived Sector Loan	7.45	257,437.46	7.60	275,798.17	8.10	279,708.94	8.23	279,838.33
10	Bills Purchased	4.71	4,538.04	4.51	5,399.22	5.54	5,729.97	6.75	5,197.50
11	Other Product	9.57	436,716.06	9.54	447,159.80	9.76	487,270.07	9.79	496,565.31
	Aggregate	8.57	3,719,880.08	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.26	1,304,211.68	5.23	1,296,316.25	6.24	1,257,493.53	6.24	1,250,709.46
2	Fixed:	8.92	2,238,984.09	9.13	2,245,348.12	9.44	2,289,669.51	9.67	2,326,686.74
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	9.09	501,312.94	9.47	465,101.93	9.70	447,603.03	10.05	463,905.12
2.4	6-12 months	8.72	869,305.33	8.96	983,173.12	9.32	923,215.96	9.56	924,051.29
2.5	1-2 yrs	8.62	620,107.42	8.77	539,225.90	9.12	630,102.72	9.32	598,882.75
2.6	2 yrs and above	10.00	248,258.40	9.89	257,847.16	10.11	288,747.79	10.02	339,847.59
3	Call	1.54	259,051.07	1.62	256,215.34	1.86	254,111.92	2.02	244,086.99
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	2.67	2,083.60	2.66	2,093.61	2.84	2,063.22	2.70	2,225.34
6	Non interest bearing deposits	-	422,994.90	-	416,562.98	-	433,255.33	-	455,237.96
6.1	Current	-	384,464.87	-	374,293.43	-	385,280.91	-	403,273.52
6.2	Margin	-	36,016.83	-	39,603.49	-	44,756.17	-	49,267.67
6.3	Other	-	2,513.20	-	2,666.06	-	3,218.26	-	2,696.77
	Aggregate	6.37	4,227,325.34	6.49	4,216,536.30	6.93	4,236,593.52	7.11	4,278,946.49

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.78	269,314.19	9.49	276,304.79	9.64	284,409.12	9.74	287,555.00
2	Fishery Related	8.00	10,330.23	8.73	10,631.27	8.80	11,002.60	8.95	11,137.48
3	Mining Related	9.09	7,859.27	9.76	8,066.06	9.89	8,142.75	10.11	8,063.58
4	Agriculture, Forestry & Beverage Production Related	9.12	194,101.44	10.12	200,286.15	10.25	207,142.32	10.48	207,889.60
5	Non Food Production Related	9.06	457,418.28	9.91	468,795.75	10.18	478,545.40	10.48	481,888.59
6	Construction	9.68	171,339.41	10.43	172,625.19	10.49	167,603.33	11.01	150,745.35
7	Electricity, Gas and Water	8.60	218,011.79	9.05	219,567.02	9.20	220,057.85	9.51	224,534.97
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.42	69,575.94	10.39	70,452.66	10.69	70,383.90	10.92	71,603.46
9	Transport, Communication and Public Utilities	9.70	77,559.40	10.48	78,141.84	10.72	77,054.32	11.09	75,837.52
10	Wholesaler & Retailer	9.45	859,761.41	10.44	868,442.44	10.64	876,039.48	10.90	887,058.21
11	Finance, Insurance and Real Estate	9.34	306,075.74	10.34	305,467.28	10.60	308,797.42	10.88	311,110.46
12	Hotel or Restaurant	8.71	163,230.69	9.42	160,584.23	9.70	165,013.19	9.95	165,600.40
13	Other Services	8.97	173,708.45	9.72	177,198.58	9.96	179,220.77	10.26	179,333.05
14	Consumption Loans	10.09	728,179.40	11.09	732,714.86	11.26	732,809.86	11.43	766,922.04
15	Local Government	4.48	1,370.29	4.44	1,362.29	4.57	1,297.83	4.60	1,297.83
16	Others	10.42	332,747.83	11.34	324,300.75	11.53	335,060.18	11.68	325,228.71
	Aggregate	9.44	4,040,583.75	10.31	4,074,941.16	10.60	4,122,580.34	10.78	4,155,806.24

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.02	868,038.24	9.68	879,787.01	9.87	895,441.39	10.22	936,387.16
2	Overdraft	9.69	666,446.00	10.62	667,393.65	10.83	669,361.96	11.07	673,531.73
3	Trust Receipt Loan / Import Loan	8.35	89,427.71	9.37	88,649.96	9.70	86,479.39	10.56	76,658.63
4	Demand & Other Working Capital Loan	9.59	950,965.12	10.63	966,779.94	10.88	990,591.48	11.06	1,006,965.61
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.75	278,190.32	10.74	279,985.42	10.84	280,951.95	10.97	282,992.96
6	Real Estate Loan	9.73	180,786.47	10.77	181,202.48	10.94	182,304.59	11.02	171,657.48
7	Margin Nature Loan	9.41	83,705.35	10.33	82,447.46	10.59	79,777.60	10.90	78,409.99
8	Hire Purchase Loan	10.03	141,578.17	10.85	142,232.64	11.10	141,394.34	11.23	141,250.46
9	Deprived Sector Loan	8.49	284,284.79	9.28	286,629.30	9.43	287,056.50	9.64	286,231.70
10	Bills Purchased	5.13	5,292.40	6.73	4,392.73	5.92	3,182.77	5.87	3,071.81
11	Other Product	9.95	491,869.18	10.77	495,440.08	10.91	506,038.49	11.17	498,648.70
	Aggregate	9.44	4,040,583.75	10.31	4,074,940.67	10.60	4,122,580.46	10.78	4,155,806.21

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Apr, 2022)**

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	Karnali Development Bank Ltd.	Karnali	4	Sangrila Development Bank Ltd.	Shangrila
5	Excel Development Bank Ltd.	Excel	6	Miteri Development Bank Ltd.	Miteri
7	Muktinath Bikas Bank Ltd.	Mukti	8	Garima Bikas Bank Ltd.	Garima
9	Kamana Sewa Bikas Bank Ltd.	Kamana	10	Corporate Development Bank Ltd.	Corporate
11	Jyoti Bikas Bank Ltd.	Jyoti	12	Shine Resunga Development Bank Ltd.	Shine
13	Lumbini Bikas Bank Ltd.	LumbiniDB	14	Sindhu Bikas Bank Ltd.	Sindhu
15	Salapa Bikash Bank Ltd.	Salapa	16	Saptakoshi Development Bank Ltd.	Saptakoshi
17	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	Best Finance Ltd.	BestFC
7	Progressive Finance Co. Ltd.	Progressive	8	Janaki Finance Co. Ltd.	Janaki
9	Pokhara Finance Ltd.	Pokhara	10	Central Finance Ltd.	PFCL
11	Multipurpose Finance Co. Ltd	Multi	12	Samriddhi Finance Company Limited	Samriddhi
13	Capital Merchant Banking & Finance Co. Ltd.	CMerchant	14	Guheshwori Merchant Banking & Finance Ltd.	GMBFL
15	ICFC Finance Ltd.	ICFC	16	Manjushree Financial Institution Ltd.	Manju
17	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	Sworojagar Laghubitta Bittiya Sanstha Ltd.	Sworojgar	10	First Microfinance Laghubitta Bittiya Sanstha Ltd.	First
11	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika	12	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire
13	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	14	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
15	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi	16	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
17	Civil Laghubitta Bittiya Sanstha Ltd.	CivilMF	18	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
19	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	20	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF
21	Global IME Laghubitta Bittiya Sanstha Ltd.	GIMEMF	22	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
23	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	24	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF
25	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	26	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
27	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF	28	WEAN Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	WEANSEWAMF
29	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	30	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP
31	Support Microfinance Bittiya Sanstha Ltd.	Support	32	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	ACHautari
33	Asha Lagubitta Bittiya Sastha Ltd.	Asha	34	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans
35	Ganapati Lagubitta Bittiya Sastha Ltd.	Ganapati	36	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity
37	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola	38	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman
39	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko	40	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
41	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	42	Naya Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi
43	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana	44	Summit Laghubitta Bittiya Sanstha Limited	Summit
45	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti	46	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
47	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila	48	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha
49	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique	50	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa
51	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi	52	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
53	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	54	BPW Laghubitta Bittiya Sanstha Limited	BPW
55	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	56	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
57	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO	58	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
59	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	60	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
61	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)	62	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban
63	Super Laghubitta Bittiya Sanstha Limited	Super	64	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan
65	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad			

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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