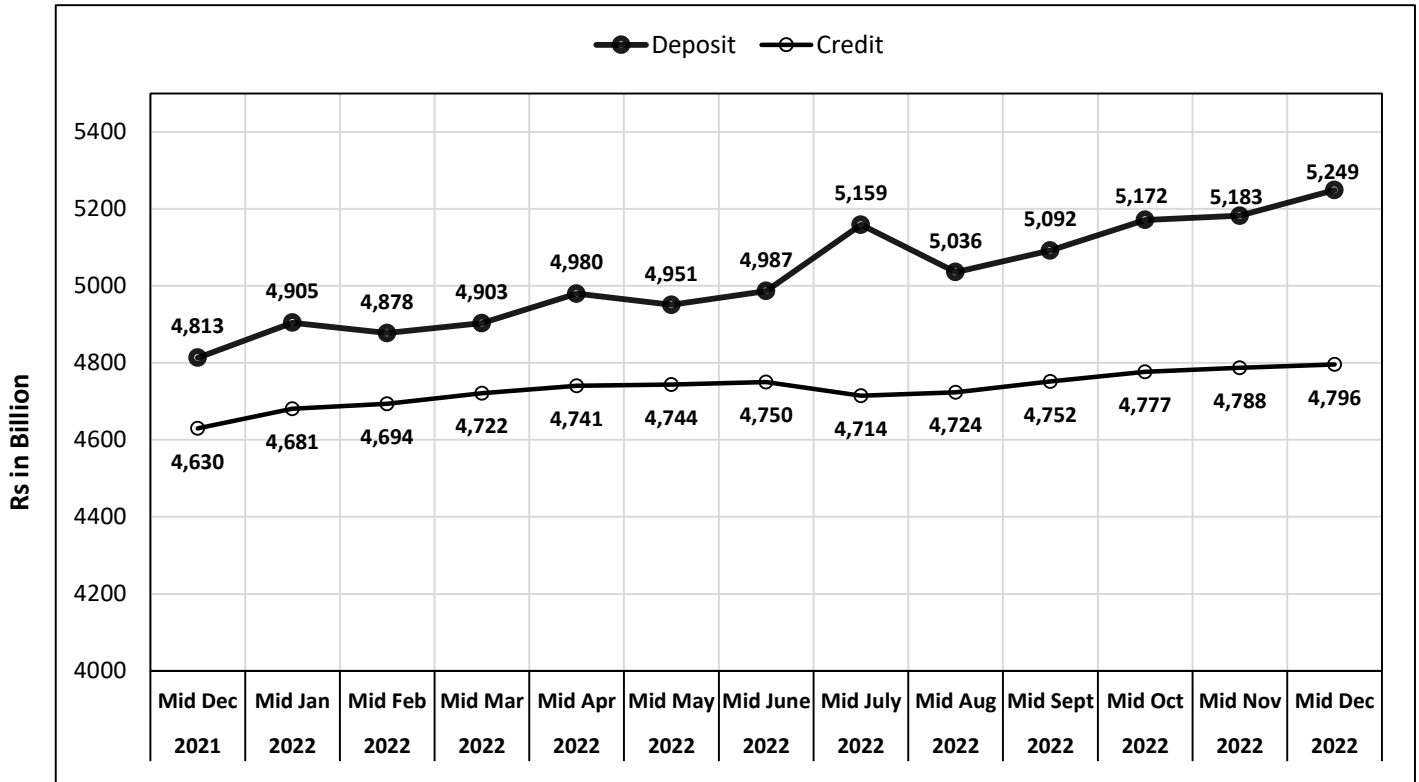


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2079 Mangsir
(Mid-Dec, 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	26	17	17	64	124
Total Number of Licensed BFIs	26	17	17	64	124

- 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 Mangsir End, 2079 (Mid-Dec, 2022)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	95.30	10.71	2.19	108.19
2	Total Credit/GDP	87.50	9.46	1.90	98.85
3	Total Credit/ Total Deposit	91.82	88.33	86.72	91.37
4	CD Ratio	85.99	85.51	84.51	85.91
5	Fixed Deposit/Total Deposit	58.22	69.33	72.96	59.62
6	Saving Deposit/Total Deposit	25.97	22.14	16.72	25.40
7	Current Deposit/Total Deposit	8.74	1.27	1.22	7.85
8	Call Deposit/Total Deposit	5.91	7.20	7.73	6.07
9	NPL/ Total Loan [^]	1.83	2.32	6.99	1.98
10	Total LLP /Total Loan	2.57	2.49	5.86	2.62
11	Deprived Sector Loan/Total Loan ^{\$^}	6.73	11.35	7.24	7.17
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.46	7.26	8.89	7.47
2	Investment in Gov. Securities/Total Deposit	15.45	13.50	19.76	15.35
3	Total Liquid Assets/Total Deposit	24.37	24.48	34.63	24.58
C. Capital Adequacy Ratios (%)[^]					
1	Core Capital/RWA	10.59	10.19	15.17	10.64
2	Total Capital/RWA	13.45	12.79	17.34	13.46
D. Financial Access					
1	No. of institutions	26	17	17	60
2	No. of Branches	5,099	1,127	276	6,502
3	No. of Deposit Accounts	41,137,817	5,905,198	707,287	47,750,302
4	No. of Loan Accounts	1,485,750	288,322	41,613	1,815,685
5	No. of Branchless Banking Centers	1,398	26	-	1,424
6	No. of Branchless Banking Customers	302,899	73	-	302,972
7	No. of Mobile Banking Customers	17,234,639	2,393,858	125,791	19,754,288
8	No. of Internet Banking Customers	1,321,484	437,114	11,141	1,769,739
9	No. of ATMs	4,363	332	44	4,739
10	No. of Debit Cards	11,214,490	655,892	50,147	11,920,529
11	No. of Credit Cards	269,986	145	-	270,131
12	No. of Prepaid Cards	122,642	1,285	-	123,927
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	8.46			
	(a) Saving	7.46			
	(b) Fixed	10.91			
	(c) Call	2.69			
2	Wt. Avg Interest Rate on Credit	12.74			

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

[^]Data as on Ashwin end of FY2079/80 (2021/22)

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-Nov	Mid-Dec	% Change		
		2020	2021	2022	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	488,277	558,525	618,798	690,467	675,917	14.39	10.79	-2.11
	a. Paid-up Capital	330,876	365,820	407,789	407,900	409,626	10.56	11.47	0.42
	b. Statutory Reserves	94,150	105,951	120,965	130,438	130,420	12.53	14.17	-0.01
	c. Retained Earning	4,312	12,331	10,267	48,143	37,318	185.98	-16.75	-22.48
	d. Others Reserves	58,939	74,422	79,777	103,986	98,553	26.27	7.20	-5.22
2	BORROWINGS	81,610	275,089	500,434	419,952	386,747	237.08	81.92	-7.91
	a. NRB	7,992	118,779	259,218	160,528	108,142	1386.25	118.24	-32.63
	b. "A"Class Licensed Institution	5,392	28,829	40,170	43,769	60,649	434.65	39.34	38.56
	c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	60,822	63,173	74.06	125.12	3.86
	d. Other Financial Ins.	1,737	1,267	6,027	4,555	4,475	-27.05	375.72	-1.75
	e. Bonds and Securities	51,679	100,435	136,986	150,278	150,308	94.34	36.39	0.02
3	DEPOSITS	3,933,738	4,740,066	5,159,175	5,182,548	5,249,176	20.50	8.84	1.29
	a. Current	401,130	490,765	465,415	392,179	411,963	22.35	-5.17	5.04
	b. Savings	1,224,189	1,592,152	1,402,182	1,337,428	1,333,327	30.06	-11.93	-0.31
	c. Fixed	1,884,402	2,213,503	2,835,817	3,070,916	3,129,551	17.46	28.11	1.91
	d. Call Deposits	387,287	396,693	391,068	324,480	318,832	2.43	-1.42	-1.74
	e. Others	36,729	46,953	64,694	57,545	55,503	27.84	37.78	-3.55
4	Bills Payable	2,053	3,067	2,782	5,976	2,651	49.42	-9.30	-55.63
5	Other Liabilities	385,596	418,432	424,126	433,360	479,260	8.52	1.36	10.59
	1. Loan Loss Provision	78,604	89,594	110,300	126,277	127,308	13.98	23.11	0.82
	2. Interest Suspense a/c	27,582	20,035	19,628	29,339	32,919	-27.36	-2.03	12.20
	3. Others	279,410	308,804	294,198	277,744	319,033	10.52	-4.73	14.87
6	Reconciliation A/c	3,427	4,050	512	459	364	18.18	-87.36	-20.56
7	Profit & Loss A/c	59,045	69,757	79,497	26,556	34,106	18.14	13.96	28.43
	TOTAL	4,953,745	6,068,987	6,785,324	6,759,318	6,828,222	22.51	11.80	1.02
	Assets								
1	LIQUID FUNDS	563,630	519,340	509,990	452,141	484,902	-7.86	-1.80	7.25
	a. Cash Balance	110,726	116,799	111,631	111,664	110,389	5.48	-4.43	-1.14
	Nepalese Notes & Coins	98,161	99,422	108,250	108,066	106,726	1.28	8.88	-1.24
	Foreign Currency	12,565	17,377	3,381	3,598	3,663	38.29	-80.55	1.80
	b. Bank Balance	369,615	334,152	302,877	274,274	281,789	-9.59	-9.36	2.74
	1. In Nepal Rastra Bank	294,780	273,553	220,659	205,473	220,502	-7.20	-19.34	7.31
	2. "A"Class Licensed Institution	27,141	17,905	28,862	23,715	23,380	-34.03	61.19	-1.41
	3. Other Financial Ins.	3,372	3,275	6,959	5,912	5,133	-2.89	112.50	-13.19
	4. In Foreign banks	44,322	39,419	46,397	39,174	32,774	-11.06	17.70	-16.34
	c. Money at Call	83,288	68,389	95,482	66,202	92,724	-17.89	39.62	40.06
2	INVESTMENTS	534,611	732,619	911,435	807,988	807,370	37.04	24.41	-0.08
	a. Govt. Securities	533,827	721,612	909,783	806,210	805,585	35.18	26.08	-0.08
	b. Others	784	11,007	1,651	1,778	1,785	1304.07	-85.00	0.38
3	SHARE & OTHER INVESTMENT	171,683	214,313	186,550	210,233	205,750	24.83	-12.95	-2.13
4	LOANS & ADVANCES (Including Bills Purchased)	3,273,096	4,174,616	4,713,537	4,787,811	4,794,377	27.54	12.91	0.14
	4.1 LOANS & ADVANCES	3,270,133	4,170,584	4,709,050	4,783,427	4,790,081	27.54	12.91	0.14
	a. Private Sector	3,156,509	4,014,771	4,493,912	4,607,026	4,616,432	27.19	11.93	0.20
	b. Financial Institutions	110,945	152,818	212,907	174,594	171,532	37.74	39.32	-1.75
	c. Government Organizations	2,679	2,995	2,231	1,807	2,118	11.81	-25.51	17.19
	4.2 BILLS PURCHASED	2,963	4,032	4,487	4,384	4,296	36.09	11.28	-2.02
5	LOANS AGT. COLLECTED BILLS	-	412	951	-	1,668	0.00	130.70	0.00
6	FIXED ASSETS	78,568	82,989	95,030	104,193	105,873	5.63	14.51	1.61
7	OTHER ASSETS	312,752	331,101	353,788	382,675	412,821	5.87	6.85	7.88
	a. Accrued Interests	152,797	171,036	199,589	210,505	240,021	11.94	16.69	14.02
	b. Others	159,955	160,065	154,198	172,170	172,800	0.07	-3.66	0.37
8	Expenses not Written off	189	342	219	199	194	81.43	-36.12	-2.62
9	Non Banking Assets	7,076	7,693	10,521	11,459	11,734	8.72	36.76	2.40
10	Reconciliation Account	11,715	5,154	3,241	2,278	2,439	-56.01	-37.12	7.07
11	Profit & Loss A/c	426	407	63	341	1,093	-4.36	-84.64	220.25
	TOTAL	4,953,745	6,068,987	6,785,324	6,759,318	6,828,222	22.51	11.80	1.02

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
		2020	2021	2022	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	433,941	500,573	553,626	617,133	603,166	15.35	10.60	-2.26
	a. Paid-up Capital	284,811	320,629	356,095	356,095	357,822	12.58	11.06	0.48
	b. Statutory Reserves	86,033	96,910	110,434	119,877	119,816	12.64	13.96	-0.05
	c. Retained Earning	8,248	15,897	14,956	45,240	35,085	92.73	-5.92	-22.45
	d. Others Reserves	54,850	67,137	72,140	95,921	90,444	22.40	7.45	-5.71
2	BORROWINGS	78,942	261,004	462,083	393,744	359,012	230.63	77.04	-8.82
	a. NRB	7,810	109,436	229,157	143,237	94,362	1301.19	109.40	-34.12
	b. "A"Class Licensed Institution	3,356	26,034	38,482	41,458	53,300	675.65	47.81	28.56
	c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	60,822	63,173	74.06	125.12	3.86
	d. Other Financial Ins.	1,737	1,267	5,862	4,389	4,310	-27.05	362.68	-1.82
	e. Bonds and Securities	51,229	98,488	130,549	143,838	143,867	92.25	32.55	0.02
3	DEPOSITS	3,490,101	4,204,913	4,545,157	4,559,009	4,623,571	20.48	8.09	1.42
	a. Current	389,700	475,545	453,605	383,095	404,078	22.03	-4.61	5.48
	b. Savings	1,087,517	1,426,355	1,261,715	1,200,844	1,200,541	31.16	-11.54	-0.03
	c. Fixed	1,646,630	1,919,565	2,436,953	2,642,101	2,691,967	16.58	26.95	1.89
	d. Call Deposits	332,548	338,330	329,895	277,081	273,211	1.74	-2.49	-1.40
	e. Others	33,706	45,117	62,988	55,889	53,775	33.85	39.61	-3.78
4	Bills Payable	2,036	3,003	2,740	5,942	2,610	47.47	-8.75	-56.07
5	Other Liabilities	350,780	383,438	384,228	387,303	430,183	9.31	0.21	11.07
	1. Loan Loss Provision	67,444	77,889	95,409	108,829	109,885	15.49	22.49	0.97
	2. Interest Suspense a/c	16,882	11,631	10,334	17,788	20,405	-31.11	-11.15	14.72
	3. Others	266,454	293,919	278,486	260,686	299,893	10.31	-5.25	15.04
6	Reconciliation A/c	3,286	3,962	516	459	369	20.59	-86.98	-19.44
7	Profit & Loss A/c	54,484	63,462	72,201	24,538	31,533	16.48	13.77	28.51
	TOTAL	4,413,571	5,420,355	6,020,551	5,988,128	6,050,445	22.81	11.07	1.04
	Assets								
1	LIQUID FUNDS	462,843	447,432	420,838	378,824	412,076	-3.33	-5.94	8.78
	a. Cash Balance	100,912	107,227	102,537	101,979	100,559	6.26	-4.37	-1.39
	Nepalese Notes & Coins	88,499	89,926	99,279	98,564	97,090	1.61	10.40	-1.50
	Foreign Currency	12,412	17,301	3,258	3,415	3,469	39.38	-81.17	1.58
	b. Bank Balance	327,901	304,444	268,141	237,809	244,476	-7.15	-11.92	2.80
	1. In Nepal Rastra Bank	275,162	256,583	203,810	180,379	193,845	-6.75	-20.57	7.47
	2. "A"Class Licensed Institution	8,186	8,327	17,786	18,119	17,725	1.73	113.58	-2.17
	3. Other Financial Ins.	233	119	149	139	133	-48.76	25.05	-4.01
	4. In Foreign banks	44,320	39,414	46,395	39,173	32,772	-11.07	17.71	-16.34
	c. Money at Call	34,031	35,761	50,160	39,036	67,041	5.08	40.27	71.74
2	INVESTMENTS	498,252	655,204	820,456	719,091	716,257	31.50	25.22	-0.39
	a. Govt. Securities	497,643	644,196	818,804	717,328	714,485	29.45	27.10	-0.40
	b. Others	609	11,007	1,651	1,763	1,772	1707.57	-85.00	0.53
3	SHARE & OTHER INVESTMENT	164,516	202,553	175,230	197,334	192,006	23.12	-13.49	-2.70
4	LOANS & ADVANCES								
	(Including Bills Purchased)	2,910,231	3,719,600	4,182,299	4,237,712	4,243,490	27.81	12.44	0.14
	4.1 LOANS & ADVANCES	2,907,269	3,715,568	4,177,812	4,233,327	4,239,194	27.80	12.44	0.14
	a. Private Sector	2,801,001	3,579,832	4,025,452	4,084,735	4,093,297	27.81	12.45	0.21
	b. Financial Institutions	103,588	132,741	150,129	146,789	143,782	28.14	13.10	-2.05
	c. Government Organizations	2,679	2,995	2,231	1,804	2,114	11.81	-25.51	17.22
	4.2 BILLS PURCHASED	2,963	4,032	4,487	4,384	4,296	36.09	11.28	-2.02
5	LOANS AGT. COLLECTED BILLS	-	412	951	-	1,668	0.00	130.70	0.00
6	FIXED ASSETS	69,840	75,298	85,850	94,815	96,397	7.82	14.01	1.67
7	OTHER ASSETS	290,073	307,472	322,804	348,325	375,523	6.00	4.99	7.81
	a. Accrued Interests	136,304	155,810	177,208	185,677	212,600	14.31	13.73	14.50
	b. Others	153,770	151,662	145,596	162,648	162,923	-1.37	-4.00	0.17
8	Expenses not Written off	169	241	219	198	193	42.75	-9.50	-2.64
9	Non Banking Assets	5,945	6,736	8,665	9,556	9,765	13.31	28.63	2.19
10	Reconciliation Account	11,569	5,074	3,240	2,274	2,438	-56.14	-36.14	7.20
11	Profit & Loss A/c	133	332	-	-	632	150.03	-100.00	0.00
	TOTAL	4,413,571	5,420,355	6,020,551	5,988,128	6,050,445	22.81	11.07	1.04

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
		2020	2021	2022	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	39,284	41,688	47,312	54,438	54,219	6.12	13.49	-0.40
	a. Paid-up Capital	31,964	32,232	36,994	37,102	37,102	0.84	14.77	0.00
	b. Statutory Reserves	5,096	6,135	7,072	7,106	7,200	20.38	15.28	1.32
	c. Retained Earning	(186)	505	(282)	6,760	6,091	-371.49	-155.77	-9.89
	d. Others Reserves	2,410	2,816	3,528	3,470	3,826	16.87	25.27	10.26
2	BORROWINGS	136	9,690	26,259	19,846	21,078	7030.46	170.98	6.21
	a. NRB	136	7,590	20,104	12,377	10,419	5485.23	164.87	-15.82
	b. "A"Class Licensed Institution	-	1,100	500	1,810	5,000	0.00	-54.55	176.24
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	165	165	165	0.00	0.00	0.00
	e. Bonds and Securities	-	1,000	5,490	5,494	5,494	0.00	448.95	0.00
3	DEPOSITS	354,778	445,827	509,490	518,368	519,541	25.66	14.28	0.23
	a. Current	9,263	13,929	9,932	7,104	6,587	50.38	-28.70	-7.28
	b. Savings	112,816	139,864	120,613	114,871	115,051	23.97	-13.76	0.16
	c. Fixed	188,006	243,409	327,121	356,977	360,200	29.47	34.39	0.90
	d. Call Deposits	44,048	48,417	51,614	39,198	37,426	9.92	6.60	-4.52
	e. Others	646	207	211	218	276	-67.87	1.50	26.44
4	Bills Payable	15	41	42	33	40	178.27	1.53	18.76
5	Other Liabilities	15,497	19,406	23,291	27,908	30,823	25.22	20.02	10.45
	1. Loan Loss Provision	4,242	6,431	9,405	11,222	11,266	51.62	46.24	0.40
	2. Interest Suspense a/c	1,470	1,138	1,129	2,963	3,814	-22.63	-0.72	28.72
	3. Others	9,785	11,837	12,757	13,723	15,742	20.97	7.77	14.71
6	Reconciliation A/c	141	76	0	0	(5)	-46.09	-99.99	-159866.67
7	Profit & Loss A/c	3,577	5,224	6,340	1,779	2,268	46.05	21.35	27.49
	TOTAL	413,428	521,953	612,733	622,371	627,963	26.25	17.39	0.90
	Assets								
1	LIQUID FUNDS	76,518	55,300	69,497	57,542	57,063	-27.73	25.67	-0.83
	a. Cash Balance	7,918	8,134	7,505	8,029	8,179	2.74	-7.73	1.87
	Nepalese Notes & Coins	7,765	8,059	7,383	7,846	7,985	3.78	-8.39	1.78
	Foreign Currency	153	76	123	183	194	-50.29	62.05	5.91
	b. Bank Balance	28,987	22,731	24,830	29,046	29,531	-21.58	9.23	1.67
	1. In Nepal Rastra Bank	15,492	13,432	13,435	20,682	21,514	-13.30	0.02	4.02
	2. "A"Class Licensed Institution	12,441	7,619	6,642	3,788	4,196	-38.76	-12.83	10.78
	3. Other Financial Ins.	1,052	1,676	4,752	4,574	3,820	59.21	183.58	-16.49
	4. In Foreign banks	3	5	2	2	2	89.32	-64.18	0.00
	c. Money at Call	39,613	24,435	37,162	20,467	19,353	-38.32	52.08	-5.45
2	INVESTMENTS	28,288	56,879	68,793	68,610	70,149	101.07	20.95	2.24
	a. Govt. Securities	28,113	56,879	68,793	68,595	70,136	102.33	20.95	2.25
	b. Others	175	-	-	15	13	-100.00	0.00	-16.50
3	SHARE & OTHER INVESTMENT	4,484	8,062	8,446	9,034	9,999	79.79	4.77	10.69
4	LOANS & ADVANCES								
	(Including Bills Purchased)	287,580	383,480	444,934	458,057	458,912	33.35	16.03	0.19
	4.1 LOANS & ADVANCES	287,580	383,480	444,934	458,057	458,912	33.35	16.03	0.19
	a. Private Sector	284,009	369,145	386,815	435,269	436,079	29.98	4.79	0.19
	b. Financial Institutions	3,571	14,335	58,120	22,784	22,830	301.39	305.44	0.20
	c. Government Organizations	-	-	-	3	3	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	6,094	5,673	6,410	6,559	6,648	-6.92	13.00	1.36
7	OTHER ASSETS	9,692	11,972	13,338	21,123	23,584	23.52	11.41	11.65
	a. Accrued Interests	5,555	6,166	7,075	13,112	15,224	10.99	14.75	16.11
	b. Others	4,137	5,806	6,263	8,011	8,360	40.34	7.87	4.35
8	Expenses not Written off	17	0	-	-	-	-97.19	-100.00	0.00
9	Non Banking Assets	599	489	1,258	1,303	1,382	-18.33	157.16	6.06
10	Reconciliation Account	141	78	0	4	3	-45.12	-99.41	-11.60
11	Profit & Loss A/c	15	21	56	140	222	41.19	172.42	59.07
	TOTAL	413,428	521,953	612,733	622,371	627,963	26.25	17.39	0.90

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
		2020	2021	2022	2022	2022*	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	15,051	16,264	17,861	18,896	18,532	8.05	9.82	-1.93
	a. Paid-up Capital	14,101	12,959	14,700	14,702	14,702	-8.10	13.44	0.00
	b. Statutory Reserves	3,021	2,907	3,459	3,455	3,405	-3.79	19.01	-1.45
	c. Retained Earning	(3,750)	(4,071)	(4,408)	(3,857)	(3,858)	8.54	8.29	0.03
	d. Others Reserves	1,680	4,469	4,110	4,596	4,283	166.09	-8.05	-6.80
2	BORROWINGS	2,531	4,395	12,092	6,362	6,657	73.60	175.15	4.64
	a. NRB	46	1,753	9,957	4,914	3,361	3729.83	468.05	-31.60
	b. "A"Class Licensed Institution	2,036	1,695	1,188	501	2,349	-16.73	-29.93	368.82
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	450	947	947	947	947	110.38	0.05	0.00
3	DEPOSITS	88,858	89,326	104,528	105,171	106,064	0.53	17.02	0.85
	a. Current	2,167	1,290	1,878	1,980	1,298	-40.48	45.55	-34.44
	b. Savings	23,856	25,932	19,854	21,714	17,735	8.70	-23.44	-18.33
	c. Fixed	49,766	50,529	71,743	71,838	77,384	1.53	41.98	7.72
	d. Call Deposits	10,691	9,945	9,558	8,202	8,195	-6.98	-3.89	-0.08
	e. Others	2,377	1,629	1,496	1,438	1,452	-31.47	-8.20	1.00
4	Bills Payable	2	23	0	0	1	1240.71	-98.23	259.65
5	Other Liabilities	19,319	15,588	16,607	18,149	18,254	-19.31	6.53	0.58
	1. Loan Loss Provision	6,918	5,274	5,486	6,226	6,156	-23.77	4.03	-1.12
	2. Interest Suspense a/c	9,230	7,267	8,165	8,588	8,699	-21.27	12.36	1.30
	3. Others	3,171	3,048	2,955	3,335	3,399	-3.89	-3.04	1.91
6	Reconciliation A/c	0	12	(4)	0	(0)	21673.05	-134.24	-615.96
7	Profit & Loss A/c	984	1,071	957	240	305	8.84	-10.71	27.45
	TOTAL	126,746	126,679	152,040	148,819	149,814	-0.05	20.02	0.67
	Assets								
1	LIQUID FUNDS	24,269	16,607	19,655	15,775	15,763	-31.57	18.35	-0.08
	a. Cash Balance	1,897	1,438	1,588	1,657	1,651	-24.21	10.48	-0.32
	Nepalese Notes & Coins	1,897	1,438	1,588	1,657	1,651	-24.21	10.48	-0.32
	Foreign Currency	0	0	0	0	0	-37.48	-41.58	0.00
	b. Bank Balance	12,727	6,977	9,906	7,419	7,782	-45.18	41.99	4.88
	1. In Nepal Rastra Bank	4,126	3,538	3,414	4,412	5,143	-14.25	-3.50	16.58
	2. "A"Class Licensed Institution	6,514	1,959	4,434	1,808	1,459	-69.93	126.38	-19.31
	3. Other Financial Ins.	2,087	1,480	2,058	1,200	1,179	-29.09	39.05	-1.68
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,644	8,193	8,160	6,699	6,330	-15.05	-0.40	-5.50
2	INVESTMENTS	8,072	20,536	22,186	20,287	20,964	154.42	8.03	3.33
	a. Govt. Securities	8,072	20,536	22,186	20,287	20,964	154.42	8.03	3.33
	b. Others	-	-	-	-	-	0.00	0.00	0.00
3	SHARE & OTHER INVESTMENT	2,683	3,698	2,875	3,865	3,746	37.79	-22.26	-3.10
4	LOANS & ADVANCES								
	(Including Bills Purchased)	75,284	71,536	86,303	92,043	91,975	-4.98	20.64	-0.07
	4.1 LOANS & ADVANCES	75,284	71,536	86,303	92,043	91,975	-4.98	20.64	-0.07
	a. Private Sector	71,499	65,795	81,645	87,022	87,056	-7.98	24.09	0.04
	b. Financial Institutions	3,785	5,742	4,658	5,021	4,919	51.69	-18.87	-2.03
	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	2,634	2,019	2,771	2,818	2,828	-23.36	37.25	0.35
7	OTHER ASSETS	12,986	11,657	17,646	13,227	13,714	-10.23	51.37	3.68
	a. Accrued Interests	10,938	9,061	15,306	11,716	12,196	-17.16	68.93	4.09
	b. Others	2,048	2,597	2,340	1,511	1,518	26.78	-9.90	0.46
8	Expenses not Written off	3	100	-	1	1	3834.00	-100.00	0.00
9	Non Banking Assets	533	468	599	601	588	-12.08	27.99	-2.23
10	Reconciliation Account	4	2	(0)	(0)	(2)	-56.22	-111.62	4006.99
11	Profit & Loss A/c	279	55	6	202	239	-80.35	-88.25	18.30
	TOTAL	126,746	126,679	152,040	148,819	149,814	-0.05	20.02	0.67

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

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	232,951	224,341	330,008	150,311	188,069	-3.70	47.10	25.12
1.1 Deposit Liabilities	227,205	215,183	305,976	139,220	174,727	-5.29	42.19	25.50
1.1.1 Saving A/c	53,627	43,601	76,032	32,437	40,583	-18.70	74.38	25.12
1.1.2 Fixed A/c	157,021	166,935	223,748	103,684	130,252	6.31	34.03	25.62
1.1.2.1 Upto 3 Months Fixed A/c	7,335	6,631	11,092	6,398	8,101	-9.59	67.27	26.61
1.1.2.2 3 to 6 Months fixed A/c	18,168	18,574	31,919	15,954	20,056	2.23	71.84	25.71
1.1.2.3 6 Months to 1 Year Fixed A/c	74,620	69,135	99,440	43,801	54,525	-7.35	43.83	24.48
1.1.2.4 Above 1 Year	56,898	72,595	81,297	37,531	47,570	27.59	11.99	26.75
1.1.3 Call Deposit	16,291	4,443	6,111	3,089	3,878	-72.73	37.55	25.53
1.1.4 Certificate of Deposits	266	204	85	10	13	-23.26	-58.37	24.54
1.2 Others	5,746	9,158	24,032	11,090	13,342	59.39	162.41	20.30
2 Commission/Fee Expense	1,695	1,735	3,121	991	1,233	2.36	79.87	24.51
3 Employees Expenses	42,145	48,174	53,727	19,648	24,308	14.30	11.53	23.72
4 Office Operating Expenses	32,395	33,544	38,326	12,838	15,972	3.55	14.26	24.41
5 Exchange Fluctuation Loss	6	1	105	16	1,706	-74.82	7277.31	10841.21
5.1 Due to Change in Exchange Rates	5	1	34	11	1,671	-74.17	2639.35	14682.22
5.2 Due to Foreign Currency Transactions	1	0	71	4	35	-78.28	36644.30	716.02
6 Non-Operatiing Expenses	463	89	369	87	188	-80.71	313.83	115.73
7. Provision for Risk	33,869	39,014	25,497	16,496	16,045	15.19	-34.65	-2.73
7.1 Loan loss Provision	33,522	38,874	25,367	16,464	16,011	15.96	-34.74	-2.75
7.1.1 General Loan loss Provision	17,257	25,113	12,849	6,150	5,962	45.52	-48.83	-3.06
7.1.1.1 Pass Loan Loss Provision	10,921	21,235	8,873	3,106	2,758	94.45	-58.22	-11.22
7.1.1.2 Watch List Provision	6,336	3,878	3,976	3,044	3,204	-38.80	2.54	5.28
7.1.2 Special Loan Loss Provision	15,094	13,440	12,088	9,519	9,143	-10.96	-10.06	-3.95
7.1.3 Additional Loan Loss Provision	1,171	321	430	795	906	-72.60	34.16	13.94
7.2. Provision for Non-Banking Assets	124	48	13	-	1	-60.90	-72.47	0.00
7.3. Provision for Loss on Investment	92	3	98	15	15	-96.39	2840.70	5.82
7.4. Provision for Loss of Other Assets	131	88	19	18	18	-32.93	-78.72	0.00
8 Loan Written Off	411	814	1,607	74	93	97.97	97.46	26.72
9 Provision for Staff Bonus	7,499	9,238	11,766	3,864	5,090	23.20	27.35	31.71
10 Provision for Income Tax	24,783	30,913	34,273	11,564	15,515	24.73	10.87	34.17
11 Others	36	248	7	6	6	593.60	-97.24	0.70
12 Net Profit	58,924	71,306	83,438	27,590	36,752	21.01	17.01	33.21
TOTAL EXPENSES	435,177	459,417	582,244	243,483	304,976	5.57	26.74	25.26
Income								
1. Interest Income	378,136	372,972	509,366	222,691	278,860	-1.37	36.57	25.22
1.1. On Loans and Advance	350,654	342,440	464,186	200,370	251,169	-2.34	35.55	25.35
1.2. On Investment	19,023	25,974	38,306	19,036	23,458	36.54	47.48	23.23
1.2.1 Government Bonds	17,635	23,335	35,010	17,771	21,887	32.33	50.03	23.16
1.2.2 Foreign Bonds	109	215	341	53	72	97.64	59.06	36.17
1.2.3 NRB Bonds	1,038	589	343	139	175	-43.27	-41.74	25.58
1.2.4 Deventure & Bonds	242	1,835	2,612	1,073	1,324	658.86	42.30	23.35
1.3 Agency Balance	640	169	174	210	280	-73.59	3.00	33.18
1.4 On Call Deposit	4,459	1,193	1,460	821	1,020	-73.23	22.31	24.25
1.5 Others	3,360	3,196	5,239	2,253	2,933	-4.90	63.95	30.19
2. Comission & Discount	19,439	24,942	27,259	9,158	11,315	28.31	9.29	23.55
2.1 Bills Purchase & Discount	194	228	310	83	101	17.68	35.78	21.72
2.2 Comission	15,925	20,920	22,861	7,869	9,725	31.37	9.28	23.59
2.3 Others	3,321	3,794	4,088	1,206	1,488	14.24	7.75	23.44
3 Income From Exchange Fluctuation	10,780	10,913	8,121	2,128	4,466	1.23	-25.58	109.87
3.1 Due to Change in Exchange Rate	1,320	1,343	1,029	378	501	1.77	-23.41	32.56
3.2 Due to Foreign Currency Trans.	9,461	9,569	7,092	1,750	3,965	1.15	-25.89	126.57
4 Other Operating Income	11,434	16,789	12,504	3,649	4,516	46.84	-25.52	23.74
5 Non Operating Income	2,353	8,176	3,584	672	747	247.49	-56.17	11.17
6 Provision Written Back	12,606	24,835	20,530	4,616	4,576	97.02	-17.33	-0.88
7 Recovery from Written off Loan	449	760	669	76	101	69.26	-12.00	32.88
8 Income from Extra Ordinary Expenses	(98)	12	156	4	4	-111.72	1252.34	3.31
9 Net Loss	79	19	56	489	391	-75.98	197.60	-20.00
TOTAL INCOME	435,177	459,417	582,244	243,483	304,976	5.57	26.74	25.26

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid- July					Mid- Nov 2022	Mid- Dec 2022	% Change		
	2020	2021	2022							
	1	2	3	4	5			2/1	3/2	5/4
1 Interest Expenses	199,997	194,409	284,750	129,605	162,127		-2.79	46.47	25.09	
1.1 Deposit Liabilities	194,436	185,438	262,357	119,172	149,559		-4.63	41.48	25.50	
1.1.1 Saving A/c	45,353	37,545	67,417	28,842	36,108		-17.22	79.56	25.19	
1.1.2 Fixed A/c	135,903	143,928	189,890	87,771	110,228		5.91	31.93	25.59	
1.1.2.1 Upto 3 Months Fixed A/c	4,900	4,762	6,100	3,408	4,283		-2.82	28.09	25.70	
1.1.2.2 3 to 6 Months fixed A/c	15,244	14,410	25,966	13,263	16,696		-5.47	80.19	25.88	
1.1.2.3 6 Months to 1 Year Fixed A/c	65,454	58,342	82,295	37,199	46,465		-10.87	41.06	24.91	
1.1.2.4 Above 1 Year	50,304	66,414	75,530	33,901	42,784		32.02	13.73	26.20	
1.1.3 Call Deposit	12,915	3,760	4,966	2,549	3,211		-70.89	32.07	25.95	
1.1.4 Certificate of Deposits	266	204	85	10	13		-23.26	-58.37	24.54	
1.2 Others	5,561	8,971	22,393	10,433	12,568		61.33	149.62	20.46	
2 Commission/Fee Expense	1,678	1,693	3,057	974	1,211		0.90	80.52	24.32	
3 Employees Expenses	36,655	42,824	47,172	17,192	21,366		16.83	10.15	24.28	
4 Office Operating Expenses	27,815	29,235	33,086	11,161	13,897		5.10	13.17	24.52	
5 Exchange Fluctuation Loss	-	0	104	16	1,709		0.00	283053.30	10359.13	
5.1 Due to Change in Exchange Rates	-	0	33	12	1,674		0.00	89470.89	13789.58	
5.2 Due to Foreign Currency Transactions	-	-	71	4	35		0.00	0.00	716.02	
6 Non-Operatiing Expenses	458	78	312	61	155		-83.03	301.60	155.45	
7. Provision for Risk	28,699	32,424	21,637	13,145	12,669		12.98	-33.27	-3.62	
7.1 Loan loss Provision	28,485	32,326	21,538	13,113	12,635		13.48	-33.37	-3.64	
7.1.1 General Loan loss Provision	14,922	21,420	11,093	4,557	4,403		43.54	-48.21	-3.38	
7.1.1.1 Pass Loan Loss Provision	10,150	18,516	7,625	2,385	2,128		82.43	-58.82	-10.76	
7.1.1.2 Watch List Provision	4,772	2,904	3,468	2,173	2,275		-39.15	19.42	4.72	
7.1.2 Special Loan Loss Provision	12,531	10,732	10,019	7,819	7,384		-14.36	-6.65	-5.55	
7.1.3 Additional Loan Loss Provision	1,032	174	427	737	848		-83.14	145.12	15.05	
7.2. Provision for Non-Banking Assets	-	7	-	-	1		0.00	-100.00	0.00	
7.3. Provision for Loss on Investment	91	3	95	15	15		-96.73	3082.32	5.82	
7.4. Provision for Loss of Other Assets	122	88	3	18	18		-27.64	-96.10	0.00	
8 Loan Written Off	385	708	1,489	56	72		83.94	110.40	28.24	
9 Provision for Staff Bonus	6,917	8,146	10,673	3,582	4,722		17.77	31.01	31.81	
10 Provision for Income Tax	22,858	27,592	30,803	10,615	14,314		20.71	11.63	34.85	
11 Others	33	248	7	5	5		649.25	-97.29	0.73	
12 Net Profit	54,351	63,374	74,801	25,323	33,879		16.60	18.03	33.79	
TOTAL EXPENSES	379,846	400,732	507,892	211,735	266,127		5.50	26.74	25.69	
Income										
1. Interest Income	328,666	326,157	442,405	193,434	242,721		-0.76	35.64	25.48	
1.1. On Loans and Advance	305,723	298,351	402,230	173,511	217,807		-2.41	34.82	25.53	
1.2. On Investment	17,963	23,895	34,586	17,230	21,310		33.02	44.74	23.68	
1.2.1 Government Bonds	16,712	21,509	31,700	16,185	20,018		28.71	47.38	23.68	
1.2.2 Foreign Bonds	109	215	341	53	72		97.64	59.06	36.17	
1.2.3 NRB Bonds	930	398	1	0	1		-57.24	-99.74	30.54	
1.2.4 Deventure & Bonds	213	1,774	2,544	992	1,220		733.94	43.42	23.04	
1.3 Agency Balance	639	169	171	210	280		-73.54	1.01	33.18	
1.4 On Call Deposit	1,127	691	673	495	665		-38.75	-2.59	34.19	
1.5 Others	3,214	3,051	4,745	1,987	2,659		-5.08	55.53	33.86	
2. Comission & Discount	18,463	23,473	25,927	8,845	10,931		27.14	10.46	23.58	
2.1 Bills Purchase & Discount	194	228	310	83	101		17.68	35.78	21.72	
2.2 Comission	15,407	20,103	21,943	7,693	9,510		30.48	9.15	23.63	
2.3 Others	2,862	3,142	3,674	1,069	1,319		9.78	16.95	23.42	
3 Income From Exchange Fluctuation	10,720	10,900	8,083	2,098	4,426		1.68	-25.84	110.97	
3.1 Due to Change in Exchange Rate	1,293	1,344	1,028	372	491		3.93	-23.51	31.92	
3.2 Due to Foreign Currency Trans.	9,427	9,556	7,055	1,726	3,935		1.37	-26.17	128.01	
4 Other Operating Income	9,346	12,990	10,325	3,027	3,773		38.99	-20.52	24.66	
5 Non Operating Income	1,859	5,901	3,087	597	664		217.41	-47.69	11.25	
6 Provision Written Back	10,461	20,596	17,299	3,663	3,515		96.88	-16.01	-4.03	
7 Recovery from Written off Loan	431	706	611	68	93		64.00	-13.46	36.64	
8 Income from Extra Ordinary Expenses	(100)	8	156	4	4		-108.46	1736.57	2.77	
9 Net Loss	-	-	-	-	-		0.00	0.00	0.00	
TOTAL INCOME	379,846	400,732	507,892	211,735	266,127		5.50	26.74	25.69	

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2020	2021	2022	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	25,608	24,027	37,191	16,991	21,303	-6.18	54.79	25.38
1.1 Deposit Liabilities	25,519	23,915	35,908	16,539	20,770	-6.29	50.15	25.58
1.1.1 Saving A/c	6,462	4,871	7,117	3,047	3,796	-24.63	46.12	24.57
1.1.2 Fixed A/c	16,342	18,531	27,825	13,044	16,423	13.39	50.15	25.90
1.1.2.1 Upto 3 Months Fixed A/c	2,121	1,531	4,324	2,661	3,405	-27.80	182.42	27.93
1.1.2.2 3 to 6 Months fixed A/c	2,524	3,583	5,239	2,378	2,974	41.94	46.20	25.05
1.1.2.3 6 Months to 1 Year Fixed A/c	6,517	8,890	14,318	5,490	6,680	36.41	61.06	21.67
1.1.2.4 Above 1 Year	5,180	4,527	3,944	2,514	3,364	-12.61	-12.87	33.79
1.1.3 Call Deposit	2,715	513	967	448	552	-81.10	88.34	23.22
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	89	112	1,282	452	533	25.95	1042.25	17.98
2 Commission/Fee Expense	16	42	63	16	22	162.17	51.43	35.93
3 Employees Expenses	4,354	4,341	5,225	1,978	2,362	-0.30	20.37	19.40
4 Office Operating Expenses	3,590	3,441	4,096	1,313	1,634	-4.15	19.05	24.47
5 Exchange Fluctuation Loss	6	1	1	(1)	(3)	-75.47	-51.89	339.70
5.1 Due to Change in Exchange Rates	5	1	1	(1)	(3)	-74.95	-44.06	339.70
5.2 Due to Foreign Currency Transactions	1	0	-	-	-	-78.28	-100.00	0.00
6 Non-Operatiing Expenses	3	11	30	26	33	256.13	166.94	24.92
7. Provision for Risk	3,878	5,678	3,329	2,804	2,826	46.42	-41.38	0.79
7.1 Loan loss Provision	3,807	5,636	3,301	2,804	2,826	48.05	-41.44	0.79
7.1.1 General Loan loss Provision	1,863	3,312	1,459	1,298	1,327	77.76	-55.97	2.25
7.1.1.1 Pass Loan Loss Provision	716	2,468	1,028	611	606	244.62	-58.36	-0.81
7.1.1.2 Watch List Provision	1,147	845	431	686	721	-26.39	-48.99	4.97
7.1.2 Special Loan Loss Provision	1,868	2,314	1,840	1,495	1,488	23.83	-20.46	-0.48
7.1.3 Additional Loan Loss Provision	75	10	2	12	12	-86.38	-82.35	0.00
7.2. Provision for Non-Banking Assets	66	42	10	-	-	-36.73	-76.01	0.00
7.3. Provision for Loss on Investment	0	0	2	-	-	-27.24	628.62	0.00
7.4. Provision for Loss of Other Assets	5	-	15	-	-	-100.00	0.00	0.00
8 Loan Written Off	4	14	36	1	5	272.70	150.56	239.42
9 Provision for Staff Bonus	473	828	987	244	318	75.10	19.22	30.41
10 Provision for Income Tax	1,627	2,486	3,010	784	1,019	52.83	21.09	29.98
11 Others	0	-	-	-	-	-100.00	0.00	0.00
12 Net Profit	3,804	5,935	6,970	1,865	2,421	56.04	17.44	29.80
TOTAL EXPENSES	43,362	46,806	60,939	26,022	31,940	7.94	30.20	22.74
Income								
1. Interest Income	39,332	38,436	55,444	24,139	29,928	-2.28	44.25	23.98
1.1. On Loans and Advance	36,071	36,443	51,703	22,290	27,798	1.03	41.87	24.71
1.2. On Investment	781	1,525	2,732	1,357	1,608	95.21	79.15	18.51
1.2.1 Government Bonds	739	1,399	2,485	1,258	1,483	89.36	77.57	17.90
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	41	122	247	98	124	195.11	101.96	26.25
1.2.4 Deventure & Bonds	1	4	1	1	1	286.52	-77.28	22.98
1.3 Agency Balance	1	-	-	-	-	-100.00	0.00	0.00
1.4 On Call Deposit	2,413	348	606	253	274	-85.58	74.16	8.63
1.5 Others	67	119	403	240	248	78.91	238.16	3.01
2. Comission & Discount	915	1,273	1,051	268	325	39.02	-17.45	21.17
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	496	677	733	147	178	36.36	8.33	21.06
2.3 Others	419	596	317	121	147	42.17	-46.75	21.31
3 Income From Exchange Fluctuation	60	13	38	30	40	-79.13	201.05	32.96
3.1 Due to Change in Exchange Rate	26	(1)	1	6	10	-102.03	-276.30	73.21
3.2 Due to Foreign Currency Trans.	34	13	37	24	30	-61.19	181.46	23.06
4 Other Operating Income	1,504	2,257	1,684	490	579	50.12	-25.40	18.23
5 Non Operating Income	180	1,556	219	41	44	764.21	-85.95	6.06
6 Provision Written Back	1,353	3,211	2,407	764	800	137.39	-25.06	4.78
7 Recovery from Written off Loan	3	49	41	3	3	1364.12	-16.21	0.00
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	15	11	56	288	222	-25.97	419.56	-22.79
TOTAL INCOME	43,362	46,806	60,939	26,022	31,940	7.94	30.20	22.74

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July					Mid-Dec		
	2020	2021	2022	2022	2022	% Change		
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	7,345	5,905	8,067	3,715	4,638	-19.61	36.60	24.85
1.1 Deposit Liabilities	7,250	5,830	7,710	3,509	4,397	-19.58	32.24	25.30
1.1.1 Saving A/c	1,811	1,185	1,498	548	680	-34.58	26.43	24.10
1.1.2 Fixed A/c	4,777	4,476	6,033	2,869	3,602	-6.30	34.79	25.55
1.1.2.1 Upto 3 Months Fixed A/c	314	338	668	329	413	7.68	97.88	25.40
1.1.2.2 3 to 6 Months fixed A/c	400	581	714	312	386	45.37	22.89	23.60
1.1.2.3 6 Months to 1 Year Fixed A/c	2,650	1,903	2,827	1,112	1,380	-28.19	48.59	24.13
1.1.2.4 Above 1 Year	1,414	1,654	1,823	1,115	1,423	17.02	10.23	27.55
1.1.3 Call Deposit	662	170	179	93	116	-74.38	5.49	24.89
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	96	75	357	205	241	-21.92	376.45	17.12
2 Commission/Fee Expense	1	-	1	0	0	-100.00	0.00	24.38
3 Employees Expenses	1,136	1,009	1,329	478	580	-11.23	31.82	21.22
4 Office Operating Expenses	990	868	1,143	365	441	-12.36	31.75	20.83
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-Operatiing Expenses	2	0	27	-	-	-85.43	10983.72	0.00
7. Provision for Risk	1,293	911	532	547	550	-29.52	-41.62	0.46
7.1 Loan loss Provision	1,229	911	528	547	550	-25.88	-42.01	0.46
7.1.1 General Loan loss Provision	471	381	298	295	232	-19.23	-21.72	-21.38
7.1.1.1 Pass Loan Loss Provision	55	252	221	110	23	358.80	-12.28	-78.86
7.1.1.2 Watch List Provision	416	129	77	185	209	-69.01	-40.13	13.00
7.1.2 Special Loan Loss Provision	694	394	228	205	271	-43.28	-42.01	31.98
7.1.3 Additional Loan Loss Provision	64	137	2	47	47	114.82	-98.56	0.00
7.2. Provision for Non-Banking Assets	58	-	3	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	0	-	0	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	5	-	-	-	-	-100.00	0.00	0.00
8 Loan Written Off	22	92	81	16	16	308.77	-11.01	2.16
9 Provision for Staff Bonus	109	264	106	38	50	142.33	-59.94	30.33
10 Provision for Income Tax	298	834	460	165	182	179.80	-44.84	10.34
11 Others	3	-	0	0	0	-100.00	0.00	0.00
12 Net Profit	770	1,996	1,666	402	452	159.33	-16.56	12.25
TOTAL EXPENSES	11,969	11,879	13,413	5,727	6,908	-0.75	12.91	20.63
Income								
1. Interest Income	10,138	8,379	11,517	5,118	6,211	-17.34	37.44	21.36
1.1. On Loans and Advance	8,861	7,645	10,253	4,569	5,564	-13.72	34.11	21.78
1.2. On Investment	279	554	988	450	540	98.59	78.49	20.05
1.2.1 Government Bonds	184	427	826	328	386	131.97	93.47	17.83
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	67	69	95	41	50	3.64	38.34	23.89
1.2.4 Deventure & Bonds	28	58	67	81	103	104.85	15.64	27.14
1.3 Agency Balance	-	-	3	-	-	0.00	0.00	0.00
1.4 On Call Deposit	919	155	181	73	81	-83.13	16.89	10.87
1.5 Others	79	25	91	26	26	-67.95	256.77	0.44
2. Comission & Discount	61	196	281	45	59	221.90	42.85	30.86
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	21	140	184	29	36	559.38	31.50	25.30
2.3 Others	40	56	96	16	23	41.30	71.21	40.94
3 Income From Exchange Fluctuation	0	-	-	-	-	-100.00	0.00	0.00
3.1 Due to Change in Exchange Rate	0	-	-	-	-	-100.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	584	1,542	496	133	164	164.08	-67.84	23.07
5 Non Operating Income	314	719	278	34	40	129.12	-61.29	16.03
6 Provision Written Back	792	1,027	825	190	260	29.81	-19.70	37.10
7 Recovery from Written off Loan	15	4	16	5	5	-70.13	264.86	0.00
8 Income from Extra Ordinary Expenses	2	3	-	-	0	51.06	-100.00	0.00
9 Net Loss	64	8	-	202	169	-87.39	-100.00	-16.03
TOTAL INCOME	11,969	11,879	13,413	5,727	6,908	-0.75	12.91	20.63

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

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	189,981	273,901	336,187	346,125	350,116	44.17	22.74	1.15
Fishery Related	5,490	8,956	13,234	13,687	13,707	63.13	47.76	0.15
Mining Related	6,454	8,685	8,789	9,892	10,145	34.58	1.20	2.56
Agriculture, Forestry & Beverage Production Related	563,969	686,582	733,900	779,985	776,511	21.74	6.89	-0.45
Construction	347,420	414,030	190,196	194,907	196,886	19.17	-54.06	1.02
Electricity, Gas and Water	161,972	207,797	246,839	257,734	261,089	28.29	18.79	1.30
Metal Products, Machinery & Electronic Equipment & Assemblage	46,073	62,562	72,472	75,609	75,250	35.79	15.84	-0.48
Transport, Communication and Public Utilities	97,603	97,505	100,909	98,651	98,746	-0.10	3.49	0.10
Wholesaler & Retailer	662,828	837,582	947,619	967,861	971,291	26.36	13.14	0.35
Finance, Insurance and Real Estate	252,638	337,170	375,243	368,542	365,141	33.46	11.29	-0.92
Hotel or Restaurant	148,657	183,908	200,494	206,398	205,646	23.71	9.02	-0.36
Other Services	150,620	177,036	192,913	202,029	203,174	17.54	8.97	0.57
Consumption Loans	158,624	233,767	867,483	891,894	885,955	47.37	271.09	-0.67
Local Government	1,583	1,539	1,125	1,125	1,125	-2.79	-26.88	0.00
Others	472,099	641,727	421,635	353,496	356,305	35.93	-34.30	0.79
TOTAL	3,266,012	4,172,747	4,709,039	4,767,935	4,771,086	27.76	12.85	0.07
Productwise								
Term Loan	718,480	932,079	1,196,841	1,255,602	1,268,978	29.73	28.41	1.07
Overdraft	488,596	634,300	718,773	788,273	786,642	29.82	13.32	-0.21
Trust Receipt Loan / Import Loan	138,316	205,638	78,432	82,009	78,556	48.67	-61.86	-4.21
Demand & Other Working Capital Loan	702,115	880,234	1,014,048	1,050,231	1,051,951	25.37	15.20	0.16
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	252,542	298,258	337,799	345,788	346,051	18.10	13.26	0.08
Real Estate Loan	163,480	183,538	228,255	221,941	222,962	12.27	24.36	0.46
Margin Nature Loan	50,410	106,282	80,508	75,961	75,092	110.84	-24.25	-1.14
Hire Purchase Loan	174,058	160,657	157,162	151,921	149,338	-7.70	-2.18	-1.70
Deprived Sector Loan	201,610	293,414	335,623	332,494	331,647	45.54	14.39	-0.25
Bills Purchased	3,304	4,403	3,130	2,829	2,674	33.28	-28.92	-5.48
Other Product	373,101	473,944	558,470	460,887	457,195	27.03	17.83	-0.80
Total	3,266,012	4,172,747	4,709,039	4,767,935	4,771,086	27.76	12.85	0.07
Collateral wise								
Gold and Silver	38,427	43,111	52,782	50,603	51,092	12.19	22.43	0.97
Government Securities	465	678	783	4,002	5,006	45.85	15.48	25.08
Non Governmental Securities	39,776	87,213	61,272	58,761	59,080	119.26	-29.74	0.54
Fixed Deposit Receipts	20,041	29,313	64,221	48,240	46,825	46.27	119.08	-2.93
Own	19,704	29,081	64,006	48,004	46,533	47.59	120.09	-3.07
Other Licences Institutions	336	232	215	236	292	-31.05	-7.34	23.68
Collateral of Properties	2,913,947	3,647,609	4,116,123	4,183,813	4,191,660	25.18	12.84	0.19
Fixed Assets	2,489,020	3,118,968	3,538,076	3,599,270	3,605,565	25.31	13.44	0.17
Current Assets	424,927	528,641	578,047	584,543	586,095	24.41	9.35	0.27
Against security of Bill	33,694	47,628	19,623	18,334	18,766	41.35	-58.80	2.36
Domestic Bills	720	556	880	459	426	-22.76	58.24	-7.12
Foreign Bills	32,974	47,072	18,744	17,875	18,340	42.75	-60.18	2.60
Against Guarantee	110,038	181,603	195,088	184,008	181,028	65.04	7.43	-1.62
Government Guarantee	2,666	2,597	2,307	2,253	2,368	-2.61	-11.17	5.11
Institutional Guarantee	80,995	135,679	136,841	133,018	129,764	67.52	0.86	-2.45
Personal Guarantee	9,330	26,424	37,037	34,238	34,465	183.23	40.16	0.66
Collective Guarantee	8,340	8,130	7,418	7,013	6,919	-2.51	-8.76	-1.34
International Rated Foreign Bank's Guarantee	1,901	1,783	1,509	650	652	-6.20	-15.36	0.22
Other Guarantee	6,806	6,990	9,977	6,836	6,861	2.70	42.74	0.37
Credit Card	1,748	2,152	3,521	3,933	4,286	23.15	63.61	8.96
Others	107,877	133,439	195,625	216,240	213,343	23.70	46.60	-1.34
Total	3,266,012	4,172,747	4,709,039	4,767,935	4,771,086	27.76	12.85	0.07

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	166,856	242,235	299,987	307,957	311,818	45.18	23.84	1.25
Fishery Related	4,751	7,816	11,666	12,071	12,072	64.51	49.25	0.00
Mining Related	6,218	8,258	8,386	9,518	9,772	32.81	1.55	2.66
Agriculture, Forestry & Beverage Production Related	540,111	661,515	703,432	746,718	742,709	22.48	6.34	-0.54
Construction	295,117	355,404	154,723	157,476	159,161	20.43	-56.47	1.07
Electricity, Gas and Water	156,730	202,483	239,756	250,171	253,371	29.19	18.41	1.28
Metal Products, Machinery & Electronic Equipment & Assemblage	42,906	59,823	69,958	72,974	72,626	39.43	16.94	-0.48
Transport, Communication and Public Utilities	75,379	78,828	82,970	81,368	81,749	4.58	5.25	0.47
Wholesaler & Retailer	605,155	763,650	866,464	882,633	885,510	26.19	13.46	0.33
Finance, Insurance and Real Estate	222,515	287,621	315,353	308,024	305,183	29.26	9.64	-0.92
Hotel or Restaurant	133,795	164,941	175,638	178,888	178,036	23.28	6.49	-0.48
Other Services	137,370	163,684	177,350	183,986	185,288	19.16	8.35	0.71
Consumption Loans	137,969	205,358	757,464	761,249	755,023	48.84	268.85	-0.82
Local Government	1,539	1,492	1,081	1,081	1,081	-3.04	-27.54	0.00
Others	377,177	513,833	311,215	267,462	270,395	36.23	-39.43	1.10
TOTAL	2,903,588	3,716,941	4,175,443	4,221,578	4,223,793	28.01	12.34	0.05
Productwise								
Term Loan	623,349	800,512	1,048,407	1,098,570	1,110,150	28.42	30.97	1.05
Overdraft	421,257	548,651	619,856	687,256	686,753	30.24	12.98	-0.07
Trust Receipt Loan / Import Loan	138,308	205,627	78,389	81,988	78,534	48.67	-61.88	-4.21
Demand & Other Working Capital Loan	684,538	856,327	989,680	1,025,444	1,026,923	25.10	15.57	0.14
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	208,419	248,988	279,106	282,651	282,262	19.47	12.10	-0.14
Real Estate Loan	141,435	159,139	199,641	191,652	191,824	12.52	25.45	0.09
Margin Nature Loan	41,345	90,921	64,819	59,912	58,766	119.91	-28.71	-1.91
Hire Purchase Loan	144,991	134,893	131,340	127,230	124,946	-6.96	-2.63	-1.79
Deprived Sector Loan	169,090	239,728	279,646	276,599	277,105	0.00	0.00	0.18
Bills Purchased	3,304	4,403	3,130	2,829	2,674	33.28	-28.92	-5.48
Other Product	327,553	427,751	481,430	387,445	383,856	30.59	12.55	-0.93
Total	2,903,588	3,716,941	4,175,443	4,221,578	4,223,793	28.01	12.34	0.05
Collateral wise								
Gold and Silver	34,208	38,492	47,816	45,492	46,053	12.52	24.23	1.23
Government Securities	445	670	722	3,962	4,974	50.59	7.70	25.56
Non Governmental Securities	31,998	73,593	47,841	44,930	44,991	130.00	-34.99	0.14
Fixed Deposit Receipts	16,803	24,777	49,275	38,807	37,439	47.45	98.87	-3.53
Own	16,467	24,545	49,060	38,572	37,147	49.06	99.88	-3.69
Other Licences Institutions	336	232	215	236	292	-31.05	-7.34	23.68
Collateral of Properties	2,598,788	3,269,848	3,673,792	3,724,178	3,730,166	25.82	12.35	0.16
Fixed Assets	2,174,097	2,741,246	3,095,794	3,139,682	3,144,116	26.09	12.93	0.14
Current Assets	424,691	528,603	577,997	584,496	586,050	24.47	9.34	0.27
Against security of Bill	33,694	47,626	19,623	18,334	18,766	41.35	-58.80	2.36
Domestic Bills	720	555	880	459	426	-22.94	58.60	-7.12
Foreign Bills	32,974	47,072	18,744	17,875	18,340	42.75	-60.18	2.60
Against Guarantee	87,681	130,550	142,452	131,672	129,685	48.89	9.12	-1.51
Government Guarantee	2,196	2,523	2,237	2,187	2,302	14.91	-11.32	5.27
Institutional Guarantee	69,941	105,184	106,032	100,823	98,213	50.39	0.81	-2.59
Personal Guarantee	6,704	12,905	21,700	20,076	20,579	92.49	68.15	2.51
Collective Guarantee	398	1,299	1,103	1,201	1,176	226.82	-15.14	-2.08
International Rated Foreign Bank's Guarantee	1,698	1,783	1,509	650	652	5.05	-15.36	0.22
Other Guarantee	6,744	6,855	9,870	6,735	6,763	1.65	43.98	0.43
Credit Card	1,748	2,152	3,521	3,933	4,286	23.15	63.61	8.96
Others	98,224	129,231	190,401	210,270	207,433	31.57	47.33	-1.35
Total	2,903,588	3,716,941	4,175,443	4,221,578	4,223,793	28.01	12.34	0.05

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	18,518	26,987	29,913	31,584	31,694	45.74	10.84	0.35
Fishery Related	677	1,008	1,341	1,378	1,383	48.90	32.98	0.41
Mining Related	178	364	302	276	275	104.18	-16.93	-0.24
Agriculture, Forestry & Beverage Production Related	20,325	21,688	26,206	28,955	29,528	6.71	20.83	1.98
Construction	42,472	49,017	31,622	33,579	33,881	15.41	-35.49	0.90
Electricity, Gas and Water	4,891	5,116	6,488	6,789	6,915	4.60	26.83	1.86
Metal Products, Machinery & Electronic Equipment & Assemblage	2,150	2,141	1,751	1,853	1,841	-0.42	-18.23	-0.63
Transport, Communication and Public Utilities	17,516	15,054	13,921	13,453	13,225	-14.06	-7.53	-1.69
Wholesaler & Retailer	46,826	61,627	68,458	72,212	72,438	31.61	11.09	0.31
Finance, Insurance and Real Estate	21,802	39,227	47,742	48,905	48,433	79.93	21.71	-0.97
Hotel or Restaurant	11,734	15,863	20,443	23,011	23,079	35.19	28.87	0.29
Other Services	11,219	11,586	13,088	15,451	15,326	3.27	12.97	-0.81
Consumption Loans	15,664	23,284	81,687	102,975	103,007	48.65	250.82	0.03
Local Government	11	11	8	8	8	-0.30	-25.26	0.00
Others	73,157	110,457	98,812	74,367	74,493	50.99	-10.54	0.17
TOTAL	287,140	383,430	441,783	454,796	455,526	33.53	15.22	0.16
Productwise								
Term Loan	80,772	115,573	130,209	138,372	140,070	43.09	12.66	1.23
Overdraft	60,457	78,746	87,233	89,952	88,835	30.25	10.78	-1.24
Trust Receipt Loan / Import Loan	8	10	43	-	-	23.61	310.67	0.00
Demand & Other Working Capital Loan	11,989	17,949	17,812	18,545	18,684	49.71	-0.76	0.75
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	35,073	41,221	48,705	52,235	52,699	17.53	18.15	0.89
Real Estate Loan	14,628	17,446	18,717	20,238	21,197	19.26	7.28	4.74
Margin Nature Loan	6,446	12,528	11,773	12,204	12,493	94.36	-6.02	2.37
Hire Purchase Loan	23,215	21,804	21,814	20,704	20,379	-6.08	0.04	-1.57
Deprived Sector Loan	26,851	47,111	49,167	49,615	48,382	0.00	0.00	-2.49
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	27,699	31,041	56,310	52,930	52,786	12.07	81.41	-0.27
Total	287,140	383,430	441,783	454,796	455,526	33.53	15.22	0.16
Collateral wise								
Gold and Silver	3,254	3,721	3,982	4,118	4,050	14.35	7.01	-1.64
Government Securities	-	3	6	7	5	0.00	110.93	-25.75
Non Governmental Securities	6,341	11,972	10,741	11,150	11,390	88.79	-10.28	2.16
Fixed Deposit Receipts	2,395	3,688	12,219	7,557	7,643	53.95	231.36	1.15
Own	2,395	3,688	12,219	7,557	7,643	53.95	231.36	1.15
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	257,303	319,268	367,503	383,509	384,908	24.08	15.11	0.36
Fixed Assets	257,300	319,252	367,493	383,500	384,900	24.08	15.11	0.36
Current Assets	3	16	9	9	8	401.57	-40.20	-8.85
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	1	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	17,425	43,691	45,678	46,002	45,115	150.74	4.55	-1.93
Government Guarantee	31	34	29	26	26	9.04	-13.23	-0.54
Institutional Guarantee	7,455	24,143	25,284	27,251	26,727	223.86	4.73	-1.92
Personal Guarantee	1,995	12,644	13,999	12,867	12,577	533.92	10.71	-2.26
Collective Guarantee	7,942	6,831	6,314	5,811	5,743	-13.99	-7.56	-1.18
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	2	40	51	46	42	1650.11	29.44	-7.09
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	421	1,086	1,654	2,454	2,414	158.10	52.27	-1.64
Total	287,140	383,430	441,783	454,796	455,526	33.53	15.22	0.16

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,608	4,679	6,287	6,584	6,605	1.55	34.37	0.32
Fishery Related	62	132	227	238	252	113.16	72.67	5.82
Mining Related	58	64	101	98	98	10.30	59.21	-0.10
Agriculture, Forestry & Beverage								
Production Related	3,533	3,379	4,263	4,312	4,275	-4.37	26.16	-0.87
Construction	9,830	9,609	3,851	3,851	3,844	-2.25	-59.92	-0.18
Electricity, Gas and Water	352	198	595	773	802	-43.78	200.62	3.75
Metal Products, Machinery & Electronic								
Equipment & Assemblage	1,016	598	762	782	783	-41.17	27.53	0.04
Transport, Communication and Public								
Utilities	4,708	3,623	4,018	3,829	3,772	-23.05	10.90	-1.51
Wholesaler & Retailer	10,847	12,305	12,697	13,017	13,343	13.45	3.18	2.51
Finance, Insurance and Real Estate	8,322	10,322	12,149	11,613	11,526	24.03	17.70	-0.75
Hotel or Restaurant	3,128	3,104	4,413	4,499	4,531	-0.76	42.15	0.69
Other Services	2,032	1,766	2,475	2,592	2,560	-13.07	40.12	-1.25
Consumption Loans	4,991	5,125	28,332	27,670	27,925	2.68	452.83	0.92
Local Government	33	36	36	36	36	7.85	0.00	0.00
Others	21,765	17,438	11,608	11,666	11,416	-19.88	-33.43	-2.14
TOTAL	75,284	72,376	91,813	91,562	91,767	-3.86	26.85	0.22
Productwise								
Term Loan	14,359	15,994	18,225	18,660	18,758	11.39	13.95	0.53
Overdraft	6,881	6,903	11,684	11,065	11,054	0.31	69.26	-0.10
Trust Receipt Loan / Import Loan	-	-	-	20	21	0.00	0.00	4.85
Demand & Other Working Capital Loan	5,588	5,957	6,555	6,242	6,344	6.61	10.03	1.63
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	9,051	8,048	9,988	10,902	11,091	-11.07	24.11	1.73
Real Estate Loan	7,418	6,953	9,897	10,051	9,940	-6.26	42.33	-1.10
Margin Nature Loan	2,619	2,833	3,915	3,845	3,833	8.15	38.23	-0.31
Hire Purchase Loan	5,851	3,960	4,007	3,987	4,012	-32.32	1.19	0.65
Deprived Sector Loan	5,669	6,575	6,811	6,279	6,160	0.00	0.00	-1.91
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,849	15,153	20,730	20,512	20,553	-15.11	36.80	0.20
Total	75,284	72,376	91,813	91,562	91,767	-3.86	26.85	0.22
Collateral wise								
Gold and Silver	965	898	983	993	989	-6.90	9.41	-0.44
Government Securities	20	5	55	34	27	-76.37	1074.45	-19.83
Non Governmental Securities	1,437	1,648	2,690	2,682	2,699	14.70	63.21	0.66
Fixed Deposit Receipts	842	849	2,727	1,876	1,742	0.84	221.27	-7.12
Own	842	849	2,727	1,876	1,742	0.84	221.27	-7.12
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	57,856	58,493	74,829	76,126	76,586	1.10	27.93	0.60
Fixed Assets	57,624	58,471	74,789	76,088	76,549	1.47	27.91	0.61
Current Assets	233	22	40	38	38	-90.53	81.94	-1.17
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	4,933	7,362	6,959	6,335	6,228	49.25	-5.47	-1.69
Government Guarantee	440	40	40	40	40	-90.95	0.00	0.00
Institutional Guarantee	3,599	6,352	5,525	4,944	4,824	76.50	-13.02	-2.43
Personal Guarantee	631	875	1,338	1,295	1,308	38.68	52.98	1.03
Collective Guarantee	-	0	1	1	1	0.00	129.51	-0.60
International Rated Foreign Bank's								
Guarantee	204	-	-	-	-	-100.00	0.00	0.00
Other Guarantee	60	95	55	56	55	59.30	-41.51	-0.68
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	9,232	3,122	3,571	3,517	3,496	-66.19	14.39	-0.61
Total	75,284	72,376	91,813	91,562	91,767	-3.86	26.85	0.22

S.N.	BFI Name	NBL	RBB	INABIL	INBL	SCBNL	FBL	NSBI	EBL	BOK	NCC	NIC	MBL	Kumari
Liabilities														
1	CAPITAL FUND	31,177.68	33,483.88	53,877.65	33,786.87	16,648.48	21,916.26	16,976.72	22,711.14	16,691.81	15,617.01	27,486.20	15,339.95	18,774.55
	a. Paid-up Capital	14,405.90	13,940.36	22,832.91	18,307.54	9,429.45	12,968.73	9,825.85	9,467.34	11,261.43	11,514.68	11,564.01	10,257.16	14,711.18
	b. Calls in Advance	-	1,000.00	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	6,431.57	11,215.97	13,093.16	7,528.12	4,784.01	4,853.96	3,387.04	5,335.92	3,703.66	2,478.31	3,734.01	2,550.48	3,121.41
	e. Share Premium	-	-	0.18	-	-	-	-	238.47	-	-	-	30.88	88.80
	f. Retained Earning	2,234.80	1,628.57	3,530.31	1,307.67	1,340.52	3,257.65	1,454.16	1,883.12	2.69	1.42	1,734.41	1,514.11	33.67
	g. Others Reserves Fund	8,105.40	5,698.98	14,421.09	6,643.55	1,094.51	835.91	2,309.67	5,786.29	1,724.02	1,622.61	10,453.78	987.32	819.48
2	BORROWINGS	10,183.85	8,842.46	10,256.81	11,134.50	2,673.00	7,393.35	10,173.45	13,024.25	9,432.39	8,598.46	15,742.57	18,428.31	9,900.34
	a. NRB	5,634.89	6,282.46	4,049.71	1,109.23	23.20	1,927.90	1,175.36	2,553.62	3,376.37	2,175.96	4,990.31	4,286.34	1,145.59
	b. Interbank Borrowing	-	-	-	66.77	-	400.00	-	4,500.00	-	2,100.00	-	7,579.75	2,754.75
	c. Foreign Banks and Fin. Ins.	-	-	-	3,958.50	2,649.80	-	3,972.00	2,645.00	3,360.42	1,322.50	-	1,319.50	-
	d. Other Financial Ins.	1,054.40	60.00	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	3,494.56	2,500.00	6,207.11	6,000.00	-	5,065.45	5,026.09	3,325.63	2,695.60	3,000.00	10,752.26	5,242.72	6,000.00
3	DEPOSITS	205,401.15	277,162.79	345,612.52	194,036.33	116,543.59	177,727.43	131,403.80	176,599.63	112,706.48	125,978.79	303,961.71	146,817.51	176,541.92
	a. Current	35,029.40	58,295.65	30,261.41	18,239.34	31,204.93	14,424.95	7,199.57	12,524.67	6,639.34	6,954.27	39,500.36	7,528.68	7,585.44
	Domestic	34,752.18	58,199.62	26,032.00	14,498.64	16,521.45	11,251.58	6,862.19	11,882.56	6,231.91	6,903.58	39,234.59	7,407.54	7,459.18
	Foreign	277.22	96.03	4,229.41	3,740.70	14,683.48	3,173.37	337.38	642.10	407.43	50.69	265.77	121.15	126.27
	b. Savings	66,284.30	113,392.77	89,337.86	46,335.41	32,228.32	40,408.19	36,739.11	49,817.51	25,528.28	24,888.49	77,588.31	38,646.94	33,505.83
	Domestic	66,268.99	113,372.86	86,168.85	45,105.80	28,807.91	39,225.73	36,533.79	49,712.71	25,338.75	24,871.14	77,526.16	38,571.15	33,296.03
	Foreign	15.32	19.91	3,169.01	1,229.61	3,420.40	1,182.46	205.31	104.80	189.53	17.35	62.14	75.79	209.82
	c. Fixed	89,379.94	88,409.38	200,277.80	107,164.98	42,849.45	110,334.22	78,524.41	99,913.78	72,232.26	83,607.76	171,546.45	90,760.70	121,342.66
	Domestic	89,360.17	88,380.46	196,800.21	105,183.81	40,190.29	103,351.69	78,483.37	97,495.36	72,190.15	80,626.03	171,437.07	85,606.48	118,195.18
	Foreign	19.77	28.92	3,477.60	1,981.18	2,659.16	6,982.53	41.04	2,418.42	42.11	2,981.73	109.39	5,154.22	3,147.48
	d. Call Deposits	13,241.15	15,612.41	20,681.19	17,270.03	8,015.80	8,939.19	5,901.74	11,380.17	6,793.31	8,738.15	15,020.88	7,635.41	12,733.98
	Domestic	13,240.80	15,422.05	19,158.50	13,578.02	4,128.32	6,561.23	3,235.90	10,645.30	6,685.98	8,635.92	14,804.66	7,323.27	12,281.90
	Foreign	0.35	190.36	1,522.70	3,692.01	3,887.48	2,377.96	2,665.83	734.87	107.33	102.23	216.22	312.14	452.08
	e. Others	1,466.35	1,452.58	5,054.25	5,026.56	2,245.10	3,620.88	3,038.97	2,963.50	1,513.30	1,790.11	305.71	2,245.77	1,373.98
	Domestic	1,289.86	1,452.58	5,030.67	4,103.19	2,019.59	2,924.51	2,159.61	2,962.90	994.30	1,788.86	297.94	2,236.75	1,373.98
	Foreign	176.49	-	23.58	923.37	225.50	696.36	879.36	0.60	519.00	1.25	7.77	9.02	-
4	Bills Payable	19.60	714.77	188.08	-	133.77	13.82	260.50	4.88	43.73	12.83	49.80	394.00	14.57
5	Other Liabilities	20,383.39	26,279.57	32,249.63	32,489.44	8,364.36	9,057.20	11,620.07	12,641.34	8,144.88	8,644.16	19,628.47	7,236.75	19,365.21
	1. Sundry Creditors	690.37	1,191.24	16,207.11	3,055.34	271.10	42.07	1,512.78	1,137.70	995.45	1,036.58	3,869.63	723.59	12,583.85
	2. Loan Loss Provision	4,857.90	7,040.34	8,345.65	5,831.81	1,864.67	4,606.45	2,578.99	2,524.65	2,761.03	3,929.51	4,782.63	2,589.55	3,854.69
	3. Interest Suspense a/c	-	10,346.91	3,201.53	1,184.51	34.41	-	389.74	-	-	-	-	118.94	-
	4. Others	14,835.11	7,701.09	4,495.34	22,417.79	6,194.19	4,408.68	7,138.56	8,978.99	4,388.40	3,678.06	10,976.21	3,804.67	2,926.66
6	Reconciliation A/c	-	272.19	-	0.08	-	20.99	82.50	(7.89)	-	-	-	-	-
7	Profit & Loss A/c	1,480.03	2,162.99	3,092.19	1,911.19	1,313.27	1,077.10	1,025.47	1,437.81	651.88	839.19	2,748.33	790.69	157.85
	TOTAL Liabilities	268,645.69	348,918.65	445,276.87	273,358.41	145,676.48	217,206.13	171,542.51	226,411.16	147,671.17	159,690.43	369,617.08	189,007.20	224,754.44
Assets														
1	LIQUID FUNDS	14,053.25	25,227.91	23,881.79	16,467.30	22,609.74	13,931.73	11,445.98	13,216.48	11,983.48	14,261.05	29,466.64	11,542.96	12,175.90
	a. Cash Balance	6,434.54	4,963.99	6,032.02	3,560.17	1,096.91	2,484.35	1,107.62	2,751.66	2,727.07	3,991.03	9,400.83	2,987.59	4,808.69
	Nepalese Notes & Coins	6,373.80	4,878.52	5,637.97	3,176.44	995.84	2,302.53	1,095.23	2,704.39	2,646.63	3,967.60	9,201.16	2,910.12	4,470.45
	Foreign Currency	60.74	85.48	394.05	383.73	101.07	181.83	12.39	47.27	80.43	23.43	199.67	77.47	338.24
	b. Bank Balance	568.71	12,954.76	13,099.76	12,907.14	5,868.29	11,447.38	6,869.48	9,664.83	7,154.90	10,270.02	15,465.81	8,555.37	7,367.21
	1. In Nepal Rastra Bank	-	11,125.33	10,294.32	9,851.80	4,089.35	7,311.46	4,943.74	7,307.63	5,586.97	6,221.79	12,807.82	6,907.24	6,343.70
	Domestic Currency	-	11,022.86	9,963.50	9,525.85	3,885.03	7,186.12	4,914.79	7,108.58	5,520.41	6,084.00	12,723.01	6,750.11	6,163.53
	Foreign Currency	-	102.47	330.81	325.95	204.33	125.35	28.95	199.05	66.55	137.79	84.81	157.13	180.17
	2. "A"Class Licensed Institution	97.88	747.75	199.71	1,253.04	18.68	-	291.46	270.60	246.97	2,331.28	1,564.96	413.27	451.84
	Domestic Currency	97.88	625.87	199.71	1,241.38	18.68	-	291.46	132.39	96.15	425.61	1,178.62	184.22	451.84
	Foreign Currency	-	121.88	-	11.65	-	-	-	138.21	150.81	1,905.67	386.34	229.05	-
	3. Other Financial Ins.	-	-	-	-	-	76.19	-	-	-	26.51	-	-	-
	4. In Foreign Banks	470.83	1,081.68	2,605.73	1,802.30	1,760.26	4,059.72	1,634.28	2,086.60	1,320.96	1,690.43	1,093.04	1,234.86	571.67
	c. Money at Call	7,050.00	7,309.15	4,750.00	-	15,644.55	-	3,468.88	800.00	2,101.51	-	4,600.00	-	-
	Domestic Currency	7,050.00	7,300.00	4,750.00	-	-	-	1,615.28	800.00	2,101.51	-	4,600.00	-	-
	Foreign Currency	-	9.15	-	-	15,644.55	-	1,853.60	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	32,997.07	54,872.44	51,238.32	28,613.32	9,402.59	22,049.14	23,914.72	35,203.85	17,017.30	12,562.58	37,391.60	24,910.34	24,633.01
	a. Govt. Securities	32,997.07	54,872.44	50,246.43	28,613.32	9,402.59	22,049.14	23,914.72	35,203.85	17,017.30	12,562.58	37,391.60	24,910.34	24,633.01
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	991.89	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	3,329.85	6,908.37	15,764.45	16,708.75	16,762.87	7,404.34	4,627.44	6,732.82	5,133.08	4,169.76	5,918.24	5,252.48	6,459.33
	a. Interbank Lending	-	-	-	-	4,813.00	-	-	-	-	3,359.75	-	-	-
	b. Non Residents	-	-	10,116.91	12,671.22	10,440.21	6,871.80	4,130.88	3,729.45	3,118.48	-	3,734.84	3,448.55	-

S.N.	BFI Name	lavami	SBL	ADB/NL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL	Century
Liabilities													
1	CAPITAL FUND	16,939.94	21,126.07	33,783.12	35,137.12	19,061.04	27,008.86	16,292.46	26,852.57	20,200.94	22,147.72	11,702.11	11,516.80
	a. Paid-up Capital	11,551.35	12,524.43	18,620.42	24,509.63	14,200.97	18,656.32	10,118.89	18,366.71	12,708.70	16,120.46	9,075.84	9,553.91
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	2,410.79	3,938.95	8,911.72	6,250.61	3,029.93	4,568.48	2,747.20	4,344.58	2,858.81	3,263.16	1,301.76	1,110.84
	e. Share Premium	-	-	-	-	-	-	-	-	-	207.85	-	-
	f. Retained Earning	804.24	259.15	4,132.61	3.00	51.37	1,738.85	(69.35)	2,090.67	1,634.14	1,255.89	818.90	827.88
	g. Others Reserves Fund	2,173.56	4,403.54	2,118.37	4,373.88	1,778.76	2,045.20	3,495.72	2,050.61	2,999.28	1,300.36	505.60	24.17
2	BORROWINGS	13,375.61	19,170.53	32,659.65	16,175.11	12,018.63	14,926.68	11,338.99	28,868.53	17,697.95	29,521.41	6,250.82	4,383.42
	a. NRB	2,595.31	4,680.67	7,170.32	7,775.12	1,870.25	2,509.66	3,266.28	5,438.72	3,797.05	9,004.17	2,866.50	2,183.42
	b. Interbank Borrowing	-	2,827.30	2,881.96	800.00	7,670.00	1,950.00	1,200.00	-	8,262.88	9,813.94	400.00	-
	c. Foreign Banks and Fin. Ins.	6,610.00	-	-	2,645.00	-	1,321.50	3,780.92	14,917.07	-	10,703.30	-	-
	d. Other Financial Ins.	-	-	2,138.33	456.29	-	-	-	600.80	-	-	-	-
	e. Bonds and Securities	4,170.30	11,662.56	20,469.04	4,498.70	2,478.37	9,145.52	3,991.79	7,911.94	5,638.02	-	2,984.31	2,200.00
3	DEPOSITS	145,040.51	204,434.11	167,638.54	292,018.66	158,137.40	162,881.88	132,271.78	188,005.51	175,579.16	157,580.80	95,638.21	94,568.57
	a. Current	7,886.54	11,423.71	20,244.99	16,774.50	6,642.06	6,598.20	9,012.53	9,635.87	14,715.63	8,767.42	3,687.97	4,054.22
	Domestic	7,121.86	10,876.93	20,107.17	16,310.82	6,405.26	6,448.33	7,085.38	9,132.08	14,386.75	8,389.65	3,610.01	3,981.33
	Foreign	764.68	546.78	137.82	463.68	236.80	149.87	1,927.15	503.79	328.88	377.77	74.95	72.88
	b. Savings	35,801.94	52,274.02	42,818.70	87,248.08	36,775.41	27,590.75	32,415.24	45,889.58	53,925.06	36,440.89	15,072.46	18,160.20
	Domestic	35,290.63	52,150.71	42,818.24	87,047.81	36,583.46	27,558.24	32,301.55	45,669.72	53,896.85	36,310.85	14,998.94	18,131.24
	Foreign	511.32	123.31	0.46	200.27	191.94	32.51	113.69	219.86	28.21	130.03	73.52	28.96
	c. Fixed	89,905.68	120,316.03	99,849.31	171,412.80	107,027.29	115,422.91	83,268.58	118,859.21	93,895.43	98,000.13	71,545.18	67,935.44
	Domestic	88,480.63	119,691.96	99,849.31	169,519.38	102,220.84	112,498.23	82,468.85	118,148.02	93,754.83	97,995.53	69,604.90	66,625.68
	Foreign	1,425.05	624.07	-	1,893.42	4,806.45	2,924.68	799.73	711.19	140.59	4.60	1,940.28	1,309.76
	d. Call Deposits	9,255.99	18,050.78	4,223.49	13,707.52	6,852.33	11,061.68	6,022.98	10,481.78	10,487.32	13,247.43	4,754.77	3,991.83
	Domestic	8,796.73	17,972.22	4,223.49	13,534.01	6,734.90	10,964.89	5,845.31	10,202.13	10,394.92	13,157.46	4,651.85	3,984.66
	Foreign	459.25	78.56	-	173.52	117.43	96.79	177.68	279.65	92.41	89.96	102.92	7.17
	e. Others	2,190.37	2,369.58	502.05	2,875.76	840.31	2,208.33	1,552.45	3,139.07	2,555.73	1,124.93	577.84	426.88
	Domestic	1,947.10	2,126.00	502.05	2,869.62	840.31	2,017.60	1,552.45	2,781.73	2,555.73	969.68	577.84	426.88
	Foreign	243.27	243.58	-	6.14	-	190.73	-	357.34	-	155.26	-	-
4	Bills Payable	10.76	-	-	28.32	204.65	235.99	5.78	23.71	1.05	184.36	10.85	54.50
5	Other Liabilities	11,637.70	22,612.10	36,133.08	20,863.22	10,257.53	13,633.88	11,895.93	29,050.17	21,771.12	9,515.21	10,923.25	7,452.49
	1. Sundry Creditors	2,249.34	4,920.19	7,668.11	944.49	12.02	297.64	1.63	81.19	10,593.92	127.83	4.62	559.50
	2. Loan Loss Provision	3,218.60	4,615.85	5,418.26	7,476.83	3,744.37	4,563.62	3,795.37	5,072.41	4,336.31	4,428.61	2,366.57	2,494.88
	3. Interest Suspense a/c	-	-	572.18	-	-	-	396.80	2,789.44	-	221.21	107.23	9.92
	4. Others	6,169.77	13,076.06	22,474.54	12,441.90	6,501.14	8,375.82	5,309.49	23,896.57	6,619.68	4,851.54	8,542.15	3,365.59
6	Reconciliation A/c	-	-	-	-	-	-	-	-	1.51	-	-	-
7	Profit & Loss A/c	875.56	1,025.38	467.48	2,325.52	897.93	1,694.52	597.68	1,694.94	-	1,032.17	633.84	556.02
	TOTAL Liabilities	187,880.08	268,368.19	270,681.87	366,547.95	200,577.17	220,381.80	172,402.62	274,495.43	235,251.72	219,981.68	125,159.07	118,531.80
Assets													
1	LIQUID FUNDS	9,663.44	13,946.73	13,612.42	20,587.52	17,024.79	15,131.91	10,534.20	18,066.12	20,928.51	27,812.70	7,540.52	7,267.50
	a. Cash Balance	2,242.57	3,900.67	4,219.96	5,269.99	5,564.92	3,026.17	3,066.12	5,850.37	5,404.34	3,052.30	1,391.78	2,780.81
	Nepalese Notes & Coins	2,173.72	3,579.77	4,197.36	5,161.99	5,463.46	2,962.21	3,013.55	5,550.58	5,215.92	2,989.34	1,344.15	2,760.37
	Foreign Currency	68.86	320.90	22.60	107.99	101.46	63.95	52.57	299.79	188.42	62.96	47.63	20.44
	b. Bank Balance	7,420.86	9,546.05	9,392.46	15,317.53	7,340.37	12,105.74	7,071.48	11,613.67	15,524.17	10,003.29	5,206.71	4,486.70
	1. In Nepal Rastra Bank	6,306.34	8,826.53	8,833.84	12,255.69	5,666.40	6,734.09	6,000.46	9,470.35	14,263.57	9,001.27	3,837.14	3,765.51
	Domestic Currency	6,032.06	8,742.75	8,823.78	12,097.81	5,607.11	6,678.61	5,895.68	8,425.44	14,220.67	8,929.69	3,774.68	3,736.33
	Foreign Currency	274.28	83.79	10.06	157.88	59.29	55.48	104.78	1,044.91	42.89	71.59	62.47	29.18
	2. "A" Class Licensed Institution	649.58	454.17	480.56	673.88	269.40	5,054.32	64.47	257.23	456.29	321.30	847.75	208.85
	Domestic Currency	429.11	124.62	438.96	291.41	110.03	252.52	64.28	257.23	400.61	309.95	124.59	171.76
	Foreign Currency	220.47	329.55	41.61	382.47	159.37	4,801.80	0.19	0.00	55.68	11.35	723.17	37.09
	3. Other Financial Ins.	-	-	-	-	-	-	1.34	2.14	20.79	-	-	6.31
	4. In Foreign Banks	464.94	265.35	78.05	2,387.96	1,404.57	317.34	1,005.21	1,883.95	783.53	680.72	521.82	506.03
	c. Money at Call	-	500.00	-	-	4,119.50	-	396.60	602.08	-	14,757.11	942.02	-
	Domestic Currency	-	500.00	-	-	-	-	-	-	-	-	400.00	-
	Foreign Currency	-	-	-	-	4,119.50	-	396.60	602.08	-	14,757.11	542.02	-
2	INVESTMENT IN SECURITIES	13,167.06	39,363.61	33,293.67	42,123.03	23,734.68	25,160.08	20,984.55	26,134.09	32,658.57	24,226.01	17,386.82	13,622.82
	a. Govt. Securities	13,067.06	39,363.61	33,293.67	42,123.03	23,734.68	25,160.08	20,984.55	26,134.09	32,658.57	24,226.01	17,386.82	13,622.82
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	100.00	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	17,085.28	6,558.35	10,309.70	8,433.50	4,461.78	8,514.76	6,497.44	9,831.40	6,064.40	1,849.31	589.98	1,758.50
	a. Interbank Lending	4,450.37	-	4,700.00	1,110.90	-	-	-	4,212.00	-	16.70	-	684.66
	b. Non Residents	7,588.00	2,335.62	-	2,245.47	2,505.92	2,370.77	4,099.52	1,583.29	727.77	-	159.01	198.30
	c. Others	5,046.91	4,222.73	5,609.70	5,077.13	1,955.86	6,143.99	2,397.92	4,036.11	5,336.63	1,832.60	430.96	875.55
4	LOANS & ADVANCES (Including Bills Purchased)	138,841.54	184,267.22	177,886.67	272,817.43	140,405.25	155,644.33	122,525.33	188,544.43	156,404.44	151,755.98	87,094.05	86,241.39
	4.1 LOANS & ADVANCES	138,785.58	184,164.95	177,886.67	272,817.43	140,380.35	154,381.27	122,446.36	188,544.43	156,404.44	151,755.98	87,094.05	86,237.59
	a. Private Sector	132,950.09	178,034.12	177,883.69	262,490.53	137,439.91	146,836.66	119,700.35	181,711.10	156,404.44	149,048.50	82,573.3	

S.N.	BFI Name	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	Corporate
Liabilities												
1	CAPITAL FUND	16,909.26	6,979.70	157.07	577.00	4,577.55	1,656.76	1,294.04	8,921.69	6,562.67	4,551.33	710.95
	a. Paid-up Capital	11,327.38	4,010.88	262.47	502.83	3,010.67	1,249.69	903.43	5,657.18	4,590.87	3,142.58	500.00
	b. Calls in Advance	-	-	3.78	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	2,861.10	1,123.00	108.17	13.24	505.12	242.71	235.72	955.25	968.27	569.84	70.10
	e. Share Premium	-	-	10.10	0.46	-	-	-	-	92.31	-	23.92
	f. Retained Earning	1,614.46	1,438.76	(234.18)	26.11	907.30	56.73	99.26	2,140.81	567.12	417.43	55.21
	g. Others Reserves Fund	1,106.32	407.05	6.72	34.35	154.46	107.62	55.63	168.44	344.09	421.49	61.71
2	BORROWINGS	16,840.67	1,245.40	-	-	1,411.79	263.29	-	5,191.27	1,783.71	2,184.40	-
	a. NRB	3,373.48	1,245.40	-	-	661.79	263.29	-	1,844.08	760.79	1,190.74	-
	b. Interbank Borrowing	92.58	-	-	-	-	-	-	2,000.00	-	-	-
	c. Foreign Banks and Fin. Ins.	3,967.50	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	97.19	22.92	-	-
	e. Bonds and Securities	9,407.12	-	-	-	750.00	-	-	1,250.00	1,000.00	993.66	-
3	DEPOSITS	159,282.64	47,608.77	554.71	4,387.19	51,662.69	12,227.63	6,131.69	108,778.51	72,011.92	50,956.31	1,060.18
	a. Current	9,246.14	668.36	10.85	114.03	514.14	187.97	106.64	1,417.78	787.87	431.70	24.24
	Domestic	8,800.72	666.17	10.85	114.03	514.14	187.97	106.64	1,417.78	787.87	431.70	24.24
	Foreign	445.42	2.19	-	-	-	-	-	0.00	-	-	-
	b. Savings	41,427.02	12,085.61	68.28	1,214.33	10,363.28	3,681.52	1,646.33	23,919.79	15,721.51	9,841.78	108.28
	Domestic	40,209.57	12,082.57	68.28	1,214.33	10,363.28	3,681.52	1,646.33	23,918.89	15,721.51	9,841.78	108.28
	Foreign	1,217.45	3.04	-	-	-	-	-	0.90	-	-	-
	c. Fixed	98,185.45	31,059.13	329.32	2,289.01	37,063.86	6,717.68	4,073.24	77,663.73	50,725.31	36,087.46	499.94
	Domestic	95,993.84	31,059.13	329.32	2,289.01	37,063.86	6,717.68	4,073.24	77,663.73	50,725.31	36,087.46	499.94
	Foreign	2,191.61	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	9,109.24	3,790.73	144.94	769.51	3,704.35	1,636.74	304.43	5,691.07	4,730.94	4,595.37	426.42
	Domestic	8,821.17	3,790.73	144.94	769.51	3,704.35	1,636.74	304.43	5,691.07	4,730.94	4,595.37	426.42
	Foreign	288.07	-	-	-	-	-	-	-	-	-	-
	e. Others	1,314.79	4.93	1.33	0.31	17.05	3.71	1.06	86.14	46.30	-	1.31
	Domestic	1,279.66	4.93	1.33	0.31	17.05	3.71	1.06	86.14	46.30	-	1.31
	Foreign	35.13	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	2.08	-	-	8.82	-	-	23.42	2.69	-	-
5	Other Liabilities	8,333.01	4,320.03	180.06	247.26	2,075.05	763.55	247.13	4,143.05	3,385.56	2,463.01	130.90
	1. Sundry Creditors	136.21	24.04	16.83	27.39	46.08	31.80	-	-	19.00	5.26	3.00
	2. Loan Loss Provision	2,785.48	1,332.93	18.87	100.43	982.68	508.98	120.11	1,539.19	1,487.08	1,460.49	42.81
	3. Interest Suspense a/c	-	1,217.79	18.39	-	-	-	-	-	-	-	65.91
	4. Others	5,411.31	1,745.26	125.97	119.44	1,046.29	222.77	127.03	2,603.86	1,879.48	997.26	19.19
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	1,043.97	263.81	-	19.80	173.25	-	40.53	563.35	373.30	-	12.74
	TOTAL Liabilities	202,409.54	60,419.79	891.84	5,231.24	59,909.16	14,911.22	7,713.40	127,621.28	84,119.85	60,155.05	1,914.77
Assets												
1	LIQUID FUNDS	9,695.60	6,184.51	143.57	1,547.37	4,897.78	1,635.04	498.93	9,234.47	6,942.00	5,996.89	706.87
	a. Cash Balance	2,442.45	599.11	17.31	90.56	520.67	316.94	79.07	1,736.93	934.16	715.68	7.20
	Nepalese Notes & Coins	2,316.50	590.10	17.31	90.56	520.16	316.94	79.07	1,685.32	901.68	713.15	7.20
	Foreign Currency	125.95	9.01	-	-	0.51	-	-	51.60	32.48	2.53	-
	b. Bank Balance	7,253.14	2,143.44	23.84	178.38	1,915.63	630.02	387.13	5,437.84	2,863.48	5,281.22	699.67
	1. In Nepal Rastra Bank	6,092.92	2,143.44	23.84	178.38	1,857.24	40.40	149.88	5,434.25	2,863.48	1,993.29	48.09
	Domestic Currency	5,994.09	2,143.44	23.84	178.38	1,850.09	40.40	149.88	5,430.05	2,863.48	1,993.07	48.09
	Foreign Currency	98.83	0.00	-	-	7.14	-	-	4.20	-	0.22	-
	2. "A"Class Licensed Institution	99.82	-	-	-	56.69	589.61	237.30	3.59	-	1,317.35	280.12
	Domestic Currency	87.11	-	-	-	34.24	589.61	237.30	-	-	1,299.32	280.12
	Foreign Currency	12.71	-	-	-	22.45	-	-	3.59	-	18.03	-
	3. Other Financial Ins.	-	-	-	-	-	-	(0.05)	-	-	1,970.58	371.45
	4. In Foreign Banks	1,060.40	-	-	-	1.71	-	-	-	-	-	-
	c. Money at Call	-	3,441.96	102.41	1,278.43	2,461.48	688.08	32.72	2,059.70	3,144.36	-	-
	Domestic Currency	-	3,394.33	102.41	1,278.43	2,461.48	687.96	32.72	2,059.70	3,139.70	-	-
	Foreign Currency	-	47.63	-	-	-	0.13	-	-	4.66	-	-
2	INVESTMENT IN SECURITIES	29,596.00	5,929.60	16.53	-	7,033.00	1,666.59	1,790.83	17,933.23	9,382.41	5,727.38	-
	a. Govt. Securities	28,915.60	5,929.60	4.00	-	7,033.00	1,666.59	1,790.83	17,933.23	9,382.41	5,727.38	-
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	12.53	-	-	-	-	-	-	-	-
	e. Non Residents	680.41	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	4,879.59	2,038.95	6.09	-	662.56	216.91	24.80	1,279.78	666.89	556.24	-
	a. Interbank Lending	1,564.92	1,000.00	-	-	-	-	-	500.00	-	200.00	-
	b. Non Residents	1,349.95	-	-	-	-	-	-	-	-	-	-
	c. Others	1,964.72	1,038.95	6.09	-	662.56	216.91	24.80	779.78	666.89	356.24	-
4	LOANS & ADVANCES (Including Bills Purchased)	145,960.99	41,635.52	527.04	3,424.83	43,783.59	10,375.67	5,182.72	94,211.26	65,727.32	46,365.20	1,000.18
	4.1 LOANS & ADVANCES	145,960.99	41,635.52	527.04	3,424.83	43,783.59	10,375.67	5,182.72	94,211.26	65,727.32	46,365.20	1,000.18
	a. Private Sector	141,029.19	37,333.09	527.04	3,424.83	40,849.32	10,039.02	4,670.32	90,847.57	61,697.55	44,081.63	1,000.18
	b. Financial Institutions	4,893.73	4,302.43	-	-	2,930.93	336.65	512.40	3,363.69	4,029.77	2,283.57	-
	c. Government Organizations	38.07	-	-	-	3.34	-	-	-	-	-	-
	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	1,542.82	668.16	23.01	135.31	477.75	289.61	62.74	1,127.44	539.38	664.43	39.51
7	OTHER ASSETS	10,661.60	3,485.41	149.22	123.74	2,934.28	517.74	144.33	3,766.69	861.85	569.71	110.58
	a. Accrued Interest:	3,674.40	2,030.49	18.39	-	1,147.80	224.11	70.96	1,757.72	-	63.66	65.91
	Financial Institutions	2,467.15	-	8.48	-	-	156.20	19.35	771.27	-	-	23.87
	Government Enterprises	268.14	61.07	-	-	131.87	-	18.95	289.41	-	-	-
	Private Sector	939.11	1,969.42	9.91	-	1,015.94	67.91	32.66	697.04	-	63.66	42.04
	b. Staff Loans / Adv.	3,358.76	244.00	9.08	1.26	1,136.21	186.46	46.36	1,059.38	-	16.34	0.19
	c. Sundry Debtors	79.00	66.32	72.23	63.60	101.26	62.45	2.58	52.90	296.46	79.21	5.22
	d. Cash In Transit	-	-	-	-	-						

S.N.	BFI Name	Jyoti	Shine	LumbiniDB	Sindhu	Sarapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
Liabilities													
1	CAPITAL FUND	5,072.84	5,411.54	5,650.53	638.09	51.14	819.02	587.46	985.46	280.41	1,577.60	1,556.67	1,323.52
	a. Paid-up Capital	4,267.75	3,781.01	3,284.29	557.46	28.00	834.34	519.00	727.30	233.33	867.99	946.12	958.68
	b. Calls in Advance	-	-	-	-	-	-	-	48.36	-	-	-	-
	c. Proposed Bonus Share	-	529.34	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	608.56	839.52	807.09	48.27	4.97	64.65	35.37	229.82	242.96	413.24	205.82	245.64
	e. Share Premium	-	-	-	-	-	-	0.00	51.04	2.48	22.40	2.48	-
	f. Retained Earning	0.99	3.49	701.53	(30.81)	12.44	(104.15)	33.09	(282.55)	(2,024.05)	18.86	(62.68)	(16.67)
	g. Others Reserves Fund	195.53	258.18	857.62	63.17	5.73	24.18	(0.00)	211.49	1,825.68	255.11	464.94	135.88
2	BORROWINGS	4,173.03	1,412.53	3,327.56	20.00	-	64.62	-	-	-	-	1,847.75	980.00
	a. NRB	1,423.03	1,387.53	1,577.56	-	-	64.62	-	-	-	-	700.00	360.00
	b. Interbank Borrowing	1,250.00	-	1,750.00	-	-	-	-	-	-	-	900.00	620.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	25.00	-	20.00	-	-	-	-	-	-	-	-
	e. Bonds and Securities	1,500.00	-	-	-	-	-	-	-	-	-	247.75	-
3	DEPOSITS	56,860.78	48,049.10	45,907.30	4,654.67	777.99	4,600.99	3,310.08	1,605.25	478.62	7,888.27	11,498.63	6,396.30
	a. Current	768.79	545.01	626.59	197.86	39.06	108.13	37.94	325.16	-	84.82	11.97	-
	Domestic	768.38	545.01	626.58	197.86	39.06	108.13	37.94	322.98	-	84.82	11.97	-
	Foreign	0.40	-	0.01	-	-	-	-	302.19	-	-	-	-
	b. Savings	10,868.17	14,561.26	7,582.05	1,089.11	429.25	1,305.26	565.66	-	31.57	1,858.20	1,918.69	953.01
	Domestic	10,866.42	14,561.26	7,582.04	1,089.11	429.25	1,305.26	565.66	-	31.57	1,858.20	1,918.69	953.01
	Foreign	1.75	-	0.01	-	-	-	-	-	-	-	-	-
	c. Fixed	40,335.89	31,224.47	34,266.05	2,705.77	236.07	2,552.67	2,370.45	1,075.01	-	4,462.21	8,992.26	5,138.47
	Domestic	40,315.40	31,224.47	34,266.05	2,705.77	236.07	2,552.67	2,370.45	1,075.01	-	4,462.21	8,992.26	5,138.47
	Foreign	20.48	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	4,812.39	1,708.30	3,415.64	660.61	64.07	634.94	336.03	205.08	211.57	1,483.04	572.58	304.82
	Domestic	4,812.39	1,708.30	3,415.64	660.61	64.07	634.94	336.03	205.08	211.57	1,483.04	572.58	304.82
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	75.55	10.06	16.97	1.32	9.54	-	-	-	235.48	-	3.13	-
	Domestic	75.55	10.06	16.97	1.32	9.54	-	-	-	235.48	-	3.13	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	2.61	-	-	-	-	-	-	-	-	-
5	Other Liabilities	3,864.11	2,918.38	4,886.19	221.47	437.60	384.55	154.60	694.98	7,240.34	892.32	664.53	277.93
	1. Sundry Creditors	16.72	63.55	115.63	4.55	213.58	6.82	17.13	42.24	149.17	2.24	297.77	2.64
	2. Loan Loss Provision	1,313.54	834.93	1,327.19	87.32	21.23	-	88.51	209.21	2,214.33	535.94	333.32	130.33
	3. Interest Suspense a/c	-	1,008.82	1,364.95	-	2.68	121.09	14.56	405.57	4,801.06	179.20	-	6.71
	4. Others	2,533.85	1,011.08	2,078.43	129.60	200.11	256.64	34.39	37.96	75.78	174.95	33.44	138.25
6	Reconciliation A/c	0.00	-	-	-	-	(4.79)	-	-	0.05	-	-	-
7	Profit & Loss A/c	261.52	382.04	166.92	7.67	3.03	-	-	9.74	53.64	-	-	-
	TOTAL Liabilities	70,232.28	58,173.57	59,941.11	5,541.90	1,269.76	5,864.38	4,052.14	3,285.69	8,009.16	10,411.82	15,567.58	8,977.74
Assets													
1	LIQUID FUNDS	7,231.48	3,970.06	5,217.54	981.84	406.55	819.22	648.94	413.44	301.62	1,920.15	1,505.62	718.90
	a. Cash Balance	1,599.09	729.58	535.43	67.35	27.13	149.62	53.22	29.13	0.13	245.39	229.90	38.58
	Nepalese Notes & Coins	1,503.75	729.58	533.11	67.35	27.13	149.62	53.22	29.13	0.13	245.39	229.90	38.58
	Foreign Currency	95.33	-	2.32	-	-	-	-	-	-	-	-	-
	b. Bank Balance	2,275.04	1,982.21	4,682.11	167.48	76.72	191.33	595.73	86.99	33.22	307.74	980.65	541.54
	1. In Nepal Rastra Bank	2,228.96	1,975.02	2,129.71	105.03	-	191.01	151.68	86.99	0.07	307.74	980.65	541.11
	Domestic Currency	2,208.95	1,975.02	2,129.71	105.03	-	191.01	151.68	86.99	0.07	307.74	980.65	541.11
	Foreign Currency	20.01	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	46.09	7.16	1,457.78	62.44	67.12	0.32	70.44	-	0.31	-	-	0.41
	Domestic Currency	42.80	6.71	1,445.62	62.44	67.12	0.32	70.44	-	0.31	-	-	0.41
	Foreign Currency	3.28	0.45	12.16	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	0.03	1,094.63	-	9.61	-	373.61	-	32.84	-	-	0.02
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	3,357.35	1,258.26	-	747.02	302.69	478.26	-	297.33	268.27	1,367.03	295.06	138.78
	Domestic Currency	3,341.96	1,258.26	-	747.02	302.69	478.26	-	297.33	268.27	1,367.03	295.06	138.78
	Foreign Currency	15.39	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	6,148.90	7,373.55	6,701.94	-	-	278.97	165.85	526.22	1.00	500.00	2,945.18	2,306.43
	a. Govt. Securities	6,148.90	7,373.55	6,701.94	-	-	278.97	165.85	526.22	1.00	500.00	2,945.18	2,306.43
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,246.01	1,618.46	1,422.86	70.72	-	16.15	172.50	303.94	123.75	277.45	511.62	145.50
	a. Interbank Lending	-	1,350.00	-	-	-	-	150.00	200.00	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,246.01	268.46	1,422.86	70.72	-	16.15	22.50	103.94	123.75	277.45	511.62	145.50
4	LOANS & ADVANCES (Including Bills Purchased)	51,536.65	41,576.20	41,701.32	3,971.17	801.48	4,219.77	2,872.49	1,415.87	2,247.18	6,692.11	9,878.12	5,427.44
	4.1 LOANS & ADVANCES	51,536.65	41,576.20	41,701.32	3,971.17	801.48	4,219.77	2,872.49	1,415.87	2,247.18	6,692.11	9,878.12	5,427.44
	a. Private Sector	51,536.65	38,601.69	39,654.30	3,971.17	801.48	4,190.51	2,852.35	1,250.41	2,247.18	6,070.26	9,308.12	5,078.64
	b. Financial Institutions	-	2,974.51	2,047.02	-	-	29.26	20.14	165.46	-	621.86	570.00	348.80
	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	990.62	603.98	660.90	224.28	24.14	84.44	32.80	74.51	25.94	96.44	457.64	110.39
7	OTHER ASSETS	2,987.13	3,031.32	4,164.65	240.85	37.59	306.56	152.36	478.84	5,309.66	815.22	160.94	268.08
	a. Accrued Interest:	1,185.73	1,150.76	1,415.52	82.51	0.30	121.09	56.13	405.55	4,796.42	476.96	-	198.20
	Financial Institutions	-	-	913.33	-	-	-	-	28.75	-	222.89	-	65.40
	Government Enterprises	103.66	32.64	50.67	-	-	-	-	-	-	5.03	-	31.09
	Private Sector	1,082.07											

S.N.	BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Liabilities													
1	CAPITAL FUND	1,122.01	908.88	930.77	1,419.58	1,188.67	496.14	586.94	(355.43)	1,361.57	1,855.62	1,918.67	1,374.74
	a. Paid-up Capital	828.91	848.11	690.47	1,040.92	948.88	452.00	742.17	935.07	950.40	1,127.12	1,351.55	1,053.01
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	237.79	41.42	189.92	238.58	173.07	16.52	97.16	259.54	106.67	281.63	285.17	139.85
	e. Share Premium	3.03	-	-	-	0.44	-	19.97	2.61	-	-	-	1.14
	f. Retained Earning	(232.43)	(28.53)	35.19	44.54	(30.88)	8.29	(315.89)	(1,552.65)	160.86	272.78	28.52	119.42
	g. Others Reserves Fund	284.71	47.88	15.19	95.54	97.17	19.33	43.52	(0.00)	143.64	174.10	253.42	61.33
2	BORROWINGS	65.91	254.43	-	216.02	160.00	-	118.00	8.80	319.60	599.45	1,017.30	1,070.00
	a. NRB	65.91	254.43	-	216.02	160.00	-	118.00	-	169.60	400.00	317.30	600.00
	b. Interbank Borrowing	-	-	-	-	-	-	-	8.80	150.00	-	200.00	470.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	199.45	500.00	-
3	DEPOSITS	4,104.01	4,461.22	3,413.53	11,551.36	6,228.48	1,078.92	1,933.12	657.25	7,141.45	18,543.99	12,459.81	6,623.80
	a. Current	41.52	38.77	15.31	63.54	48.99	123.37	357.41	-	39.88	118.72	-	28.84
	Domestic	41.52	38.77	15.31	63.54	48.99	123.37	357.41	-	39.88	118.72	-	28.84
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	935.27	716.60	770.56	2,034.83	956.72	205.78	232.93	21.82	978.04	3,183.30	1,672.71	1,264.54
	Domestic	935.27	716.60	770.56	2,034.83	956.72	205.78	232.93	21.82	978.04	3,183.30	1,672.71	1,264.54
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	2,937.91	3,094.36	2,514.23	8,649.42	4,663.45	583.25	1,079.33	-	5,410.87	14,424.95	9,544.91	4,813.24
	Domestic	2,937.91	3,094.36	2,514.23	8,649.42	4,663.45	583.25	1,079.33	-	5,410.87	14,424.95	9,544.91	4,813.24
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	189.30	608.48	113.42	803.57	-	166.51	263.44	-	708.66	805.11	1,242.14	517.18
	Domestic	189.30	608.48	113.42	803.57	-	166.51	263.44	-	708.66	805.11	1,242.14	517.18
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	3.01	-	-	559.32	-	-	635.43	4.00	11.92	0.05	-
	Domestic	-	3.01	-	-	559.32	-	-	635.43	4.00	11.92	0.05	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	0.82	-	0.22	-	-	-	-	-	0.37	-	-
5	Other Liabilities	313.20	221.01	277.78	555.19	158.07	11.56	260.58	4,292.84	340.00	709.49	966.09	378.49
	1. Sundry Creditors	11.07	15.48	6.46	3.81	7.51	0.12	10.57	267.94	12.46	88.69	105.32	5.31
	2. Loan Loss Provision	114.35	53.02	-	290.12	-	-	158.82	1,173.99	126.66	269.17	369.88	177.27
	3. Interest Suspense a/c	-	60.94	177.90	30.59	-	-	11.05	2,801.46	-	-	134.42	90.50
	4. Others	187.79	91.56	93.42	230.68	150.57	11.44	80.13	49.45	200.89	351.62	356.47	105.40
6	Reconciliation A/c	-	(0.33)	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	-	17.88	26.55	23.62	2.51	-	106.94	-	64.23	-	0.28
	TOTAL Liabilities	5,605.13	5,846.02	4,639.96	13,768.93	7,758.84	1,589.13	2,898.63	4,710.40	9,162.62	21,773.15	16,361.86	9,447.31
Assets													
1	LIQUID FUNDS	665.87	704.59	1,446.25	1,804.06	617.16	406.12	580.39	585.57	692.32	1,360.07	1,424.86	616.10
	a. Cash Balance	73.52	82.50	30.91	154.46	73.93	12.49	39.16	0.42	73.06	259.54	249.62	58.68
	Nepalese Notes & Coins	73.52	82.50	30.91	154.46	73.93	12.49	39.16	0.42	73.06	259.54	249.62	58.68
	Foreign Currency	-	-	-	-	-	-	-	-	0.01	-	-	-
	b. Bank Balance	592.35	165.96	141.91	405.24	326.90	42.47	541.23	585.15	402.50	1,100.53	1,175.24	351.99
	1. In Nepal Rastra Bank	173.40	153.52	140.79	392.79	326.90	42.47	208.79	8.11	399.09	607.76	420.96	351.99
	Domestic Currency	173.40	153.52	140.79	392.79	326.90	42.47	208.79	8.11	399.09	607.76	420.96	351.99
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	175.16	12.42	1.11	12.45	-	-	125.51	570.02	3.38	407.41	150.89	-
	Domestic Currency	175.16	12.42	1.11	12.45	-	-	125.51	570.02	3.38	407.41	150.89	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	243.79	0.02	0.01	-	-	-	206.93	7.02	0.03	85.36	603.39	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	456.13	1,273.43	1,244.36	216.33	351.15	-	-	216.76	-	-	205.43
	Domestic Currency	-	456.13	1,273.43	1,244.36	216.33	351.15	-	-	216.76	-	-	205.43
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	625.00	710.45	-	970.80	1,326.60	51.41	210.26	-	1,471.98	4,741.93	2,301.37	2,274.89
	a. Govt. Securities	625.00	710.45	-	970.80	1,326.60	51.41	210.26	-	1,471.98	4,741.93	2,301.37	2,274.89
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	213.43	91.04	55.60	404.15	312.62	80.92	105.33	0.03	442.59	501.99	1.00	174.64
	a. Interbank Lending	-	-	-	300.00	-	-	-	-	-	100.00	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	213.43	91.04	55.60	104.15	312.62	80.92	105.33	0.03	442.59	401.99	1.00	174.64
4	LOANS & ADVANCES (Including Bills Purchased)	3,581.05	3,913.85	2,859.46	9,926.10	5,204.60	848.89	1,659.69	1,173.99	5,966.02	14,026.09	11,501.11	5,653.41
	4.1 LOANS & ADVANCES	3,581.05	3,913.85	2,859.46	9,926.10	5,204.60	848.89	1,659.69	1,173.99	5,966.02	14,026.09	11,501.11	5,653.41
	a. Private Sector	3,575.92	3,723.31	2,859.33	9,926.10	5,034.28	842.70	1,022.49	1,173.99	5,596.39	13,541.20	10,550.13	5,255.53
	b. Financial Institutions	5.13	190.54	0.13	-	170.32	6.19	637.19	-	369.63	484.89	950.98	397.87
	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	209.45	155.43	38.35	191.12	214.73	169.90	74.10	79.73	170.86	295.93	203.40	259.70
7	OTHER ASSETS	127.12	252.05	239.33	472.70	82.46	28.79	123.55	2,850.74	337.62	842.88	904.22	419.54
	a. Accrued Interest:	7.47	115.10	177.90	339.45	18.79	2.48	53.97	2,801.46	131.72	469.52	391.31	192.95
	Financial Institutions	-	-	-	-	-	-	21.05	2,801.46	36.72	379.87	105.84	66.17
	Government Enterprises	7.47	16.78	-	2.25	14.09	-	7.29	-	18.80	89.57	-	44.98
	Private Sector	-	98.32	177.90	337.19	4.70	2.48	25.63	-	76.20	0.08	285.46	81.80
	b. Staff Loans / Adv.	-	57.65	8.12	53.11	-	2.27						

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	5,917.77	7,125.58	11,113.36	6,283.41	2,477.44	6,370.47	4,535.23
1.1 On Deposit Liabilities	5,637.71	6,716.83	10,698.96	5,755.70	2,436.68	5,904.16	4,240.88
1.1.1 Saving Account	2,047.63	3,302.31	2,473.46	1,313.38	844.28	1,261.52	1,039.54
1.1.2 Fixed Account	3,336.81	3,226.37	7,975.51	4,264.64	1,541.69	4,509.98	3,121.72
1.1.2.1 Up to 3 months Fixed Account	330.82	-	1,196.33	129.39	-	-	125.10
1.1.2.2 3 to 6 months Fixed Account	399.42	-	1,595.10	-	238.85	-	99.70
1.1.2.3 6 months to 1 year Fixed Account	1,827.11	-	3,987.75	-	908.66	4,509.98	273.64
1.1.2.4 Above 1 year Fixed Account	779.46	3,226.37	1,196.33	4,135.25	394.18	-	2,623.28
1.1.3 Call Deposit	253.26	188.15	249.99	177.68	50.71	132.66	79.61
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	280.06	408.76	414.40	527.71	40.76	466.30	294.35
2. Commission Expense	24.03	68.94	211.90	155.48	52.69	-	33.32
3. Staff Expense	1,357.31	1,405.89	1,265.47	829.91	388.71	603.39	576.38
4. Office Operating Expenses	457.46	636.85	772.56	513.74	277.33	552.99	444.12
5. Foreign Exchange Loss	16.33	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	16.33	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.02	0.00	-	-
7. Provision for Risk	14.40	674.04	1,129.51	536.31	364.41	838.76	358.20
7.1 Loan loss Provision	14.40	674.04	1,128.36	536.31	364.41	838.76	342.72
7.1.1 General Loan loss Provision	14.40	177.63	-	361.89	334.40	-	251.37
7.1.1.1 Pass Loan Loss Provision	14.40	27.60	-	155.04	-	-	251.37
7.1.1.2 Watch List Provision	-	150.03	-	206.85	334.40	-	-
7.1.2 Special Loan Loss Provision	-	496.41	1,128.36	174.42	30.01	-	91.35
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	838.76	-
7.2. Provision for Non-Banking Assets	-	-	1.15	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	15.48
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	1.53	-	6.93	-	-
9. Provision for Staff Bonus	111.21	162.63	490.82	-	208.46	170.97	162.77
10. Provision for Income Tax	562.64	927.01	1,325.17	819.08	562.83	461.66	439.49
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,480.03	2,162.99	3,092.19	1,911.19	1,313.27	1,077.10	1,025.47
Total Expenses	9,941.17	13,163.94	19,402.49	11,049.14	5,652.07	10,075.34	7,574.97
Income							
1. Interest Income	9,220.41	12,211.98	17,593.42	9,739.63	4,840.50	9,465.46	6,763.06
1.1 On Loans and Advances	8,193.96	10,617.12	15,910.95	8,518.19	4,165.39	8,638.16	5,863.11
1.2 On Investment	534.82	1,564.94	1,362.35	1,067.18	284.65	688.94	671.67
1.2.1 Government Bonds	534.82	989.96	1,362.35	1,067.18	267.99	688.94	671.67
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	574.98	-	-	16.67	-	-
1.3 On Agency Balance	6.51	-	11.74	145.32	6.80	-	2.16
1.4 On Call Deposit	-	26.84	181.71	-	113.49	-	-
1.5 On Others	485.12	3.08	126.67	8.93	270.17	138.36	226.12
2. Commission and Discount	357.95	89.63	871.62	540.66	424.42	369.41	520.89
2.1 Bills Purchase and Discount	-	-	0.01	0.28	10.53	0.56	0.59
2.2 Commission	357.95	89.63	870.90	540.38	317.61	272.42	223.62
2.3 Others	-	-	0.70	-	96.28	96.43	296.68
3. Exchange Fluctuation Income	-	234.54	289.36	212.58	243.85	169.10	121.43
3.1 Due to Change in Exchange Rate	-	34.51	216.97	17.65	24.73	-	(3.63)
3.2 Due to Foreign Currency Transaction	-	200.03	72.39	194.93	219.12	169.10	125.06
4. Other Operating Income	105.30	484.51	438.10	192.25	32.53	65.54	7.90
5. Non Operating Income	10.60	0.41	56.64	109.37	-	2.14	3.30
6. Write Back from Provisions for loss	246.91	117.46	136.09	254.62	110.77	-	147.71
7. Recovery of written-off Loan	-	25.41	17.26	0.03	-	-	10.69
8. Income from Extra Ordinary transactions	-	-	-	-	-	3.68	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	9,941.17	13,163.94	19,402.49	11,049.14	5,652.07	10,075.34	7,574.97

BFI Name	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi
Expenses							
1. Interest Expense	5,829.68	4,051.06	4,976.44	10,883.97	5,632.70	6,635.84	5,246.41
1.1 On Deposit Liabilities	5,497.05	3,836.71	4,531.92	10,236.63	5,100.98	6,342.24	4,884.83
1.1.1 Saving Account	1,445.86	746.23	788.76	3,143.49	1,140.72	962.33	930.53
1.1.2 Fixed Account	3,940.37	3,006.64	3,643.12	6,961.90	3,867.95	5,197.59	3,773.63
1.1.2.1 Up to 3 months Fixed Account	895.29	-	814.28	-	0.01	-	-
1.1.2.2 3 to 6 months Fixed Account	849.53	-	209.42	0.33	-	-	637.52
1.1.2.3 6 months to 1 year Fixed Account	888.54	3,006.64	1,916.52	-	189.43	-	1,805.60
1.1.2.4 Above 1 year Fixed Account	1,306.99	-	702.89	6,961.57	3,678.51	5,197.59	1,330.51
1.1.3 Call Deposit	110.83	83.84	100.05	131.24	92.32	182.33	180.67
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	332.63	214.36	444.52	647.34	531.72	293.60	361.58
2. Commission Expense	45.48	53.80	19.66	8.56	76.63	-	-
3. Staff Expense	725.46	501.03	498.65	1,213.37	866.65	934.25	585.42
4. Office Operating Expenses	471.28	352.11	403.18	1,020.11	472.01	493.28	515.87
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	95.87	-	31.57	-	-
7. Provision for Risk	122.58	559.69	494.42	(301.37)	293.15	831.86	532.82
7.1 Loan loss Provision	122.58	542.11	494.42	(301.37)	293.15	831.86	532.82
7.1.1 General Loan loss Provision	122.58	164.67	247.45	(58.21)	58.10	539.32	145.45
7.1.1.1 Pass Loan Loss Provision	122.58	-	134.41	102.47	52.84	357.83	-
7.1.1.2 Watch List Provision	-	164.67	113.04	(160.68)	5.26	181.49	145.45
7.1.2 Special Loan Loss Provision	-	377.44	246.96	(243.17)	235.05	292.54	387.37
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	-	17.59	-	-	-	-	-
8. Loan Written Off	-	15.92	-	17.28	12.73	-	6.50
9. Provision for Staff Bonus	228.22	103.47	131.01	436.24	125.51	245.04	138.16
10. Provision for Income Tax	616.20	279.38	339.94	1,177.86	338.87	690.61	367.87
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,437.81	651.88	839.19	2,748.33	790.69	1,514.75	875.56
Total Expenses	9,476.72	6,568.34	7,798.36	17,204.35	8,640.49	11,345.64	8,268.61
Income							
1. Interest Income	8,884.13	6,089.31	6,925.16	16,042.07	7,932.04	9,825.96	7,554.03
1.1 On Loans and Advances	7,788.59	5,549.97	6,458.34	14,380.62	7,275.39	9,133.80	7,089.14
1.2 On Investment	1,037.74	468.65	416.09	1,635.18	527.90	407.18	339.58
1.2.1 Government Bonds	999.04	468.65	416.09	1,622.51	54.90	407.18	328.75
1.2.2 Foreign Bonds	38.70	-	-	-	0.83	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	0.54
1.2.4 Debenture & Bonds	-	-	-	12.67	472.16	-	10.29
1.3 On Agency Balance	-	-	50.72	2.94	-	-	-
1.4 On Call Deposit	-	31.16	-	23.34	-	-	-
1.5 On Others	57.79	39.52	-	-	128.75	284.98	125.32
2. Commission and Discount	498.53	243.50	311.13	902.29	533.16	254.01	260.57
2.1 Bills Purchase and Discount	-	1.70	-	1.20	-	-	27.94
2.2 Commission	498.53	241.81	311.13	901.09	520.06	135.90	232.63
2.3 Others	-	-	-	-	13.10	118.11	-
3. Exchange Flactuation Income	85.76	49.20	87.84	61.17	171.24	120.95	88.06
3.1 Due to Change in Exchange Rate	21.52	-	7.72	3.88	28.82	24.19	2.58
3.2 Due to Foreign Currency Transaction	64.24	49.20	80.12	57.29	142.42	96.76	85.48
4. Other Operating Income	8.30	18.26	43.34	198.82	2.46	241.99	199.78
5. Non Operating Income	-	-	-	-	1.49	0.20	62.68
6. Write Back from Provisions for loss	-	166.94	430.82	-	0.11	902.53	93.40
7. Recovery of written-off Loan	-	1.13	-	-	-	-	10.10
8. Income from Extra Ordinary transactions	-	-	0.08	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	9,476.72	6,568.34	7,798.36	17,204.35	8,640.49	11,345.64	8,268.61

BFI Name	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB
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Expenses

1. Interest Expense	7,813.10	6,116.88	10,401.65	6,112.31	6,409.30	5,059.47	7,161.30
1.1 On Deposit Liabilities	6,705.89	5,306.31	9,889.15	5,660.78	5,948.59	4,540.31	6,339.80
1.1.1 Saving Account	1,524.10	1,244.16	2,742.88	1,191.42	811.28	960.61	1,292.59
1.1.2 Fixed Account	5,008.93	4,045.80	6,943.93	4,387.43	5,007.97	3,508.33	4,931.70
1.1.2.1 Up to 3 months Fixed Account	-	-	-	728.60	-	-	63.54
1.1.2.2 3 to 6 months Fixed Account	1,886.48	-	2,209.58	376.30	3,045.33	2,613.69	776.21
1.1.2.3 6 months to 1 year Fixed Account	2,033.31	4,042.80	2,623.24	2,826.33	1,170.78	64.01	2,461.01
1.1.2.4 Above 1 year Fixed Account	1,089.14	3.00	2,111.11	456.20	791.86	830.63	1,630.94
1.1.3 Call Deposit	172.86	16.35	202.34	81.93	129.34	71.38	102.63
1.1.4 Certificate of Deposit	-	-	-	-	-	-	12.88
1.2 On Borrowing	1,107.21	810.56	512.50	451.52	460.71	519.16	821.50
2. Commission Expense	-	7.26	213.98	52.45	-	1.92	105.60
3. Staff Expense	980.71	1,429.18	1,141.60	672.81	556.61	722.59	876.87
4. Office Operating Expenses	694.11	553.73	838.14	534.53	302.44	566.84	555.45
5. Foreign Exchange Loss	-	18.66	1,673.92	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	1,673.92	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	18.66	-	-	-	-	-
6. Non Operating Expense	-	24.66	-	-	-	0.00	-
7. Provision for Risk	833.46	957.91	711.75	141.84	84.65	779.62	856.83
7.1 Loan loss Provision	833.46	957.91	711.75	141.84	84.65	779.62	856.83
7.1.1 General Loan loss Provision	833.46	351.64	129.38	(138.00)	40.45	165.05	218.50
7.1.1.1 Pass Loan Loss Provision	833.46	-	(58.71)	52.50	(5.06)	-	63.25
7.1.1.2 Watch List Provision	-	351.64	188.09	(190.50)	45.51	165.05	155.25
7.1.2 Special Loan Loss Provision	-	606.27	582.36	279.84	44.20	614.56	629.55
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	8.78
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	164.80	29.53	367.77	142.53	269.36	94.87	267.39
10. Provision for Income Tax	457.78	93.51	984.40	384.83	729.75	256.15	711.57
11. Others	-	-	-	-	-	5.49	-
12. Net Profit	1,025.38	467.48	2,325.52	897.93	1,694.52	597.68	1,694.94
Total Expenses	11,969.36	9,698.79	18,658.72	8,939.22	10,046.62	8,084.64	12,229.96

Income

1. Interest Income	11,063.34	9,097.77	15,714.06	8,556.47	9,348.38	7,424.69	10,735.48
1.1 On Loans and Advances	9,658.17	7,893.81	14,443.69	7,698.73	8,609.20	6,678.30	9,895.82
1.2 On Investment	1,368.55	1,112.63	1,205.16	612.31	706.60	665.39	762.12
1.2.1 Government Bonds	1,368.55	1,112.45	1,205.16	612.31	634.37	660.13	698.78
1.2.2 Foreign Bonds	-	-	-	-	-	-	14.15
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	0.18	-	-	72.22	5.27	49.19
1.3 On Agency Balance	3.58	-	-	20.74	1.51	3.01	-
1.4 On Call Deposit	19.68	-	-	46.84	-	44.69	9.46
1.5 On Others	13.37	91.33	65.20	177.85	31.08	33.30	68.07
2. Commission and Discount	612.15	295.14	1,000.12	393.70	431.91	280.02	806.74
2.1 Bills Purchase and Discount	30.54	-	-	12.45	-	13.09	-
2.2 Commission	88.82	263.43	1,000.12	367.02	425.65	234.77	806.74
2.3 Others	492.79	31.71	-	14.23	6.26	32.16	-
3. Exchange Fluctuation Income	130.12	1.99	1,875.53	41.80	82.42	58.08	135.52
3.1 Due to Change in Exchange Rate	46.84	-	-	-	(2.31)	9.77	27.10
3.2 Due to Foreign Currency Transaction	83.28	1.99	1,875.53	41.80	84.73	48.30	108.42
4. Other Operating Income	162.57	96.70	64.73	(13.67)	161.99	154.85	115.99
5. Non Operating Income	-	34.17	-	6.57	21.92	85.02	6.09
6. Write Back from Provisions for loss	-	173.03	-	(45.65)	-	81.97	429.86
7. Recovery of written-off Loan	1.19	-	4.28	-	-	-	0.24
8. Income from Extra Ordinary transactions	-	-	-	-	-	0.01	0.05
9. Net Loss	-	-	-	-	-	-	-
Total Income	11,969.36	9,698.79	18,658.72	8,939.22	10,046.62	8,084.64	12,229.96

BFI Name	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani
Expenses							
1. Interest Expense	6,278.97	6,301.42	3,766.12	3,694.73	5,932.85	1,850.18	17.98
1.1 On Deposit Liabilities	5,456.40	5,403.00	3,587.21	3,543.05	5,357.37	1,849.87	17.98
1.1.1 Saving Account	1,624.85	1,077.45	469.99	545.07	1,183.46	391.87	3.33
1.1.2 Fixed Account	3,730.25	4,194.58	3,065.05	2,948.30	4,087.62	1,402.83	14.36
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	2.72
1.1.2.2 3 to 6 months Fixed Account	-	-	-	1,758.27	-	308.22	2.45
1.1.2.3 6 months to 1 year Fixed Account	-	4,194.58	3,065.05	582.40	4,087.62	824.74	5.51
1.1.2.4 Above 1 year Fixed Account	3,730.25	-	-	607.63	-	269.87	3.67
1.1.3 Call Deposit	101.29	130.97	52.17	49.67	86.30	55.17	0.29
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	822.57	898.42	178.91	151.68	575.48	0.31	-
2. Commission Expense	-	79.45	-	-	-	6.19	-
3. Staff Expense	1,025.80	726.05	449.78	489.89	542.67	236.92	8.31
4. Office Operating Expenses	679.06	492.71	328.63	366.51	601.98	140.39	6.61
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.42	2.03	-	-	5.21
7. Provision for Risk	375.27	572.47	167.90	233.74	505.24	334.11	9.22
7.1 Loan loss Provision	375.27	572.47	167.90	233.74	505.24	334.11	9.22
7.1.1 General Loan loss Provision	80.01	51.07	66.62	74.62	171.36	100.76	2.82
7.1.1.1 Pass Loan Loss Provision	80.01	44.84	-	(100.67)	-	32.21	2.47
7.1.1.2 Watch List Provision	-	6.23	66.62	175.29	171.36	68.55	0.35
7.1.2 Special Loan Loss Provision	295.26	521.40	101.28	159.11	333.88	233.34	6.40
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	10.33	-	-	-	0.52	0.49	-
9. Provision for Staff Bonus	156.71	161.62	100.70	88.26	164.10	41.87	-
10. Provision for Income Tax	421.19	422.41	272.51	238.29	432.95	113.06	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	989.19	1,032.17	633.84	556.02	1,043.97	263.81	-
Total Expenses	9,936.53	9,788.30	5,719.89	5,669.47	9,224.29	2,987.01	47.33
Income							
1. Interest Income	8,981.84	9,298.86	5,438.95	5,422.74	8,551.67	2,714.86	19.16
1.1 On Loans and Advances	7,696.65	8,055.80	4,925.40	4,975.87	7,692.96	2,489.42	18.76
1.2 On Investment	1,198.18	998.57	499.22	391.86	782.80	94.47	-
1.2.1 Government Bonds	1,198.18	998.57	499.22	386.70	763.24	94.47	-
1.2.2 Foreign Bonds	-	-	-	-	18.20	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	5.16	1.36	-	-
1.3 On Agency Balance	12.38	0.58	2.43	9.87	-	-	-
1.4 On Call Deposit	4.33	151.11	11.90	-	-	67.25	0.40
1.5 On Others	70.31	92.81	-	45.15	75.92	63.72	-
2. Commission and Discount	294.09	264.48	59.94	179.04	135.45	56.71	0.18
2.1 Bills Purchase and Discount	0.88	1.40	-	-	-	-	-
2.2 Commission	287.10	148.53	59.94	179.04	135.45	1.53	0.18
2.3 Others	6.11	114.55	-	-	-	55.18	-
3. Exchange Fluctuation Income	(16.47)	23.05	34.95	10.45	113.49	1.24	-
3.1 Due to Change in Exchange Rate	-	-	7.82	-	22.47	-	-
3.2 Due to Foreign Currency Transaction	(16.47)	23.05	27.13	10.45	91.01	1.24	-
4. Other Operating Income	367.86	127.05	154.88	29.06	312.02	25.65	2.07
5. Non Operating Income	148.42	2.27	-	28.14	84.69	-	-
6. Write Back from Provisions for loss	137.96	72.60	31.18	-	26.97	186.00	-
7. Recovery of written-off Loan	22.83	-	-	-	-	2.55	-
8. Income from Extra Ordinary transactions	-	-	-	0.03	-	-	-
9. Net Loss	-	-	-	-	-	-	25.92
Total Income	9,936.53	9,788.30	5,719.89	5,669.47	9,224.29	2,987.01	47.33

BFI Name	Kamali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
Expenses							
1. Interest Expense	169.04	2,201.41	449.88	254.02	4,538.31	2,971.50	2,119.09
1.1 On Deposit Liabilities	169.04	2,156.17	446.75	251.48	4,443.32	2,920.74	2,039.04
1.1.1 Saving Account	45.49	331.81	121.50	56.41	829.93	505.81	324.22
1.1.2 Fixed Account	112.75	1,774.30	307.96	191.42	3,514.36	2,338.30	1,642.99
1.1.2.1 Up to 3 months Fixed Account	-	76.68	-	7.66	751.62	422.38	345.36
1.1.2.2 3 to 6 months Fixed Account	-	1,022.03	137.04	9.57	389.42	270.41	280.67
1.1.2.3 6 months to 1 year Fixed Account	-	182.50	2.73	67.00	1,874.44	1,419.90	615.33
1.1.2.4 Above 1 year Fixed Account	112.75	493.09	168.19	107.20	498.86	225.62	401.63
1.1.3 Call Deposit	10.81	50.05	17.29	3.64	99.04	76.62	71.83
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	45.24	3.13	2.54	94.99	50.76	80.05
2. Commission Expense	-	-	3.13	-	-	5.48	7.48
3. Staff Expense	28.22	225.27	73.26	31.68	462.42	268.47	246.96
4. Office Operating Expenses	19.12	170.84	52.41	17.13	294.61	212.11	174.76
5. Foreign Exchange Loss	-	-	-	-	-	(3.30)	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	(3.30)	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.04	27.05	-	-	-	0.76
7. Provision for Risk	5.56	198.54	208.67	24.63	569.44	332.52	293.88
7.1 Loan loss Provision	5.56	198.54	208.67	24.63	569.44	332.52	293.88
7.1.1 General Loan loss Provision	5.56	57.59	73.77	14.51	560.28	181.12	147.68
7.1.1.1 Pass Loan Loss Provision	5.56	-	-	(2.56)	529.87	-	-
7.1.1.2 Watch List Provision	-	57.59	73.77	17.07	30.42	181.12	147.68
7.1.2 Special Loan Loss Provision	-	140.95	134.89	10.12	9.16	151.40	146.19
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	0.98	-	-	-	-	-
9. Provision for Staff Bonus	-	27.50	-	5.79	89.42	59.25	24.30
10. Provision for Income Tax	-	74.25	-	17.37	241.43	159.99	65.60
11. Others	-	-	-	-	-	-	-
12. Net Profit	19.80	173.25	-	40.53	563.35	373.30	153.07
Total Expenses	241.75	3,072.08	814.41	391.15	6,758.99	4,379.33	3,085.89
Income							
1. Interest Income	237.55	2,994.47	686.16	382.07	6,214.78	4,180.17	2,955.28
1.1 On Loans and Advances	237.36	2,736.13	633.57	329.65	5,702.71	3,976.12	2,798.81
1.2 On Investment	-	193.43	42.29	50.03	450.79	157.76	125.53
1.2.1 Government Bonds	-	193.43	42.29	50.03	377.51	157.76	125.53
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	72.21	-	-
1.2.4 Debenture & Bonds	-	-	-	-	1.07	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.19	20.92	10.20	0.18	21.87	17.86	30.94
1.5 On Others	-	43.99	0.10	2.20	39.42	28.43	-
2. Commission and Discount	4.20	66.99	22.12	0.69	17.51	43.80	88.18
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	4.20	8.44	2.26	0.36	16.26	32.17	88.18
2.3 Others	-	58.56	19.86	0.32	1.25	11.63	-
3. Exchange Flactuation Income	-	1.01	-	-	9.77	5.55	1.26
3.1 Due to Change in Exchange Rate	-	0.96	-	-	3.88	-	1.23
3.2 Due to Foreign Currency Transaction	-	0.05	-	-	5.89	5.55	0.02
4. Other Operating Income	-	0.84	-	6.04	193.17	97.96	2.89
5. Non Operating Income	-	-	0.72	2.36	4.44	0.60	1.00
6. Write Back from Provisions for loss	-	8.76	53.21	-	319.32	51.26	37.29
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	52.19	-	-	-	-
Total Income	241.75	3,072.08	814.41	391.15	6,758.99	4,379.33	3,085.89

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi
Expenses							
1. Interest Expense	31.40	2,392.67	1,846.34	1,963.92	164.06	26.45	170.03
1.1 On Deposit Liabilities	31.40	2,247.16	1,836.07	1,866.33	161.59	26.45	170.03
1.1.1 Saving Account	4.21	358.67	460.09	249.21	35.10	14.32	44.62
1.1.2 Fixed Account	23.49	1,808.70	1,361.93	1,569.34	116.47	11.53	119.86
1.1.2.1 Up to 3 months Fixed Account	-	342.14	-	1,421.56	-	1.56	-
1.1.2.2 3 to 6 months Fixed Account	-	179.21	256.66	9.19	33.52	2.70	50.74
1.1.2.3 6 months to 1 year Fixed Account	17.09	687.35	754.72	89.49	57.65	5.62	45.50
1.1.2.4 Above 1 year Fixed Account	6.40	600.00	350.55	49.10	25.30	1.65	23.62
1.1.3 Call Deposit	3.70	79.79	14.05	47.78	10.01	0.61	5.55
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	145.51	10.26	97.59	2.48	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	6.50	259.83	232.00	163.15	34.08	16.27	48.87
4. Office Operating Expenses	4.28	207.71	136.62	116.37	27.87	4.05	35.78
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	0.20	216.06	49.87	358.12	7.70	-	171.23
7.1 Loan loss Provision	0.20	216.06	49.87	358.12	7.70	-	171.23
7.1.1 General Loan loss Provision	(0.37)	(1.86)	31.74	114.32	-	-	21.66
7.1.1.1 Pass Loan Loss Provision	0.09	1.32	22.42	11.92	-	-	1.08
7.1.1.2 Watch List Provision	(0.46)	(3.18)	9.32	102.41	-	-	20.58
7.1.2 Special Loan Loss Provision	0.57	217.92	18.13	239.89	-	-	149.57
7.1.3 Additional Loan Loss Provision	-	-	-	3.90	7.70	-	-
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	-	-	-	3.51	-	-	-
9. Provision for Staff Bonus	2.02	41.51	-	25.06	1.22	-	-
10. Provision for Income Tax	5.46	112.08	167.81	58.63	3.29	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	12.74	261.52	382.04	166.92	7.67	3.03	-
Total Expenses	62.61	3,491.38	2,814.67	2,855.67	245.89	49.80	425.91
Income							
1. Interest Income	61.48	3,383.94	2,697.05	2,668.21	235.99	48.13	255.04
1.1 On Loans and Advances	59.38	3,200.60	2,423.56	2,494.93	230.57	44.11	248.60
1.2 On Investment	-	117.46	220.50	150.70	-	-	4.00
1.2.1 Government Bonds	-	117.46	220.50	100.27	-	-	4.00
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	50.43	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	64.80	8.64	19.78	4.80	4.02	2.45
1.5 On Others	2.10	1.09	44.36	2.80	0.61	-	-
2. Commission and Discount	0.04	7.29	9.24	3.33	1.59	-	3.10
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	7.29	9.24	3.33	1.59	-	3.10
2.3 Others	0.01	-	-	-	-	-	-
3. Exchange Flactuation Income	-	20.92	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	4.14	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	16.77	-	-	-	-	-
4. Other Operating Income	0.36	67.94	96.09	64.09	6.90	1.67	5.90
5. Non Operating Income	-	11.30	12.28	9.50	1.40	-	-
6. Write Back from Provisions for loss	0.73	-	-	110.54	-	-	25.10
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	136.77
Total Income	62.61	3,491.38	2,814.67	2,855.67	245.89	49.80	425.91

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC
Expenses							
1. Interest Expense	136.93	63.97	0.81	298.31	548.06	313.82	171.26
1.1 On Deposit Liabilities	136.93	63.97	0.81	298.06	507.89	281.52	171.26
1.1.1 Saving Account	19.08	10.47	0.80	70.76	86.72	35.67	31.54
1.1.2 Fixed Account	112.34	50.51	-	205.19	413.56	241.20	137.23
1.1.2.1 Up to 3 months Fixed Account	33.03	-	-	59.09	53.52	-	-
1.1.2.2 3 to 6 months Fixed Account	22.35	-	-	35.48	23.05	19.53	-
1.1.2.3 6 months to 1 year Fixed Account	30.75	-	-	69.72	218.53	15.59	137.23
1.1.2.4 Above 1 year Fixed Account	26.22	50.51	-	40.91	118.46	206.08	-
1.1.3 Call Deposit	5.51	2.99	0.00	22.11	7.60	4.65	2.49
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	0.24	40.17	32.31	-
2. Commission Expense	-	0.06	-	-	-	-	-
3. Staff Expense	19.74	22.59	1.68	49.61	45.27	26.02	37.27
4. Office Operating Expenses	13.17	21.46	6.97	39.40	42.38	19.87	27.19
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	46.39	-	-	-	47.07	42.00	43.31
7.1 Loan loss Provision	46.39	-	-	-	47.07	42.00	43.31
7.1.1 General Loan loss Provision	17.13	-	-	-	-	42.00	10.67
7.1.1.1 Pass Loan Loss Provision	1.75	-	-	-	-	7.04	1.69
7.1.1.2 Watch List Provision	15.39	-	-	-	-	34.96	8.98
7.1.2 Special Loan Loss Provision	29.26	-	-	-	-	-	32.65
7.1.3 Additional Loan Loss Provision	-	-	-	-	47.07	-	-
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	-	-	-	16.49	-	-	-
9. Provision for Staff Bonus	-	-	-	8.51	-	2.42	-
10. Provision for Income Tax	-	-	-	22.99	2.37	6.52	14.89
11. Others	-	-	-	0.28	-	-	-
12. Net Profit	-	-	9.74	53.64	5.81	15.22	14.03
Total Expenses	216.23	108.08	19.20	489.23	690.97	425.87	307.94
Income							
1. Interest Income	193.44	91.90	6.87	435.13	668.17	412.44	228.88
1.1 On Loans and Advances	173.70	71.28	-	402.12	608.06	358.56	208.61
1.2 On Investment	1.01	10.51	-	15.59	57.79	51.49	17.55
1.2.1 Government Bonds	-	10.51	-	15.59	57.79	51.49	17.55
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	1.01	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	2.86	6.87	17.42	2.31	2.38	2.17
1.5 On Others	18.73	7.25	-	-	-	-	0.55
2. Commission and Discount	0.27	3.00	-	0.38	14.43	0.28	6.18
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.27	0.39	-	0.38	14.43	0.28	6.18
2.3 Others	-	2.61	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	7.27	8.77	-	11.32	8.05	6.85	61.00
5. Non Operating Income	-	-	12.32	0.88	0.33	0.29	-
6. Write Back from Provisions for loss	8.03	-	-	41.51	-	6.02	11.86
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	0.02
9. Net Loss	7.21	4.42	-	-	-	-	-
Total Income	216.23	108.08	19.20	489.23	690.97	425.87	307.94

BFI Name	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant
Expenses							
1. Interest Expense	184.77	150.64	488.51	270.79	39.77	77.87	1.18
1.1 On Deposit Liabilities	178.34	150.64	488.51	261.49	39.77	73.09	1.01
1.1.1 Saving Account	25.46	27.19	66.66	42.01	5.46	10.45	0.09
1.1.2 Fixed Account	144.16	121.67	407.36	219.48	31.73	54.17	-
1.1.2.1 Up to 3 months Fixed Account	43.78	-	-	-	2.80	9.91	-
1.1.2.2 3 to 6 months Fixed Account	13.79	10.08	55.94	37.66	1.45	5.52	-
1.1.2.3 6 months to 1 year Fixed Account	53.46	7.15	63.37	128.80	10.05	15.06	-
1.1.2.4 Above 1 year Fixed Account	33.13	104.44	288.05	53.03	17.43	23.68	-
1.1.3 Call Deposit	8.72	1.77	14.49	-	2.58	8.47	0.92
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	6.43	-	-	9.30	-	4.78	0.17
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	41.20	7.20	59.11	34.30	7.23	24.18	2.01
4. Office Operating Expenses	35.47	7.00	30.09	27.02	3.14	19.76	1.51
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	-	45.60	82.04	13.10	-	114.38	-
7.1 Loan loss Provision	-	45.60	82.04	13.10	-	114.38	-
7.1.1 General Loan loss Provision	-	16.75	27.31	13.46	-	45.33	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	(5.98)	-	20.68	-
7.1.1.2 Watch List Provision	-	16.75	27.31	19.44	-	24.66	-
7.1.2 Special Loan Loss Provision	-	28.85	54.73	(0.36)	-	69.05	-
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	-	2.84	4.21	3.75	-	-	-
10. Provision for Income Tax	-	7.66	11.38	10.12	0.18	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	17.88	26.55	23.62	2.51	-	106.94
Total Expenses	261.44	238.81	701.89	382.71	52.83	236.20	111.65
Income							
1. Interest Income	230.47	228.57	677.68	376.39	47.55	116.32	-
1.1 On Loans and Advances	202.33	218.95	640.81	344.40	44.38	102.83	-
1.2 On Investment	20.99	-	18.02	29.44	-	8.16	-
1.2.1 Government Bonds	-	-	18.02	-	-	8.16	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	20.99	-	-	29.44	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.06	9.62	11.34	2.56	2.66	5.32	-
1.5 On Others	1.09	-	7.52	-	0.51	-	-
2. Commission and Discount	0.20	0.30	0.01	6.26	3.34	0.05	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.20	0.30	0.01	6.26	3.34	0.05	-
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	7.17	1.30	12.96	0.01	-	3.02	0.20
5. Non Operating Income	4.85	2.87	0.29	0.04	0.02	8.44	1.52
6. Write Back from Provisions for loss	14.96	5.77	10.95	-	1.91	-	109.92
7. Recovery of written-off Loan	0.23	-	-	-	-	5.04	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	3.56	-	-	-	-	103.33	-
Total Income	261.44	238.81	701.89	382.71	52.83	236.20	111.65

BFI Name	GMBEL	ICFC	Manju	Reliance
Expenses				
1. Interest Expense	311.19	858.00	540.17	318.76
1.1 On Deposit Liabilities	300.69	777.70	515.89	286.63
1.1.1 Saving Account	38.39	111.28	62.83	54.00
1.1.2 Fixed Account	253.08	655.01	434.72	232.62
1.1.2.1 Up to 3 months Fixed Account	31.01	101.31	111.62	-
1.1.2.2 3 to 6 months Fixed Account	24.73	52.18	69.55	36.97
1.1.2.3 6 months to 1 year Fixed Account	132.26	303.00	204.50	21.38
1.1.2.4 Above 1 year Fixed Account	65.09	198.52	49.05	174.27
1.1.3 Call Deposit	9.22	11.41	18.34	-
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	10.49	80.30	24.28	32.14
2. Commission Expense	-	-	-	-
3. Staff Expense	48.26	72.44	58.36	42.99
4. Office Operating Expenses	21.38	57.54	46.08	34.57
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	49.86	44.54	3.53	64.07
7.1 Loan loss Provision	49.86	44.54	3.53	64.07
7.1.1 General Loan loss Provision	14.21	14.21	21.16	26.75
7.1.1.1 Pass Loan Loss Provision	4.12	-	(4.21)	-
7.1.1.2 Watch List Provision	10.09	14.21	25.37	26.75
7.1.2 Special Loan Loss Provision	35.65	30.33	(17.63)	37.32
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	-	10.19	17.70	-
10. Provision for Income Tax	30.63	27.53	47.78	-
11. Others	-	-	-	-
12. Net Profit	-	64.23	111.49	-
Total Expenses	461.31	1,134.47	825.11	460.39
Income				
1. Interest Income	422.39	1,092.13	805.06	371.14
1.1 On Loans and Advances	386.93	940.82	726.64	307.42
1.2 On Investment	32.23	146.61	70.59	60.72
1.2.1 Government Bonds	-	146.61	-	60.72
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-
1.2.4 Debenture & Bonds	32.23	-	70.59	-
1.3 On Agency Balance	-	-	-	-
1.4 On Call Deposit	3.23	3.60	-	3.00
1.5 On Others	-	1.10	7.83	-
2. Commission and Discount	0.48	3.08	20.01	0.87
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	0.39	3.08	0.16	0.87
2.3 Others	0.09	-	19.85	-
3. Exchange Flactuation Income	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-
4. Other Operating Income	7.73	24.75	0.04	10.46
5. Non Operating Income	1.20	4.66	-	1.85
6. Write Back from Provisions for loss	18.69	9.84	-	28.89
7. Recovery of written-off Loan	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-
9. Net Loss	10.82	-	-	47.18
Total Income	461.31	1,134.47	825.11	460.39

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	7,242.71	16,336.47	15,763.86	7,185.78	8,144.76	10,246.31	6,693.11
Fishery Related	609.97	1,008.03	607.50	210.99	-	213.29	63.07
Mining Related	2,876.93	-	415.30	283.86	-	-	254.15
Manufacturing (Producing) Related	40,190.25	28,428.69	59,231.24	55,271.20	13,418.45	58,321.27	33,342.59
Construction	1,780.11	3,603.45	3,016.18	4,562.60	7,303.23	1,199.96	1,978.43
Electricity, Gas and Water	11,372.17	15,528.52	19,003.30	15,812.47	5,702.27	4,957.73	7,082.43
Metal Products, Mach. & Ele. Eqp.	4,730.10	2,388.22	3,229.50	1,439.65	3,321.86	10,078.98	2,261.24
Tras., Com. and Public Utilities	2,442.17	1,475.78	2,488.43	1,843.48	3,612.35	3,383.17	239.23
Wholesaler & Retailer	28,325.31	50,719.26	75,509.06	33,444.27	25,215.45	32,329.62	27,820.29
Finance, Insurance and Real Estate	8,328.16	26,661.08	12,620.24	12,028.79	5,100.72	13,932.69	5,443.88
Hotel or Restaurant	7,314.51	11,235.13	9,033.93	14,090.45	1,593.75	6,529.46	6,272.05
Other Services	6,759.30	7,525.22	27,006.40	17,427.63	1,695.91	4,711.34	1,987.16
Consumption Loans	53,448.69	63,408.07	39,909.76	10,919.95	15,821.04	9,888.60	16,158.09
Local Government	-	-	-	383.43	138.81	255.20	-
Others	2,608.54	828.33	49,224.97	4,031.05	227.05	5,858.26	9,630.61
TOTAL sectorwise	178,028.93	229,146.25	317,059.67	178,935.59	91,295.65	161,905.86	119,226.33

Product Wise

Term Loan	40,052.59	50,364.53	57,089.15	59,996.43	7,806.60	40,307.02	28,202.28
Overdraft	33,383.71	23,928.31	47,075.58	20,695.67	6,222.12	15,146.74	1,133.63
Trust Receipt Loan / Import Loan	2,018.31	986.59	8,312.87	11,485.12	6,643.58	8,126.18	1,996.88
Demand & Other Working Capital Loan	29,888.50	37,790.39	91,072.70	55,787.10	31,151.90	65,618.82	44,504.08
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,887.15	20,433.13	20,300.90	1,974.23	8,952.54	3,862.56	2,123.34
Real Estate Loan	9,465.50	16,363.89	17,519.60	7,756.06	7,601.84	6,896.43	5,470.63
Margin Nature Loan	3,546.08	4,424.49	6,892.64	1,760.97	-	1,208.87	32.41
Hire Purchase Loan	2,701.60	5,109.98	8,285.00	2,716.19	4,645.17	6,474.52	2,582.92
Deprived Sector Loan	10,844.94	16,267.94	17,131.28	10,576.87	5,188.81	8,244.40	6,494.16
Bills Purchased	2.80	8.52	9.03	563.74	312.81	21.50	0.08
Other Product	38,237.74	53,468.48	43,370.91	5,623.21	12,770.27	5,998.82	26,685.92
Total Product wise Loan	178,028.93	229,146.25	317,059.67	178,935.59	91,295.65	161,905.86	119,226.33

Collateral Wise

Gold and Silver	16,916.68	18,289.73	560.65	1,825.93	-	-	-
Government Securities	0.84	1,520.52	24.81	2.00	3,000.00	-	-
Non Governmental Securities	196.38	4,424.49	6,850.03	1,754.34	-	1,208.87	32.41
Fixed Deposit Receipts	877.58	1,106.33	2,386.97	1,019.66	6,196.65	698.53	1,264.82
Own	877.58	1,106.33	2,210.01	1,018.16	6,192.38	698.53	1,264.82
Other Licences Institutions	-	-	176.96	1.50	4.28	-	-
Collateral of Properties	151,398.47	178,068.58	248,283.99	162,035.70	73,128.77	154,739.78	100,826.36
Fixed Assets	133,543.86	177,866.17	165,177.55	145,794.86	56,897.15	154,739.78	50,455.71
Current Assets	17,854.62	202.41	83,106.43	16,240.84	16,231.62	-	50,370.65
Against security of Bill	741.37	5.89	2,509.01	40.36	-	21.50	1,998.76
Domestic Bills	-	-	70.66	10.00	-	8.96	-
Foreign Bills	741.37	5.89	2,438.35	30.36	-	12.54	1,998.76
Against Guarantee	6,005.34	25,684.55	7,718.33	5,638.99	1,428.53	5,036.68	5,869.12
Government Guarantee	29.38	-	91.30	383.43	138.81	-	156.08
Institutional Guarantee	5,257.80	15,533.88	5,863.24	3,808.03	1,289.73	-	5,244.49
Personal Guarantee	278.82	10,106.07	1,755.82	1,447.09	-	-	-
Collective Guarantee	5.27	44.60	7.98	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	141.46	468.55
Other Guarantee	392.28	-	-	0.43	-	4,895.22	-
Credit Card	0.00	6.34	620.32	58.76	415.63	200.51	-
Others	1,892.27	39.82	48,105.57	6,559.84	7,126.06	-	9,234.85
Total	178,028.93	229,146.25	317,059.67	178,935.59	91,295.65	161,905.86	119,226.33

BFI Name	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi
Sector Wise							
Agricultural and Forest Related	11,594.83	4,965.46	7,081.92	23,730.41	6,601.52	7,989.14	6,180.22
Fishery Related	203.85	103.31	506.83	1,909.44	244.74	268.82	544.96
Mining Related	117.43	27.22	101.96	-	205.80	1,073.84	88.86
Manufacturing (Producing) Related	24,619.96	24,435.59	22,697.60	12,033.04	29,926.98	35,645.43	18,495.44
Construction	1,758.67	710.93	10,439.30	2,726.50	3,455.45	14,156.35	27,172.31
Electricity, Gas and Water	9,605.74	6,335.84	5,257.66	3,443.47	7,705.98	10,949.00	7,950.42
Metal Products, Mach. & Ele. Eqp.	2,392.94	3,169.80	2,202.10	380.34	1,161.61	7,752.47	4,613.70
Tras., Com. and Public Utilities	1,873.82	4,680.74	1,567.91	1,688.66	2,855.95	9,063.94	5,688.93
Wholesaler & Retailer	41,754.18	26,441.58	23,306.23	58,477.43	28,639.25	20,770.09	25,884.24
Finance, Insurance and Real Estate	12,665.49	8,716.66	6,095.83	16,272.81	6,654.29	11,460.48	10,703.05
Hotel or Restaurant	3,184.45	6,529.04	5,612.44	4,485.47	4,779.63	8,382.57	6,001.90
Other Services	4,864.94	5,783.22	4,354.36	7,322.49	6,524.81	7,407.13	5,445.59
Consumption Loans	32,324.75	12,722.46	21,486.93	95,316.72	10,567.18	26,748.92	12,642.42
Local Government	-	-	-	-	-	-	136.67
Others	12,447.54	230.86	7,136.92	40,152.32	24,847.32	57.03	1,157.55
TOTAL sectorwise	159,408.60	104,852.72	117,847.98	267,939.10	134,170.52	161,725.21	132,706.27

Product Wise

Term Loan	40,110.85	31,123.83	37,968.59	77,236.96	50,134.87	58,759.43	32,331.25
Overdraft	39,056.02	24,210.19	27,951.43	38,862.94	29,382.19	28,943.27	10,259.10
Trust Receipt Loan / Import Loan	4,118.63	530.11	1,285.74	228.13	2,744.20	2,057.42	4,161.84
Demand & Other Working Capital Loan	25,245.63	20,852.08	20,829.96	55,885.49	24,469.57	42,930.98	27,750.04
Res. Per. H. Loan (Up to Rs. 15 mil.)	23,230.52	3,218.10	5,088.81	44,540.17	6,497.69	5,184.42	6,095.42
Real Estate Loan	4,394.23	4,981.04	1,314.68	22,268.88	2,025.18	1,266.31	6,410.85
Margin Nature Loan	748.54	1,621.35	1,350.37	1,532.56	761.91	2,362.88	2,161.07
Hire Purchase Loan	2,895.74	4,753.11	5,008.79	7,101.22	6,650.74	4,090.41	1,889.09
Deprived Sector Loan	9,908.04	5,291.90	6,622.01	11,821.29	6,642.69	8,424.49	8,713.95
Bills Purchased	143.47	0.00	0.00	-	67.46	0.38	34.00
Other Product	9,556.92	8,271.02	10,427.58	8,461.46	4,794.02	7,705.22	32,899.67
Total Product wise Loan	159,408.60	104,852.72	117,847.98	267,939.10	134,170.52	161,725.21	132,706.27

Collateral Wise

Gold and Silver	-	8.81	48.95	52.86	245.98	1.68	421.81
Government Securities	70.99	-	-	-	-	49.94	-
Non Governmental Securities	748.33	-	1,350.37	1,532.56	765.87	2,868.19	-
Fixed Deposit Receipts	1,737.69	626.55	887.47	1,208.28	969.90	1,606.23	1,042.31
Own	1,737.69	626.55	797.47	1,208.28	969.90	1,605.54	1,042.31
Other Licences Institutions	-	-	90.00	-	-	0.69	-
Collateral of Properties	141,788.78	98,336.98	109,796.99	245,465.48	106,639.52	152,400.19	121,294.16
Fixed Assets	79,684.06	96,459.77	106,319.36	237,659.30	72,016.48	143,479.97	86,311.66
Current Assets	62,104.72	1,877.21	3,477.63	7,806.18	34,623.04	8,920.22	34,982.50
Against security of Bill	2,121.35	6.99	1,031.58	-	67.46	2.72	-
Domestic Bills	60.50	-	-	-	-	-	-
Foreign Bills	2,060.85	6.99	1,031.58	-	67.46	2.72	-
Against Guarantee	10,462.14	4,157.00	3,949.90	12,031.14	1,527.01	4,453.95	136.67
Government Guarantee	198.98	210.83	74.74	0.18	-	165.25	136.67
Institutional Guarantee	9,680.03	3,766.79	3,875.17	10,708.31	-	3,801.27	-
Personal Guarantee	583.13	166.30	-	-	1,527.01	429.68	-
Collective Guarantee	-	-	-	-	-	54.65	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	13.08	-	1,322.65	-	3.10	-
Credit Card	1.03	44.44	92.86	193.61	308.85	342.32	148.57
Others	2,478.28	1,671.96	689.86	7,455.17	23,645.93	-	9,662.75
Total	159,408.60	104,852.72	117,847.98	267,939.10	134,170.52	161,725.21	132,706.27

BFI Name	SBL	ADBNI	Global	Citizen	Prime	Sunrise	NMB
Sector Wise							
Agricultural and Forest Related	14,451.73	57,224.01	13,835.44	13,795.23	11,274.42	10,088.51	13,741.88
Fishery Related	639.06	543.03	741.45	395.30	608.88	536.21	313.66
Mining Related	209.75	314.54	476.52	1,322.45	200.91	8.38	583.80
Manufacturing (Producing) Related	29,293.59	10,838.03	52,974.64	19,061.34	17,549.04	16,176.69	36,010.83
Construction	5,847.27	9,037.05	8,933.28	7,792.81	8,811.94	5,457.98	5,697.76
Electricity, Gas and Water	10,690.83	3,773.52	19,346.12	9,599.78	10,667.35	10,017.45	16,048.13
Metal Products, Mach. & Ele. Eqp.	2,740.68	497.08	2,773.79	627.48	1,570.69	2,170.93	3,022.01
Tras., Com. and Public Utilities	4,446.18	2,357.89	6,826.67	2,176.28	2,889.39	712.40	3,765.54
Wholesaler & Retailer	46,347.95	33,861.24	63,534.12	26,974.89	22,176.14	26,965.16	48,566.05
Finance, Insurance and Real Estate	9,132.05	5,687.20	20,734.32	7,513.15	23,434.62	8,279.64	9,911.07
Hotel or Restaurant	7,003.06	4,344.07	10,761.43	2,484.52	12,968.00	3,509.74	5,517.20
Other Services	7,065.15	4,119.84	10,342.47	7,427.54	6,255.88	3,309.77	4,333.06
Consumption Loans	22,062.85	25,293.47	61,534.65	36,640.43	19,958.48	34,955.85	32,792.26
Local Government	150.58	-	-	-	-	-	-
Others	24,186.49	19,992.63	2.51	4,594.06	17,278.59	336.62	8,241.16
TOTAL sectorwise	184,267.22	177,883.60	272,817.43	140,405.25	155,644.33	122,525.33	188,544.43

Product Wise

Term Loan	58,301.07	10,609.78	81,393.65	35,671.21	43,653.82	18,652.25	51,176.68
Overdraft	31,539.79	9,082.99	55,606.90	19,202.98	42,719.26	20,815.64	60,692.95
Trust Receipt Loan / Import Loan	4,746.49	123.81	6,007.56	1,867.01	277.16	1,518.88	2,581.20
Demand & Other Working Capital Loan	48,165.74	107,099.43	61,302.25	18,916.17	16,264.97	24,754.21	34,056.91
Res. Per. H. Loan (Up to Rs. 15 mil.)	8,163.44	8,178.78	24,074.59	9,144.64	7,496.41	15,147.07	15,749.15
Real Estate Loan	6,132.89	1,689.44	10,051.01	4,384.07	13,642.43	4,584.80	3,091.77
Margin Nature Loan	3,682.92	1,171.33	4,931.24	3,710.21	3,106.40	1,890.84	1,492.65
Hire Purchase Loan	6,134.61	2,892.90	8,558.42	4,720.28	6,555.17	4,014.86	6,070.84
Deprived Sector Loan	11,679.11	34,497.17	16,720.95	15,811.65	10,116.05	9,194.44	10,196.00
Bills Purchased	102.27	-	-	24.90	941.49	102.57	-
Other Product	5,618.89	2,537.97	4,170.85	26,952.12	10,871.18	21,849.77	3,436.28
Total Product wise Loan	184,267.22	177,883.60	272,817.43	140,405.25	155,644.33	122,525.33	188,544.43

Collateral Wise

Gold and Silver	10.29	61.30	3.57	835.38	6,489.87	-	7.05
Government Securities	288.20	-	-	0.73	-	-	-
Non Governmental Securities	3,380.13	-	-	3,792.73	3,586.52	1,890.84	1,492.65
Fixed Deposit Receipts	1,979.47	1,194.65	1,677.45	1,406.98	1,154.37	1,020.56	1,281.56
Own	1,975.59	1,194.65	1,677.45	1,393.06	1,154.37	1,020.56	1,281.56
Other Licences Institutions	3.88	-	-	13.92	-	-	-
Collateral of Properties	165,731.98	176,627.65	217,826.21	113,369.52	136,417.39	115,897.02	183,860.20
Fixed Assets	91,331.65	176,627.65	132,407.50	83,231.00	134,567.55	111,474.44	170,162.07
Current Assets	74,400.33	-	85,418.71	30,138.53	1,849.85	4,422.57	13,698.13
Against security of Bill	4,686.70	-	-	3,025.45	-	485.20	-
Domestic Bills	17.75	-	-	172.50	-	-	-
Foreign Bills	4,668.95	-	-	2,852.94	-	485.20	-
Against Guarantee	6,455.98	-	451.96	3,525.55	5,397.21	2,949.97	283.30
Government Guarantee	145.02	-	115.86	5.77	155.27	-	87.07
Institutional Guarantee	6,128.33	-	-	376.72	5,063.10	2,769.26	4.89
Personal Guarantee	179.98	-	335.74	2,312.80	173.67	86.18	159.46
Collective Guarantee	-	-	0.35	825.14	-	-	15.90
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	2.66	-	0.01	5.11	5.16	94.53	15.98
Credit Card	437.51	-	388.35	99.85	210.11	221.75	190.04
Others	1,296.97	-	52,469.90	14,349.06	2,388.86	59.99	1,429.63
Total	184,267.22	177,883.60	272,817.43	140,405.25	155,644.33	122,525.33	188,544.43

BFI Name	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani	Karnali
Sector Wise								
Agricultural and Forest Related	8,845.39	8,061.93	6,499.68	4,156.19	10,087.00	1,700.98	100.11	531.93
Fishery Related	322.88	394.07	94.32	332.45	655.93	95.89	6.36	-
Mining Related	-	859.44	131.63	176.10	42.98	3.24	-	-
Manufacturing (Producing) Related	29,415.69	25,675.82	11,647.39	13,424.91	24,583.40	1,355.94	0.92	347.45
Construction	5,800.68	2,151.78	2,154.83	5,917.03	7,694.83	5,547.27	74.68	88.92
Electricity, Gas and Water	9,127.22	8,363.51	5,988.62	6,919.45	12,122.40	538.93	-	-
Metal Products, Mach. & Ele. Eqp.	2,567.13	1,126.40	1,836.56	2,153.27	2,417.45	141.25	2.70	-
Tras., Com. and Public Utilities	3,566.80	1,991.28	3,050.07	2,452.73	4,608.86	1,043.28	17.70	104.87
Wholesaler & Retailer	24,128.22	35,418.73	17,669.47	15,892.33	25,339.05	8,229.87	76.30	989.66
Finance, Insurance and Real Estate	14,566.38	20,884.02	10,003.25	9,211.85	9,140.79	6,000.85	-	200.00
Hotel or Restaurant	16,221.74	8,422.11	3,914.46	3,363.69	4,481.67	751.61	20.02	-
Other Services	14,966.93	5,425.55	4,217.08	3,245.25	5,763.92	537.15	1.94	742.35
Consumption Loans	19,190.98	31,046.21	18,905.06	18,330.53	12,948.49	15,043.39	44.29	69.36
Local Government	-	-	16.54	-	-	-	-	-
Others	7,684.40	1,935.13	965.09	665.59	26,074.23	645.88	182.01	-
TOTAL sectorwise	156,404.44	151,755.98	87,094.05	86,241.39	145,960.99	41,635.52	527.04	3,074.54

Product Wise

Term Loan	54,774.92	32,477.45	29,388.58	24,966.56	57,599.64	11,946.62	314.62	428.06
Overdraft	20,313.40	21,169.75	17,172.29	16,630.96	25,554.80	9,827.06	111.94	1,387.56
Trust Receipt Loan / Import Loan	3,487.55	1,313.88	640.62	199.63	1,074.91	-	-	-
Demand & Other Working Capital Loan	36,553.89	43,920.31	16,625.07	16,027.22	29,459.62	19.77	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	11,688.51	9,192.54	2,597.09	5,057.92	6,382.97	5,081.50	45.92	88.92
Real Estate Loan	3,060.16	11,232.02	6,943.50	7,009.19	6,267.46	793.27	-	200.00
Margin Nature Loan	2,024.65	2,573.27	2,061.12	2,138.07	1,578.88	2,143.15	7.48	-
Hire Purchase Loan	5,308.63	4,354.26	3,355.94	2,320.39	5,755.41	1,733.79	33.97	104.87
Deprived Sector Loan	9,127.38	7,927.17	6,327.75	4,757.63	8,577.34	4,670.46	0.55	161.11
Bills Purchased	-	-	-	28.53	310.66	-	-	-
Other Product	10,065.36	17,595.35	1,982.10	7,105.28	3,399.31	5,419.91	12.57	704.01
Total Product wise Loan	156,404.44	151,755.98	87,094.05	86,241.39	145,960.99	41,635.52	527.04	3,074.54

Collateral Wise

Gold and Silver	18.29	234.09	0.02	12.43	7.59	234.33	-	-
Government Securities	16.01	-	-	-	-	(0.00)	-	-
Non Governmental Securities	2,077.95	2,569.53	2,330.47	2,138.07	-	2,132.27	-	-
Fixed Deposit Receipts	1,136.62	1,191.78	958.02	876.03	1,932.30	921.28	9.85	69.36
Own	1,136.62	1,191.28	958.02	876.03	1,932.30	921.28	9.85	69.36
Other Licences Institutions	-	0.50	-	-	-	-	-	-
Collateral of Properties	140,257.39	140,844.43	77,955.60	79,817.23	137,357.42	32,826.90	447.19	3,005.18
Fixed Assets	137,687.96	139,924.70	77,757.67	62,350.48	120,187.77	32,826.13	447.19	3,005.18
Current Assets	2,569.43	919.73	197.93	17,466.74	17,169.65	0.77	-	-
Against security of Bill	1,953.37	-	-	28.53	40.00	-	-	-
Domestic Bills	17.35	-	-	28.53	40.00	-	-	-
Foreign Bills	1,936.01	-	-	-	-	-	-	-
Against Guarantee	6,914.01	2,577.18	4,421.51	2,590.15	19.21	5,502.35	-	-
Government Guarantee	191.10	-	16.54	-	-	-	-	-
Institutional Guarantee	5,934.34	2,454.23	4,229.95	2,423.43	-	5,185.09	-	-
Personal Guarantee	709.53	111.82	30.16	166.72	19.21	311.80	-	-
Collective Guarantee	68.79	11.13	141.94	-	-	2.84	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	10.25	-	2.93	-	-	2.63	-	-
Credit Card	1.85	139.42	-	92.45	71.25	-	-	-
Others	4,028.93	4,199.55	1,428.43	686.51	6,533.22	18.39	69.99	-
Total	156,404.44	151,755.98	87,094.05	86,241.39	145,960.99	41,635.52	527.04	3,074.54

BFI Name	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti
Sector Wise								
Agricultural and Forest Related	2,339.74	419.46	341.27	6,726.07	3,306.54	3,027.93	76.88	4,343.08
Fishery Related	42.35	16.44	3.28	145.87	242.54	149.04	45.48	157.16
Mining Related	7.35	-	-	29.40	108.16	-	-	40.00
Manufacturing (Producing) Related	2,656.36	661.36	308.18	5,201.16	3,447.33	2,062.36	167.80	5,378.04
Construction	1,922.94	110.70	274.12	644.04	10,966.11	2,586.36	159.91	5,905.05
Electricity, Gas and Water	862.93	-	-	350.69	258.64	87.45	-	1,211.55
Metal Products, Mach. & Ele. Eqp.	145.53	4.91	22.99	201.87	336.59	161.19	45.43	488.19
Tras., Com. and Public Utilities	1,806.71	126.67	263.76	2,178.42	2,707.03	1,756.35	33.70	781.54
Wholesaler & Retailer	6,619.92	2,984.04	640.93	14,683.28	8,148.68	9,062.72	107.13	5,462.45
Finance, Insurance and Real Estate	5,630.72	931.19	576.76	11,038.12	4,880.24	3,437.48	-	4,286.84
Hotel or Restaurant	1,848.53	315.66	46.56	4,476.87	3,333.09	1,421.84	10.20	2,691.68
Other Services	1,807.78	605.17	37.89	2,889.74	1,344.53	1,217.28	24.34	1,164.43
Consumption Loans	13,359.90	4,196.43	1,942.73	25,047.55	3,870.69	12,072.30	136.03	3,863.36
Local Government	3.34	-	1.50	-	0.03	-	-	3.32
Others	4,729.49	3.65	722.75	20,598.19	21,072.37	7,937.21	168.80	15,759.96
TOTAL sectorwise	43,783.59	10,375.67	5,182.72	94,211.26	64,022.58	44,979.52	975.70	51,536.65

Product Wise

Term Loan	13,189.14	2,845.64	811.79	33,910.99	17,163.24	20,978.89	243.18	15,984.89
Overdraft	9,341.81	692.23	486.15	19,527.03	10,848.55	11,313.79	306.24	15,312.70
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	1,108.19	2,737.02	-	839.43	447.55	605.95	106.71	100.52
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,571.39	1,440.45	976.00	12,451.78	10,109.13	2,210.69	176.58	4,833.00
Real Estate Loan	2,659.50	603.36	63.98	6,078.68	3,220.60	788.19	-	933.62
Margin Nature Loan	1,076.34	202.97	40.00	2,559.61	1,047.55	1,141.62	-	1,662.38
Hire Purchase Loan	3,390.18	514.35	352.31	3,171.15	3,838.95	1,997.28	44.36	1,912.06
Deprived Sector Loan	5,145.68	702.10	986.62	10,036.49	7,052.54	4,624.35	49.17	5,753.65
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,301.36	637.55	1,465.86	5,636.08	10,294.46	1,318.76	49.45	5,043.83
Total Product wise Loan	43,783.59	10,375.67	5,182.72	94,211.26	64,022.58	44,979.52	975.70	51,536.65

Collateral Wise

Gold and Silver	121.57	102.88	-	638.71	1,138.79	822.71	-	476.49
Government Securities	-	-	-	-	-	-	-	5.28
Non Governmental Securities	1,076.34	202.97	40.00	2,568.51	622.15	1,148.48	-	1,662.68
Fixed Deposit Receipts	624.19	126.02	62.12	1,501.29	1,402.59	491.73	48.35	717.29
Own	624.19	126.02	62.12	1,501.29	1,402.59	491.73	48.35	717.29
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	36,917.03	9,600.52	5,079.09	75,227.54	55,223.74	39,275.23	927.34	41,607.40
Fixed Assets	36,917.03	9,600.52	5,079.09	75,227.54	55,223.74	39,275.23	927.34	41,600.07
Current Assets	-	-	-	-	-	-	-	7.34
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	5,044.46	339.77	-	13,267.98	5,301.43	3,241.37	-	6,865.58
Government Guarantee	-	-	-	-	4.71	0.60	-	3.32
Institutional Guarantee	2,930.27	243.59	-	3,171.17	3,259.71	2,283.57	-	4,444.76
Personal Guarantee	1,653.42	96.19	-	5,373.69	1,564.78	931.21	-	2,326.67
Collective Guarantee	460.78	-	-	4,723.11	435.39	25.99	-	87.85
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	36.84	-	-	2.99
Credit Card	-	-	-	-	-	-	-	-
Others	-	3.51	1.50	1,007.23	333.90	-	-	201.92
Total	43,783.59	10,375.67	5,182.72	94,211.26	64,022.58	44,979.52	975.70	51,536.65

BFI Name	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Sector Wise							
Agricultural and Forest Related	2,525.77	4,310.23	330.88	316.37	851.90	444.50	99.01
Fishery Related	303.87	154.44	-	2.51	7.04	11.15	15.00
Mining Related	81.67	0.58	-	-	-	4.44	-
Manufacturing (Producing) Related	5,429.71	1,710.15	224.61	56.10	143.07	377.10	-
Construction	3,068.93	1,529.14	227.37	7.01	328.45	439.87	166.29
Electricity, Gas and Water	-	3,598.28	-	-	2.12	4.69	-
Metal Products, Mach. & Ele. Eqp.	166.20	83.96	0.80	11.04	-	28.31	-
Tras., Com. and Public Utilities	1,208.21	774.65	226.13	1.18	77.58	117.64	57.46
Wholesaler & Retailer	9,052.74	4,375.10	587.62	87.33	1,115.00	215.29	263.45
Finance, Insurance and Real Estate	4,748.66	5,759.80	490.01	6.63	390.10	55.22	174.62
Hotel or Restaurant	6,133.65	1,452.31	361.45	40.19	84.40	90.53	13.88
Other Services	2,436.94	2,179.74	71.30	2.05	199.44	64.06	-
Consumption Loans	4,854.57	15,748.99	1,425.28	30.80	1,182.04	119.25	273.03
Local Government	-	-	-	-	-	-	-
Others	1,565.29	23.96	25.73	154.09	3.57	900.45	353.14
TOTAL sectorwise	41,576.20	41,701.32	3,971.17	715.30	4,384.71	2,872.49	1,415.87

Product Wise

Term Loan	10,548.57	7,537.82	637.27	228.05	2,100.67	1,200.25	478.40
Overdraft	1,261.86	6,471.36	450.78	141.72	855.80	498.79	222.94
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	10,162.80	2,058.94	413.80	-	83.47	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,529.27	5,083.35	517.20	-	159.73	423.75	97.74
Real Estate Loan	1,684.96	3,699.94	93.14	-	333.79	44.30	102.21
Margin Nature Loan	670.54	1,740.41	170.03	-	17.16	13.99	189.23
Hire Purchase Loan	1,374.81	1,445.25	240.69	5.56	54.65	164.98	63.15
Deprived Sector Loan	3,968.03	3,906.57	350.13	175.06	374.03	425.61	166.02
Bills Purchased	-	-	-	-	-	-	-
Other Product	9,375.36	9,757.68	1,098.14	164.92	405.41	100.82	96.19
Total Product wise Loan	41,576.20	41,701.32	3,971.17	715.30	4,384.71	2,872.49	1,415.87

Collateral Wise

Gold and Silver	-	171.93	96.51	20.19	182.28	43.84	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	-	1,740.41	170.03	-	17.16	9.44	-
Fixed Deposit Receipts	546.84	933.30	60.52	4.72	70.20	53.76	40.36
Own	546.84	933.30	60.52	4.72	70.20	53.76	40.36
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	37,383.16	36,745.70	3,232.87	690.40	4,017.57	2,701.25	1,001.95
Fixed Assets	37,383.16	36,745.70	3,232.87	690.40	4,017.57	2,701.25	1,001.95
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	2,976.35	2,099.69	378.48	-	97.50	-	184.63
Government Guarantee	-	17.19	-	-	-	-	-
Institutional Guarantee	2,974.51	1,826.13	378.48	-	29.65	-	165.91
Personal Guarantee	0.59	251.04	-	-	67.85	-	18.73
Collective Guarantee	1.25	5.32	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	669.85	10.29	32.77	-	-	64.20	188.93
Total	41,576.20	41,701.32	3,971.17	715.30	4,384.71	2,872.49	1,415.87

BFI Name	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central
Sector Wise									
Agricultural and Forest Related	0.52	550.87	407.67	605.72	468.66	336.63	644.79	651.18	392.47
Fishery Related	-	4.03	10.99	37.60	4.68	27.47	-	27.15	6.97
Mining Related	-	-	20.21	-	16.68	-	-	-	25.86
Manufacturing (Producing) Related	60.00	381.48	457.06	238.94	138.13	275.11	198.32	482.09	173.72
Construction	17.98	50.00	580.58	1,092.99	16.55	484.41	-	10.66	321.64
Electricity, Gas and Water	-	-	247.86	100.00	36.00	7.18	-	-	-
Metal Products, Mach. & Ele. Eqp.	3.45	-	299.37	39.40	40.96	28.73	-	-	77.47
Tras., Com. and Public Utilities	-	174.41	1,048.27	87.89	103.77	59.92	-	660.02	254.94
Wholesaler & Retailer	33.33	763.51	527.12	482.89	252.69	519.26	1,100.14	2,457.64	692.58
Finance, Insurance and Real Estate	40.31	1,241.32	1,178.33	536.61	331.01	387.56	177.23	1,776.19	445.14
Hotel or Restaurant	27.50	138.97	782.15	142.61	123.70	99.38	91.00	662.25	80.95
Other Services	-	149.41	656.19	683.95	24.96	99.45	-	57.12	65.07
Consumption Loans	144.91	2,698.82	2,345.07	462.16	1,875.54	1,508.25	70.50	3,137.24	656.50
Local Government	33.18	-	-	-	-	-	-	-	-
Others	1,886.00	539.29	1,035.49	916.68	33.02	80.51	720.70	4.54	2,002.35
TOTAL sectorwise	2,247.18	6,692.11	9,596.35	5,427.44	3,466.34	3,913.85	3,002.68	9,926.10	5,195.66

Product Wise

Term Loan	124.27	679.43	2,545.24	957.02	93.10	484.27	4.72	3,745.83	1,076.59
Overdraft	-	695.65	-	229.72	326.06	-	1,251.34	1,820.57	347.14
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	147.82	1,019.04	1,458.88	354.81	115.54	222.79	-	514.86	896.95
Res. Per. H. Loan (Up to Rs. 15 mil.)	17.98	559.31	886.64	896.56	531.56	209.56	-	794.83	706.83
Real Estate Loan	1,765.88	607.56	1,044.57	672.05	328.41	441.59	189.77	823.13	217.58
Margin Nature Loan	26.19	225.17	399.67	388.52	218.33	214.42	-	152.80	3.45
Hire Purchase Loan	122.28	225.21	912.98	57.43	163.03	134.53	0.36	911.19	314.11
Deprived Sector Loan	33.18	627.12	606.34	442.50	203.85	137.11	124.27	968.26	242.81
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	9.57	2,053.63	1,742.03	1,428.84	1,486.47	2,069.58	1,432.22	194.62	1,390.19
Total Product wise Loan	2,247.18	6,692.11	9,596.35	5,427.44	3,466.34	3,913.85	3,002.68	9,926.10	5,195.66

Collateral Wise

Gold and Silver	-	660.18	328.55	-	-	-	-	-	-
Government Securities	-	-	3.65	-	-	-	-	-	-
Non Governmental Securities	26.19	225.17	426.12	388.52	221.29	211.59	-	-	3.45
Fixed Deposit Receipts	0.05	90.21	338.61	69.46	96.15	65.03	53.16	62.37	90.97
Own	0.05	90.21	338.61	69.46	96.15	65.03	53.16	62.37	90.97
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	399.50	4,955.02	7,828.64	4,620.66	2,961.71	3,329.40	2,949.52	8,669.48	4,928.43
Fixed Assets	399.50	4,955.02	7,828.64	4,620.66	2,961.71	3,291.87	2,949.52	8,669.48	4,928.43
Current Assets	-	-	-	-	0.00	37.52	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	83.27	761.53	191.86	348.80	187.19	302.16	-	1,041.44	172.80
Government Guarantee	33.18	-	-	-	4.02	-	-	-	-
Institutional Guarantee	-	621.86	179.27	348.80	8.48	200.62	-	963.72	172.57
Personal Guarantee	50.09	139.68	12.60	-	172.93	101.09	-	77.72	-
Collective Guarantee	-	-	-	-	-	0.45	-	-	0.23
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	1.77	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	1,738.17	-	478.92	-	0.01	5.68	-	152.80	-
Total	2,247.18	6,692.11	9,596.35	5,427.44	3,466.34	3,913.85	3,002.68	9,926.10	5,195.66

BFI Name	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise							
Agricultural and Forest Related	266.38	253.22	119.90	260.12	534.70	720.24	292.69
Fishery Related	10.20	-	-	5.84	65.35	19.39	17.00
Mining Related	10.00	-	-	0.97	24.09	-	-
Manufacturing (Producing) Related	21.84	41.09	386.51	175.26	642.34	299.41	303.30
Construction	10.70	12.23	-	107.30	337.31	231.36	404.31
Electricity, Gas and Water	9.23	-	-	149.48	151.83	73.25	27.51
Metal Products, Mach. & Ele. Eqp.	4.99	42.15	-	5.11	10.79	159.36	70.92
Tras., Com. and Public Utilities	1.10	123.35	2.94	62.06	535.80	362.14	237.68
Wholesaler & Retailer	138.96	202.01	68.51	703.36	2,616.60	1,730.62	790.41
Finance, Insurance and Real Estate	55.71	136.59	-	600.70	1,646.49	2,160.28	638.20
Hotel or Restaurant	16.54	54.38	74.77	263.21	1,322.26	294.59	342.39
Other Services	19.56	21.17	-	41.57	458.23	216.31	66.74
Consumption Loans	325.31	770.89	1.55	1,829.21	5,317.47	4,444.66	2,064.19
Local Government	-	2.60	-	-	-	-	-
Others	12.68	-	519.81	1,761.82	362.84	789.51	398.07
TOTAL sectorwise	903.19	1,659.69	1,173.99	5,966.02	14,026.09	11,501.11	5,653.41

Product Wise

Term Loan	157.75	503.38	600.98	701.37	4,555.53	2,050.57	-
Overdraft	277.03	326.23	-	434.78	4,577.85	494.68	50.44
Trust Receipt Loan / Import Loan	21.24	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	2.00	149.60	207.50	87.19	1,167.15	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	33.64	188.67	-	1,226.67	1,451.05	2,796.24	693.38
Real Estate Loan	20.78	127.57	389.34	333.08	1,151.70	1,369.68	355.39
Margin Nature Loan	-	133.78	-	361.77	505.79	557.16	456.36
Hire Purchase Loan	2.81	170.42	2.27	69.83	473.28	166.22	223.36
Deprived Sector Loan	60.75	207.01	-	428.79	753.11	660.26	498.20
Bills Purchased	-	-	-	-	-	-	-
Other Product	329.18	0.61	31.80	2,202.22	470.60	2,239.16	3,376.28
Total Product wise Loan	903.19	1,659.69	1,173.99	5,966.02	14,026.09	11,501.11	5,653.41

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-
Government Securities	-	-	-	-	23.28	-	-
Non Governmental Securities	-	133.93	-	-	505.79	557.16	-
Fixed Deposit Receipts	31.05	37.32	-	187.62	288.64	174.11	117.29
Own	31.05	37.32	-	187.62	288.64	174.11	117.29
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	872.14	1,270.55	1,173.99	5,050.14	12,687.70	9,303.08	4,584.41
Fixed Assets	872.14	1,270.55	1,173.99	5,050.14	12,687.70	9,303.08	4,584.41
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	-	217.90	-	364.92	512.52	1,461.82	397.09
Government Guarantee	-	2.60	-	-	-	-	-
Institutional Guarantee	-	18.38	-	363.60	461.21	950.98	368.52
Personal Guarantee	-	170.79	-	1.32	51.30	510.84	1.05
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	26.13	-	-	-	-	27.51
Credit Card	-	-	-	-	-	-	-
Others	-	0.00	-	363.34	8.17	4.94	554.61
Total	903.19	1,659.69	1,173.99	5,966.02	14,026.09	11,501.11	5,653.41

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	33,424	39,092	50,334	63,717	63,313	16.96	28.76	-0.63
a. Paid-up Capital	21,495	24,740	30,093	30,352	30,352	15.09	21.64	0.00
b. Statutory Reserves	4,814	5,803	9,012	9,449	9,559	20.55	55.31	1.16
c. Retained Earning	2,790	3,434	5,520	17,751	16,929	23.08	60.72	-4.63
d. Others Reserves	4,324	5,115	5,709	6,165	6,474	18.29	11.60	5.01
2 BORROWINGS	142,095	207,349	233,582	230,364	226,722	45.92	12.65	-1.58
a. NRB	8	8,220	22,655	22,452	14,339	100236.37	175.59	-36.14
b. Others	142,086	199,129	210,926	207,912	212,384	40.15	5.92	2.15
3 DEPOSITS	106,150	130,425	159,023	164,076	164,848	22.87	21.93	0.47
4 BILLS PAYABLE	41	11	38	46	45	-73.99	252.05	-2.07
5 OTHER LIABILITIES	29,558	37,483	42,123	45,672	49,451	26.81	12.38	8.27
a. Loan Loss Provision	7,631	10,760	11,708	14,040	15,123	41.01	8.81	7.71
b. Interest Suspense a/c	4,003	4,176	4,727	6,213	6,538	4.32	13.20	5.23
c. Others	17,924	22,547	25,688	25,420	27,790	25.79	13.93	9.33
6 RECONCILIATION A/c	8,482	19,298	22,174	22,634	22,339	127.52	14.90	-1.30
7 PROFIT & LOSS A/c	5,419	11,839	12,378	1,841	2,316	118.45	4.55	25.77
Total	325,169	445,497	519,651	528,351	529,035	37.00	16.65	0.13
Assets								
1 LIQUID FUNDS	30,382	28,288	20,320	21,187	21,216	-6.89	-28.17	0.14
a. Cash Balance	379	521	371	456	507	37.33	-28.73	11.17
b. Bank Balance	16,872	17,507	10,770	11,803	11,348	3.76	-38.48	-3.86
c. Money at Call	13,130	10,260	9,178	8,927	9,361	-21.86	-10.55	4.86
2 INVESTMENT IN SECURITIES EXCEPT SHARES	468	559	762	954	856	19.63	36.16	-10.25
3 SHARE & OTHER INVESTMENT	9,732	14,153	5,334	6,241	7,683	45.43	-62.31	23.10
4 LOANS & ADVANCES	262,732	365,554	449,686	454,440	453,345	39.14	23.01	-0.24
Institutional	39,721	54,128	90,239	73,549	73,865	36.27	66.71	0.43
Individual	223,012	311,426	359,447	380,891	379,480	39.65	15.42	-0.37
5 FIXED ASSETS	2,223	2,565	3,073	3,118	3,135	15.42	19.79	0.55
6 OTHER ASSETS	11,063	15,031	18,137	19,818	20,346	35.86	20.66	2.67
7 EXPENSES NOT WRITTEN OFF	11	7	3	3	3	-34.99	-54.15	-1.53
8 NON BANKING ASSETS	1	1	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	8,469	19,325	22,176	22,102	21,787	128.18	14.75	-1.43
10 PROFIT & LOSS A/c	88	13	160	486	662	-85.79	1178.33	36.18
Total	325,169	445,497	519,651	528,351	529,035	37.00	16.65	0.13
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	21,965	18,279	30,522	12,678	15,727	-16.78	66.98	24.05
2 COMMISSION/FEE EXPENSES	38	16	20	17	14	-57.81	23.62	-19.32
3 EMPLOYEE EXPENSES	8,757	9,379	11,857	4,488	5,411	7.09	26.43	20.57
4 OFFICE OPERATING EXPENSES	2,907	3,353	4,358	1,325	1,631	15.32	29.98	23.07
5 NON OPERATING EXPENSES	140	36	20	1	1	-74.52	-45.12	17.79
6 PROVISION FOR RISK	6,648	17,303	5,527	5,153	6,257	160.26	-68.06	21.42
7 LOAN WRITTEN OFF	5	31	35	-	0	485.19	12.30	0.00
8 EXTRAORDINARY EXPENSES	18	9	18	4	5	-49.22	98.29	21.37
9 PROVISION FOR STAFF BONUS	836	1,848	1,955	297	377	121.03	5.81	27.15
10 PROVISION FOR INCOME TAX	2,353	5,069	5,462	803	1,020	115.41	7.76	27.12
11 NET PROFIT	5,394	11,829	12,376	1,804	2,239	119.31	4.63	24.09
TOTAL EXPENSES	49,062	67,152	72,151	26,570	32,682	36.87	7.44	23.00
Income								
1. INTEREST INCOME	41,259	45,304	59,985	20,972	25,966	9.80	32.40	23.81
2. COMMISSION & DISCOUNT	718	1,420	1,442	342	422	97.74	1.60	23.25
3 OTHER OPERATING INCOME	3,726	5,025	5,495	1,559	1,924	34.86	9.34	23.40
4 NON OPERATING INCOME	153	270	446	99	110	76.96	65.02	11.01
5 PROVISION FOR WRITTEN BACK	3,134	15,072	4,555	3,112	3,626	380.95	-69.78	16.51
6 RECOVERY FOR WRITE BACK	2	9	6	2	2	292.16	-29.10	4.99
7 INCOME FOR EXTRA ORDINARY EXPENSES	18	48	63	32	40	166.79	30.87	25.80
8 NET LOSS	52	3	158	453	593	-94.57	5531.04	31.07
TOTAL INCOME	49,062	67,152	72,151	26,570	32,682	36.87	7.44	23.00
Miscellaneous Information								
No. of Total Staffs	19,017	20,872	23,303	23,280	23,174	9.75	11.65	-0.46
No. of Total Branches	4,057	4,685	5,135	5,144	5,148	15.48	9.61	0.08
No. of Total Centers	310,895	362,982	428,783	436,921	438,598	16.75	18.13	0.38
No. of Total Groups	1,039,696	1,183,364	1,351,729	1,369,664	1,375,571	13.82	14.23	0.43
No. of Total Passive Groups	9,398	34,163	16,159	16,475	16,545	263.51	-52.70	0.42
No. of Total Members	4,686,659	5,191,363	5,859,530	5,945,963	5,959,023	10.77	12.87	0.22
No. of Total Passive Members	195,311	329,895	438,040	466,780	478,320	68.91	32.78	2.47
No. of Total Borrowers	2,783,222	2,992,068	3,303,100	3,304,705	3,287,625	7.50	10.40	-0.52
No. of Total Overdue Borrowers	1,001,407	764,663	382,353	742,469	763,435	-23.64	-50.00	2.82
No. of Total Saving Members	4,679,987	5,193,582	5,888,077	5,977,894	5,993,512	10.97	13.37	0.26
Total Saving Amount (Rs million)	106,150	130,472	159,023	164,055	164,733	22.91	21.88	0.41

Districtwise List of Banks and Financial Institutions Branches (Mangsir, 2079)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	24	-	-	24	120,359	5,015
2	1	Panchthar	27	3	2	32	174,419	5,451
3	1	Ilam	40	9	1	50	280,565	5,611
4	1	Jhapa	147	54	12	213	994,090	4,667
5	1	Sankhuwasabha	31	-	-	31	159,046	5,131
6	1	Bhojpur	25	-	1	26	158,991	6,115
7	1	Terhathum	19	3	-	22	89,125	4,051
8	1	Dhankuta	26	8	1	35	149,984	4,285
9	1	Morang	181	62	4	247	1,147,186	4,644
10	1	Sunsari	141	39	12	192	934,461	4,867
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	43	6	1	50	342,773	6,855
	Total		774	194	34	1,002	4,972,021	4,962
15	Madhesh	Saptari	54	7	2	63	713,203	11,321
16	Madhesh	Siraha	89	12	2	103	748,416	7,266
17	Madhesh	Dhanusa	87	8	11	106	873,274	8,238
18	Madhesh	Mahottari	60	7	7	74	715,040	9,663
19	Madhesh	Sarlahi	78	14	5	97	857,360	8,839
20	Madhesh	Rautahat	59	9	2	70	825,623	11,795
21	Madhesh	Bara	84	13	6	103	743,975	7,223
22	Madhesh	Parsa	69	14	7	90	649,397	7,216
	Total		580	84	42	706	6,126,288	8,677
23	Bagmati	Dolakha	30	3	-	33	172,726	5,234
24	Bagmati	Ramechhap	25	2	-	27	170,620	6,319
25	Bagmati	Sindhuli	36	2	2	40	300,117	7,503
26	Bagmati	Rasuwa	29	1	1	31	45,554	1,469
27	Bagmati	Dhading	63	17	-	80	322,751	4,034
28	Bagmati	Nuwakot	41	15	1	57	262,981	4,614
29	Bagmati	Sindhupalchok	39	11	-	50	262,852	5,257
30	Bagmati	Kavrepalanchok	75	14	8	97	366,879	3,782
31	Bagmati	Kathmandu	933	146	49	1,128	2,017,532	1,789
32	Bagmati	Lalitpur	218	33	16	267	548,401	2,054
33	Bagmati	Bhaktapur	122	19	5	146	430,408	2,948
34	Bagmati	Makwanpur	59	14	8	81	461,053	5,692
35	Bagmati	Chitawan	174	53	18	245	722,168	2,948
	Total		1,844	330	108	2,282	6,084,042	2,666
36	Gandaki	Gorkha	44	6	4	54	252,201	4,670
37	Gandaki	Manang	11	-	-	11	5,645	513
38	Gandaki	Lamjung	45	6	2	53	153,480	2,896
39	Gandaki	Kaski	205	78	19	302	599,504	1,985
40	Gandaki	Tanahu	80	23	1	104	327,620	3,150
41	Gandaki	Syangja	44	24	2	70	254,965	3,642
42	Gandaki	Mustang	16	1	-	17	14,596	859
43	Gandaki	Baglung	48	9	1	58	250,554	4,320
44	Gandaki	Parbat	25	10	-	35	132,703	3,792
45	Gandaki	Myagdi	22	9	-	31	107,372	3,464
46	Gandaki	Nawalparasi East	70	24	8	102	381,105	3,736
	Total		610	190	37	837	2,479,745	2,963

47	Lumbini	Gulmi	35	15	-	50	246,836	4,937
48	Lumbini	Palpa	49	11	-	60	242,423	4,040
49	Lumbini	Rupandehi	229	77	28	334	1,118,975	3,350
50	Lumbini	Kapilbastu	83	17	5	105	686,739	6,540
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	95	39	3	137	676,277	4,936
56	Lumbini	Banke	85	29	7	121	603,393	4,987
57	Lumbini	Bardiya	44	26	-	70	460,831	6,583
58	Lumbini	Nawalparasi West	64	20	3	87	385,515	4,431
	Total		755	256	46	1,057	5,124,225	4,848
59	Karnali	Rukum West	21	2	1	24	166,354	6,931
60	Karnali	Salyan	25	5	1	31	238,668	7,699
61	Karnali	Surkhet	54	10	1	65	417,776	6,427
62	Karnali	Dailekh	25	1	-	26	253,319	9,743
63	Karnali	Jajarkot	13	1	-	14	189,365	13,526
64	Karnali	Dolpa	13	-	-	13	42,959	3,305
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		204	21	3	228	1,694,889	7,434
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	137	30	5	172	911,155	5,297
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	11	1	77	517,645	6,723
75	Sudur Paschim	Darchula	19	2	-	21	135,056	6,431
76	Sudur Paschim	Baitadi	17	2	-	19	244,400	12,863
77	Sudur Paschim	Dadeldhura	25	1	-	26	139,420	5,362
	Total		332	52	6	390	2,711,270	6,952
	Grand Total		5,099	1,127	276	6,502	29,192,480	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	26	17	17	64	1	125
No. of Branches [^]	5,099	1,127	276	5,148		11,650
Population per Branch [*] (Served by A, B and C class BFIs)						4,490
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,506

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	774	194	34	868	1,002	1,870
Madhesh	580	84	42	1,053	706	1,759
Bagmati	1,844	330	108	776	2,282	3,058
Gandaki	610	190	37	590	837	1,427
Lumbini	755	256	46	1,172	1,057	2,229
Karnali	204	21	3	232	228	460
Sudur Paschim	332	52	6	457	390	847
Total	5,099	1,127	276	5,148	6,502	11,650

* 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

Amnt 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, 2015 (Mid Sep, 2018)		Ashoj, 2015 (Mid Oct, 2018)		Kartik, 2015 (Mid Nov, 2018)		Mangsir, 2015 (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, 2015 (Mid Sep, 2018)		Ashoj, 2015 (Mid Oct, 2018)		Kartik, 2015 (Mid Nov, 2018)		Mangsir, 2015 (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, 2015 (Mid Sep, 2018)		Ashoj, 2015 (Mid Oct, 2018)		Kartik, 2015 (Mid Nov, 2018)		Mangsir, 2015 (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	31,911.69	10.77	40,604.85	10.38	35,313.93
2.2	1-3 months	10.08	88,503.07	10.12	91,243.17	9.91	99,512.06	9.97	95,340.83
2.3	3-6 months	10.11	128,871.86	10.30	122,145.68	10.04	135,668.93	10.11	114,472.17
2.4	6-12 months	10.25	490,257.72	10.13	529,704.96	9.79	505,951.40	10.04	544,362.05
2.5	1-2 yrs	10.58	295,174.69	10.59	271,285.12	10.53	261,773.10	10.44	260,607.85
2.6	2 yrs and above	10.25	157,511.96	10.33	161,688.50	10.36	162,368.16	10.34	157,775.84
3	Call	3.98	266,236.27	3.89	260,222.47	4.07	268,697.81	4.13	270,319.10
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.79	3,916.09	7.95	4,151.63	7.88	3,218.02	8.08	4,204.61
6	Non interest bearing deposits	-	251,329.64	-	255,742.18	-	251,752.36	-	256,661.86
6.1	Current	-	227,073.21	-	231,751.50	-	225,357.33	-	232,013.26
6.2	Margin	-	22,581.34	-	22,321.23	-	24,643.90	-	22,814.17
6.3	Other	-	1,675.09	-	1,669.46	-	1,751.13	-	1,834.43
	Aggregate	6.72	2,557,901.82	6.67	2,573,180.01	6.62	2,580,396.09	6.67	2,597,086.55

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2016 (Mid May, 2019)		Jestha, 2016 (Mid Jun, 2019)		Asar, 2016 (Mid Jul, 2019)		Shrawan, 2016 (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, 2016 (Mid May, 2019)		Jestha, 2016 (Mid Jun, 2019)		Asar, 2016 (Mid Jul, 2019)		Shrawan, 2016 (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, 2016 (Mid May, 2019)		Jestha, 2016 (Mid Jun, 2019)		Asar, 2016 (Mid Jul, 2019)		Shrawan, 2016 (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	2,761,324.55

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

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)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	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	3.05	1,420,065.84
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	7.80	1,948,796.80
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	7.23	373,287.57
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	7.46	739,917.30
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	7.77	594,856.53
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	9.83	240,735.41
3	Call	1.00	282,535.69	0.96	302,569.46	0.93	313,347.00	0.94	306,124.74	0.97	285,069.54
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	6.01	4,714.26
6	Non interest bearing deposits	-	368,714.36	-	388,642.93	-	489,137.21	-	361,513.57	-	366,058.39
6.1	Current	-	334,253.73	-	354,846.50	-	454,310.21	-	326,561.60	-	329,884.66
6.2	Margin	-	31,821.73	-	31,433.59	-	32,625.04	-	32,312.88	-	33,595.00
6.3	Other	-	2,638.90	-	2,362.83	-	2,201.96	-	2,639.08	-	2,578.73
	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	4.92	4,024,704.83

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)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	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	8.03	249,461.13
2	Fishery Related	7.55	7,179.51	7.54	7,341.57	7.42	7,816.97	7.47	8,296.01	7.55	9,051.92
3	Mining Related	8.54	6,694.64	8.46	6,642.44	8.43	6,683.00	8.44	7,011.68	8.54	6,937.25
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	8.27	174,968.73
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	7.97	398,448.66
6	Construction	9.28	340,914.19	9.23	339,601.38	9.17	354,304.35	9.19	355,863.82	9.27	359,202.13
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	8.09	205,647.46
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	8.49	60,085.25
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	9.02	70,725.81
10	Wholesaler & Retailer	8.49	735,654.04	8.44	753,952.41	8.39	756,362.68	8.42	760,442.86	8.50	790,626.79
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	7.99	299,670.99
12	Hotel or Restaurant	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97	7.87	161,430.23	7.89	164,621.84
13	Other Services	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22	8.40	162,874.90	8.45	168,939.55
14	Consumption Loans	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29	9.24	206,049.37	9.25	204,287.91
15	Local Government	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48	3.10	1,975.67	4.14	1,362.29
16	Others	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68	9.50	530,464.43	9.59	555,842.39
	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	8.57	3,719,880.10

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)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	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	8.22	826,523.40
2	Overdraft	8.79	542,892.94	8.82	544,430.41	8.79	548,473.71	8.79	558,358.75	8.88	586,769.38
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	7.17	78,500.70
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	8.28	883,495.26
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	9.32	252,102.27
6	Real Estate Loan	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90	9.12	165,641.33
7	Margin Nature Loan	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02	8.26	88,437.07
8	Hire Purchase Loan	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93	9.74	139,719.12
9	Deprived Sector Loan	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97	7.45	257,437.46
10	Bills Purchased	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62	4.71	4,538.04
11	Other Product	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35	9.57	436,716.06
	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	8.57	3,719,880.10

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.13	1,439,182.13	4.49	1,389,241.04	5.17	1,325,764.26	5.26	1,304,211.68	5.23	1,296,316.25
2	Fixed:	7.96	2,017,075.54	8.26	2,098,910.97	8.61	2,186,891.13	8.92	2,238,984.09	9.13	2,245,348.12
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	7.60	375,319.08	8.07	393,403.01	8.82	423,500.92	9.09	501,312.94	9.47	465,101.93
2.4	6-12 months	7.73	736,550.15	8.03	818,104.99	8.34	844,735.62	8.72	869,305.33	8.96	983,173.12
2.5	1-2 yrs	7.82	653,270.14	8.03	630,373.13	8.30	658,239.90	8.62	620,107.42	8.77	539,225.90
2.6	2 yrs and above	9.59	251,936.16	9.86	257,029.85	9.91	260,414.70	10.00	248,258.40	9.89	257,847.16
3	Call	1.11	288,342.95	1.32	276,677.61	1.42	265,669.33	1.54	259,051.07	1.62	256,215.34
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.55	3,499.83	7.37	2,391.76	8.14	2,065.87	2.67	2,083.60	2.66	2,093.61
6	Non interest bearing deposits	-	371,604.15	-	343,618.00	-	348,133.10	-	422,994.90	-	416,562.98
6.1	Current	-	333,964.67	-	305,124.22	-	311,222.46	-	384,464.87	-	374,293.43
6.2	Margin	-	34,853.02	-	35,884.20	-	34,086.02	-	36,016.83	-	39,603.49
6.3	Other	-	2,786.46	-	2,609.58	-	2,824.63	-	2,513.20	-	2,666.06
	Aggregate	5.43	4,119,704.60	5.80	4,110,839.38	6.24	4,128,523.69	6.37	4,227,325.34	6.49	4,216,536.30

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.05	258,295.84	8.41	261,449.97	8.66	266,424.53	8.78	269,314.19	9.49	276,304.79
2	Fishery Related	7.53	9,560.40	7.83	9,824.90	7.82	10,129.84	8.00	10,330.23	8.73	10,631.27
3	Mining Related	8.58	7,503.98	8.87	7,605.16	8.92	7,907.55	9.09	7,859.27	9.76	8,066.06
4	Agriculture, Forestry & Beverage Production Related	8.26	175,620.86	8.79	174,847.78	8.99	183,298.57	9.12	194,101.44	10.12	200,286.15
5	Non Food Production Related	8.07	413,083.29	8.50	420,625.22	8.79	430,559.41	9.06	457,418.28	9.91	468,795.75
6	Construction	9.12	223,057.01	9.57	194,529.75	9.60	189,542.91	9.68	171,339.41	10.43	172,625.19
7	Electricity, Gas and Water	8.07	210,600.04	8.20	211,338.31	8.47	212,378.74	8.60	218,011.79	9.05	219,567.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.50	63,632.93	8.95	64,901.91	9.23	67,616.54	9.42	69,575.94	10.39	70,452.66
9	Transport, Communication and Public Utilities	9.01	72,890.17	9.41	75,273.65	9.57	75,274.49	9.70	77,559.40	10.48	78,141.84
10	Wholesaler & Retailer	8.54	811,305.20	9.03	826,969.65	9.30	840,379.15	9.45	859,761.41	10.44	868,442.44
11	Finance, Insurance and Real Estate	8.19	310,457.97	8.83	304,058.70	9.05	303,564.85	9.34	306,075.74	10.34	305,467.28
12	Hotel or Restaurant	7.94	166,554.55	8.30	162,901.81	8.53	162,485.81	8.71	163,230.69	9.42	160,584.23
13	Other Services	8.45	172,387.33	8.78	173,649.17	8.90	173,497.32	8.97	173,708.45	9.72	177,198.58
14	Consumption Loans	9.51	544,485.91	9.80	642,724.98	9.96	700,857.48	10.09	728,179.40	11.09	732,714.86
15	Local Government	4.15	1,363.52	4.16	1,363.42	4.41	1,363.22	4.48	1,370.29	4.44	1,362.29
16	Others	9.54	399,622.87	9.98	350,473.10	10.12	312,636.90	10.42	332,747.83	11.34	324,300.75
	Aggregate	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75	10.31	4,074,941.16

Overall Summary of Interest Rate on LCY Productwise Credit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.26	840,192.78	8.56	845,065.26	8.77	855,781.38	9.02	868,038.24	9.68	879,787.01
2	Overdraft	8.93	625,605.57	9.39	630,637.47	9.58	643,653.93	9.69	666,446.00	10.62	667,393.65
3	Trust Receipt Loan / Import Loan	7.23	82,138.19	7.70	88,850.95	8.08	93,616.12	8.35	89,427.71	9.37	88,649.96
4	Demand & Other Working Capital Loan	8.41	908,273.91	8.86	886,410.68	9.33	901,458.36	9.59	950,965.12	10.63	966,779.94
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.31	257,026.69	9.63	257,817.58	9.69	258,803.63	9.75	278,190.32	10.74	279,985.42
6	Real Estate Loan	9.14	171,418.99	9.45	174,850.70	9.63	176,939.96	9.73	180,786.47	10.77	181,202.48
7	Margin Nature Loan	8.36	88,206.07	8.83	86,159.42	9.12	84,611.64	9.41	83,705.35	10.33	82,447.46
8	Hire Purchase Loan	9.71	139,202.49	10.02	140,036.43	10.11	141,451.15	10.03	141,578.17	10.85	142,232.64
9	Deprived Sector Loan	7.60	275,798.17	8.10	279,708.94	8.23	279,838.33	8.49	284,284.79	9.28	286,629.30
10	Bills Purchased	4.51	5,399.22	5.54	5,729.97	6.75	5,197.50	5.13	5,292.40	6.73	4,392.73
11	Other Product	9.54	447,159.80	9.76	487,270.07	9.79	496,565.31	9.95	491,869.18	10.77	495,440.08
	Aggregate	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75	10.31	4,074,940.67

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.24	1,257,493.53	6.24	1,250,709.46	6.23	1,225,016.88	6.23	1,192,482.96	6.24	1,248,959.27
2	Fixed:	9.44	2,289,669.51	9.67	2,326,686.74	9.86	2,343,929.32	9.96	2,381,969.20	10.12	2,402,460.16
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	9.70	447,603.03	10.05	463,905.12	10.28	515,039.32	10.30	531,077.62	10.44	531,859.26
2.4	6-12 months	9.32	923,215.96	9.56	924,051.29	9.76	913,308.31	9.88	915,936.38	10.10	889,094.43
2.5	1-2 yrs	9.12	630,102.72	9.32	598,882.75	9.49	562,342.15	9.65	560,494.27	9.77	563,111.50
2.6	2 yrs and above	10.11	288,747.79	10.02	339,847.59	10.08	353,239.54	10.15	374,460.93	10.20	418,394.97
3	Call	1.86	254,111.92	2.02	244,086.99	2.13	246,272.10	2.18	251,350.13	2.29	287,496.62
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.84	2,063.22	2.70	2,225.34	2.60	2,254.27	2.80	1,934.84	2.75	2,136.32
6	Non interest bearing deposits	-	433,255.33	-	455,237.96	-	443,972.25	-	462,376.85	-	476,676.61
6.1	Current	-	385,280.91	-	403,273.52	-	389,705.95	-	407,416.53	-	420,949.81
6.2	Margin	-	44,756.17	-	49,267.67	-	50,788.12	-	52,081.11	-	52,636.17
6.3	Other	-	3,218.26	-	2,696.77	-	3,478.18	-	2,879.21	-	3,090.63
	Aggregate	6.93	4,236,593.52	7.11	4,278,946.49	7.25	4,261,444.82	7.34	4,290,113.99	7.41	4,417,728.97

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.64	284,409.12	9.74	287,555.00	10.33	293,179.79	10.37	296,975.46	10.40	299,322.85
2	Fishery Related	8.80	11,002.60	8.95	11,137.48	9.58	11,484.27	9.59	11,589.12	9.69	11,665.60
3	Mining Related	9.89	8,142.75	10.11	8,063.58	11.17	7,960.25	11.25	8,147.25	11.17	8,386.01
4	Agriculture, Forestry & Beverage Production Related	10.25	207,142.32	10.48	207,889.60	11.29	211,393.93	11.36	212,612.25	11.37	215,693.93
5	Non Food Production Related	10.18	478,545.40	10.48	481,888.59	11.30	485,566.69	11.45	484,017.71	11.49	474,653.43
6	Construction	10.49	167,603.33	11.01	150,745.35	11.70	154,512.76	11.77	168,415.22	11.76	154,722.58
7	Electricity, Gas and Water	9.20	220,057.85	9.51	224,534.97	9.94	229,095.00	10.08	229,411.78	10.20	235,149.10
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.69	70,383.90	10.92	71,603.46	11.63	72,803.22	11.73	73,655.61	11.77	69,642.69
9	Transport, Communication and Public Utilities	10.72	77,054.32	11.09	75,837.52	11.48	75,783.16	11.52	75,806.92	11.69	75,912.94
10	Wholesaler & Retailer	10.64	876,039.48	10.90	887,058.21	11.70	884,400.90	11.81	875,664.83	11.80	866,369.36
11	Finance, Insurance and Real Estate	10.60	308,797.42	10.88	311,110.46	11.58	310,473.94	11.61	318,394.47	11.56	315,352.73
12	Hotel or Restaurant	9.70	165,013.19	9.95	165,600.40	10.66	168,667.92	10.73	168,083.29	10.76	168,131.11
13	Other Services	9.96	179,220.77	10.26	179,333.05	10.94	178,397.58	10.95	165,813.68	11.06	177,074.65
14	Consumption Loans	11.26	732,809.86	11.43	766,922.04	12.04	792,697.84	12.09	787,595.29	12.02	757,389.55
15	Local Government	4.57	1,297.83	4.60	1,297.83	4.61	1,081.23	4.65	1,086.13	4.61	1,081.22
16	Others	11.53	335,060.18	11.68	325,228.71	12.26	274,945.47	12.24	277,148.07	12.26	311,184.95
	Aggregate	10.60	4,122,580.34	10.78	4,155,806.24	11.42	4,152,443.96	11.54	4,154,417.08	11.62	4,141,732.71

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.87	895,441.39	10.22	936,387.16	10.84	937,917.07	10.95	974,856.37	11.03	1,029,228.12
2	Overdraft	10.83	669,361.96	11.07	673,531.73	11.87	647,350.89	11.86	613,730.10	11.87	619,785.23
3	Trust Receipt Loan / Import Loan	9.70	86,479.39	10.56	76,658.63	11.70	74,171.60	11.78	75,863.69	11.78	64,595.41
4	Demand & Other Working Capital Loan	10.88	990,591.48	11.06	1,006,965.61	11.70	1,013,816.51	11.78	1,013,132.59	11.82	989,100.84
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.84	280,951.95	10.97	282,992.96	11.65	280,638.54	11.66	281,438.51	11.62	279,105.89
6	Real Estate Loan	10.94	182,304.59	11.02	171,657.48	11.89	192,099.16	11.96	195,620.19	11.83	199,641.17
7	Margin Nature Loan	10.59	79,777.60	10.90	78,409.99	11.90	75,168.86	12.06	71,713.79	12.25	64,818.98
8	Hire Purchase Loan	11.10	141,394.34	11.23	141,250.46	11.89	139,185.08	11.94	138,167.98	11.89	131,340.20
9	Deprived Sector Loan	9.43	287,056.50	9.64	286,231.70	10.38	283,949.84	10.39	283,004.35	10.43	279,645.59
10	Bills Purchased	5.92	3,182.77	5.87	3,071.81	6.13	3,374.66	5.97	4,034.69	6.34	3,110.44
11	Other Product	10.91	506,038.49	11.17	498,648.70	11.75	504,771.74	11.96	502,855.09	11.94	481,360.83
	Aggregate	10.60	4,122,580.46	10.78	4,155,806.21	11.42	4,152,443.96	11.54	4,154,417.35	11.62	4,141,732.71

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.29	1,191,832.53	6.27	1,186,615.88	7.37	1,210,483.75	7.42	1,187,932.51	7.46	1,187,385.48
2	Fixed:	10.23	2,483,709.53	10.34	2,512,739.86	10.55	2,541,495.95	10.65	2,595,549.78	10.91	2,643,387.23
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	10.38	624,135.33	10.59	618,205.87	10.96	527,606.87	10.75	701,378.62	11.44	619,512.04
2.4	6-12 months	10.27	878,877.75	10.35	906,331.99	10.54	866,725.13	10.72	812,187.16	10.81	848,068.75
2.5	1-2 yrs	9.94	532,375.59	10.03	542,931.56	10.29	573,635.30	10.51	581,213.99	10.69	587,223.33
2.6	2 yrs and above	10.28	448,320.86	10.37	445,270.45	10.44	573,528.65	10.57	500,770.01	10.70	588,583.12
3	Call	2.25	258,425.02	2.38	255,719.53	2.69	264,535.20	2.73	261,617.43	2.69	254,912.88
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	3.10	2,073.99	2.40	2,376.62	2.54	2,185.04	2.47	2,460.79	2.93	2,126.75
6	Non interest bearing deposits	-	387,897.08	-	418,485.99	-	412,519.68	-	399,474.93	-	417,220.39
6.1	Current	-	331,602.43	-	361,159.94	-	359,464.08	-	350,956.14	-	370,462.57
6.2	Margin	-	53,471.11	-	54,521.71	-	50,091.07	-	45,877.67	-	43,880.33
6.3	Other	-	2,823.54	-	2,804.35	-	2,964.54	-	2,641.12	-	2,877.49
	Aggregate	7.64	4,323,938.15	7.81	4,375,937.89	8.16	4,431,219.63	8.32	4,447,035.44	8.46	4,505,032.74

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.75	300,791.92	10.83	297,654.00	10.96	302,920.66	11.48	307,716.51	11.62	311,115.09
2	Fishery Related	9.90	11,872.06	9.96	11,876.63	10.13	11,992.20	10.69	12,071.44	10.50	12,072.03
3	Mining Related	11.32	8,628.62	11.34	8,889.81	11.41	9,382.77	11.82	9,518.34	11.81	9,771.87
4	Agriculture, Forestry & Beverage Production Related	11.85	217,986.62	11.95	216,614.47	12.06	219,849.24	12.65	225,515.87	12.70	227,409.53
5	Non Food Production Related	11.89	491,739.84	11.98	499,342.94	12.08	509,610.00	12.55	513,665.66	12.63	507,957.58
6	Construction	12.36	150,428.76	12.51	154,762.94	12.60	156,111.57	13.08	157,476.35	13.15	159,160.73
7	Electricity, Gas and Water	10.57	238,597.41	10.68	238,350.97	10.76	243,726.72	11.02	245,413.93	11.04	248,542.86
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.21	70,913.15	12.32	71,069.47	12.43	72,347.21	12.75	72,820.51	13.03	72,475.97
9	Transport, Communication and Public Utilities	12.17	76,297.05	12.29	76,772.93	12.45	75,249.80	12.91	74,091.38	12.98	74,402.29
10	Wholesaler & Retailer	12.30	866,141.78	12.43	878,072.12	12.59	883,704.91	13.15	882,327.18	13.23	885,117.39
11	Finance, Insurance and Real Estate	12.04	320,525.33	12.15	335,479.00	12.13	312,262.37	12.62	307,983.76	12.58	305,182.51
12	Hotel or Restaurant	11.29	168,799.14	11.35	170,299.41	11.48	172,656.83	11.90	171,300.14	11.97	170,378.38
13	Other Services	11.47	180,652.77	11.54	182,689.64	11.67	184,353.97	12.15	183,710.08	12.20	185,008.54
14	Consumption Loans	12.60	746,424.59	12.68	758,510.76	12.73	764,520.33	13.30	761,028.02	13.33	754,764.92
15	Local Government	6.43	1,081.22	4.64	1,081.22	4.68	1,081.22	4.74	1,081.22	3.50	1,081.22
16	Others	12.67	296,693.08	12.64	260,975.76	12.68	269,872.90	13.25	267,274.53	13.33	270,090.58
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.53	1,050,972.83	11.67	1,039,147.51	11.69	1,071,393.75	12.12	1,078,733.33	12.18	1,089,840.77
2	Overdraft	12.31	626,997.10	12.54	649,523.81	12.65	654,900.79	13.29	687,256.17	13.33	686,752.33
3	Trust Receipt Loan / Import Loan	12.33	69,013.99	12.44	71,186.92	12.52	71,414.37	13.20	74,293.07	13.20	70,652.09
4	Demand & Other Working Capital Loan	12.22	1,000,923.29	12.31	1,001,595.39	12.48	1,018,730.81	13.10	1,024,631.30	13.09	1,026,115.80
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.10	282,073.57	11.98	283,104.60	12.10	281,447.49	12.66	282,651.36	12.69	282,262.10
6	Real Estate Loan	12.41	211,542.46	11.85	227,259.96	12.50	206,845.95	13.07	205,740.25	13.04	191,823.86
7	Margin Nature Loan	12.89	61,563.90	13.12	60,319.07	13.32	60,348.29	13.95	59,911.77	14.00	58,765.69
8	Hire Purchase Loan	12.37	133,466.55	12.36	131,751.42	12.43	128,883.10	12.94	127,229.89	13.00	124,946.18
9	Deprived Sector Loan	10.81	288,697.40	10.77	288,301.01	10.81	279,208.79	11.35	276,599.38	11.39	277,105.40
10	Bills Purchased	8.29	2,624.72	8.86	2,382.11	9.82	2,894.20	10.41	2,795.07	10.48	2,652.57
11	Other Product	12.54	419,697.53	12.67	407,870.24	12.70	413,575.19	13.10	373,153.33	13.20	383,614.69
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Dec, 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	Everest Bank Ltd.	EBL
9	Bank of Kathmandu Ltd.	BOK	10	Nepal Credit and Commerce Bank Ltd.	NCC
11	NIC Asia Bank Ltd.	NIC	12	Machhapuchhre Bank Ltd.	MBL
13	Kumari Bank Ltd.	Kumari	14	Laxmi Bank Ltd.	Laxmi
15	Siddhartha Bank Ltd.	SBL	16	Agriculture Development Bank Ltd.	ADBNL
17	Global IME Bank Ltd.	Global	18	Citizens Bank International Ltd.	Citizen
19	Prime Commercial Bank Ltd.	Prime	20	Sunrise Bank Ltd.	Sunrise
21	NMB Bank Ltd.	NMB	22	Prabhu Bank Ltd.	Prabhu
23	Mega Bank Nepal Ltd.	Mega	24	Civil Bank Ltd.	CBL
25	Century Commercial Bank Ltd.	Century	26	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	Swabhimani Laghubitta Bittiya Sanstha Ltd.	Swabhimani
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	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	46	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila
47	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha	48	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
49	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa	50	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi
51	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra	52	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
53	BPW Laghubitta Bittiya Sanstha Limited	BPW	54	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
55	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	56	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
57	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	58	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
59	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	60	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)
61	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	62	Super Laghubitta Bittiya Sanstha Limited	Super
63	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan	64	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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