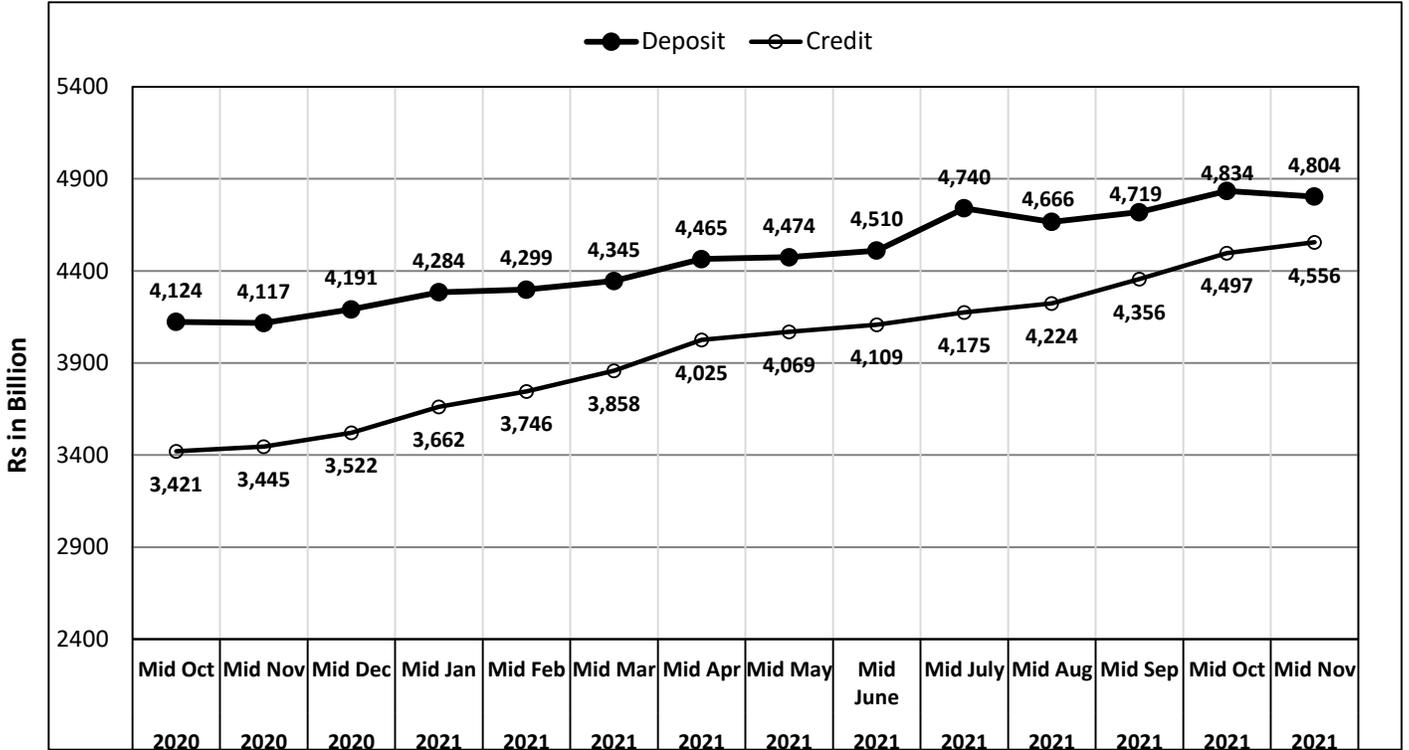


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2078 Kattik
Mid-Nov, 2021

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

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	27	17	17	67	128
Total Number of Licensed BFIs*	27	17	17	67	128

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

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

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

Major Financial Indicators

as on Kattik End, 2078 (Mid-Nov, 2021)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	99.27	11.16	2.18	112.61
2	Total Credit/GDP	94.83	10.04	1.92	106.79
3	Total Credit/ Total Deposit	95.52	89.96	88.20	94.83
4	CD Ratio [#]	90.26	87.40	85.78	89.90
5	Fixed Deposit/Total Deposit	51.03	60.00	60.40	52.10
6	Saving Deposit/Total Deposit	33.13	28.86	28.06	32.60
7	Current Deposit/Total Deposit	7.77	1.73	1.35	7.05
8	Call Deposit/Total Deposit	6.98	9.19	8.49	7.23
9	NPL/ Total Loan [^]	1.23	1.46	7.84	1.37
10	Total LLP /Total Loan	2.31	2.20	7.91	2.40
11	Deprived Sector Loan/Total Loan ^{\$\$}	7.80	14.36	6.91	8.39
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.29	6.84	7.58	7.25
2	Investment in Gov. Securities/Total Deposit	14.70	11.44	21.97	14.52
3	Total Liquid Assets/Total Deposit	22.27	22.62	34.93	22.55
C. Capital Adequacy Ratios (%)[^]					
1	Core Capital/RWA	10.41	10.98	16.63	10.56
2	Total Capital/RWA	13.42	13.61	18.80	13.53
D. Financial Access					
1	No. of institutions	27	17	17	61
2	No. of Branches	4,843	1,049	244	6,136
3	No. of Deposit Accounts [^]	34,267,464	4,602,033	544,058	39,413,555
4	No. of Loan Accounts [^]	1,416,257	311,089	37,112	1,764,458
5	No. of Branchless Banking Centers [^]	1,752	-	-	1,752
6	No. of Branchless Banking Customers [^]	235,481	-	-	235,481
7	No. of Mobile Banking Customers [^]	13,453,739	1,636,068	63,656	15,153,463
8	No. of Internet Banking Customers [^]	1,193,506	56,673	8,407	1,258,586
9	No. of ATMs	4,026	308	43	4,377
10	No. of Debit Cards [^]	8,950,632	384,287	34,759	9,369,678
11	No. of Credit Cards [^]	204,956	-	-	204,956
12	No. of Prepaid Cards [^]	80,693	-	-	80,693
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	5.80			
	(a) Saving	4.49			
	(b) Fixed	8.26			
	(c) Call	1.32			
2	Wt. Avg Interest Rate on Credit	9.02			

Note:

Bank balance includes money at call

Nominal GDP for 2020/21(P) stands at Rs. 4,266,322 million(Preliminary)

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

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

Month end (last day) CD ratio

[^]Data as on Asoj end of FY2078/79 (2021/22)

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

	Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
		2019	2020	2021	2021	2021	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	446,402	488,277	558,525	625,748	627,359	9.38	14.39	0.26
	a. Paid-up Capital	305,885	330,876	365,820	366,045	370,147	8.17	10.56	1.12
	b. Statutory Reserves	76,174	94,150	105,951	113,401	114,488	23.60	12.53	0.96
	c. Retained Earning	4,538	4,312	12,331	62,451	57,442	-4.98	185.98	-8.02
	d. Others Reserves	59,805	58,939	74,422	83,851	85,281	-1.45	26.27	1.71
2	BORROWINGS	90,729	81,610	275,089	390,222	407,830	-10.05	237.08	4.51
	a. NRB	22,927	7,992	118,779	188,971	199,360	-65.14	1386.25	5.50
	b. "A"Class Licensed Institution	34,286	5,392	28,829	60,377	62,711	-84.27	434.65	3.79
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	26,001	29,326	348.99	74.06	12.87
	d. Other Financial Ins.	3,283	1,737	1,267	1,628	3,194	-47.10	-27.05	96.14
	e. Bonds and Securities	26,935	51,679	100,435	113,245	113,239	91.87	94.34	0.00
3	DEPOSITS	3,354,428	3,933,738	4,740,066	4,834,218	4,804,207	17.27	20.50	-0.62
	a. Current	311,505	401,130	490,765	367,329	338,674	28.77	22.35	-7.80
	b. Savings	1,060,516	1,224,189	1,592,152	1,624,863	1,566,384	15.43	30.06	-3.60
	c. Fixed	1,526,497	1,884,402	2,213,503	2,431,003	2,502,919	23.45	17.46	2.96
	d. Call Deposits	417,390	387,287	396,693	361,309	347,273	-7.21	2.43	-3.88
	e. Others	38,519	36,729	46,953	49,714	48,957	-4.65	27.84	-1.52
	Bills Payable	2,309	2,053	3,067	10,769	6,063	-11.11	49.42	-43.70
5	Other Liabilities	303,249	385,596	418,432	405,699	429,877	27.15	8.52	5.96
	1. Loan Loss Provision	54,893	78,604	89,594	92,976	93,225	43.19	13.98	0.27
	2. Interest Suspense a/c	20,271	27,582	20,035	21,049	31,209	36.06	-27.36	48.27
	3. Others	228,085	279,410	308,804	291,675	305,442	22.50	10.52	4.72
6	Reconciliation A/c	15,556	3,427	4,050	5,446	5,090	-77.97	18.18	-6.54
7	Profit & Loss A/c	73,519	59,045	69,757	19,717	25,599	-19.69	18.14	29.83
	TOTAL	4,286,193	4,953,745	6,068,987	6,291,818	6,306,024	15.57	22.51	0.23
	Assets								
1	LIQUID FUNDS	466,279	563,630	519,340	425,920	385,919	20.88	-7.86	-9.39
	a. Cash Balance	92,563	110,726	116,799	113,050	119,117	19.62	5.48	5.37
	Nepalese Notes & Coins	84,640	98,161	99,422	95,395	102,782	15.97	1.28	7.74
	Foreign Currency	7,923	12,565	17,377	17,656	16,335	58.59	38.29	-7.48
	b. Bank Balance	295,862	369,615	334,152	269,611	229,230	24.93	-9.59	-14.98
	1. In Nepal Rastra Bank	215,138	294,780	273,553	177,919	162,035	37.02	-7.20	-8.93
	2. "A"Class Licensed Institution	29,036	27,141	17,905	19,143	16,404	-6.53	-34.03	-14.31
	3. Other Financial Ins.	13,010	3,372	3,275	6,030	5,948	-74.08	-2.89	-1.37
	4. In Foreign banks	38,678	44,322	39,419	66,518	44,843	14.59	-11.06	-32.59
	c. Money at Call	77,853	83,288	68,389	43,259	37,573	6.98	-17.89	-13.15
2	INVESTMENTS	375,402	534,611	732,619	694,612	699,998	42.41	37.04	0.78
	a. Govt. Securities	374,262	533,827	721,612	692,111	697,507	42.63	35.18	0.78
	b. Others	1,140	784	11,007	2,501	2,491	-31.24	1304.07	-0.39
3	SHARE & OTHER INVESTMENT	186,189	171,683	214,313	236,901	214,816	-7.79	24.83	-9.32
	LOANS & ADVANCES								
4	(Including Bills Purchased)	2,913,970	3,273,096	4,174,616	4,496,829	4,555,249	12.32	27.54	1.30
	4.1 LOANS & ADVANCES	2,910,511	3,270,133	4,170,584	4,492,051	4,550,459	12.36	27.54	1.30
	a. Private Sector	2,819,279	3,156,509	4,014,771	4,330,274	4,379,057	11.96	27.19	1.13
	b. Financial Institutions	86,056	110,945	152,818	159,117	168,866	28.92	37.74	6.13
	c. Government Organizations	5,176	2,679	2,995	2,660	2,536	-48.24	11.81	-4.68
	4.2 BILLS PURCHASED	3,459	2,963	4,032	4,778	4,790	-14.36	36.09	0.26
5	LOANS AGT. COLLECTED BILLS	-	-	412	558	558	0.00	0.00	0.00
6	FIXED ASSETS	71,420	78,568	82,989	84,906	85,268	10.01	5.63	0.43
7	OTHER ASSETS	253,949	312,752	331,101	342,072	352,817	23.16	5.87	3.14
	a. Accrued Interests	46,171	152,797	171,036	176,811	197,919	230.93	11.94	11.94
	b. Others	207,777	159,955	160,065	165,261	154,898	-23.02	0.07	-6.27
8	Expenses not Written off	26	189	342	245	242	613.61	81.43	-1.08
9	Non Banking Assets	5,716	7,076	7,693	8,150	8,196	23.80	8.72	0.57
10	Reconciliation Account	13,167	11,715	5,154	1,487	2,504	-11.03	-56.01	68.42
11	Profit & Loss A/c	75	426	407	140	457	464.35	-4.36	226.33
	TOTAL	4,286,193	4,953,745	6,068,987	6,291,818	6,306,024	15.57	22.51	0.23

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2019	2020	2021	2021	2021	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	385,245	433,941	500,573	560,064	561,150	12.64	15.35	0.19
	a. Paid-up Capital	252,260	284,811	320,629	320,629	324,732	12.90	12.58	1.28
	b. Statutory Reserves	67,359	86,033	96,910	103,477	104,988	27.72	12.64	1.46
	c. Retained Earning	8,249	8,248	15,897	59,589	54,132	-0.01	92.73	-9.16
	d. Others Reserves	57,377	54,850	67,137	76,369	77,297	-4.40	22.40	1.22
2	BORROWINGS	82,024	78,942	261,004	355,351	383,484	-3.76	230.63	7.92
	a. NRB	21,327	7,810	109,436	161,185	181,949	-63.38	1301.19	12.88
	b. "A"Class Licensed Institution	27,181	3,356	26,034	58,732	61,216	-87.65	675.65	4.23
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	26,001	29,326	348.99	74.06	12.79
	d. Other Financial Ins.	3,283	1,737	1,267	1,628	3,194	-47.10	-27.05	96.14
	e. Bonds and Securities	26,935	51,229	98,488	107,805	107,800	90.20	92.25	-0.01
3	DEPOSITS	2,880,092	3,490,101	4,204,913	4,271,175	4,235,220	21.18	20.48	-0.84
	a. Current	301,550	389,700	475,545	355,842	329,171	29.23	22.03	-7.50
	b. Savings	901,359	1,087,517	1,426,355	1,452,786	1,402,941	20.65	31.16	-3.43
	c. Fixed	1,308,269	1,646,630	1,919,565	2,105,801	2,161,159	25.86	16.58	2.63
	d. Call Deposits	336,801	332,548	338,330	308,826	295,619	-1.26	1.74	-4.28
	e. Others	32,114	33,706	45,117	47,920	46,329	4.96	33.85	-3.32
4	Bills Payable	2,239	2,036	3,003	10,742	6,014	-9.06	47.47	-44.01
5	Other Liabilities	264,670	350,780	383,438	370,646	391,787	32.54	9.31	5.70
	1. Loan Loss Provision	42,916	67,444	77,889	80,349	80,214	57.15	15.49	-0.17
	2. Interest Suspense a/c	10,597	16,882	11,631	12,186	21,129	59.30	-31.11	73.39
	3. Others	211,156	266,454	293,919	278,112	290,444	26.19	10.31	4.43
6	Reconciliation A/c	8,608	3,286	3,962	5,447	4,998	-61.83	20.59	-8.26
7	Profit & Loss A/c	64,456	54,484	63,462	18,097	23,449	-15.47	16.48	29.58
	TOTAL	3,687,334	4,413,571	5,420,355	5,591,523	5,606,102	19.70	22.81	0.26
Assets									
1	LIQUID FUNDS	348,011	462,843	447,432	348,400	320,659	33.00	-3.33	-7.96
	a. Cash Balance	82,456	100,912	107,227	103,909	109,567	22.38	6.26	5.44
	Nepalese Notes & Coins	74,684	88,499	89,926	86,446	93,326	18.50	1.61	7.96
	Foreign Currency	7,772	12,412	17,301	17,463	16,240	59.72	39.38	-7.00
	b. Bank Balance	242,924	327,901	304,444	235,521	199,156	34.98	-7.15	-15.44
	1. In Nepal Rastra Bank	196,554	275,162	256,583	158,277	142,586	39.99	-6.75	-9.91
	2. "A"Class Licensed Institution	7,476	8,186	8,327	9,833	11,546	9.49	1.73	17.41
	3. Other Financial Ins.	223	233	119	897	187	4.35	-48.76	-79.20
	4. In Foreign banks	38,671	44,320	39,414	66,513	44,838	14.61	-11.07	-32.59
	c. Money at Call	22,631	34,031	35,761	8,970	11,936	50.37	5.08	33.06
2	INVESTMENTS	356,216	498,252	655,204	615,887	624,817	39.87	31.50	1.45
	a. Govt. Securities	355,159	497,643	644,196	613,703	622,648	40.12	29.45	1.46
	b. Others	1,057	609	11,007	2,184	2,169	-42.36	1707.57	-0.68
3	SHARE & OTHER INVESTMENT	179,087	164,516	202,553	225,649	201,232	-8.14	23.12	-10.82
	LOANS & ADVANCES								
4	(Including Bills Purchased)	2,500,066	2,910,231	3,719,600	3,997,634	4,045,027	16.41	27.81	1.19
	4.1 LOANS & ADVANCES	2,496,607	2,907,269	3,715,568	3,992,856	4,040,237	16.45	27.80	1.19
	a. Private Sector	2,414,260	2,801,001	3,579,832	3,850,352	3,890,146	16.02	27.81	1.03
	b. Financial Institutions	77,175	103,588	132,741	139,845	147,555	34.23	28.14	5.51
	c. Government Organizations	5,172	2,679	2,995	2,660	2,536	-48.20	11.81	-4.68
	4.2 BILLS PURCHASED	3,459	2,963	4,032	4,778	4,790	-14.36	36.09	0.26
5	LOANS AGT. COLLECTED BILLS	-	-	412	558	558	0.00	0.00	0.00
6	FIXED ASSETS	62,650	69,840	75,298	76,990	77,225	11.48	7.82	0.31
7	OTHER ASSETS	230,511	290,073	307,472	317,753	326,541	25.84	6.00	2.77
	a. Accrued Interests	35,840	136,304	155,810	159,813	179,449	280.31	14.31	12.29
	b. Others	194,671	153,770	151,662	157,939	147,092	-21.01	-1.37	-6.87
8	Expenses not Written off	18	169	241	243	238	843.42	42.75	-1.91
9	Non Banking Assets	4,555	5,945	6,736	6,933	6,981	30.51	13.31	0.70
10	Reconciliation Account	6,219	11,569	5,074	1,477	2,502	86.02	-56.14	69.41
11	Profit & Loss A/c	-	133	332	-	320	0.00	150.03	0.00
	TOTAL	3,687,334	4,413,571	5,420,355	5,591,523	5,606,102	19.70	22.81	0.26

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
		2019	2020	2021	2021	2021			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	47,933	39,284	41,688	48,195	48,839	-18.04	6.12	1.34
	a. Paid-up Capital	40,039	31,964	32,232	32,340	32,340	-20.17	0.84	0.00
	b. Statutory Reserves	6,067	5,096	6,135	6,709	6,522	-16.01	20.38	-2.79
	c. Retained Earning	427	(186)	505	6,118	6,654	-143.58	-371.49	8.76
	d. Others Reserves	1,400	2,410	2,816	3,029	3,324	72.13	16.87	9.75
2	BORROWINGS	5,173	136	9,690	27,139	18,103	-97.37	7030.46	-33.29
	a. NRB	1,406	136	7,590	21,196	12,310	-90.34	5485.23	-41.92
	b. "A"Class Licensed Institution	3,767	-	1,100	1,450	1,300	-100.00	0.00	-10.34
	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	-	-	1,000	4,493	4,493	0.00	0.00	0.00
3	DEPOSITS	398,341	354,778	445,827	472,434	476,155	-10.94	25.66	0.79
	a. Current	9,426	9,263	13,929	10,366	8,252	-1.73	50.38	-20.40
	b. Savings	135,366	112,816	139,864	142,543	137,396	-16.66	23.97	-3.61
	c. Fixed	178,880	188,006	243,409	274,355	285,686	5.10	29.47	4.13
	d. Call Deposits	74,358	44,048	48,417	44,958	43,771	-40.76	9.92	-2.64
	e. Others	311	646	207	213	1,050	107.38	-67.87	392.73
4	Bills Payable	59	15	41	24	48	-75.01	178.27	99.39
5	Other Liabilities	20,723	15,497	19,406	18,773	20,713	-25.22	25.22	10.34
	1. Loan Loss Provision	5,639	4,242	6,431	7,068	7,214	-24.79	51.62	2.06
	2. Interest Suspense a/c	2,069	1,470	1,138	1,321	1,942	-28.95	-22.63	47.06
	3. Others	13,014	9,785	11,837	10,384	11,557	-24.81	20.97	11.30
6	Reconciliation A/c	6,828	141	76	0	0	-97.93	-46.09	NA
7	Profit & Loss A/c	7,258	3,577	5,224	1,444	1,934	-50.72	46.05	33.89
	TOTAL	486,316	413,428	521,953	568,010	565,793	-14.99	26.25	-0.39
	Assets								
1	LIQUID FUNDS	94,564	76,518	55,300	60,779	53,228	-19.08	-27.73	-12.42
	a. Cash Balance	8,673	7,918	8,134	7,689	8,095	-8.71	2.74	5.28
	Nepalese Notes & Coins	8,521	7,765	8,059	7,496	8,001	-8.88	3.78	6.73
	Foreign Currency	151	153	76	193	94	0.90	-50.29	-51.21
	b. Bank Balance	40,335	28,987	22,731	24,769	24,493	-28.13	-21.58	-1.12
	1. In Nepal Rastra Bank	15,331	15,492	13,432	15,806	16,211	1.04	-13.30	2.57
	2. "A"Class Licensed Institution	16,437	12,441	7,619	4,698	3,381	-24.31	-38.76	-28.03
	3. Other Financial Ins.	8,560	1,052	1,676	4,261	4,895	-87.70	59.21	14.89
	4. In Foreign banks	7	3	5	5	5	-64.63	89.32	0.00
	c. Money at Call	45,556	39,613	24,435	28,321	20,640	-13.04	-38.32	-27.12
2	INVESTMENTS	15,305	28,288	56,879	58,523	54,717	84.82	101.07	-6.50
	a. Govt. Securities	15,245	28,113	56,879	58,273	54,462	84.40	102.33	-6.54
	b. Others	60	175	-	250	255	191.67	-100.00	2.00
3	SHARE & OTHER INVESTMENT	4,745	4,484	8,062	7,749	9,260	-5.51	79.79	19.50
	LOANS & ADVANCES								
4	(Including Bills Purchased)	345,165	287,580	383,480	422,259	428,343	-16.68	33.35	1.44
	4.1 LOANS & ADVANCES	345,165	287,580	383,480	422,259	428,343	-16.68	33.35	1.44
	a. Private Sector	338,885	284,009	369,145	406,677	413,004	-16.19	29.98	1.56
	b. Financial Institutions	6,276	3,571	14,335	15,582	15,339	-43.10	301.39	-1.56
	c. Government Organizations	4	-	-	-	-	-100.00	0.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	6,744	6,094	5,673	5,776	5,786	-9.64	-6.92	0.16
7	OTHER ASSETS	12,326	9,692	11,972	12,149	13,694	-21.36	23.52	12.72
	a. Accrued Interests	2,609	5,555	6,166	7,026	7,875	112.90	10.99	12.09
	b. Others	9,716	4,137	5,806	5,124	5,819	-57.42	40.34	13.57
8	Expenses not Written off	6	17	0	0	2	169.91	-97.19	425.83
9	Non Banking Assets	624	599	489	630	628	-3.99	-18.33	-0.40
10	Reconciliation Account	6,827	141	78	11	0	-97.93	-45.12	-95.76
11	Profit & Loss A/c	9	15	21	132	134	59.13	41.19	1.13
	TOTAL	486,316	413,428	521,953	568,010	565,793	-14.99	26.25	-0.39

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change			
	2019	2020	2021	2021	2021*	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	13,224	15,051	16,264	17,489	17,370	13.82	8.05	-0.68	
a. Paid-up Capital	13,585	14,101	12,959	13,076	13,076	3.80	-8.10	0.00	
b. Statutory Reserves	2,748	3,021	2,907	3,216	2,978	9.95	-3.79	-7.39	
c. Retained Earning	(4,138)	(3,750)	(4,071)	(3,256)	(3,344)	-9.37	8.54	2.69	
d. Others Reserves	1,029	1,680	4,469	4,453	4,660	63.25	166.09	4.65	
2 BORROWINGS	3,532	2,531	4,395	7,731	6,243	-28.33	73.60	-19.26	
a. NRB	194	46	1,753	6,590	5,101	-76.43	3729.83	-22.59	
b. "A"Class Licensed Institution	3,338	2,036	1,695	195	195	-39.01	-16.73	0.00	
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00	
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00	
e. Bonds and Securities	-	450	947	947	947	0.00	110.38	0.00	
3 DEPOSITS	75,995	88,858	89,326	90,608	92,831	16.93	0.53	2.45	
a. Current	530	2,167	1,290	1,120	1,251	309.33	-40.48	11.67	
b. Savings	23,791	23,856	25,932	29,534	26,047	0.28	8.70	-11.81	
c. Fixed	39,349	49,766	50,529	50,847	56,073	26.47	1.53	10.28	
d. Call Deposits	6,231	10,691	9,945	7,526	7,882	71.57	-6.98	4.74	
e. Others	6,094	2,377	1,629	1,582	1,578	-60.99	-31.47	-0.23	
4 Bills Payable	11	2	23	2	0	-84.01	1240.71	-82.87	
5 Other Liabilities	17,857	19,319	15,588	16,280	17,376	8.19	-19.31	6.73	
1. Loan Loss Provision	6,338	6,918	5,274	5,559	5,798	9.16	-23.77	4.30	
2. Interest Suspense a/c	7,604	9,230	7,267	7,542	8,137	21.37	-21.27	7.89	
3. Others	3,915	3,171	3,048	3,179	3,441	-19.00	-3.89	8.23	
6 Reconciliation A/c	120	0	12	(1)	92	-99.96	21673.05	-7721.20	
7 Profit & Loss A/c	1,805	984	1,071	176	216	-45.45	8.84	22.63	
TOTAL	112,543	126,746	126,679	132,286	134,129	12.62	-0.05	1.39	
Assets									
1 LIQUID FUNDS	23,704	24,269	16,607	16,741	12,032	2.38	-31.57	-28.13	
a. Cash Balance	1,435	1,897	1,438	1,452	1,455	32.21	-24.21	0.20	
Nepalese Notes & Coins	1,435	1,897	1,438	1,452	1,455	32.22	-24.21	0.20	
Foreign Currency	0	0	0	0	0	-16.14	-37.48	-38.38	
b. Bank Balance	12,603	12,727	6,977	9,321	5,581	0.99	-45.18	-40.12	
1. In Nepal Rastra Bank	3,253	4,126	3,538	3,837	3,237	26.84	-14.25	-15.62	
2. "A"Class Licensed Institution	5,123	6,514	1,959	4,611	1,477	27.16	-69.93	-67.96	
3. Other Financial Ins.	4,227	2,087	1,480	873	866	-50.62	-29.09	-0.71	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	9,666	9,644	8,193	5,968	4,996	-0.23	-15.05	-16.28	
2 INVESTMENTS	3,881	8,072	20,536	20,201	20,463	107.97	154.42	1.30	
a. Govt. Securities	3,858	8,072	20,536	20,135	20,396	109.23	154.42	1.30	
b. Others	24	-	-	67	67	-100.00	0.00	0.00	
3 SHARE & OTHER INVESTMENT	2,357	2,683	3,698	3,504	4,324	13.86	37.79	23.39	
4 LOANS & ADVANCES									
(Including Bills Purchased)	68,738	75,284	71,536	76,935	81,879	9.52	-4.98	6.43	
4.1 LOANS & ADVANCES	68,738	75,284	71,536	76,935	81,879	9.52	-4.98	6.43	
a. Private Sector	66,133	71,499	65,795	73,245	75,907	8.11	-7.98	3.63	
b. Financial Institutions	2,605	3,785	5,742	3,690	5,972	45.31	51.69	61.85	
c. Government Organizations	-	-	-	-	-	0.00	0.00	0.00	
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00	
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00	
6 FIXED ASSETS	2,026	2,634	2,019	2,140	2,257	30.01	-23.36	5.48	
7 OTHER ASSETS	11,111	12,986	11,657	12,170	12,581	16.88	-10.23	3.38	
a. Accrued Interests	7,722	10,938	9,061	9,972	10,594	41.65	-17.16	6.24	
b. Others	3,389	2,048	2,597	2,198	1,987	-39.56	26.78	-9.61	
8 Expenses not Written off	2	3	100	1	1	13.23	3834.00	0.00	
9 Non Banking Assets	537	533	468	587	587	-0.80	-12.08	0.00	
10 Reconciliation Account	121	4	2	(1)	2	-96.44	-56.22	-259.39	
11 Profit & Loss A/c	66	279	55	8	4	320.12	-80.35	-52.50	
TOTAL	112,543	126,746	126,679	132,286	134,129	12.62	-0.05	1.39	

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

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	212,129	232,951	224,341	65,718	90,321	9.82	-3.70	37.44
1.1 Deposit Liabilities	208,274	227,205	215,183	61,592	84,483	9.09	-5.29	37.16
1.1.1 Saving A/c	48,102	53,627	43,601	14,245	20,077	11.49	-18.70	40.94
1.1.2 Fixed A/c	143,530	157,021	166,935	46,240	62,896	9.40	6.31	36.02
1.1.2.1 Upto 3 Months Fixed A/c	8,211	7,335	6,631	1,719	2,385	-10.68	-9.59	38.72
1.1.2.2 3 to 6 Months fixed A/c	10,806	18,168	18,574	5,236	7,250	68.14	2.23	38.48
1.1.2.3 6 Months to 1 Year Fixed A/c	72,244	74,620	69,135	19,911	27,024	3.29	-7.35	35.73
1.1.2.4 Above 1 Year	52,269	56,898	72,595	19,374	26,236	8.86	27.59	35.42
1.1.3 Call Deposit	16,374	16,291	4,443	1,047	1,446	-0.51	-72.73	38.09
1.1.4 Certificate of Deposits	268	266	204	61	64	-0.75	-23.26	5.72
1.2 Others	3,855	5,746	9,158	4,126	5,838	49.04	59.39	41.52
2 Commission/Fee Expense	1,668	1,695	1,735	556	755	1.59	2.36	35.76
3 Employees Expenses	39,312	42,145	48,174	14,136	17,833	7.21	14.30	26.15
4 Office Operating Expenses	29,456	32,395	33,544	8,515	11,562	9.98	3.55	35.78
5 Exchange Fluctuation Loss	35	6	1	1	7	-83.89	-74.82	832.76
5.1 Due to Change in Exchange Rates	26	5	1	1	7	-81.86	-74.17	832.76
5.2 Due to Foreign Currency Transactions	9	1	0	-	-	-89.93	-78.28	0.00
6 Non-Operating Expenses	164	463	89	13	14	182.54	-80.71	5.21
7. Provision for Risk	19,852	33,869	39,014	9,307	9,151	70.61	15.19	-1.68
7.1 Loan loss Provision	19,032	33,522	38,874	9,276	9,136	76.13	15.96	-1.51
7.1.1 General Loan loss Provision	8,358	17,257	25,113	6,006	5,888	106.46	45.52	-1.95
7.1.1.1 Pass Loan Loss Provision	6,457	10,921	21,235	4,144	4,204	69.12	94.45	1.45
7.1.1.2 Watch List Provision	1,901	6,336	3,878	1,862	1,685	233.29	-38.80	-9.52
7.1.2 Special Loan Loss Provision	9,623	15,094	13,440	2,738	2,719	56.86	-10.96	-0.67
7.1.3 Additional Loan Loss Provision	1,051	1,171	321	532	528	11.40	-72.60	-0.78
7.2. Provision for Non-Banking Assets	481	124	48	-	-	-74.23	-60.90	0.00
7.3. Provision for Loss on Investment	147	92	3	32	15	-37.32	-96.39	-51.02
7.4. Provision for Loss of Other Assets	191	131	88	0	0	0.00	0.00	0.00
8 Loan Written Off	917	411	814	45	67	-55.19	97.97	49.11
9 Provision for Staff Bonus	8,857	7,499	9,238	2,567	3,251	-15.33	23.20	26.65
10 Provision for Income Tax	30,505	24,783	30,913	8,212	10,765	-18.76	24.73	31.09
11 Others	21	36	248	1	1	74.69	593.60	4.30
12 Net Profit	74,230	58,924	71,306	20,176	26,171	-20.62	21.01	29.71
TOTAL EXPENSES	417,146	435,177	459,417	129,247	169,897	4.32	5.57	31.45
Income								
1. Interest Income	359,820	378,136	372,972	107,035	143,650	5.09	-1.37	34.21
1.1. On Loans and Advance	335,598	350,654	342,440	96,900	130,442	4.49	-2.34	34.61
1.2. On Investment	13,247	19,023	25,974	8,620	11,231	43.60	36.54	30.29
1.2.1 Government Bonds	11,868	17,635	23,335	7,646	9,967	48.59	32.33	30.37
1.2.2 Foreign Bonds	195	109	215	120	151	-44.25	97.64	26.39
1.2.3 NRB Bonds	620	1,038	589	220	272	67.49	-43.27	23.77
1.2.4 Deventure & Bonds	565	242	1,835	636	841	-57.16	658.86	32.34
1.3 Agency Balance	1,064	640	169	51	66	-39.84	-73.59	29.45
1.4 On Call Deposit	6,394	4,459	1,193	321	399	-30.26	-73.23	24.29
1.5 Others	3,517	3,360	3,196	1,143	1,513	-4.46	-4.90	32.28
2. Comission & Discount	18,694	19,439	24,942	7,594	9,523	3.99	28.31	25.40
2.1 Bills Purchase & Discount	218	194	228	56	77	-11.04	17.68	36.61
2.2 Comission	15,685	15,925	20,920	6,256	7,899	1.53	31.37	26.25
2.3 Others	2,791	3,321	3,794	1,282	1,548	18.98	14.24	20.79
3 Income From Exchange Fluctuation	10,506	10,780	10,913	2,540	3,315	2.61	1.23	30.52
3.1 Due to Change in Exchange Rate	1,182	1,320	1,343	234	290	11.70	1.77	23.98
3.2 Due to Foreign Currency Trans.	9,324	9,461	9,569	2,306	3,025	1.46	1.15	31.19
4 Other Operating Income	15,376	11,434	16,789	4,778	5,867	-25.64	46.84	22.80
5 Non Operating Income	792	2,353	8,176	1,646	1,945	196.94	247.49	18.21
6 Provision Written Back	10,302	12,606	24,835	5,239	5,156	22.36	97.02	-1.58
7 Recovery from Written off Loan	995	449	760	280	309	-54.88	69.26	10.23
8 Income from Extra Ordinary Expenses	635	(98)	12	3	5	-115.50	-111.72	41.57
9 Net Loss	26	79	19	132	127	203.28	-75.98	-3.93
TOTAL INCOME	417,146	435,177	459,417	129,247	169,897	4.32	5.57	31.45

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	177,011	199,997	194,409	56,682	78,020	12.99	-2.79	37.64
1.1 Deposit Liabilities	173,492	194,436	185,438	52,746	72,473	12.07	-4.63	37.40
1.1.1 Saving A/c	38,239	45,353	37,545	12,470	17,643	18.60	-17.22	41.48
1.1.2 Fixed A/c	122,507	135,903	143,928	39,348	53,574	10.93	5.91	36.15
1.1.2.1 Upto 3 Months Fixed A/c	6,916	4,900	4,762	1,055	1,411	-29.14	-2.82	33.68
1.1.2.2 3 to 6 Months fixed A/c	9,377	15,244	14,410	4,088	5,664	62.57	-5.47	38.54
1.1.2.3 6 Months to 1 Year Fixed A/c	59,650	65,454	58,342	16,101	22,235	9.73	-10.87	38.09
1.1.2.4 Above 1 Year	46,565	50,304	66,414	18,103	24,264	8.03	32.02	34.03
1.1.3 Call Deposit	12,478	12,915	3,760	867	1,192	3.50	-70.89	37.58
1.1.4 Certificate of Deposits	268	266	204	61	64	-0.75	-23.26	5.72
1.2 Others	3,519	5,561	8,971	3,937	5,546	58.00	61.33	40.89
2 Commission/Fee Expense	1,663	1,678	1,693	544	739	0.92	0.90	35.71
3 Employees Expenses	33,900	36,655	42,824	12,515	15,755	8.13	16.83	25.89
4 Office Operating Expenses	24,478	27,815	29,235	7,400	10,083	13.64	5.10	36.25
5 Exchange Fluctuation Loss	22	-	0	0	6	-100.00	0.00	1239.55
5.1 Due to Change in Exchange Rates	14	-	0	0	6	-100.00	0.00	1239.55
5.2 Due to Foreign Currency Transactions	9	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	156	458	78	8	9	194.30	-83.03	8.44
7. Provision for Risk	16,833	28,699	32,424	7,605	7,646	70.49	12.98	0.54
7.1 Loan loss Provision	16,382	28,485	32,326	7,586	7,631	73.89	13.48	0.59
7.1.1 General Loan loss Provision	6,774	14,922	21,420	5,017	5,085	120.28	43.54	1.35
7.1.1.1 Pass Loan Loss Provision	5,223	10,150	18,516	3,564	3,737	94.34	82.43	4.84
7.1.1.2 Watch List Provision	1,552	4,772	2,904	1,453	1,348	207.60	-39.15	-7.21
7.1.2 Special Loan Loss Provision	8,592	12,531	10,732	2,053	2,035	45.85	-14.36	-0.91
7.1.3 Additional Loan Loss Provision	1,015	1,032	174	515	511	1.65	-83.14	-0.83
7.2. Provision for Non-Banking Assets	263	-	7	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	4	91	3	19	15	2060.20	-96.73	-18.49
7.4. Provision for Loss of Other Assets	185	122	88	-	-	0.00	0.00	0.00
8 Loan Written Off	868	385	708	9	30	-55.67	83.94	254.41
9 Provision for Staff Bonus	7,625	6,917	8,146	2,314	2,969	-9.29	17.77	28.28
10 Provision for Income Tax	26,928	22,858	27,592	7,407	9,731	-15.11	20.71	31.37
11 Others	15	33	248	1	1	127.43	649.25	4.30
12 Net Profit	65,216	54,351	63,374	18,117	23,529	-16.66	16.60	29.87
TOTAL EXPENSES	354,715	379,846	400,732	112,604	148,517	7.08	5.50	31.89
Income								
1. Interest Income	304,367	328,666	326,157	92,917	124,765	7.98	-0.76	34.28
1.1. On Loans and Advance	285,281	305,723	298,351	83,895	112,928	7.17	-2.41	34.61
1.2. On Investment	12,684	17,963	23,895	7,725	10,169	41.62	33.02	31.64
1.2.1 Government Bonds	11,439	16,712	21,509	6,880	9,051	46.09	28.71	31.56
1.2.2 Foreign Bonds	195	109	215	120	151	-44.25	97.64	26.39
1.2.3 NRB Bonds	491	930	398	108	153	89.33	-57.24	41.56
1.2.4 Deventure & Bonds	559	213	1,774	618	814	-61.95	733.94	31.73
1.3 Agency Balance	878	639	169	48	62	-27.26	-73.54	31.12
1.4 On Call Deposit	2,190	1,127	691	220	273	-48.52	-38.75	24.22
1.5 Others	3,334	3,214	3,051	1,030	1,332	-3.58	-5.08	29.35
2. Comission & Discount	18,058	18,463	23,473	7,187	9,023	2.24	27.14	25.54
2.1 Bills Purchase & Discount	218	194	228	56	77	-11.04	17.68	36.61
2.2 Comission	15,267	15,407	20,103	6,071	7,668	0.92	30.48	26.29
2.3 Others	2,573	2,862	3,142	1,060	1,278	11.23	9.78	20.64
3 Income From Exchange Fluctuation	10,475	10,720	10,900	2,507	3,310	2.34	1.68	32.01
3.1 Due to Change in Exchange Rate	1,172	1,293	1,344	205	291	10.36	3.93	41.85
3.2 Due to Foreign Currency Trans.	9,303	9,427	9,556	2,302	3,019	1.33	1.37	31.13
4 Other Operating Income	11,744	9,346	12,990	3,889	4,868	-20.42	38.99	25.17
5 Non Operating Income	509	1,859	5,901	1,350	1,607	264.92	217.41	19.04
6 Provision Written Back	8,057	10,461	20,596	4,477	4,639	29.84	96.88	3.61
7 Recovery from Written off Loan	847	431	706	274	302	-49.15	64.00	10.48
8 Income from Extra Ordinary Expenses	658	(100)	8	3	3	-115.25	-108.46	37.57
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	354,715	379,846	400,732	112,604	148,517	7.08	5.50	31.89

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	28,665	25,608	24,027	7,410	10,097	-10.66	-6.18	36.26
1.1 Deposit Liabilities	28,433	25,519	23,915	7,253	9,863	-10.25	-6.29	35.97
1.1.1 Saving A/c	8,006	6,462	4,871	1,386	1,915	-19.29	-24.63	38.16
1.1.2 Fixed A/c	16,780	16,342	18,531	5,718	7,736	-2.61	13.39	35.29
1.1.2.1 Upto 3 Months Fixed A/c	1,159	2,121	1,531	557	831	83.05	-27.80	49.22
1.1.2.2 3 to 6 Months fixed A/c	1,210	2,524	3,583	1,010	1,399	108.68	41.94	38.47
1.1.2.3 6 Months to 1 Year Fixed A/c	9,967	6,517	8,890	3,314	4,104	-34.62	36.41	23.82
1.1.2.4 Above 1 Year	4,445	5,180	4,527	836	1,401	16.54	-12.61	67.65
1.1.3 Call Deposit	3,646	2,715	513	150	212	-25.54	-81.10	41.65
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	232	89	112	157	235	-61.55	25.95	49.51
2 Commission/Fee Expense	-	16	42	12	16	0.00	162.17	37.81
3 Employees Expenses	4,474	4,354	4,341	1,292	1,657	-2.67	-0.30	28.24
4 Office Operating Expenses	4,070	3,590	3,441	876	1,161	-11.80	-4.15	32.53
5 Exchange Fluctuation Loss	13	6	1	0	1	-55.51	-75.47	316.99
5.1 Due to Change in Exchange Rates	13	5	1	0	1	-62.20	-74.95	316.99
5.2 Due to Foreign Currency Transactions	0	1	0	-	-	681.16	-78.28	0.00
6 Non-Operating Expenses	7	3	11	0	0	-56.01	256.13	23.63
7. Provision for Risk	2,088	3,878	5,678	1,456	1,251	85.77	46.42	-14.11
7.1 Loan loss Provision	1,906	3,807	5,636	1,443	1,251	99.79	48.05	-13.36
7.1.1 General Loan loss Provision	1,332	1,863	3,312	898	716	39.86	77.76	-20.21
7.1.1.1 Pass Loan Loss Provision	1,057	716	2,468	523	410	-32.22	244.62	-21.54
7.1.1.2 Watch List Provision	276	1,147	845	375	306	315.98	-26.39	-18.35
7.1.2 Special Loan Loss Provision	565	1,868	2,314	546	534	230.83	23.83	-2.10
7.1.3 Additional Loan Loss Provision	9	75	10	(0)	-	786.22	-86.38	-100.00
7.2. Provision for Non-Banking Assets	120	66	42	-	-	-45.27	-36.73	0.00
7.3. Provision for Loss on Investment	62	0	0	13	-	-99.26	-27.24	-100.00
7.4. Provision for Loss of Other Assets	0	5	-	-	-	0.00	0.00	0.00
8 Loan Written Off	4	4	14	18	18	10.39	272.70	0.00
9 Provision for Staff Bonus	1,052	473	828	225	250	-55.05	75.10	10.87
10 Provision for Income Tax	3,075	1,627	2,486	673	902	-47.09	52.83	34.06
11 Others	0	0	-	-	-	-98.52	-100.00	0.00
12 Net Profit	7,258	3,804	5,935	1,623	2,158	-47.59	56.04	32.98
TOTAL EXPENSES	50,705	43,362	46,806	13,586	17,512	-14.48	7.94	28.90
Income								
1. Interest Income	45,718	39,332	38,436	11,709	15,729	-13.97	-2.28	34.33
1.1. On Loans and Advance	41,784	36,071	36,443	10,904	14,774	-13.67	1.03	35.49
1.2. On Investment	434	781	1,525	639	728	79.87	95.21	13.92
1.2.1 Government Bonds	330	739	1,399	548	639	124.14	89.36	16.61
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	105	41	122	90	88	-60.45	195.11	-2.38
1.2.4 Deventure & Bonds	-	1	4	1	1	0.00	286.52	0.00
1.3 Agency Balance	35	1	-	-	-	-96.39	-100.00	0.00
1.4 On Call Deposit	3,387	2,413	348	71	90	-28.76	-85.58	25.54
1.5 Others	79	67	119	95	137	-15.07	78.91	44.69
2. Comission & Discount	554	915	1,273	351	415	65.23	39.02	18.21
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00
2.2 Comission	383	496	677	151	175	29.77	36.36	15.25
2.3 Others	171	419	596	200	241	144.36	42.17	20.45
3 Income From Exchange Fluctuation	31	60	13	33	5	91.57	-79.13	-84.06
3.1 Due to Change in Exchange Rate	10	26	(1)	29	(1)	164.75	-102.03	-103.69
3.2 Due to Foreign Currency Trans.	21	34	13	4	6	57.48	-61.19	63.04
4 Other Operating Income	2,995	1,504	2,257	683	784	-49.80	50.12	14.69
5 Non Operating Income	163	180	1,556	104	144	10.47	764.21	37.79
6 Provision Written Back	1,242	1,353	3,211	574	310	8.94	137.39	-45.93
7 Recovery from Written off Loan	34	3	49	1	1	-90.09	1364.12	0.00
8 Income from Extra Ordinary Expenses	(42)	-	-	-	-	-100.00	0.00	0.00
9 Net Loss	9	15	11	129	123	59.13	-25.97	-5.00
TOTAL INCOME	50,705	43,362	46,806	13,586	17,512	-14.48	7.94	28.90

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2019	2020	2021	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	6,453	7,345	5,905	1,625	2,204	13.83	-19.61	35.63
1.1 Deposit Liabilities	6,349	7,250	5,830	1,593	2,147	14.18	-19.58	34.74
1.1.1 Saving A/c	1,856	1,811	1,185	389	519	-2.41	-34.58	33.58
1.1.2 Fixed A/c	4,243	4,777	4,476	1,174	1,586	12.58	-6.30	35.12
1.1.2.1 Upto 3 Months Fixed A/c	137	314	338	107	143	128.24	7.68	33.80
1.1.2.2 3 to 6 Months fixed A/c	219	400	581	138	188	82.44	45.37	36.69
1.1.2.3 6 Months to 1 Year Fixed A/c	2,627	2,650	1,903	495	685	0.85	-28.19	38.44
1.1.2.4 Above 1 Year	1,259	1,414	1,654	435	570	12.30	17.02	31.18
1.1.3 Call Deposit	250	662	170	31	42	164.27	-74.38	34.94
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	104	96	75	32	57	-7.87	-21.92	79.70
2 Commission/Fee Expense	5	1	-	-	-	-85.02	-100.00	0.00
3 Employees Expenses	938	1,136	1,009	329	421	21.07	-11.23	27.69
4 Office Operating Expenses	909	990	868	239	318	8.96	-12.36	33.01
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	1	2	0	5	5	71.02	-85.43	0.04
7. Provision for Risk	931	1,293	911	246	255	38.84	-29.52	3.36
7.1 Loan loss Provision	745	1,229	911	246	255	64.98	-25.88	3.36
7.1.1 General Loan loss Provision	252	471	381	90	87	87.08	-19.23	-3.83
7.1.1.1 Pass Loan Loss Provision	178	55	252	57	57	-69.22	358.80	0.14
7.1.1.2 Watch List Provision	74	416	129	34	30	464.72	-69.01	-10.54
7.1.2 Special Loan Loss Provision	466	694	394	138	150	49.06	-43.28	8.48
7.1.3 Additional Loan Loss Provision	27	64	137	17	17	132.79	114.82	0.00
7.2. Provision for Non-Banking Assets	98	58	-	-	-	-40.78	-100.00	0.00
7.3. Provision for Loss on Investment	81	0	-	-	-	-99.76	-100.00	0.00
7.4. Provision for Loss of Other Assets	7	5	-	0	0	0.00	0.00	0.00
8 Loan Written Off	46	22	92	18	19	-51.09	308.77	0.85
9 Provision for Staff Bonus	180	109	264	27	32	-39.31	142.33	18.22
10 Provision for Income Tax	502	298	834	131	132	-40.59	179.80	0.29
11 Others	6	3	-	-	-	-52.71	-100.00	0.00
12 Net Profit	1,755	770	1,996	435	483	-56.14	159.33	11.01
TOTAL EXPENSES	11,726	11,969	11,879	3,058	3,868	2.07	-0.75	26.52
Income								
1. Interest Income	9,734	10,138	8,379	2,409	3,156	4.14	-17.34	30.99
1.1. On Loans and Advance	8,533	8,861	7,645	2,101	2,739	3.84	-13.72	30.33
1.2. On Investment	129	279	554	256	334	116.63	98.59	30.56
1.2.1 Government Bonds	99	184	427	217	277	85.24	131.97	27.27
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	24	67	69	22	31	179.14	3.64	43.15
1.2.4 Deventure & Bonds	5	28	58	17	26	413.40	104.85	56.82
1.3 Agency Balance	151	-	-	3	3	-100.00	0.00	3.91
1.4 On Call Deposit	817	919	155	30	36	12.48	-83.13	21.72
1.5 Others	105	79	25	19	43	-24.70	-67.95	130.17
2. Comission & Discount	82	61	196	56	85	-25.70	221.90	53.76
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	35	21	140	33	57	-40.04	559.38	69.01
2.3 Others	47	40	56	22	29	-14.80	41.30	30.65
3 Income From Exchange Fluctuation	-	0	-	-	-	0.00	-100.00	0.00
3.1 Due to Change in Exchange Rate	-	0	-	-	-	0.00	-100.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	636	584	1,542	205	215	-8.27	164.08	4.93
5 Non Operating Income	120	314	719	192	195	161.61	129.12	1.71
6 Provision Written Back	1,003	792	1,027	188	207	-21.12	29.81	10.21
7 Recovery from Written off Loan	114	15	4	5	5	-86.91	-70.13	0.00
8 Income from Extra Ordinary Expenses	19	2	3	1	1	-89.16	51.06	53.78
9 Net Loss	17	64	8	2	4	282.36	-87.39	53.45
TOTAL INCOME	11,726	11,969	11,879	3,058	3,868	2.07	-0.75	26.52

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

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	157,905	189,981	273,901	301,631	306,344	20.31	44.17	1.56
Fishery Related	4,216	5,490	8,956	10,944	11,273	30.24	63.13	3.01
Mining Related	7,313	6,454	8,685	9,232	8,996	-11.75	34.58	-2.56
Agriculture, Forestry & Beverage Production Related	510,038	563,969	686,582	730,194	736,621	10.57	21.74	0.88
Construction	309,417	347,420	414,030	261,217	234,566	12.28	19.17	-10.20
Electricity, Gas and Water	126,594	161,972	207,797	219,284	220,034	27.95	28.29	0.34
Metal Products, Machinery & Electronic Equipment & Assemblage	37,076	46,073	62,562	71,725	73,585	24.27	35.79	2.59
Transport, Communication and Public Utilities	93,129	97,603	97,505	99,337	101,718	4.80	-0.10	2.40
Wholesaler & Retailer	615,309	662,828	837,582	899,398	916,513	7.72	26.36	1.90
Finance, Insurance and Real Estate	233,847	252,638	337,170	365,233	361,650	8.04	33.46	-0.98
Hotel or Restaurant	122,122	148,657	183,908	193,458	190,806	21.73	23.71	-1.37
Other Services	122,900	150,620	177,036	186,493	188,077	22.55	17.54	0.85
Consumption Loans	163,819	158,624	233,767	636,415	730,668	-3.17	47.37	14.81
Local Government	1,569	1,583	1,539	1,410	1,410	0.89	-2.79	-0.01
Others	406,642	472,099	641,727	506,553	463,040	16.10	35.93	-8.59
TOTAL	2,911,897	3,266,012	4,172,747	4,492,524	4,545,302	12.16	27.76	1.17
Productwise								
Term Loan	562,527	718,480	932,079	998,157	1,004,670	27.72	29.73	0.65
Overdraft	455,716	488,596	634,300	719,405	726,387	7.22	29.82	0.97
Trust Receipt Loan / Import Loan	127,216	138,316	205,638	215,255	222,932	8.73	48.67	3.57
Demand & Other Working Capital Loan	615,755	702,115	880,234	934,226	913,312	14.03	25.37	-2.24
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	237,959	252,542	298,258	310,444	312,028	6.13	18.10	0.51
Real Estate Loan	146,991	163,480	183,538	199,640	203,868	11.22	12.27	2.12
Margin Nature Loan	45,417	50,410	106,282	103,914	101,951	10.99	110.84	-1.89
Hire Purchase Loan	180,957	174,058	160,657	166,422	167,362	-3.81	-7.70	0.57
Deprived Sector Loan	177,390	201,610	293,414	333,528	338,779	13.65	45.54	1.57
Bills Purchased	3,342	3,304	4,403	5,441	5,753	-1.14	33.28	5.73
Other Product	358,628	373,101	473,944	506,091	548,259	4.04	27.03	8.33
Total	2,911,897	3,266,012	4,172,747	4,492,524	4,545,302	12.16	27.76	1.17
Collateral wise								
Gold and Silver	38,246	38,427	43,111	42,472	44,044	0.47	12.19	3.70
Government Securities	336	465	678	4,332	4,175	38.25	45.85	-3.61
Non Governmental Securities	35,873	39,776	87,213	85,731	79,449	10.88	119.26	-7.33
Fixed Deposit Receipts	24,099	20,041	29,313	41,319	42,275	-16.84	46.27	2.31
Own	23,569	19,704	29,081	41,171	42,033	-16.40	47.59	2.09
Other Licences Institutions	530	336	232	148	242	-36.49	-31.05	62.78
Collateral of Properties	2,600,225	2,913,947	3,647,609	3,918,919	3,958,296	12.07	25.18	1.00
Fixed Assets	2,206,624	2,489,020	3,118,968	3,367,791	3,399,306	12.80	25.31	0.94
Current Assets	393,601	424,927	528,641	551,128	558,990	7.96	24.41	1.43
Against security of Bill	23,281	33,694	47,628	49,310	49,812	44.73	41.35	1.02
Domestic Bills	2,382	720	556	475	735	-69.78	-22.76	54.74
Foreign Bills	20,899	32,974	47,072	48,835	49,077	57.78	42.75	0.50
Against Guarantee	100,601	110,038	181,603	186,205	197,782	9.38	65.04	6.22
Government Guarantee	2,365	2,666	2,597	2,866	8,144	12.73	-2.61	184.10
Institutional Guarantee	77,217	80,995	135,679	130,582	134,164	4.89	67.52	2.74
Personal Guarantee	5,846	9,330	26,424	36,836	39,509	59.59	183.23	7.26
Collective Guarantee	7,398	8,340	8,130	9,109	8,854	12.72	-2.51	-2.80
International Rated Foreign Bank's Guarantee	1,662	1,901	1,783	1,644	1,736	14.39	-6.20	5.64
Other Guarantee	6,112	6,806	6,990	5,168	5,376	11.35	2.70	4.02
Credit Card	1,670	1,748	2,152	2,593	2,751	4.62	23.15	6.09
Others	87,565	107,877	133,439	161,642	166,717	23.20	23.70	3.14
Total	2,911,897	3,266,012	4,172,747	4,492,524	4,545,302	12.16	27.76	1.17

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	131,517	166,856	242,235	264,563	268,106	26.87	45.18	1.34
Fishery Related	3,427	4,751	7,816	9,560	9,902	38.66	64.51	3.58
Mining Related	6,887	6,218	8,258	8,747	8,504	-9.71	32.81	-2.78
Agriculture, Forestry & Beverage Production Related	483,686	540,111	661,515	702,471	709,045	11.67	22.48	0.94
Construction	251,365	295,117	355,404	223,847	195,236	17.41	20.43	-12.78
Electricity, Gas and Water	119,658	156,730	202,483	213,470	214,182	30.98	29.19	0.33
Metal Products, Machinery & Electronic Equipment & Assemblage	32,235	42,906	59,823	68,863	70,844	33.10	39.43	2.88
Transport, Communication and Public Utilities	63,602	75,379	78,828	79,905	82,256	18.52	4.58	2.94
Wholesaler & Retailer	550,845	605,155	763,650	816,792	832,365	9.86	26.19	1.91
Finance, Insurance and Real Estate	200,565	222,515	287,621	313,819	307,392	10.94	29.26	-2.05
Hotel or Restaurant	105,954	133,795	164,941	172,200	168,492	26.28	23.28	-2.15
Other Services	109,323	137,370	163,684	172,748	174,126	25.65	19.16	0.80
Consumption Loans	137,464	137,969	205,358	544,503	642,748	0.37	48.84	18.04
Local Government	1,513	1,539	1,492	1,364	1,363	1.72	-3.04	-0.01
Others	299,952	377,177	513,833	400,659	351,711	25.75	36.23	-12.22
TOTAL	2,497,993	2,903,588	3,716,941	3,993,510	4,036,274	16.24	28.01	1.07
Productwise								
Term Loan	477,035	623,349	800,512	855,041	859,700	30.67	28.42	0.54
Overdraft	374,792	421,257	548,651	625,619	630,651	12.40	30.24	0.80
Trust Receipt Loan / Import Loan	127,214	138,308	205,627	215,254	222,932	8.72	48.67	3.57
Demand & Other Working Capital Loan	598,418	684,538	856,327	913,255	891,294	14.39	25.10	-2.40
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	186,651	208,419	248,988	257,027	257,818	11.66	19.47	0.31
Real Estate Loan	118,860	141,435	159,139	171,419	174,851	18.99	12.52	2.00
Margin Nature Loan	35,571	41,345	90,921	88,206	86,159	16.23	119.91	-2.32
Hire Purchase Loan	141,826	144,991	134,893	139,202	140,036	2.23	-6.96	0.60
Deprived Sector Loan	142,088	169,090	239,728	275,798	279,735	0.00	0.00	1.43
Bills Purchased	3,339	3,304	4,403	5,441	5,753	-1.05	33.28	5.73
Other Product	292,199	327,553	427,751	447,247	487,346	12.10	30.59	8.97
Total	2,497,993	2,903,588	3,716,941	3,993,510	4,036,274	16.24	28.01	1.07
Collateral wise								
Gold and Silver	31,871	34,208	38,492	38,165	39,643	7.33	12.52	3.87
Government Securities	298	445	670	4,174	4,144	49.12	50.59	-0.74
Non Governmental Securities	27,631	31,998	73,593	71,770	65,541	15.80	130.00	-8.68
Fixed Deposit Receipts	18,896	16,803	24,777	34,246	34,924	-11.07	47.45	1.98
Own	18,366	16,467	24,545	34,098	34,682	-10.34	49.06	1.71
Other Licences Institutions	530	336	232	148	242	-36.49	-31.05	62.78
Collateral of Properties	2,236,454	2,598,788	3,269,848	3,504,586	3,536,401	16.20	25.82	0.91
Fixed Assets	1,843,001	2,174,097	2,741,246	2,953,512	2,977,467	17.97	26.09	0.81
Current Assets	393,453	424,691	528,603	551,074	558,934	7.94	24.47	1.43
Against security of Bill	23,279	33,694	47,626	49,309	49,811	44.74	41.35	1.02
Domestic Bills	2,380	720	555	474	734	-69.77	-22.94	54.89
Foreign Bills	20,899	32,974	47,072	48,835	49,077	57.78	42.75	0.50
Against Guarantee	80,168	87,681	130,550	133,075	142,513	9.37	48.89	7.09
Government Guarantee	2,267	2,196	2,523	2,793	2,824	-3.14	14.91	1.10
Institutional Guarantee	65,753	69,941	105,184	102,206	108,668	6.37	50.39	6.32
Personal Guarantee	4,146	6,704	12,905	20,078	22,847	61.71	92.49	13.79
Collective Guarantee	474	398	1,299	1,483	1,235	-16.21	226.82	-16.71
International Rated Foreign Bank's Guarantee	1,662	1,698	1,783	1,644	1,736	2.14	5.05	5.64
Other Guarantee	5,865	6,744	6,855	4,870	5,202	14.98	1.65	6.81
Credit Card	1,670	1,748	2,152	2,593	2,751	4.62	23.15	6.09
Others	77,725	98,224	129,231	155,591	160,547	26.37	31.57	3.18
Total	2,497,993	2,903,588	3,716,941	3,993,510	4,036,274	16.24	28.01	1.07

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	21,662	18,518	26,987	31,539	32,012	-14.51	45.74	1.50
Fishery Related	723	677	1,008	1,216	1,209	-6.37	48.90	-0.59
Mining Related	361	178	364	419	428	-50.63	104.18	1.95
Agriculture, Forestry & Beverage Production Related	23,263	20,325	21,688	23,991	23,767	-12.63	6.71	-0.94
Construction	48,633	42,472	49,017	30,571	32,827	-12.67	15.41	7.38
Electricity, Gas and Water	6,597	4,891	5,116	5,452	5,463	-25.86	4.60	0.20
Metal Products, Machinery & Electronic Equipment & Assemblage	3,610	2,150	2,141	2,161	2,194	-40.43	-0.42	1.53
Transport, Communication and Public Utilities	24,873	17,516	15,054	15,561	15,576	-29.58	-14.06	0.10
Wholesaler & Retailer	55,398	46,826	61,627	68,222	69,208	-15.47	31.61	1.44
Finance, Insurance and Real Estate	25,994	21,802	39,227	43,628	43,987	-16.13	79.93	0.82
Hotel or Restaurant	13,522	11,734	15,863	17,731	18,358	-13.22	35.19	3.53
Other Services	11,457	11,219	11,586	12,317	12,506	-2.08	3.27	1.53
Consumption Loans	21,569	15,664	23,284	73,505	69,088	-27.38	48.65	-6.01
Local Government	23	11	11	11	11	-52.43	-0.30	0.00
Others	87,479	73,157	110,457	95,180	100,230	-16.37	50.99	5.31
TOTAL	345,165	287,140	383,430	421,503	426,862	-16.81	33.53	1.27
Productwise								
Term Loan	72,328	80,772	115,573	124,984	126,438	11.67	43.09	1.16
Overdraft	76,191	60,457	78,746	85,585	87,158	-20.65	30.25	1.84
Trust Receipt Loan / Import Loan	-	8	10	1	1	0.00	23.61	-11.64
Demand & Other Working Capital Loan	11,710	11,989	17,949	14,966	14,702	2.38	49.71	-1.76
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	42,448	35,073	41,221	44,482	44,984	-17.37	17.53	1.13
Real Estate Loan	20,965	14,628	17,446	20,812	21,232	-30.23	19.26	2.02
Margin Nature Loan	7,600	6,446	12,528	12,584	12,358	-15.19	94.36	-1.79
Hire Purchase Loan	33,002	23,215	21,804	22,928	23,168	-29.66	-6.08	1.05
Deprived Sector Loan	30,550	26,851	47,111	52,779	52,943	0.00	0.00	0.31
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	50,368	27,699	31,041	42,382	43,877	-45.01	12.07	3.53
Total	345,165	287,140	383,430	421,503	426,862	-16.81	33.53	1.27
Collateral wise								
Gold and Silver	5,442	3,254	3,721	3,462	3,502	-40.20	14.35	1.15
Government Securities	18	-	3	4	4	-100.00	0.00	-0.25
Non Governmental Securities	7,484	6,341	11,972	12,183	11,971	-15.27	88.79	-1.73
Fixed Deposit Receipts	4,083	2,395	3,688	5,992	6,227	-41.33	53.95	3.92
Own	4,083	2,395	3,688	5,992	6,227	-41.33	53.95	3.92
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	310,078	257,303	319,268	349,409	354,781	-17.02	24.08	1.54
Fixed Assets	310,036	257,300	319,252	349,394	354,766	-17.01	24.08	1.54
Current Assets	42	3	16	15	15	-92.48	401.57	-1.12
Against security of Bill	1	-	1	1	1	-100.00	0.00	-0.49
Domestic Bills	1	-	1	1	1	-100.00	0.00	-0.49
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	16,412	17,425	43,691	47,598	47,545	6.17	150.74	-0.11
Government Guarantee	61	31	34	33	5,280	-49.31	9.04	15770.28
Institutional Guarantee	8,352	7,455	24,143	24,181	19,027	-10.74	223.86	-21.31
Personal Guarantee	1,073	1,995	12,644	15,703	15,568	85.84	533.92	-0.86
Collective Guarantee	6,924	7,942	6,831	7,626	7,618	14.71	-13.99	-0.10
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	2	40	55	53	73.27	1650.11	-4.76
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	1,648	421	1,086	2,854	2,830	-74.46	158.10	-0.84
Total	345,165	287,140	383,430	421,503	426,862	-16.81	33.53	1.27

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,726	4,608	4,679	5,530	6,226	-2.51	1.55	12.60
Fishery Related	66	62	132	167	161	-5.88	113.16	-3.42
Mining Related	65	58	64	65	64	-11.86	10.30	-0.88
Agriculture, Forestry & Beverage Production Related	3,088	3,533	3,379	3,732	3,810	14.41	-4.37	2.09
Construction	9,419	9,830	9,609	6,799	6,503	4.37	-2.25	-4.36
Electricity, Gas and Water	339	352	198	363	388	3.75	-43.78	7.09
Metal Products, Machinery & Electronic Equipment & Assemblage	1,230	1,016	598	701	547	-17.38	-41.17	-21.95
Transport, Communication and Public Utilities	4,654	4,708	3,623	3,871	3,886	1.16	-23.05	0.38
Wholesaler & Retailer	9,067	10,847	12,305	14,384	14,940	19.63	13.45	3.86
Finance, Insurance and Real Estate	7,288	8,322	10,322	7,787	10,271	14.18	24.03	31.90
Hotel or Restaurant	2,647	3,128	3,104	3,527	3,956	18.18	-0.76	12.16
Other Services	2,119	2,032	1,766	1,428	1,445	-4.15	-13.07	1.22
Consumption Loans	4,786	4,991	5,125	18,407	18,833	4.29	2.68	2.31
Local Government	33	33	36	36	36	0.00	7.85	0.00
Others	19,210	21,765	17,438	10,714	11,100	13.30	-19.88	3.60
TOTAL	68,738	75,284	72,376	77,511	82,167	9.52	-3.86	6.01
Productwise								
Term Loan	13,163	14,359	15,994	18,132	18,533	9.08	11.39	2.21
Overdraft	4,733	6,881	6,903	8,201	8,578	45.39	0.31	4.60
Trust Receipt Loan / Import Loan	1	-	-	-	-	-100.00	0.00	0.00
Demand & Other Working Capital Loan	5,628	5,588	5,957	6,005	7,316	-0.71	6.61	21.82
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,861	9,051	8,048	8,935	9,226	2.15	-11.07	3.26
Real Estate Loan	7,165	7,418	6,953	7,409	7,786	3.52	-6.26	5.09
Margin Nature Loan	2,246	2,619	2,833	3,125	3,433	16.62	8.15	9.86
Hire Purchase Loan	6,128	5,851	3,960	4,291	4,158	-4.52	-32.32	-3.11
Deprived Sector Loan	4,752	5,669	6,575	4,951	6,101	0.00	0.00	23.22
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	16,061	17,849	15,153	16,462	17,036	11.13	-15.11	3.49
Total	68,738	75,284	72,376	77,511	82,167	9.52	-3.86	6.01
Collateral wise								
Gold and Silver	934	965	898	845	899	3.38	-6.90	6.46
Government Securities	20	20	5	153	27	-0.04	-76.37	-82.23
Non Governmental Securities	758	1,437	1,648	1,779	1,936	89.60	14.70	8.85
Fixed Deposit Receipts	1,120	842	849	1,080	1,124	-24.86	0.84	4.04
Own	1,120	842	849	1,080	1,124	-24.86	0.84	4.04
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	53,693	57,856	58,493	64,924	67,114	7.75	1.10	3.37
Fixed Assets	53,587	57,624	58,471	64,885	67,074	7.53	1.47	3.37
Current Assets	106	233	22	39	41	119.37	-90.53	3.63
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	4,021	4,933	7,362	5,533	7,725	22.65	49.25	39.62
Government Guarantee	37	440	40	40	40	1081.98	-90.95	0.00
Institutional Guarantee	3,112	3,599	6,352	4,195	6,469	15.64	76.50	54.22
Personal Guarantee	627	631	875	1,055	1,094	0.63	38.68	3.67
Collective Guarantee	-	-	0	0	0	0.00	0.00	-1.33
International Rated Foreign Bank's Guarantee	-	204	-	-	-	0.00	-100.00	0.00
Other Guarantee	245	60	95	243	121	-75.73	59.30	-49.99
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	8,192	9,232	3,122	3,197	3,341	12.69	-66.19	4.49
Total	68,738	75,284	72,376	77,511	82,167	9.52	-3.86	6.01

S.N.	BFI Name	NBL	RBB	NMBL	NBL	SCNBL	NBL	NSBI	NMBL	EBL	BOK	NCC	NC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega
Liabilities																									
1	CAPITAL FUND	34,423.16	30,181.89	34,238.34	31,569.50	16,260.73	20,111.29	15,460.57	15,457.72	20,375.70	16,505.80	15,007.23	23,991.55	12,864.13	18,523.67	16,507.33	19,939.05	31,824.80	32,645.78	18,341.67	23,990.25	14,720.50	23,939.90	17,340.84	20,350.61
	a. Paid-up Capital	12,636.76	9,184.89	13,844.45	16,257.33	8,572.23	10,684.40	9,493.58	9,004.82	8,933.72	9,658.18	10,314.52	11,564.01	9,053.09	14,711.18	10,695.69	10,962.30	16,422.64	21,632.50	14,200.97	16,083.04	9,487.94	16,325.96	11,347.06	14,654.96
	b. Calls in Advance	-	1,000.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	5,664.48	10,110.57	8,462.91	6,760.06	4,504.24	4,254.23	3,059.38	3,298.02	4,726.45	3,237.46	2,132.06	3,049.52	2,028.07	3,197.36	2,091.55	3,187.91	8,324.16	4,407.86	2,628.81	4,011.02	2,355.35	3,647.76	2,596.14	2,843.46
	e. Share Premium	431.88	-	158.76	4.80	-	-	0.10	238.47	-	-	-	-	30.88	88.80	-	-	-	-	-	-	-	-	-	-
	f. Retained Earning	3,558.05	3,796.48	4,068.93	1,836.62	1,968.20	3,826.25	889.62	1,465.82	1,117.30	1,357.82	752.82	6,749.37	1,271.64	43.83	1,262.94	1,269.06	3,625.71	4,283.28	35.50	2,719.16	668.86	2,538.72	1,194.25	1,691.64
	g. Others Reserves Fund	12,131.98	6,089.95	7,163.30	6,710.70	1,216.06	1,346.41	2,017.99	1,688.96	5,359.76	2,252.35	1,807.83	2,628.66	480.45	482.49	2,457.16	4,519.79	3,452.28	2,322.14	1,476.39	1,177.04	2,208.35	1,427.46	2,203.39	854.18
2	BORROWINGS	9,310.20	13,642.63	12,628.16	19,820.70	3,413.30	11,743.25	5,347.40	6,330.89	13,680.79	6,317.72	28,728.33	17,316.24	18,180.53	11,604.64	21,962.66	41,231.62	25,030.14	12,863.55	6,372.76	14,135.24	13,652.51	22,793.52	10,660.02	20,926.78
	a. NRB	5,630.20	4,844.82	4,618.32	6,732.48	2,113.30	2,425.94	3,633.25	3,347.40	4,862.04	9,036.14	3,250.51	3,476.08	9,869.20	12,438.89	3,584.36	12,848.10	22,289.09	12,378.39	10,387.00	2,504.99	7,577.41	3,187.47	9,256.83	10,660.02
	b. Interbank Borrowing	-	6,237.80	3,802.73	3,521.21	1,300.00	1,724.79	5,081.30	-	1,000.00	-	-	14,500.00	1,000.00	2,741.64	315.00	-	500.00	4,789.00	-	-	1,368.34	-	-	7,900.00
	c. Foreign Banks and Fin. Ins.	-	-	3,567.00	-	-	-	-	-	-	-	-	2,384.91	-	1,192.50	-	3,576.00	952.00	-	-	-	1,189.50	-	-	1,718.80
	d. Other Financial Ins.	-	60.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	539.65	997.77	-	1,426.80	-	-	-	
	e. Bonds and Securities	3,500.00	2,500.00	4,207.11	6,000.00	-	2,564.60	3,028.70	2,000.00	468.85	2,259.74	3,067.20	10,752.26	5,254.54	3,000.00	4,129.28	8,162.56	17,902.88	4,491.99	2,476.55	2,440.07	4,000.00	5,178.49	5,636.70	
3	DEPOSITS	169,663.04	231,553.27	230,526.70	174,417.05	94,130.44	165,496.89	111,165.80	78,931.35	163,811.33	103,614.92	120,534.12	297,551.88	136,846.54	162,828.09	125,988.95	192,605.85	150,712.53	276,715.03	139,517.62	162,111.29	128,393.07	180,543.29	160,884.70	148,457.77
	a. Current	28,477.92	44,770.31	20,435.13	16,624.11	20,442.68	12,005.04	7,498.56	9,931.30	11,401.87	6,607.87	4,949.08	20,410.08	7,033.40	8,809.84	5,808.41	8,796.71	18,912.29	18,510.65	5,393.28	7,088.22	7,845.93	11,994.52	7,797.55	
	Domestic	28,360.51	44,674.55	17,064.06	14,121.53	13,100.06	9,335.08	7,132.72	5,562.39	10,655.43	6,236.33	4,844.38	19,431.91	6,934.88	8,312.73	5,562.05	8,554.15	18,308.98	17,831.88	4,959.29	5,161.42	6,539.12	17,177.27	11,836.32	
	Foreign	117.46	95.76	337.07	2,502.58	7,342.62	2,669.96	365.84	388.91	746.44	371.54	104.69	97.17	98.52	497.11	246.36	242.56	603.31	678.77	433.98	446.92	549.11	668.68	158.20	
	b. Savings	79,980.20	128,255.52	77,451.62	56,741.18	39,818.16	50,343.95	40,327.74	20,015.71	57,342.16	31,185.81	86,477.60	46,130.83	37,895.27	40,764.33	62,868.52	53,039.29	100,012.49	44,565.96	34,721.87	39,284.16	52,568.07	63,931.17	43,571.20	
	Domestic	79,921.44	128,250.94	74,353.16	55,503.71	36,085.17	48,978.42	40,088.23	19,957.75	57,248.00	30,974.26	28,644.88	86,412.33	46,074.81	37,733.45	40,764.33	62,868.52	53,039.23	99,855.44	44,393.20	34,709.13	39,188.16	52,307.39	63,909.96	
	Foreign	58.76	4.58	3,098.46	1,237.46	3,832.99	1,365.53	239.51	57.96	94.16	211.55	30.05	62.27	56.02	161.82	471.14	98.27	0.06	157.05	172.75	12.74	96.44	260.67	21.21	
	c. Fixed	48,966.34	44,114.87	30,992.84	77,612.51	25,726.81	90,921.01	56,728.99	48,333.29	77,745.31	56,308.88	78,261.70	172,389.42	74,524.97	99,963.39	70,438.77	103,318.25	72,740.71	138,214.71	78,704.57	108,922.42	74,667.18	102,167.85	74,040.63	
	Domestic	48,948.52	44,088.50	30,106.20	77,584.10	18,017.15	88,082.25	56,699.24	48,273.69	75,803.71	55,347.83	76,972.60	162,326.61	68,607.22	97,219.76	67,148.27	98,072.71	72,740.71	136,076.86	76,365.68	108,922.42	73,539.23	100,116.68	72,831.43	
	Foreign	17.82	26.37	3,786.74	2,828.41	7,709.65	2,838.76	29.75	59.80	1,941.60	961.05	1,289.09	1,006.61	5,917.75	1,274.63	3,290.50	5,245.54	-	2,137.86	2,338.88	-	1,127.95	2,051.17	1,209.20	
	d. Call Deposits	11,334.78	13,080.84	26,375.73	19,853.66	5,580.75	8,407.26	4,302.77	3,380.09	15,191.57	7,990.95	7,930.88	17,857.27	8,217.05	14,789.69	6,789.86	15,559.18	5,334.70	17,596.47	10,034.97	10,755.13	6,027.42	13,550.72	9,230.38	
	Domestic	11,334.78	13,003.06	23,161.73	15,218.82	3,495.51	5,865.73	4,157.97	3,309.16	13,867.70	7,884.95	7,544.80	17,803.86	8,099.01	14,418.53	6,228.41	14,843.49	5,334.70	17,108.67	9,937.35	10,739.44	5,972.34	12,220.79	9,097.62	
	Foreign	-	77.78	3,214.00	4,634.84	2,085.24	2,541.54	144.80	70.93	1,324.58	1,066.00	386.88	53.41	118.04	371.19	561.45	695.69	-	487.80	9.62	15.70	54.48	1,329.93	132.76	
	e. Other	903.74	1,331.73	2,271.38	3,585.59	2,462.04	3,819.63	2,307.75	1,250.95	2,130.41	1,518.98	717.52	417.51	940.29	1,369.90	2,187.58	2,063.20	685.52	2,380.71	818.85	2,104.52	1,325.64	4,410.72	1,688.00	
	Domestic	714.74	1,331.73	2,249.83	2,625.24	2,231.64	2,793.76	1,300.97	1,250.69	2,129.88	931.68	716.41	318.61	919.83	1,369.90	2,068.60	2,063.20	685.52	2,374.88	818.85	1,932.92	1,325.64	4,336.45	1,688.00	
	Foreign	189.00	-	21.55	960.35	230.41	1,025.86	1,006.78	0.26	0.54	587.30	-	1.13	98.90	-	-	-	-	5.83	-	-	171.61	-	-	
4	Bills Payable	19.75	3,349.69	133.88	-	159.19	231.01	303.79	301.97	123.72	47.92	30.78	151.44	36.75	36.95	34.06	-	-	-	373.66	108.90	58.99	46.43	41.39	
5	Other Liabilities	22,026.60	24,718.77	33,640.63	30,202.34	4,555.87	6,407.43	7,778.12	13,063.95	10,868.17	6,282.29	8,061.78	38,075.15	12,233.04	13,188.68	7,896.10	16,158.75	31,514.49	18,994.28	8,530.15	11,159.30	8,435.29	24,112.57	14,763.78	
	1. Sundry Creditors	77,028.08	860.82	13,089.69	2,408.86	205.55	32.49	1,467.90	859.72	686.84	721.64	1,329.29	24,218.99	676.33	1,569.94	1,558.52	2,144.97	7,310.84	1,357.49	70.86	46.10	1.54	36.73	5,663.80	
	2. Loan Loss Provision	-	6,852.67	4,227.92	6,895.71	1,566.43	2,751.52	1,819.26	1,924.58	2,221.31	3,046.21	3,164.65	4,588.93	2,108.05	3,246.03	-	3,553.77	4,798.58	6,632.93	3,122.27	3,154.53	2,547.91	4,549.05		
	3. Interest Suspense a/c	6,634.15	7,399.42	1,012.33	1,481.26	31.09	-	213.04	-	118.94	2,156.54	-	118.94	2,156.54	-	587.55	-	-	-	301.88	1,241.23	-	-	(48.27)	
	4. Others	14,615.37	9,605.86	15,291.68	19,416.51	2,752.80	3,623.43	4,277.93	10,279.66	7,960.02	2,514.45	3,567.84	9,267.24	9,329.72	2,616.16	6,337.58	10,660.01	18,817.52	11,003.85	5,337.02	7,656.79	4,644.62	19,526.79	5,650.43	
	Reconciliation A/c	-	(86.19)	-	0.10	-	160.02	-	3,100.24	9.03	-	-	-	-	-	0.14	1,813.37	-	-	-	-				

S.N.	BFI Name	CBL	Century	Sarima	Mahabammi	Narayani	Kannali	Shangrila	Excel	Mittri	Mukti	Gurima	Kannana	Corporate	Yatri	Shine	LumbiniDB	Srudhu	Salapa	Sprakoshi	GreenDB	NFL
Liabilities																						
1	CAPITAL FUND	10,645.19	11,099.03	14,833.30	6,122.74	80.72	614.06	3,712.47	1,321.97	1,161.55	7,535.12	5,575.09	4,108.47	599.93	5,279.15	5,152.51	5,223.34	625.83	213.57	954.00	558.69	657.33
a.	Paid-up Capital	8,643.66	9,034.43	11,327.38	3,342.40	131.23	502.83	2,736.97	908.46	797.38	4,811.55	3,948.18	2,651.96	410.00	3,844.82	3,408.46	2,906.45	557.46	28.00	834.34	519.00	493.55
b.	Calls in Advance	-	-	-	-	50.11	-	-	14.84	-	-	-	-	-	-	-	-	-	178.13	-	-	74.14
c.	Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d.	General Reserves	982.15	984.98	2,442.48	990.98	108.17	18.77	505.12	218.93	205.53	723.97	753.71	911.44	70.10	475.78	609.03	807.09	41.05	3.99	64.65	13.33	200.29
e.	Share Premium	-	-	-	-	2.96	1.25	-	-	-	-	6.77	-	-	-	173.61	-	-	-	-	0.00	21.96
f.	Retained Earning	568.97	1,026.61	4.72	1,268.48	(218.48)	56.85	315.92	102.16	124.34	1,907.89	371.67	545.07	48.28	745.53	905.42	435.01	(51.82)	(3.55)	74.77	26.37	(295.94)
g.	Others Reserves Fund	450.41	53.01	1,058.73	520.87	6.72	34.35	154.46	77.60	34.30	91.71	494.76	-	71.55	213.01	55.99	1,074.79	79.15	7.01	(19.75)	-	163.33
2	BORROWINGS	5,321.09	3,011.88	11,581.93	1,230.70	-	-	1,561.99	416.65	-	2,078.74	737.03	3,058.17	-	5,486.36	1,179.16	2,331.52	-	-	23.10	-	-
a.	NRB	4,321.09	3,011.88	3,663.72	1,230.70	-	-	811.99	416.65	-	828.74	737.03	2,065.19	-	2,686.36	1,179.16	2,331.52	-	-	23.10	-	-
b.	Interbank Borrowing	1,000.00	-	1,356.85	-	-	-	-	-	-	-	-	-	-	1,300.00	-	-	-	-	-	-	-
c.	Foreign Banks and Fin. Ins.	-	-	1,784.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d.	Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e.	Bonds and Securities	-	-	4,777.12	-	-	-	750.00	-	-	1,250.00	-	992.98	-	1,500.00	-	-	-	-	-	-	-
3	DEPOSITS	92,214.01	94,661.78	141,343.87	41,916.97	137.74	4,523.40	48,423.56	11,376.16	5,692.57	102,925.80	68,391.29	47,518.67	577.00	53,382.05	40,642.28	39,247.17	4,118.33	647.71	4,483.31	2,151.28	1,024.46
a.	Current	3,261.45	4,238.19	8,498.66	743.85	9.59	37.78	772.96	458.57	190.00	1,567.99	1,051.87	648.88	20.52	961.81	797.07	243.21	11.36	132.24	47.10	44.01	-
b.	Domestic	3,248.51	4,148.43	7,897.79	742.18	9.59	37.78	772.96	458.57	190.00	1,567.99	1,051.87	648.88	20.52	961.70	797.06	243.21	11.36	132.24	47.10	44.01	-
c.	Foreign	12.94	89.76	600.86	1.66	-	-	-	-	-	-	-	-	0.11	-	0.01	-	-	-	-	-	-
b.	Savings	18,735.08	21,693.92	46,443.69	15,444.31	46.61	1,828.68	12,290.59	4,559.97	2,291.74	27,967.84	17,899.61	12,571.76	148.82	12,536.99	16,661.69	9,107.25	1,396.21	389.31	1,767.49	487.27	329.57
c.	Domestic	18,680.95	21,655.51	45,047.32	15,442.53	46.61	1,828.68	12,290.59	4,559.97	2,291.74	27,967.12	17,899.61	12,571.76	148.82	12,535.50	16,661.69	9,107.16	1,396.21	389.31	1,767.49	487.27	329.57
d.	Foreign	54.13	38.41	1,396.37	1.78	-	-	-	-	-	0.72	-	-	-	1.49	-	0.09	-	-	-	-	-
c.	Fixed	61,885.61	62,200.97	76,242.57	22,030.10	68.66	2,208.04	30,660.55	4,907.76	2,940.54	66,800.65	42,149.62	28,514.23	375.34	33,331.59	21,696.85	24,595.91	1,858.81	183.98	2,007.81	1,355.78	503.13
d.	Domestic	59,688.09	61,724.17	74,278.63	22,030.10	68.66	2,208.04	30,660.55	4,907.76	2,940.54	66,800.65	42,149.62	28,514.23	375.34	33,331.59	21,696.85	24,595.91	1,858.81	183.98	2,007.81	1,355.78	80.45
e.	Foreign	2,197.52	476.80	1,963.93	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	422.68
d.	Call Deposits	7,595.30	6,017.86	8,967.75	3,693.59	12.75	448.58	4,682.43	1,446.99	269.63	6,519.78	6,438.06	5,783.79	29.04	6,481.43	1,717.15	4,732.65	618.98	59.61	575.77	261.13	147.35
e.	Domestic	7,502.59	6,017.84	8,746.53	3,693.59	12.75	448.58	4,682.43	1,446.99	269.63	6,519.78	6,438.06	5,783.79	29.04	6,481.43	1,717.15	4,732.65	618.98	59.61	575.77	261.13	147.35
f.	Foreign	92.71	0.01	221.23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
e.	Others	726.57	510.85	1,191.20	5.13	0.13	17.03	2.88	0.65	69.54	852.13	-	-	3.29	70.24	9.66	14.29	1.13	3.45	-	-	-
f.	Domestic	726.54	510.85	1,190.09	5.13	0.13	17.03	2.88	0.65	69.54	852.13	-	-	3.29	70.24	9.66	14.29	1.13	3.45	-	-	-
g.	Foreign	0.04	-	1.11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	23.92	27.00	-	7.47	-	-	5.82	-	19.99	11.40	-	-	-	-	-	-	-	-	-	-	-
5	Other Liabilities	7,845.33	2,199.59	7,208.49	3,865.77	166.30	54.62	1,467.19	638.87	176.07	3,497.40	1,641.25	633.40	78.90	2,464.01	1,648.75	3,520.22	65.62	272.27	402.03	120.42	1,005.70
a.	Sundry Creditors	8.61	315.33	25.70	46.87	18.42	4.86	87.78	10.98	-	7.00	8.58	5.73	11.38	90.62	81.38	4.99	183.98	8.76	21.34	120.82	-
b.	Loan Loss Provision	1,830.65	-	2,312.90	1,436.09	9.13	-	899.66	434.87	102.70	1,427.92	-	-	29.23	901.32	654.85	992.28	-	39.64	233.47	52.49	247.68
c.	Interest Suspense a/c	-	-	663.23	15.12	-	-	-	-	39.21	-	-	-	391.70	753.03	-	-	-	55.79	24.24	510.99	-
d.	Others	6,006.07	1,884.27	4,869.89	1,719.58	123.63	49.76	479.75	193.01	73.37	2,069.48	1,634.25	624.82	4.72	1,551.31	511.57	1,693.52	60.63	48.65	104.02	22.35	126.20
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	0.22	-	-	0.00	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	322.82	314.26	724.28	289.24	-	26.16	101.43	-	33.21	392.46	303.98	-	0.00	279.14	214.47	275.87	-	11.04	-	6.80	5.64
	TOTAL Liabilities	116,372.36	111,313.54	175,691.87	53,432.89	384.77	5,218.24	55,272.46	13,753.66	7,063.40	116,449.74	76,660.05	55,318.71	1,255.84	66,890.70	48,837.16	50,601.27	4,809.77	1,144.59	5,862.44	2,837.19	2,693.12
Assets																						
1	LIQUID FUNDS	8,017.30	6,566.88	8,370.54	5,632.54	119.63	1,577.92	5,124.88	1,842.20	566.48	7,709.00	5,887.50	5,125.43	470.94	7,663.93	4,231.03	5,063.10	672.88	410.69	701.22	428.81	334.89
a.	Cash Balance	1,466.91	2,292.62	2,320.51	650.17	7.17	137.25	822.00	472.98	79.83	1,652.67	905.76	592.30	6.40	1,255.84	656.51	563.95	74.88	30.37	142.70	44.32	26.56
b.	Nepalese Notes & Coins	1,431.09	2,267.03	2,230.47	648.33	7.17	137.25	821.90	472.98	79.83	1,631.87	905.66	591.05	6.40	1,187.20	656.51	562.56	74.88	30.37	142.70	44.32	26.56
c.	Foreign Currency	35.82	25.59	90.04	1.84	-	-	0.10	-	-	20.80	0.10	1.25	-	68.64	1.39	-	-	-	-	-	-
b.	Bank Balances	5,949.19	4,274.26	6,050.03	1,549.75	11.07	139.40	1,697.95	587.09	380.93	3,605.30	2,464.00	4,533.13	464.53	2,371.06	1,459.82	4,499.15	161.02	32.77	151.31	384.49	308.34
1.	In Nepal Rastra Bank	3,243.77	2,692.37	4,948.16	1,549.75	11.07	139.40	1,656.03	158.08	104.28	3,602.90	2,464.00	4,533.13	17.36	2,307.92	1,448.93	1,283.83	106.00	-	150.99	67.80	84.56
a.	Domestic Currency	3,185.18	2,651.71	3,652.60	1,549.75	11.07	139.40	1,655.86	158.08	104.28	3,573.71	2,464.00	4,533.13	17.36	2,297.98	1,448.93	1,283.83	106.00	-	150.99	67.80	84.56
b.	Foreign Currency	58.59	40.67	1,295.57	0.00	-	-	0.17	-	-	29.20	-	0.02	-								

S.N.	BFI Name	NSMIL	GURURAF	Goodwill	Shree	BeaFC	Progressive	Janaki	Pokhara	Central	Mulit	Sumrdhhi	CMerchant	GNBFL	ICFC	Manju	Reliance
Liabilities																	
1	CAPITAL FUND	281.27	1,429.30	2,051.29	1,302.34	1,038.35	831.11	959.83	1,393.58	1,184.40	485.20	356.54	(657.50)	1,316.91	1,630.13	1,794.17	1,315.98
a.	Paid-up Capital	233.33	867.99	867.20	890.13	828.91	800.10	600.41	963.15	881.04	400.00	545.94	935.07	864.00	1,024.27	965.39	915.66
b.	Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d.	General Reserves	242.96	414.35	167.13	231.79	-	26.05	189.08	196.91	160.96	12.87	88.52	259.54	166.29	281.63	229.80	109.94
e.	Share Premium	2.48	22.40	2.48	-	3.03	7.12	-	-	0.44	21.34	11.25	2.61	-	-	-	1.14
f.	Retained Earning	(2,023.18)	(124.52)	94.75	84.38	(281.28)	(21.62)	170.04	158.79	69.17	50.19	(288.83)	(1,854.72)	80.25	150.13	471.89	216.48
g.	Others Reserves Fund	1,825.68	249.07	919.74	96.03	487.70	19.46	0.30	74.74	72.78	0.81	(0.35)	(0.00)	206.37	174.10	127.09	72.76
2	BORROWINGS	-	124.23	1,197.45	170.00	123.33	170.54	-	252.46	65.90	-	59.38	25.10	200.00	1,358.28	2,495.97	-
a.	NRB	-	124.23	950.00	-	123.33	170.54	-	252.46	65.90	-	59.38	-	200.00	1,359.00	1,995.97	-
b.	Interbank Borrowing	-	-	-	170.00	-	-	-	-	-	-	-	25.10	-	-	-	-
c.	Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d.	Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e.	Bonds and Securities	-	-	247.45	-	-	-	-	-	-	-	-	-	-	199.28	500.00	-
3	DEPOSITS	476.86	7,722.90	10,563.24	6,422.04	3,124.16	3,569.93	3,224.14	9,971.38	5,854.19	396.54	1,479.84	747.62	6,549.96	14,789.91	10,849.82	6,064.48
a.	Current	-	160.60	5.55	-	34.54	383.02	21.92	266.86	14.42	-	48.04	-	60.50	166.28	-	45.16
b.	Savings	31.39	2,853.61	2,774.60	1,601.49	1,171.32	933.18	1,074.08	2,734.09	1,432.94	166.55	378.71	21.63	1,599.63	3,992.50	2,949.57	2,001.47
c.	Fixed	-	3,628.09	6,844.26	4,128.34	1,722.34	1,746.77	2,069.32	6,215.65	3,813.86	229.99	861.87	-	4,362.68	9,415.56	7,035.18	3,496.35
d.	Call Deposits	210.00	1,080.61	931.94	692.21	195.96	506.95	58.82	754.77	-	-	191.21	-	517.15	1,209.57	865.02	520.94
e.	Others	235.48	-	6.89	-	-	-	-	-	592.97	-	-	725.99	10.00	6.01	0.05	0.56
f.	Reconciliation A/c	0.05	-	-	-	-	-	92.11	-	-	-	-	-	-	-	-	-
g.	Profit & Loss A/c	3.86	17.62	-	-	27.73	33.25	5.04	21.09	2.64	-	-	-	14.42	61.21	-	23.66
7	Profit & Loss A/c	3.86	17.62	-	-	27.73	33.25	5.04	21.09	2.64	-	-	-	14.42	61.21	-	23.66
7	TOTAL Liabilities	7,568.55	10,555.55	14,311.83	8,121.68	4,470.69	4,821.05	4,358.40	12,054.32	7,222.53	920.76	2,118.84	4,412.21	8,400.84	18,358.81	16,044.20	7,695.93
Assets																	
1	LIQUID FUNDS	296.57	1,235.75	1,199.89	730.35	808.20	935.66	1,094.75	1,436.10	683.33	278.56	167.34	79.70	542.24	1,039.74	596.65	572.53
a.	Cash Balance	0.13	216.21	234.50	52.66	59.11	73.52	26.88	148.25	71.95	2.68	27.87	0.24	52.02	242.76	155.02	64.52
b.	Nepalese Notes & Coins	0.13	216.21	234.50	52.66	59.11	73.52	26.88	148.25	71.95	2.68	27.87	0.24	51.96	242.76	155.02	64.52
c.	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.06	-	-	-
d.	Bank Balances	296.44	243.26	332.24	677.69	649.09	204.89	107.98	292.15	611.38	15.29	139.47	79.47	204.05	796.98	441.63	180.63
e.	In Nepal Rastra Bank	113.09	243.26	332.24	202.20	109.50	187.95	102.65	280.26	254.49	-	63.72	3.11	203.16	570.81	305.70	180.63
f.	Domestic Currency	10.59	243.26	332.24	202.20	109.50	187.95	102.65	280.26	254.49	-	63.72	3.11	203.16	570.81	305.70	180.63
g.	Foreign Currency	102.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
h.	"A" Class Licensed Institution	172.10	-	-	289.28	268.71	16.92	5.32	11.89	236.98	15.29	44.16	69.39	0.86	184.17	99.29	-
i.	Domestic Currency	(0.13)	-	-	289.28	268.71	16.92	5.32	11.89	236.98	15.29	44.16	69.39	0.86	184.17	99.29	-
j.	Foreign Currency	172.23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
k.	Other Financial Ins.	11.24	-	-	186.21	270.88	0.02	0.01	-	119.91	-	31.59	6.97	0.02	41.99	36.65	-
l.	In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
m.	Money at Call	-	776.28	633.15	-	100.00	657.25	959.89	995.70	-	260.58	-	-	286.17	-	-	327.38
n.	Domestic Currency	-	776.28	633.15	-	100.00	657.25	959.89	995.70	-	260.58	-	-	286.17	-	-	327.38
o.	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	2.01	1,369.37	2,740.00	2,237.70	352.50	415.00	-	1,148.10	1,333.40	66.87	187.30	-	1,254.88	3,604.50	4,208.59	1,444.07
a.	Govt Securities	2.01	1,369.37	2,740.00	2,237.70	352.50	415.00	-	1,148.10	1,333.40	66.87	187.30	-	1,254.88	3,604.50	4,208.59	1,444.07
b.	NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d.	Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e.	Non Residents	-	-	-	-	-	-	-	-	66.87	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	80.63	301.65	830.26	175.38	241.72	156.55	40.54	435.96	290.38	-	70.16	0.03	557.99	356.20	-	418.16
a.	Interbank Lending	-	-	-	-	-	50.00	-	250.00	-	-	-	-	-	-	-	250.00
b.	Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Others	80.63	301.65	830.26	175.38	241.72	106.55	40.54	185.96	290.38	-	70.16	0.03	557.99	356.20	-	168.16
4	LOANS & ADVANCES (Including Bills Purchased)	2,247.57	6,488.48	8,700.85	4,710.81	2,562.13	3,038.84	3,053.53	8,458.59	4,721.26	430.26	1,474.88	1,586.38	5,612.73	12,631.72	10,268.93	4,901.09
a.	Private Sector	2,247.57	6,488.48	8,700.85	4,710.81	2,562.13	3,038.84	3,053.53	8,458.59	4,721.26	430.26	1,474.88	1,586.38	5,612.73	12,631.72	10,268.93	4,901.09
b.	Financial Institutions	-	555.25	770.00	225.50	58.28	118.03	32.36	-	96.03	-	17.00	-	424.14	605.64	2,807.45	155.83
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	32.18	142.22	398.02	115.88	146.79	127.29	26.76	195.53	139.65	116.57	46.41	80.70	174.13	273.84	140.66	56.06
7	OTHER ASSETS	4,909.60	958.93	391.24	150.55	120.90	111.76	141.85	380.03	51.91	24.46	144.54	2,642.06	257.63	449.60	801.21	298.82
a.	Accrued Interest:	4,359.32	357.29	95.63	-	40.52	56.96	185.44	-	9.22	9.22	98.15	2,593.45	65.32	176.96	279.82	78.61
b.	Financial Institutions	-	131.82	-	23.19	-	-	-	-	-	-	69.64	2,593.45	11.57	140.46	134.36	21.06
c.	Government Enterprises	-	13.89	-	30.65	-	3.27	-	7.17	-	1.68						

BFI Name	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	
Expenses																		
1. Interest Expense	5,097.46	3,116.73	3,438.82	2,457.80	3,460.66	3,066.73	2,816.39	2,033.47	2,008.78	2,627.29	816.64	2.49	106.32	1,029.93	198.07	130.42	2,299.41	
1.1 On Deposit Liabilities	4,815.61	2,977.35	3,341.48	2,253.74	3,210.47	2,800.99	2,637.40	1,995.51	1,974.10	2,407.79	816.64	2.49	106.32	1,002.09	198.07	130.41	2,238.86	
1.1.1 Saving Account	1,260.95	579.65	456.74	524.46	738.99	784.33	545.68	297.96	291.73	595.91	215.80	1.03	30.61	165.62	59.42	44.65	397.76	
1.1.2 Fixed Account	3,478.35	2,324.14	2,843.29	1,703.66	2,345.70	1,992.20	2,046.82	1,661.47	1,664.32	1,775.45	580.85	1.34	68.97	818.61	134.74	83.67	1,801.60	
1.1.2.1 Up to 3 months Fixed Account	-	223.87	-	-	3.68	-	-	-	-	-	-	0.46	-	61.72	-	3.35	366.80	
1.1.2.2 3 to 6 months Fixed Account	900.09	229.45	618.77	858.53	168.67	-	-	-	1,000.45	-	75.33	-	-	408.21	125.26	4.18	219.16	
1.1.2.3 6 months to 1 year Fixed Account	1,155.73	1,374.73	1,615.96	29.84	1,312.57	-	2,046.82	1,661.47	583.23	1,775.45	425.55	0.04	-	254.72	0.12	29.28	939.05	
1.1.2.4 Above 1 year Fixed Account	1,422.52	496.09	608.55	815.29	860.78	1,992.20	-	-	80.64	-	79.97	0.85	68.97	93.97	9.37	46.85	276.60	
1.1.3 Call Deposit	76.31	73.56	41.46	25.62	61.56	24.45	44.90	36.08	18.04	36.44	19.98	0.13	6.74	17.86	3.91	2.09	39.50	
1.1.4 Certificate of Deposit	-	-	-	-	64.23	-	-	-	-	-	-	-	-	-	-	-	-	
1.2 On Borrowing	281.85	139.37	97.34	204.07	250.19	265.75	178.99	37.97	34.68	219.50	-	-	-	27.84	-	0.02	60.55	
2. Commission Expense	127.03	27.90	-	2.22	64.85	-	41.01	-	-	-	2.73	-	-	3.66	1.39	-	-	
3. Staff Expense	926.06	402.38	376.73	483.03	714.85	915.36	748.67	355.22	350.70	367.16	169.53	4.72	20.63	170.78	47.42	21.33	306.88	
4. Office Operating Expenses	590.76	374.02	228.45	360.28	405.34	421.92	365.53	291.51	256.13	341.67	94.87	3.50	15.26	129.16	36.91	12.90	216.19	
5. Foreign Exchange Loss	-	-	-	-	-	-	1.40											
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.40	
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6. Non Operating Expense	-	3.82	-	0.01	-	-	0.02	-	-	-								
7. Provision for Risk	501.58	242.70	(84.60)	351.15	244.57	(94.29)	211.40	59.46	88.49	241.76	-	0.80	-	132.20	130.49	25.34	290.86	
7.1 Loan loss Provision	501.58	242.70	(84.60)	351.15	244.57	(94.29)	211.40	59.46	88.49	241.76	-	0.80	-	132.20	130.49	25.34	290.86	
7.1.1 General Loan loss Provision	228.25	99.09	127.69	248.74	220.98	(13.09)	123.17	46.03	82.25	159.59	-	0.65	-	84.61	2.80	18.53	242.52	
7.1.1.1 Pass Loan Loss Provision	-	0.85	136.72	169.78	220.98	93.65	123.17	39.36	67.56	118.02	-	0.61	-	45.41	2.80	(5.69)	124.01	
7.1.1.2 Watch List Provision	228.25	98.24	(9.03)	78.96	-	(106.74)	-	6.67	14.69	41.57	-	0.04	-	39.20	-	24.22	118.51	
7.1.2 Special Loan Loss Provision	273.33	143.60	(212.29)	102.41	23.60	(81.20)	88.23	13.43	6.23	2.17	-	0.15	-	47.59	127.68	6.81	48.35	
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	-	-	80.00	-	-	-	-	-	-	-	
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	-	-	-	5.37	-	-	0.32	-	-	-	17.78	-	-	-	-	-	-	
9. Provision for Staff Bonus	238.67	137.78	200.04	85.47	185.35	98.09	-	52.60	-	112.14	45.91	-	-	16.10	-	4.74	62.30	
10. Provision for Income Tax	596.99	372.01	548.49	231.00	485.04	246.50	470.03	150.58	134.68	284.96	123.96	-	-	43.47	-	14.23	168.20	
11. Others	-	-	-	0.37	-	-	-	-	-	-	-							
12. Net Profit	1,551.06	868.01	1,251.91	538.20	1,183.07	1,050.35	1,121.45	322.82	314.26	724.28	289.24	-	26.16	101.43	-	33.21	392.46	
Total Expenses	9,629.61	5,541.52	5,959.83	4,514.88	6,743.73	5,704.66	5,774.80	3,265.67	3,156.85	4,699.27	1,560.67	11.51	168.36	1,626.75	414.28	242.18	3,737.71	
Income																		
1. Interest Income	8,244.31	4,724.72	5,260.03	3,657.49	5,272.43	5,059.73	4,744.35	2,934.94	2,832.78	4,103.86	1,397.42	3.06	154.75	1,521.19	341.91	224.05	3,371.19	
1.1 On Loans and Advances	7,415.76	4,292.76	4,862.51	3,315.68	4,889.14	4,264.67	4,376.26	2,717.17	2,575.76	3,656.11	1,305.52	2.94	154.58	1,453.54	327.51	205.47	3,119.07	
1.2 On Investment	780.14	325.48	350.75	293.92	309.62	552.97	302.89	203.85	233.55	399.39	56.24	-	-	47.61	9.15	10.75	224.89	
1.2.1 Government Bonds	756.94	325.48	333.62	289.63	297.66	552.97	302.89	203.85	193.07	358.87	56.24	-	-	47.61	9.15	10.75	155.03	
1.2.2 Foreign Bonds	-	-	-	-	0.67	-	-	-	-	38.34	39.40	-	-	-	-	-	-	
1.2.3 NRB Bonds	-	-	-	-	-	-	-	-	-	0.58	-	-	-	-	-	-	69.86	
1.2.4 Debenture & Bonds	23.20	-	17.13	4.30	11.29	-	-	-	1.56	1.12	-	-	-	-	-	-	-	
1.3 On Agency Balance	-	0.30	0.15	0.03	-	17.67	0.03	0.02	2.17	-	-	-	-	-	-	-	-	
1.4 On Call Deposit	-	16.10	-	31.64	0.54	9.66	22.39	13.69	-	-	-	8.18	0.13	0.18	7.70	4.57	5.90	
1.5 On Others	48.40	90.08	46.61	16.21	73.14	214.75	42.76	0.20	21.30	48.36	27.47	-	-	12.34	0.67	6.79	21.33	
2. Commission and Discount	808.86	382.02	410.84	238.20	663.45	234.25	259.63	59.45	184.15	91.45	73.14	-	13.10	95.63	28.23	1.05	13.27	
2.1 Bills Purchase and Discount	-	-	-	28.35	-	1.59	1.48	-	-	-	-	-	-	-	-	-	-	
2.2 Commission	808.86	379.67	407.15	186.53	663.45	226.72	89.22	59.45	184.15	91.45	1.62	-	13.10	90.81	2.26	0.73	12.94	
2.3 Others	-	2.35	3.69	23.32	-	5.94	168.93	-	-	-	71.52	-	-	4.83	25.97	0.32	0.32	
3. Exchange Fluctuation Income	266.98	35.00	99.55	93.31	138.53	(30.48)	81.62	75.62	49.89	131.85	0.06	-	-	0.00	-	-	1.79	
3.1 Due to Change in Exchange Rate	6.39	(66.08)	2.05	(11.78)	27.71	-	-	5.48	3.72	6.52	-	-	-	0.00	-	-	-	
3.2 Due to Foreign Currency Transaction	260.59	101.08	97.50	105.09	110.82	(30.48)	81.62	70.14	46.17	125.33	0.06	-	-	-	-	-	1.79	
4. Other Operating Income	142.17	220.33	92.86	185.69	227.42	255.59	181.54	158.84	20.10	221.10	87.41	0.54	-	9.92	-	10.20	237.46	
5. Non Operating Income	-	3.65	96.56	206.28	5.00	185.15	3.14	-	68.04	140.73	-	0.12	-	0.01	2.25	6.88	35.87	
6. Write Back from Provisions for loss	167.29	124.89	-	124.13	435.49	-	504.53	36.82	1.88	10.28	1.27	5.01	0.50	-	36.16	-	78.13	
7. Recovery of written-off Loan	-	50.91	-	7.28	0.90	0.41	-	-	-	-	1.38	-	-	-	-	-	-	
8. Income from Extra Ordinary transactions	-	-	-	2.50	0.51	-	-	-	-	-	-	-	-	-	-	-	-	
9. Net Loss	-	2.77	-	-	5.73	-	-											
Total Income	9,629.61	5,541.52	5,959.83	4,514.88	6,743.73	5,704.66	5,774.80	3,265.67	3,156.85	4,699.27	1,560.67	11.51	168.36	1,626.75	414.28	242.18	3,737.71	

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL	NSWL	EURHAF	Goodwill	Shree	BestFC	Progressive
Expenses																	
1. Interest Expense	1,435.42	1,056.56	13.11	1,155.59	788.98	848.40	79.22	13.79	89.86	33.19	19.49	0.66	187.69	275.96	155.02	75.80	71.14
1.1 On Deposit Liabilities	1,429.95	1,006.59	13.11	1,085.52	780.66	835.95	79.16	13.79	89.86	33.19	19.49	0.66	186.38	270.64	152.41	75.80	69.39
1.1.1 Saving Account	233.89	176.41	3.48	166.10	233.39	127.84	20.01	6.94	26.12	5.68	6.67	0.66	61.93	84.34	27.52	19.95	17.14
1.1.2 Fixed Account	1,161.60	806.69	9.60	889.10	541.64	688.44	55.73	6.38	60.10	26.57	11.98	-	119.94	186.31	120.05	54.11	48.69
1.1.2.1 Up to 3 months Fixed Account	179.47	108.64	-	72.64	-	37.96	-	0.41	-	-	-	-	31.67	4.03	-	-	13.29
1.1.2.2 3 to 6 months Fixed Account	122.94	194.30	-	82.26	86.75	36.82	11.87	0.19	25.55	5.74	-	-	29.34	1.44	-	-	3.86
1.1.2.3 6 months to 1 year Fixed Account	786.19	355.49	6.07	581.84	114.18	532.24	34.18	4.78	20.04	20.38	-	-	29.77	55.35	75.81	54.11	22.78
1.1.2.4 Above 1 year Fixed Account	73.01	148.26	3.53	152.35	340.71	81.41	9.68	1.00	14.51	0.44	11.98	-	29.15	125.49	44.24	-	8.75
1.1.3 Call Deposit	34.46	23.49	0.03	30.32	5.63	19.67	3.42	0.47	3.64	0.95	0.84	0.00	4.51	-	4.84	1.74	3.56
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	5.47	49.96	-	70.07	8.32	12.45	0.06	-	-	-	-	-	1.31	5.32	2.61	-	1.75
2. Commission Expense	4.85	3.78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	213.17	168.94	4.24	166.51	160.71	118.89	24.47	10.89	36.06	11.40	18.09	1.39	37.74	39.90	18.81	36.82	21.34
4. Office Operating Expenses	157.08	133.14	3.05	126.47	91.87	84.84	19.48	3.27	27.44	5.98	10.48	5.05	30.74	32.31	14.28	15.50	19.45
5. Foreign Exchange Loss	0.05	-	-	-	-	0.02	-	-	-	-	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	0.05	-	-	-	-	0.02	-	-	-	-	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	0.02	-	-	-	-	-	-	3.91	-	-	-	-
7. Provision for Risk	150.29	84.45	6.73	53.78	80.08	94.39	21.26	14.32	143.78	21.81	19.01	-	41.51	17.38	10.17	10.16	9.12
7.1 Loan loss Provision	150.29	84.45	6.73	53.78	80.08	94.39	21.26	14.32	143.78	21.81	19.01	-	41.51	17.38	10.17	10.16	9.12
7.1.1 General Loan loss Provision	84.37	48.48	3.23	58.83	68.14	64.77	10.26	5.78	10.01	13.46	6.25	-	2.85	-	8.93	9.60	7.06
7.1.1.1 Pass Loan Loss Provision	45.77	26.25	2.40	60.31	64.91	35.67	-	1.97	-	5.76	6.12	-	5.19	-	(5.80)	5.50	0.77
7.1.1.2 Watch List Provision	38.60	22.23	0.83	(1.48)	3.23	29.09	10.26	3.81	10.01	7.70	0.14	-	(2.34)	-	14.74	4.10	6.29
7.1.2 Special Loan Loss Provision	65.92	35.97	3.50	(5.04)	11.94	29.62	11.00	8.54	133.77	8.35	12.75	-	38.65	-	1.23	0.56	2.05
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	-	-	-	-	-	-	17.38	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01
8. Loan Written Off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17.86	0.52
9. Provision for Staff Bonus	-	37.41	0.00	39.88	-	42.49	-	-	-	0.97	-	-	2.80	-	5.76	-	-
10. Provision for Income Tax	130.28	101.01	0.00	119.63	91.91	106.49	-	-	-	2.91	-	-	7.55	30.01	15.56	-	14.43
11. Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Net Profit	303.98	235.69	0.00	279.14	214.47	275.87	-	-	-	6.80	5.64	3.86	17.62	71.97	36.32	121.35	27.74
Total Expenses	2,395.12	1,820.98	27.12	1,941.00	1,428.02	1,571.41	144.42	42.28	297.14	83.07	72.70	10.96	329.55	467.55	255.91	277.49	163.75
Income																	
1. Interest Income	2,216.76	1,657.93	23.90	1,800.45	1,302.53	1,306.37	128.58	37.79	166.60	74.67	48.89	2.22	208.45	426.38	242.03	109.50	100.52
1.1 On Loans and Advances	2,097.98	1,547.24	18.93	1,684.11	1,221.82	1,239.66	125.62	36.46	161.17	72.73	28.62	-	180.95	377.90	195.09	98.71	89.20
1.2 On Investment	101.53	73.98	-	82.28	58.49	58.00	0.00	-	4.10	1.06	4.23	-	17.79	46.56	45.32	5.45	7.36
1.2.1 Government Bonds	101.53	69.91	-	82.28	58.49	44.40	-	-	4.10	-	-	-	17.79	46.56	45.32	5.45	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	4.07	-	-	-	13.59	-	-	-	-	-	-	-	-	-	-	7.36
1.2.4 Debenture & Bonds	-	-	-	-	-	-	0.00	-	-	1.06	4.23	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.4 On Call Deposit	7.33	7.55	-	11.30	22.22	7.44	2.54	1.33	1.34	0.88	1.40	2.22	6.41	1.92	1.63	4.47	1.85
1.5 On Others	9.92	29.16	4.97	22.76	-	1.27	0.42	-	-	-	14.65	-	3.30	-	-	0.87	2.11
2. Commission and Discount	35.94	130.93	0.32	7.76	10.75	2.56	0.93	0.00	1.59	0.19	4.59	-	0.33	27.89	0.25	0.37	0.19
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Commission	29.32	-	0.03	7.76	10.75	2.56	0.93	0.00	1.59	0.19	4.57	-	0.33	27.89	0.25	0.37	0.19
2.3 Others	6.62	130.93	0.30	-	-	-	-	-	-	-	0.02	-	-	-	-	-	-
3. Exchange Fluctuation Income	0.01	0.01	-	3.31	-	-	-	-	-	-	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	0.01	-	(1.08)	-	-	-	-	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.01	-	-	4.39	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Other Operating Income	162.27	8.35	2.45	96.95	70.96	72.12	7.72	1.71	12.62	3.13	-	-	12.91	12.77	12.29	8.85	23.65
5. Non Operating Income	0.20	-	-	32.54	30.80	35.20	-	-	-	-	-	-	8.75	107.86	0.52	1.33	8.12
6. Write Back from Provisions for loss	(20.06)	23.76	0.45	-	12.98	155.16	4.23	2.24	5.53	5.08	19.22	-	-	-	0.00	136.86	31.27
7. Recovery of written-off Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.26	-
9. Net Loss	-	-	-	-	-	-	2.97	0.53	110.81	-	-	-	-	-	-	-	-
Total Income	2,395.12	1,820.98	27.12	1,941.00	1,428.02	1,571.41	144.42	42.28	297.14	83.07	72.70	10.96	329.55	467.55	255.91	277.49	163.75

BFI Name	Janaki	Pokhara	Central	Multi	Samiddhi	Merchant	GMBFL	ICFC	Manju	Reliance
Expenses										
1. Interest Expense	87.15	209.12	138.78	8.81	31.60	1.59	161.53	343.81	301.29	134.51
1.1 On Deposit Liabilities	87.15	205.45	137.81	8.81	31.41	1.33	161.14	328.36	276.83	133.53
1.1.1 Saving Account	21.19	35.84	30.70	1.29	8.71	0.34	27.35	71.69	59.52	44.22
1.1.2 Fixed Account	65.39	167.24	107.11	7.52	21.46	-	128.72	250.80	207.40	89.31
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	8.81	-	4.22	23.31	57.18	-
1.1.2.2 3 to 6 months Fixed Account	6.19	23.05	17.46	-	3.46	-	25.36	7.26	64.28	6.30
1.1.2.3 6 months to 1 year Fixed Account	48.34	30.84	66.78	-	2.32	-	81.15	145.06	61.53	11.59
1.1.2.4 Above 1 year Fixed Account	10.86	113.36	22.87	7.52	6.88	-	17.99	75.18	24.42	71.43
1.1.3 Call Deposit	0.57	2.37	-	-	1.24	0.99	5.08	5.86	9.91	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-	-	-	-
1.2 On Borrowing	-	3.67	0.97	-	0.19	0.26	0.38	15.45	24.46	0.98
2. Commission Expense	-	-	-	-	-	-	-	-	-	-
3. Staff Expense	5.52	43.92	24.90	5.77	14.52	1.73	27.91	52.39	39.14	30.83
4. Office Operating Expenses	14.40	21.84	18.00	1.68	11.90	1.64	19.18	41.46	33.47	26.75
5. Foreign Exchange Loss	-	-	-	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.02	-	-	-	1.12	-	-	-
7. Provision for Risk	-	54.14	14.17	1.50	6.65	-	21.54	35.41	5.84	7.98
7.1 Loan loss Provision	-	54.14	14.17	1.50	6.65	-	21.54	35.41	5.84	7.98
7.1.1 General Loan loss Provision	-	11.39	6.47	0.59	6.65	-	13.77	11.57	1.85	-
7.1.1.1 Pass Loan Loss Provision	-	11.39	4.64	(0.15)	6.65	-	13.77	-	8.78	-
7.1.1.2 Watch List Provision	-	-	1.83	0.74	-	-	-	11.57	(6.93)	-
7.1.2 Special Loan Loss Provision	-	42.75	7.71	0.91	-	-	7.77	23.84	3.99	7.98
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	0.21	-	-	-	-	-
9. Provision for Staff Bonus	-	0.80	3.35	-	-	-	0.19	9.72	5.96	3.76
10. Provision for Income Tax	-	2.16	9.04	-	-	-	0.51	26.23	16.08	10.14
11. Others	-	-	-	-	-	-	-	-	-	-
12. Net Profit	33.25	5.04	21.09	2.64	-	-	14.42	61.21	37.52	23.66
Total Expenses	140.33	337.02	229.35	20.40	64.88	4.95	246.39	570.22	439.29	237.64
Income										
1. Interest Income	120.73	303.05	212.60	17.40	46.62	0.33	209.23	481.97	410.65	215.20
1.1 On Loans and Advances	115.49	276.59	187.81	17.40	42.88	0.33	181.03	421.44	332.41	192.94
1.2 On Investment	-	12.84	23.92	-	2.74	-	22.00	50.22	77.04	18.84
1.2.1 Government Bonds	-	12.84	-	-	2.74	-	-	50.22	77.04	18.84
1.2.2 Foreign Bonds	-	-	-	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	23.92	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	22.00	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	3.23	-	-	-
1.4 On Call Deposit	5.23	3.09	0.87	-	0.82	-	2.92	1.73	-	1.65
1.5 On Others	-	10.53	-	-	0.18	-	0.05	8.58	1.21	1.77
2. Commission and Discount	0.36	0.03	13.07	2.68	-	-	0.59	5.51	28.64	0.89
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-	-	-	-
2.2 Commission	0.36	0.03	13.07	2.68	-	-	0.35	5.51	0.05	0.89
2.3 Others	-	-	-	-	-	-	0.23	-	28.58	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-	-	-	-
4. Other Operating Income	8.80	27.71	3.45	-	6.47	0.00	15.34	69.07	-	13.54
5. Non Operating Income	10.44	0.20	0.23	0.27	2.93	0.19	14.72	12.89	-	5.66
6. Write Back from Provisions for loss	-	6.03	-	0.05	2.99	1.43	6.51	0.72	-	2.34
7. Recovery of written-off Loan	-	-	-	-	5.17	-	-	0.06	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	0.70	3.00	-	-	-	-
Total Income	140.33	337.02	229.35	20.40	64.88	4.95	246.39	570.22	439.29	237.64

Statement of Credit as on Kattik end, 2078(Mid-Nov, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	6,971.73	14,019.27	7,625.83	7,003.69	3,136.78	8,750.42	4,585.81
Fishery Related	477.39	841.75	81.81	312.38	-	177.11	49.52
Mining Related	1,827.36	-	145.43	432.62	-	-	246.34
Manufacturing (Producing) Related	34,542.60	21,184.11	49,299.08	55,647.37	14,336.80	55,894.25	33,455.27
Construction	18,112.16	3,657.28	673.55	8,164.48	5,864.47	1,126.19	1,907.76
Electricity, Gas and Water	9,507.59	11,266.05	10,881.05	14,736.42	4,693.66	3,150.89	5,624.04
Metal Products, Mach. & Ele. Eqp.	5,035.00	2,709.63	1,654.45	1,368.64	3,098.57	9,593.68	2,631.95
Tras., Com. and Public Utilities	3,983.96	1,850.62	1,427.49	1,100.25	2,435.48	3,218.97	329.10
Wholesaler & Retailer	23,582.22	50,288.86	53,791.38	32,163.01	25,551.64	29,720.29	24,916.69
Finance, Insurance and Real Estate	6,868.29	21,545.56	9,416.63	13,238.90	9,088.57	13,201.11	5,820.35
Hotel or Restaurant	5,991.00	10,847.77	5,468.39	12,980.11	1,519.11	6,255.47	5,536.73
Other Services	6,304.66	6,154.57	10,490.48	17,406.31	1,664.10	4,419.27	2,036.96
Consumption Loans	31,405.18	63,315.15	21,952.86	5,669.57	14,862.27	11,238.91	14,478.35
Local Government	-	216.60	-	383.43	138.81	255.20	-
Others	7,757.43	936.83	40,577.72	6,715.22	2.18	4,893.23	8,524.82
TOTAL sectorwise	162,366.58	208,834.05	213,486.15	177,322.40	86,392.45	151,894.98	110,143.68

Product Wise

Term Loan	35,411.17	33,632.16	39,166.75	53,463.82	6,624.83	32,483.59	23,285.33
Overdraft	27,397.25	22,206.22	27,777.35	18,354.48	4,724.03	13,090.71	986.25
Trust Receipt Loan / Import Loan	5,203.84	1,652.30	19,698.26	25,909.47	12,010.11	23,375.81	14,271.47
Demand & Other Working Capital Loan	26,012.16	31,888.09	52,625.15	49,067.43	28,672.35	50,396.79	35,946.07
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,878.09	18,180.58	16,185.94	2,018.29	8,489.98	3,911.93	2,163.57
Real Estate Loan	8,056.31	14,702.82	14,388.62	5,232.58	5,918.42	7,269.49	4,967.73
Margin Nature Loan	5,276.85	6,118.71	7,227.35	3,145.38	-	1,312.67	-
Hire Purchase Loan	2,568.05	4,946.60	4,499.94	2,925.67	4,010.66	7,062.52	2,500.23
Deprived Sector Loan	11,088.56	15,903.05	12,122.33	12,540.84	4,973.24	7,975.89	6,910.72
Bills Purchased	2.80	30.13	652.95	474.27	766.45	41.66	0.08
Other Product	33,471.51	59,573.39	19,141.52	4,190.17	10,202.37	4,973.93	19,112.22
Total Product wise Loan	162,366.58	208,834.05	213,486.15	177,322.40	86,392.45	151,894.98	110,143.68

Collateral Wise

Gold and Silver	12,180.80	17,097.62	822.31	1,333.67	-	-	-
Government Securities	1.80	517.70	69.39	4.82	3,333.68	-	-
Non Governmental Securities	0.09	6,117.76	7,338.68	3,145.38	-	1,312.67	-
Fixed Deposit Receipts	532.94	553.99	951.41	686.37	8,306.33	959.59	858.42
Own	532.94	553.99	827.40	686.37	8,214.40	959.59	858.42
Other Licences Institutions	-	-	124.01	-	91.93	-	-
Collateral of Properties	144,099.22	158,266.35	175,466.08	155,505.21	67,147.27	145,772.78	80,949.53
Fixed Assets	127,735.52	158,115.49	98,945.70	128,826.86	45,124.23	145,772.78	52,859.22
Current Assets	16,363.70	150.86	76,520.37	26,678.35	22,023.04	-	28,090.31
Against security of Bill	5.02	19.06	8,054.03	-	-	41.66	14,271.47
Domestic Bills	-	13.17	18.97	-	-	41.40	-
Foreign Bills	5.02	5.89	8,035.06	-	-	0.26	14,271.47
Against Guarantee	4,866.32	26,213.88	5,324.97	6,887.19	1,488.81	3,723.47	6,378.90
Government Guarantee	31.75	-	-	383.58	138.81	-	156.08
Institutional Guarantee	3,800.57	16,451.32	3,730.19	4,500.52	1,350.00	-	5,614.49
Personal Guarantee	368.60	9,712.68	1,594.78	2,002.53	-	-	-
Collective Guarantee	6.98	49.88	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	242.41	608.32
Other Guarantee	616.64	-	-	0.57	-	3,481.06	-
Credit Card	-	0.23	344.97	41.07	369.57	84.81	-
Others	680.38	47.46	15,114.31	9,718.68	5,746.79	-	7,685.36
Total	162,366.58	208,834.05	213,486.15	177,322.40	86,392.45	151,894.98	110,143.68

Statement of Credit as on Kattik end, 2078(Mid-Nov, 2021)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Sector Wise							
Agricultural and Forest Related	5,898.61	9,105.60	5,046.09	5,067.03	21,341.05	6,716.47	7,866.46
Fishery Related	491.95	147.02	95.02	248.80	1,912.37	205.79	331.38
Mining Related	404.20	6.09	29.81	574.86	-	193.89	1,387.32
Manufacturing (Producing) Related	9,226.15	21,038.90	23,847.21	15,198.87	14,381.05	30,276.50	36,473.02
Construction	4,488.66	2,385.68	574.83	7,691.34	18,606.07	6,805.64	13,719.56
Electricity, Gas and Water	5,037.61	6,729.72	4,896.62	6,432.93	2,539.42	6,473.79	7,436.91
Metal Products, Mach. & Ele. Eqp.	2,373.52	2,340.37	2,561.58	2,107.98	360.10	1,456.84	6,770.01
Tras., Com. and Public Utilities	2,339.70	1,981.36	2,687.69	1,530.85	2,400.34	2,919.03	7,624.46
Wholesaler & Retailer	10,231.16	37,647.73	27,045.17	17,624.94	56,720.08	29,029.52	20,010.56
Finance, Insurance and Real Estate	5,803.04	14,831.56	8,998.93	5,201.97	18,302.32	10,142.34	8,857.55
Hotel or Restaurant	3,126.54	2,695.47	5,979.21	3,743.70	6,032.31	4,178.34	8,129.57
Other Services	13,221.18	5,013.41	6,266.44	3,565.57	5,510.50	6,679.87	7,569.05
Consumption Loans	10,510.16	31,580.02	15,771.25	8,896.54	85,028.47	20,503.17	7,449.09
Local Government	-	-	-	-	-	-	-
Others	2,431.17	7,751.97	695.98	35,955.58	43,507.37	4,549.64	25,313.22
TOTAL sectorwise	75,583.65	143,254.91	104,495.83	113,840.96	276,641.43	130,130.83	158,938.15

Product Wise

Term Loan	14,150.75	31,423.99	28,013.99	33,230.65	24,380.08	25,107.09	49,974.21
Overdraft	7,582.82	31,782.25	23,099.92	26,225.48	93,884.61	13,042.29	28,264.29
Trust Receipt Loan / Import Loan	2,631.38	9,186.17	4,055.53	3,789.72	168.12	7,144.18	9,505.76
Demand & Other Working Capital Loan	20,071.41	21,312.03	17,744.99	16,219.83	50,393.21	17,878.32	39,817.19
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,993.29	21,936.84	3,625.62	5,657.48	30,364.82	5,370.78	5,822.06
Real Estate Loan	1,670.90	3,756.23	5,016.00	1,309.99	15,429.19	5,579.45	1,460.16
Margin Nature Loan	1,712.86	2,006.32	2,280.21	1,877.02	3,097.10	1,328.07	4,549.88
Hire Purchase Loan	6,504.91	3,868.40	5,684.11	5,433.15	9,259.24	6,810.24	4,777.97
Deprived Sector Loan	6,472.49	8,845.53	5,207.45	6,550.30	13,091.58	7,945.63	8,363.22
Bills Purchased	160.75	-	1,099.28	1.84	-	60.66	7.57
Other Product	10,632.10	9,137.14	8,668.73	13,545.49	36,573.49	39,864.11	6,395.84
Total Product wise Loan	75,583.65	143,254.91	104,495.83	113,840.96	276,641.43	130,130.83	158,938.15

Collateral Wise

Gold and Silver	508.60	-	29.66	65.29	36.48	290.14	6.80
Government Securities	-	1.30	1.76	-	-	40.44	48.71
Non Governmental Securities	1,704.96	2,037.79	-	1,877.02	3,097.10	-	5,704.71
Fixed Deposit Receipts	359.14	2,214.31	298.35	415.59	555.05	564.39	647.09
Own	358.64	2,214.31	298.35	414.69	555.05	564.39	646.85
Other Licences Institutions	0.50	-	-	0.91	-	-	0.23
Collateral of Properties	69,368.07	118,334.14	96,894.48	106,143.47	258,531.61	119,587.42	144,743.71
Fixed Assets	68,774.37	67,883.89	94,798.25	103,377.84	250,079.03	66,600.43	138,295.62
Current Assets	593.70	50,450.25	2,096.23	2,765.64	8,452.58	52,986.99	6,448.09
Against security of Bill	411.56	7,768.83	353.56	992.84	-	71.51	9.72
Domestic Bills	328.95	73.75	-	-	-	60.66	-
Foreign Bills	82.60	7,695.08	353.56	992.84	-	10.85	9.72
Against Guarantee	2,975.21	10,878.21	4,567.95	3,454.88	12,886.57	3,255.33	6,030.31
Government Guarantee	102.53	199.09	210.83	74.74	216.53	359.73	165.06
Institutional Guarantee	2,712.98	10,013.92	3,335.62	3,380.15	11,918.44	942.96	4,960.59
Personal Guarantee	151.01	665.20	177.72	-	-	1,774.45	762.84
Collective Guarantee	8.69	-	-	-	-	2.37	136.90
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	-	-	-	-	751.60	175.82	4.93
Credit Card	122.92	1.38	27.38	33.38	136.55	259.62	87.78
Others	133.18	2,018.95	2,322.71	858.47	1,398.07	6,061.98	1,659.32
Total	75,583.65	143,254.91	104,495.83	113,840.96	276,641.43	130,130.83	158,938.15

Statement of Credit as on Kattik end, 2078(Mid-Nov, 2021)

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
Sector Wise							
Agricultural and Forest Related	5,022.48	12,532.92	54,466.07	12,814.79	9,605.13	12,081.37	9,353.71
Fishery Related	358.37	514.82	509.63	641.42	254.09	720.72	326.95
Mining Related	78.25	209.59	313.87	202.15	710.89	204.55	9.78
Manufacturing (Producing) Related	18,364.23	28,366.52	9,867.23	53,186.53	17,016.66	17,212.79	14,832.45
Construction	23,147.79	4,807.40	8,388.56	9,137.09	6,758.52	17,684.35	4,854.04
Electricity, Gas and Water	7,497.20	8,651.90	4,818.15	18,928.32	8,251.44	10,370.28	9,386.28
Metal Products, Mach. & Ele. Eqp.	5,059.23	3,380.20	499.65	1,896.24	497.38	1,281.77	1,833.27
Tras., Com. and Public Utilities	5,344.04	5,416.27	2,288.74	6,909.00	2,781.27	3,145.67	359.85
Wholesaler & Retailer	24,693.13	45,717.99	32,773.39	60,990.19	25,936.77	19,071.16	27,800.70
Finance, Insurance and Real Estate	9,180.07	10,281.52	5,871.48	16,708.89	8,142.72	20,130.84	11,553.88
Hotel or Restaurant	5,012.57	7,723.66	4,312.62	10,581.88	2,672.31	12,426.05	4,591.56
Other Services	4,859.64	7,117.62	3,870.88	9,731.21	5,860.04	7,606.62	3,059.41
Consumption Loans	11,916.24	26,225.27	23,975.04	46,353.70	7,999.32	11,658.32	34,360.25
Local Government	136.67	150.58	-	-	-	-	-
Others	1,106.09	21,484.21	16,904.08	20,629.64	35,455.77	19,169.18	349.17
TOTAL sectorwise	121,776.00	182,580.47	168,859.39	268,711.06	131,942.31	152,763.67	122,671.30

Product Wise

Term Loan	26,736.14	48,353.67	11,192.73	59,504.15	32,124.51	39,832.56	15,592.21
Overdraft	8,164.77	35,225.69	8,221.56	50,690.55	19,806.01	41,572.41	18,975.64
Trust Receipt Loan / Import Loan	7,886.24	10,817.74	167.39	21,861.74	4,374.91	2,078.91	6,476.38
Demand & Other Working Capital Loan	27,921.81	43,315.43	102,386.76	52,263.20	15,571.54	18,269.21	24,606.72
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,387.06	8,046.29	7,529.46	22,443.78	8,424.60	7,711.22	14,769.37
Real Estate Loan	5,269.58	6,899.74	1,394.29	4,798.04	4,950.49	12,317.65	4,892.21
Margin Nature Loan	2,770.48	5,017.91	788.59	7,782.51	5,201.22	4,052.16	2,855.23
Hire Purchase Loan	2,186.88	7,847.72	2,501.40	11,507.17	5,965.06	7,301.25	4,209.97
Deprived Sector Loan	7,856.46	13,276.50	32,805.51	15,970.80	13,016.15	10,409.89	9,129.24
Bills Purchased	276.70	13.61	-	-	25.90	458.28	1,198.74
Other Product	27,319.88	3,766.19	1,871.70	21,889.11	22,481.92	8,760.12	19,965.59
Total Product wise Loan	121,776.00	182,580.47	168,859.39	268,711.06	131,942.31	152,763.67	122,671.30

Collateral Wise

Gold and Silver	406.94	10.27	69.89	10.05	847.08	5,265.94	-
Government Securities	-	5.56	-	-	6.07	-	5.00
Non Governmental Securities	-	4,990.40	-	-	5,256.59	4,430.73	2,855.23
Fixed Deposit Receipts	934.53	1,774.31	727.55	2,113.50	805.30	1,136.98	897.64
Own	934.53	1,764.34	727.55	2,113.50	791.33	1,136.98	897.64
Other Licences Institutions	-	9.97	-	-	13.97	-	-
Collateral of Properties	110,465.32	159,936.15	168,061.95	203,418.26	100,411.61	132,784.80	112,536.39
Fixed Assets	77,412.31	87,965.72	168,061.95	129,166.09	76,318.33	131,385.41	109,131.86
Current Assets	33,053.01	71,970.43	-	74,252.17	24,093.28	1,399.39	3,404.52
Against security of Bill	-	6,899.79	-	-	4,968.61	5.19	1,299.22
Domestic Bills	-	22.05	-	-	142.83	5.19	-
Foreign Bills	-	6,877.74	-	-	4,825.77	-	1,299.22
Against Guarantee	136.67	8,218.20	-	610.74	4,293.54	6,797.21	4,891.96
Government Guarantee	136.67	145.02	-	115.86	3.99	153.79	-
Institutional Guarantee	-	7,865.95	-	-	560.56	6,549.91	4,726.29
Personal Guarantee	-	198.56	-	494.89	2,833.52	91.58	71.15
Collective Guarantee	-	-	-	-	872.72	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	8.68	-	-	22.76	1.93	94.53
Credit Card	69.88	347.05	-	227.98	83.01	90.50	137.43
Others	9,762.66	398.75	-	62,330.53	15,270.51	2,252.31	48.45
Total	121,776.00	182,580.47	168,859.39	268,711.06	131,942.31	152,763.67	122,671.30

Statement of Credit as on Kattik end, 2078(Mid-Nov, 2021)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani
Sector Wise								
Agricultural and Forest Related	9,862.08	7,260.87	7,081.34	5,662.83	3,979.73	5,247.66	2,164.26	11.57
Fishery Related	238.90	141.93	181.25	91.56	256.18	294.25	91.19	-
Mining Related	242.25	-	841.92	205.14	237.58	-	5.07	-
Manufacturing (Producing) Related	34,595.90	26,069.66	23,312.50	12,695.02	15,569.89	23,154.11	1,445.04	4.00
Construction	4,379.37	5,995.27	2,327.06	1,288.15	5,163.84	7,527.14	4,716.51	11.70
Electricity, Gas and Water	12,940.74	7,969.14	5,307.20	3,593.44	5,909.62	11,151.88	709.45	-
Metal Products, Mach. & Ele. Eqp.	3,282.20	2,994.23	1,084.31	1,894.25	1,616.00	1,462.97	158.28	2.54
Tras., Com. and Public Utilities	2,848.08	3,578.45	2,295.67	3,184.04	2,131.46	6,144.56	1,388.98	6.65
Wholesaler & Retailer	46,456.05	21,162.01	32,124.97	19,840.06	15,103.90	22,371.87	6,846.02	5.79
Finance, Insurance and Real Estate	8,982.60	14,726.86	20,591.42	10,476.60	9,670.12	9,758.28	5,498.60	-
Hotel or Restaurant	5,312.17	14,527.90	7,202.37	4,081.49	3,047.27	4,516.29	854.12	7.66
Other Services	3,444.44	15,051.03	5,033.01	2,994.47	3,999.87	5,195.85	708.49	-
Consumption Loans	39,203.60	18,131.84	34,435.42	15,221.42	18,710.09	11,896.36	3,342.34	7.87
Local Government	-	-	-	82.13	-	-	-	2.72
Others	2,656.95	9,340.75	2,619.73	5,625.13	1,126.53	25,631.17	10,334.31	65.67
TOTAL sectorwise	174,445.32	146,949.92	144,438.17	86,935.74	86,522.10	134,352.38	38,262.67	126.17

Product Wise

Term Loan	44,939.66	48,332.91	26,558.28	23,064.68	24,258.28	28,861.58	9,832.79	18.81
Overdraft	21,271.84	17,786.21	21,961.07	17,988.18	16,074.01	14,494.92	8,473.91	66.85
Trust Receipt Loan / Import Loan	8,209.10	6,256.60	4,427.99	4,710.55	1,650.51	5,411.49	-	-
Demand & Other Working Capital Loan	28,257.92	27,831.68	34,370.90	17,032.16	16,693.38	24,728.14	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,422.24	11,106.64	9,014.12	3,201.68	4,973.80	6,188.04	4,156.31	11.70
Real Estate Loan	5,181.55	2,633.72	11,829.59	5,995.61	7,489.78	6,440.57	1,806.44	-
Margin Nature Loan	3,320.65	2,142.84	3,860.37	3,597.96	2,816.65	2,020.46	1,882.19	-
Hire Purchase Loan	6,226.41	6,250.37	5,170.03	2,937.58	2,686.49	4,394.38	1,897.41	14.52
Deprived Sector Loan	9,191.81	10,963.41	9,000.25	6,879.49	4,239.11	9,005.52	5,830.30	11.57
Bills Purchased	30.74	-	-	-	13.24	437.34	-	-
Other Product	34,393.41	13,645.55	18,245.57	1,527.86	5,626.85	32,369.94	4,383.32	2.72
Total Product wise Loan	174,445.32	146,949.92	144,438.17	86,935.74	86,522.10	134,352.38	38,262.67	126.17

Collateral Wise

Gold and Silver	60.75	49.82	435.38	62.26	31.59	22.00	331.27	-
Government Securities	-	16.70	-	90.67	-	-	-	-
Non Governmental Securities	3,320.65	2,102.16	3,853.77	3,578.57	2,816.65	-	1,882.18	-
Fixed Deposit Receipts	1,010.72	4,273.58	757.01	679.31	627.89	1,282.48	437.15	-
Own	1,010.72	4,273.58	757.01	679.31	627.89	1,282.48	437.15	-
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	167,186.81	126,253.75	131,262.06	77,887.77	80,504.91	124,881.55	29,919.36	116.87
Fixed Assets	151,217.97	123,414.41	129,728.45	77,625.96	61,867.72	106,981.29	29,919.29	116.87
Current Assets	15,968.85	2,839.33	1,533.61	261.81	18,637.18	17,900.25	0.06	-
Against security of Bill	-	4,533.99	-	-	13.24	91.92	-	-
Domestic Bills	-	13.59	-	-	13.24	-	-	-
Foreign Bills	-	4,520.40	-	-	-	91.92	-	-
Against Guarantee	573.39	8,567.04	2,877.29	4,210.61	2,356.09	47.77	5,691.57	2.72
Government Guarantee	87.07	123.80	2.69	16.54	-	-	5,246.74	2.72
Institutional Guarantee	6.93	7,302.17	2,693.11	4,094.09	2,157.05	-	346.97	-
Personal Guarantee	426.62	1,047.74	170.30	56.28	199.02	47.77	97.86	-
Collective Guarantee	21.39	85.84	11.20	39.04	0.02	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	31.38	7.50	-	4.66	-	-	-	-
Credit Card	87.52	2.24	102.49	-	39.22	54.37	-	-
Others	2,205.48	1,150.63	5,150.17	426.54	132.51	7,972.29	1.15	6.58
Total	174,445.32	146,949.92	144,438.17	86,935.74	86,522.10	134,352.38	38,262.67	126.17

Statement of Credit as on Kattik end, 2078(Mid-Nov, 2021)

BFI Name	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	Corporate
Sector Wise								
Agricultural and Forest Related	574.47	1,331.61	500.46	328.10	9,536.92	3,202.21	3,354.95	29.53
Fishery Related	-	32.37	14.97	3.06	132.49	198.23	159.71	46.07
Mining Related	-	12.45	8.23	-	49.99	73.02	-	-
Manufacturing (Producing) Related	336.69	2,303.26	778.18	347.83	3,584.15	2,367.91	2,027.91	98.78
Construction	105.81	1,314.68	252.34	337.31	3,774.94	9,590.17	2,437.85	29.76
Electricity, Gas and Water	-	414.48	12.98	-	258.69	175.72	-	-
Metal Products, Mach. & Ele. Eqp.	-	143.53	180.04	21.20	282.29	305.76	238.51	21.98
Tras., Com. and Public Utilities	83.71	1,815.18	202.01	264.82	3,195.13	3,258.61	2,075.23	33.90
Wholesaler & Retailer	994.93	5,904.21	2,875.15	646.22	16,261.95	6,251.49	9,580.54	69.24
Finance, Insurance and Real Estate	200.00	5,854.46	998.14	364.05	10,917.25	3,357.54	2,323.50	-
Hotel or Restaurant	-	1,612.85	282.29	60.96	2,951.77	2,751.21	1,369.57	1.64
Other Services	872.28	1,601.64	610.10	37.66	1,730.70	1,134.16	755.48	1.78
Consumption Loans	38.75	15,935.95	1,945.93	1,938.55	15,962.50	2,747.15	2,663.29	145.63
Local Government	-	3.34	-	1.50	-	0.03	-	-
Others	-	4,334.44	1,809.46	689.89	20,769.36	25,323.44	16,258.89	103.43
TOTAL sectorwise	3,206.62	42,614.48	10,470.28	5,041.14	89,408.15	60,736.66	43,245.45	581.75

Product Wise

Term Loan	430.66	12,698.48	2,668.79	819.93	28,092.87	18,229.81	21,197.44	99.43
Overdraft	1,395.61	8,997.63	2,357.08	506.44	16,054.89	13,320.44	11,123.19	226.72
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	0.80	-
Demand & Other Working Capital Loan	-	888.71	1,426.11	-	727.21	225.43	713.63	43.87
Res. Per. H. Loan (Up to Rs. 15 mil.)	105.81	6,021.53	1,402.22	710.80	11,691.97	7,545.50	1,979.59	128.45
Real Estate Loan	200.00	2,251.57	676.47	78.44	7,723.10	2,399.75	92.49	-
Margin Nature Loan	-	1,377.38	245.00	-	2,302.26	1,061.88	1,097.77	-
Hire Purchase Loan	83.71	3,341.73	435.94	386.02	4,157.32	4,604.65	2,461.11	43.39
Deprived Sector Loan	160.36	5,906.54	721.52	618.68	14,029.09	7,580.35	3,516.60	29.10
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	830.47	1,130.92	537.16	1,920.84	4,629.43	5,768.83	1,062.83	10.78
Total Product wise Loan	3,206.62	42,614.48	10,470.28	5,041.14	89,408.15	60,736.66	43,245.45	581.75

Collateral Wise

Gold and Silver	-	157.05	57.35	-	393.87	1,113.39	710.82	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	1,377.38	245.00	-	2,302.26	507.57	1,152.68	-
Fixed Deposit Receipts	38.75	466.32	79.46	48.29	1,774.27	354.18	344.16	9.55
Own	38.75	466.32	79.46	48.29	1,774.27	354.18	344.16	9.55
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	3,167.88	34,551.12	9,635.45	4,991.35	68,185.21	53,281.51	38,985.31	572.20
Fixed Assets	3,167.88	34,551.12	9,635.45	4,991.35	68,185.21	53,281.51	38,985.31	572.20
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	6,062.61	357.83	-	16,513.79	4,931.99	2,050.67	-
Government Guarantee	-	-	-	-	-	9.16	0.60	-
Institutional Guarantee	-	3,575.68	295.73	-	3,047.20	2,290.98	879.20	-
Personal Guarantee	-	1,950.72	62.11	-	7,261.31	1,888.75	1,127.45	-
Collective Guarantee	-	536.21	-	-	6,205.28	694.24	43.42	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	48.86	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	95.19	1.50	238.75	548.02	1.81	-
Total	3,206.62	42,614.48	10,470.28	5,041.14	89,408.15	60,736.66	43,245.45	581.75

Statement of Credit as on Kattik end, 2078(Mid-Nov, 2021)

BFI Name	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB
Sector Wise							
Agricultural and Forest Related	3,707.50	2,321.24	3,219.74	41.00	305.02	981.13	402.55
Fishery Related	104.83	314.21	92.03	-	1.53	7.44	10.64
Mining Related	174.86	89.22	7.19	-	-	-	7.63
Manufacturing (Producing) Related	3,977.14	4,406.62	1,477.87	125.38	57.17	138.53	290.46
Construction	5,144.16	2,832.23	1,388.74	403.13	8.43	269.26	210.15
Electricity, Gas and Water	943.46	-	2,934.91	-	-	2.69	10.49
Metal Products, Mach. & Ele. Eqp.	672.99	61.54	57.65	14.73	2.85	-	30.23
Tras., Com. and Public Utilities	716.48	1,256.49	886.61	174.86	1.55	81.78	133.67
Wholesaler & Retailer	6,307.12	8,007.55	3,677.21	479.88	71.79	1,036.27	192.42
Finance, Insurance and Real Estate	2,840.93	5,062.85	5,783.61	325.96	7.33	398.40	54.32
Hotel or Restaurant	2,386.68	4,372.61	1,378.90	107.53	32.45	90.31	96.95
Other Services	1,075.06	1,773.58	1,923.34	1.91	2.62	210.57	66.34
Consumption Loans	4,938.52	4,502.55	13,378.54	322.23	21.94	1,110.00	85.98
Local Government	3.37	-	-	-	-	-	-
Others	16,340.03	1,758.15	31.09	1,638.64	132.72	74.81	565.29
TOTAL sectorwise	49,333.12	36,758.84	36,237.43	3,635.27	645.40	4,401.20	2,157.12

Product Wise

Term Loan	15,130.82	6,603.12	6,205.31	1,220.40	211.09	2,269.28	708.55
Overdraft	15,321.03	1,358.52	6,093.40	492.00	132.30	758.43	479.14
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	118.47	8,638.13	1,742.75	108.54	-	69.55	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,181.51	2,153.70	4,171.03	398.39	-	133.18	192.54
Real Estate Loan	943.91	1,373.28	3,276.24	27.58	-	368.00	14.52
Margin Nature Loan	1,942.18	654.67	1,533.38	246.99	-	10.08	4.72
Hire Purchase Loan	2,025.94	1,712.23	1,553.27	206.26	9.76	50.11	184.90
Deprived Sector Loan	4,323.52	5,405.17	3,504.75	317.82	161.35	337.30	489.23
Bills Purchased	-	-	-	-	-	-	-
Other Product	5,345.75	8,860.03	8,157.31	617.30	130.90	405.27	83.51
Total Product wise Loan	49,333.12	36,758.84	36,237.43	3,635.27	645.40	4,401.20	2,157.12

Collateral Wise

Gold and Silver	322.52	-	130.19	50.56	8.47	198.75	27.54
Government Securities	4.48	-	-	-	-	-	-
Non Governmental Securities	2,057.70	654.67	1,533.38	243.86	-	10.08	4.72
Fixed Deposit Receipts	1,621.53	283.61	686.69	7.25	6.40	32.09	37.27
Own	1,621.53	283.61	686.69	7.25	6.40	32.09	37.27
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	39,623.27	32,264.70	31,380.89	1,390.99	630.53	4,080.48	2,003.68
Fixed Assets	39,608.48	32,264.70	31,380.89	1,390.99	630.53	4,080.48	2,003.68
Current Assets	14.79	-	-	-	-	-	-
Against security of Bill	1.24	-	-	-	-	-	-
Domestic Bills	1.24	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	5,492.05	3,555.86	2,502.12	303.97	-	79.79	-
Government Guarantee	3.37	-	17.19	-	-	-	-
Institutional Guarantee	2,453.10	3,552.68	2,281.02	303.97	-	-	-
Personal Guarantee	2,901.89	0.74	197.14	-	-	79.79	-
Collective Guarantee	129.99	2.43	6.76	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	3.70	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	210.34	-	4.17	1,638.64	-	-	83.91
Total	49,333.12	36,758.84	36,237.43	3,635.27	645.40	4,401.20	2,157.12

Statement of Credit as on Kattik end, 2078(Mid-Nov, 2021)

BFI Name	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki
Sector Wise								
Agricultural and Forest Related	90.39	0.52	392.02	736.39	568.49	378.08	307.20	491.41
Fishery Related	-	-	3.33	-	28.21	2.91	24.27	-
Mining Related	-	-	-	-	-	11.19	-	-
Manufacturing (Producing) Related	-	60.00	396.75	63.00	228.85	121.96	254.64	160.70
Construction	107.90	18.38	-	1,208.60	1,021.78	11.19	433.77	47.42
Electricity, Gas and Water	-	-	-	115.09	-	-	7.36	-
Metal Products, Mach. & Ele. Eqp.	-	3.45	-	51.05	42.90	62.05	25.18	-
Tras., Com. and Public Utilities	45.02	-	169.35	941.89	96.63	114.99	60.30	-
Wholesaler & Retailer	235.77	33.33	732.50	4,109.84	480.62	181.23	313.96	1,260.19
Finance, Insurance and Real Estate	122.59	40.31	772.28	-	523.52	119.29	339.60	271.33
Hotel or Restaurant	10.82	27.50	151.13	674.09	54.66	106.98	100.32	167.64
Other Services	-	-	98.55	61.54	462.97	21.90	79.03	10.03
Consumption Loans	179.18	144.91	3,175.16	436.09	507.78	1,331.05	189.42	55.27
Local Government	-	33.18	-	-	-	-	-	-
Others	199.32	1,886.00	597.40	417.11	694.40	172.43	903.81	656.00
TOTAL sectorwise	990.99	2,247.57	6,488.48	8,814.68	4,710.81	2,635.26	3,038.84	3,119.99

Product Wise

Term Loan	344.76	124.27	475.72	4,274.48	402.35	105.84	447.30	1,171.62
Overdraft	109.50	-	598.87	-	176.77	246.77	-	37.50
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	147.82	1,022.49	63.00	537.17	52.65	57.69	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	75.38	18.38	578.41	938.31	784.53	285.35	153.81	41.85
Real Estate Loan	64.82	1,765.88	222.12	813.35	697.70	88.59	444.39	278.54
Margin Nature Loan	143.87	26.19	246.15	417.11	403.01	195.19	150.51	-
Hire Purchase Loan	59.15	122.28	244.57	992.94	77.52	209.15	105.74	0.59
Deprived Sector Loan	107.52	33.18	564.34	817.86	292.80	104.82	144.65	162.32
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	85.98	9.57	2,535.82	497.64	1,338.97	1,346.90	1,534.78	1,427.57
Total Product wise Loan	990.99	2,247.57	6,488.48	8,814.68	4,710.81	2,635.26	3,038.84	3,119.99

Collateral Wise

Gold and Silver	-	-	656.46	241.36	-	1.37	-	-
Government Securities	-	-	-	3.90	-	-	-	-
Non Governmental Securities	-	26.19	246.15	-	403.01	89.09	150.51	-
Fixed Deposit Receipts	2.58	0.05	74.65	190.83	93.64	60.04	9.35	53.01
Own	2.58	0.05	74.65	190.83	93.64	60.04	9.35	53.01
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	719.73	399.89	4,793.87	7,910.42	3,988.66	2,177.70	2,627.34	3,066.98
Fixed Assets	719.73	399.89	4,793.87	7,910.42	3,988.66	2,177.70	2,586.66	3,066.98
Current Assets	-	-	-	-	-	-	40.67	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	124.43	83.27	717.35	51.05	225.50	200.90	241.11	-
Government Guarantee	-	33.18	-	-	-	4.02	-	-
Institutional Guarantee	106.53	-	555.25	-	225.50	63.22	137.12	-
Personal Guarantee	17.91	50.09	162.10	-	-	131.31	103.99	-
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	51.05	-	2.36	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	144.24	1,738.17	-	417.11	-	106.16	10.55	-
Total	990.99	2,247.57	6,488.48	8,814.68	4,710.81	2,635.26	3,038.84	3,119.99

Statement of Credit as on Kattik end, 2078(Mid-Nov, 2021)

BFI Name	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise									
Agricultural and Forest Related	664.92	384.88	315.47	244.78	287.76	262.98	441.25	423.50	236.14
Fishery Related	2.39	6.57	-	-	-	7.63	42.11	27.07	17.00
Mining Related	-	24.21	-	-	-	0.99	27.88	-	-
Manufacturing (Producing) Related	414.64	149.09	3.60	106.71	584.16	157.27	581.99	209.95	316.52
Construction	16.46	407.11	40.28	17.49	-	71.28	282.37	2,673.00	145.68
Electricity, Gas and Water	-	-	-	-	-	79.75	83.17	67.98	35.01
Metal Products, Mach. & Ele. Eqp.	-	103.53	-	8.67	-	7.26	11.00	159.38	72.76
Tras., Com. and Public Utilities	737.56	298.52	-	13.17	2.94	100.20	544.81	400.88	359.92
Wholesaler & Retailer	1,936.61	561.78	21.81	185.61	84.26	716.90	2,398.13	1,053.13	634.10
Finance, Insurance and Real Estate	1,878.23	327.74	-	117.70	-	667.01	1,710.47	3,006.44	374.43
Hotel or Restaurant	488.06	57.12	-	56.97	74.77	243.04	1,255.75	202.82	284.73
Other Services	65.66	52.37	1.00	1.01	-	17.93	380.56	137.65	54.85
Consumption Loans	2,099.34	616.69	26.16	534.09	1.55	1,612.61	4,740.67	967.49	2,215.20
Local Government	-	-	-	2.60	-	-	-	-	-
Others	154.71	1,765.80	21.93	186.08	550.93	1,667.88	131.56	939.63	154.75
TOTAL sectorwise	8,458.59	4,755.42	430.26	1,474.88	1,586.38	5,612.73	12,631.72	10,268.93	4,901.09

Product Wise

Term Loan	2,966.85	814.66	-	515.03	910.11	607.66	3,404.63	1,956.26	11.58
Overdraft	1,409.51	155.97	12.45	328.22	-	530.83	4,714.07	205.63	52.36
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	569.89	934.03	352.00	19.53	149.60	147.06	157.05	3,098.22	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	481.76	710.75	40.28	145.50	-	1,102.24	1,112.53	2,120.72	636.06
Real Estate Loan	591.13	162.79	-	82.52	419.96	378.21	1,106.53	304.50	364.90
Margin Nature Loan	147.54	3.63	-	140.32	-	255.65	336.97	556.34	410.37
Hire Purchase Loan	782.31	388.04	-	38.09	2.27	80.12	397.46	296.83	360.47
Deprived Sector Loan	1,310.73	185.01	21.93	191.49	-	462.34	1,025.84	428.59	247.40
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	198.88	1,400.53	3.60	14.19	104.44	2,048.64	376.64	1,301.84	2,810.46
Total Product wise Loan	8,458.59	4,755.42	430.26	1,474.88	1,586.38	5,612.73	12,631.72	10,268.93	4,901.09

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-	-
Government Securities	-	-	-	16.88	-	-	-	-	6.39
Non Governmental Securities	-	3.63	-	124.56	-	-	336.97	556.34	-
Fixed Deposit Receipts	49.33	101.72	26.16	13.32	-	122.18	174.53	79.87	72.82
Own	49.33	101.72	26.16	13.32	-	122.18	174.53	79.87	72.82
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	6,871.35	4,552.69	404.10	1,117.31	1,586.38	4,842.70	11,428.49	6,492.23	4,134.48
Fixed Assets	6,871.35	4,552.69	404.10	1,117.26	1,586.38	4,842.70	11,428.49	6,492.23	4,134.48
Current Assets	-	-	-	0.05	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	1,390.37	97.37	-	202.80	-	396.24	681.69	3,133.49	179.13
Government Guarantee	-	-	-	2.60	-	-	-	-	-
Institutional Guarantee	1,303.56	97.09	-	17.32	-	394.64	618.67	2,807.45	142.92
Personal Guarantee	86.81	-	-	149.99	-	1.60	63.03	326.04	1.20
Collective Guarantee	-	0.28	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	32.89	-	-	-	-	35.01
Credit Card	-	-	-	-	-	-	-	-	-
Others	147.54	-	-	-	-	251.62	10.04	7.00	508.28
Total	8,458.59	4,755.42	430.26	1,474.88	1,586.38	5,612.73	12,631.72	10,268.93	4,901.09

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% change		
	2019	2020	2021	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	25,503	33,424	39,092	52,161	52,142	31.06	16.96	-0.04
a. Paid-up Capital	17,078	21,495	24,740	25,092	25,087	25.87	15.09	-0.02
b. Statutory Reserves	3,531	4,814	5,803	6,586	6,735	36.32	20.55	2.25
c. Retained Earning	1,750	2,790	3,434	13,747	13,499	59.44	23.08	-1.80
d. Others Reserves	3,144	4,324	5,115	6,736	6,821	37.53	18.29	1.26
2 BORROWINGS	126,378	142,095	207,349	227,937	231,588	12.44	45.92	1.60
a. NRB	1,701	8	8,220	11,266	11,890	-99.52	100236.37	5.53
b. Others	124,677	142,086	199,129	216,671	219,699	13.96	40.15	1.40
3 DEPOSITS	85,606	106,150	130,425	137,970	139,522	24.00	22.87	1.12
4 BILLS PAYABLE	75	41	11	20	13	-45.48	-73.99	-32.18
5 OTHER LIABILITIES	23,664	29,558	37,483	38,144	41,397	24.90	26.81	8.53
a. Loan Loss Provision	4,013	7,631	10,760	11,302	12,208	90.16	41.01	8.01
b. Interest Suspense a/c	1,800	4,003	4,176	5,011	5,293	122.36	4.32	5.63
c. Others	17,851	17,924	22,547	21,831	23,896	0.41	25.79	9.46
6 RECONCILIATION A/c	5,192	8,482	19,298	20,911	21,042	63.36	127.52	0.63
7 PROFIT & LOSS A/c	6,608	5,419	11,839	3,071	3,624	-17.99	118.45	18.02
Total	273,028	325,169	445,497	480,216	489,329	19.10	37.00	1.90
Assets								
1 LIQUID FUNDS	19,246	30,382	28,288	25,700	23,814	57.86	-6.89	-7.34
a. Cash Balance	214	379	521	460	558	76.94	37.33	21.16
b. Bank Balance	13,398	16,872	17,507	14,747	15,084	25.93	3.76	2.29
c. Money at Call	5,634	13,130	10,260	10,493	8,172	133.06	-21.86	-22.12
2 INVESTMENT IN SECURITIES EXCEPT SHARES	312	468	559	471	764	49.91	19.63	62.26
3 SHARE & OTHER INVESTMENT	2,262	9,732	14,153	13,019	12,604	330.28	45.43	-3.19
4 LOANS & ADVANCES	235,101	262,732	365,554	402,735	412,364	11.75	39.14	2.39
Institutional	38,955	39,721	54,128	54,922	52,656	1.97	36.27	-4.13
Individual	196,147	223,012	311,426	347,813	359,708	13.70	39.65	3.42
5 FIXED ASSETS	2,107	2,223	2,565	2,718	2,733	5.50	15.42	0.53
6 OTHER ASSETS	8,552	11,063	15,031	14,671	15,989	29.36	35.86	8.99
7 EXPENSES NOT WRITTEN OFF	11	11	7	13	9	1.87	-34.99	-31.72
8 NON BANKING ASSETS	1	1	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,391	8,469	19,325	20,862	21,004	57.11	128.18	0.68
10 PROFIT & LOSS A/c	45	88	13	26	49	96.81	-85.79	90.85
Total	273,028	325,169	445,497	480,216	489,329	19.10	37.00	1.90
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	17,022	21,965	18,279	6,068	8,363	29.04	-16.78	37.82
2 COMMISSION/FEE EXPENSES	7	38	16	3	3	472.63	-57.81	18.56
3 EMPLOYEE EXPENSES	6,299	8,757	9,379	3,076	3,912	39.02	7.09	27.18
4 OFFICE OPERATING EXPENSES	2,358	2,907	3,353	820	1,072	23.29	15.32	30.71
5 NON OPERATING EXPENSES	63	140	36	9	10	122.70	-74.52	6.65
6 PROVISION FOR RISK	1,921	6,648	17,303	2,329	3,443	246.15	160.26	47.81
7 LOAN WRITTEN OFF	5	5	31	-	-	14.51	485.19	0.00
8 EXTRAORDINARY EXPENSES	1	18	9	3	4	1279.00	-49.22	36.49
9 PROVISION FOR STAFF BONUS	861	836	1,848	474	571	-2.95	121.03	20.61
10 PROVISION FOR INCOME TAX	2,545	2,353	5,069	1,311	1,561	-7.52	115.41	18.99
11 NET PROFIT	6,249	5,394	11,829	3,031	3,619	-13.68	119.31	19.38
TOTAL EXPENSES	37,331	49,062	67,152	17,125	22,558	31.43	36.87	31.73
Income								
1. INTEREST INCOME	31,647	41,259	45,304	13,154	17,757	30.37	9.80	35.00
2. COMMISSION & DISCOUNT	805	718	1,420	396	555	-10.80	97.74	40.24
3 OTHER OPERATING INCOME	3,739	3,726	5,025	1,532	1,798	-0.33	34.86	17.38
4 NON OPERATING INCOME	176	153	270	332	469	-13.28	76.96	41.21
5 PROVISION FOR WRITTEN BACK	936	3,134	15,072	1,669	1,909	234.88	380.95	14.38
6 RECOVERY FOR WRITE BACK	2	2	9	1	1	6.73	292.16	6.88
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	18	48	20	25	53203.70	166.79	24.56
8 NET LOSS	26	52	3	21	43	102.16	-94.57	106.65
TOTAL INCOME	37,331	49,062	67,152	17,125	22,558	31.43	36.87	31.73
Miscellaneous Information								
No. of Total Staffs	17,361	19,017	20,872	22,381	22,608	9.54	9.75	1.01
No. of Total Branches	3,629	4,057	4,685	4,938	4,991	11.79	15.48	1.07
No. of Total Centers	274,186	310,895	362,982	383,892	390,250	13.39	16.75	1.66
No. of Total Groups	926,625	1,039,696	1,183,364	1,238,996	1,253,301	12.20	13.82	1.15
No. of Total Passive Groups	9,565	9,398	34,163	14,662	14,918	-1.75	263.51	1.75
No. of Total Members	4,327,991	4,686,659	5,191,363	5,403,269	5,453,450	8.29	10.77	0.93
No. of Total Passive Members	118,044	195,311	329,895	393,275	445,757	65.46	68.91	13.34
No. of Total Borrowers	2,679,016	2,783,222	2,992,068	3,076,531	3,109,964	3.89	7.50	1.09
No. of Total Overdue Borrowers	165,984	1,001,407	764,663	535,443	556,016	503.32	-23.64	3.84
No. of Total Saving Members	4,323,957	4,679,987	5,193,582	5,391,425	5,443,348	8.23	10.97	0.96
Total Saving Amount (Rs million)	101,910	106,150	130,472	138,249	139,520	4.16	22.91	0.92

Districtwise List of Bank and Financial Institutions Branches (Kattik, 2078)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	23	-	-	23	130,992	5,695
2	1	Panchthar	27	3	2	32	197,440	6,170
3	1	Ilam	39	7	1	47	314,201	6,685
4	1	Jhapa	139	52	10	201	939,491	4,674
5	1	Sankhuwasabha	28	-	-	28	155,292	5,546
6	1	Bhojpur	25	-	1	26	152,216	5,854
7	1	Terhathum	18	3	-	21	100,495	4,785
8	1	Dhankuta	25	7	1	33	171,841	5,207
9	1	Morang	173	58	4	235	1,108,654	4,718
10	1	Sunsari	136	37	9	182	931,436	5,118
11	1	Solukhumbu	27	-	-	27	101,726	3,768
12	1	Khotang	18	6	-	24	169,630	7,068
13	1	Okhaldhunga	23	4	-	27	151,762	5,621
14	1	Udayapur	41	4	1	46	360,705	7,841
	Total		742	181	29	952	4,985,881	5,237
15	2	Saptari	54	7	1	62	719,000	11,597
16	2	Siraha	85	11	2	98	711,146	7,257
17	2	Dhanusa	82	8	8	98	852,097	8,695
18	2	Mahottari	58	7	4	69	719,181	10,423
19	2	Sarlahi	73	14	5	92	909,891	9,890
20	2	Rautahat	60	9	1	70	862,993	12,328
21	2	Bara	79	13	5	97	846,772	8,730
22	2	Parsa	67	13	3	83	729,291	8,787
	Total		558	82	29	669	6,350,371	9,492
23	3	Dolakha	28	3	-	31	186,871	6,028
24	3	Ramechhap	24	2	-	26	209,248	8,048
25	3	Sindhuli	34	2	2	38	312,448	8,222
26	3	Rasuwa	27	1	1	29	45,200	1,559
27	3	Dhading	62	17	-	79	355,975	4,506
28	3	Nuwakot	40	13	1	54	288,328	5,339
29	3	Sindhupalchok	39	11	-	50	294,736	5,895
30	3	Kavrepalanchok	72	14	8	94	404,549	4,304
31	3	Kathmandu	838	137	44	1,019	2,300,890	2,258
32	3	Lalitpur	209	28	15	252	585,982	2,325
33	3	Bhaktapur	113	16	5	134	377,660	2,818
34	3	Makwanpur	60	14	7	81	466,612	5,761
35	3	Chitawan	167	45	17	229	711,629	3,108
	Total		1,713	303	100	2,116	6,540,128	3,091
36	4	Gorkha	41	6	3	50	243,272	4,865
37	4	Manang	12	-	-	12	6,284	524
38	4	Lamjung	42	5	2	49	172,158	3,513
39	4	Kaski	194	75	19	288	597,988	2,076
40	4	Tanahu	79	22	1	102	348,724	3,419
41	4	Syangja	42	23	2	67	246,315	3,676
42	4	Mustang	16	1	-	17	11,240	661
43	4	Baglung	47	10	-	57	285,119	5,002
44	4	Parbat	25	10	-	35	148,448	4,241
45	4	Myagdi	22	9	-	31	110,419	3,562
46	4	Nawalparasi East	68	23	8	99	359,042	3,627
	Total		588	184	35	807	2,529,009	3,134

47	5	Gulmi	35	14	-	49	252,731	5,158
48	5	Palpa	48	11	-	59	246,206	4,173
49	5	Rupandehi	221	72	24	317	1,091,034	3,442
50	5	Kapilbastu	79	14	5	98	680,984	6,949
51	5	Arghakhanchi	21	7	-	28	202,756	7,241
52	5	Pyuthan	21	13	-	34	243,816	7,171
53	5	Rolpa	21	2	-	23	239,145	10,398
54	5	Rukum East	8	-	-	8	59,086	7,386
55	5	Dang	92	35	3	130	660,742	5,083
56	5	Banke	84	28	7	119	621,921	5,226
57	5	Bardiya	39	20	-	59	486,334	8,243
58	5	Nawalparasi West	60	18	3	81	378,926	4,678
Total			729	234	42	1,005	5,163,681	5,138
59	6	Rukum West	17	1	1	19	171,929	9,049
60	6	Salyan	25	4	1	30	276,060	9,202
61	6	Surkhet	51	10	1	62	426,673	6,882
62	6	Dailekh	24	1	-	25	302,085	12,083
63	6	Jajarkot	12	1	-	13	201,913	15,532
64	6	Dolpa	12	-	-	12	43,058	3,588
65	6	Jumla	21	1	-	22	127,214	5,782
66	6	Kalikot	14	-	-	14	162,277	11,591
67	6	Mugu	8	-	-	8	65,102	8,138
68	6	Humla	9	1	-	10	59,800	5,980
Total			193	19	3	215	1,836,111	8,540
69	7	Doti	20	1	-	21	213,465	10,165
70	7	Bajhang	18	1	-	19	225,304	11,858
71	7	Kailali	131	25	5	161	971,320	6,033
72	7	Bajura	13	1	-	14	158,078	11,291
73	7	Achham	18	3	-	21	291,468	13,879
74	7	Kanchanpur	60	10	1	71	539,119	7,593
75	7	Darchula	18	2	-	20	145,761	7,288
76	7	Baitadi	17	2	-	19	267,932	14,102
77	7	Dadeldhura	25	1	-	26	160,426	6,170
Total			320	46	6	372	2,972,873	7,992
Grand Total			4,843	1,049	244	6,136	30,378,054	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	17	17	67	1	129
No. of Branches [^]	4,843	1,049	244	4,991		11,127
Population per Branch [*] (Served by A, B and C class BFI's)						4,951
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,730

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	742	181	29	847	952	1,799
2	558	82	29	1,011	669	1,680
Bagmati	1,713	303	100	730	2,116	2,846
Gandaki	588	184	35	585	807	1,392
Lumbini	729	234	42	1,153	1,005	2,158
Karnali	193	19	3	222	215	437
Sudur Paschim	320	46	6	443	372	815
Total	4,843	1,049	244	4,991	6,136	11,127

* Population 30,378,054 for 2021 calculated on yearly basis based on yearly population projection 2011-2031 Source : <https://cbs.gov.np/population-projection-2011-2031/> (Medium Variant)

Excluding Crystal Finance Limited, Samjhana Finance Ltd. and Himalaya Finance which are in the process of liquidation

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	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	4.06	803,408.71
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	9.98	1,085,241.74
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	9.53	34,008.81
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	9.47	91,558.14
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	9.91	116,334.22
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	10.01	488,374.18
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	10.18	241,481.36
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	10.02	113,485.04
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36	3.63	307,298.25
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	7.70	4,009.35
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06	-	217,963.34
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02	-	193,345.22
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57	-	23,155.45
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47	-	1,462.66
	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	6.30	2,417,921.40

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)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	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	12.46	109,057.00
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10	12.15	2,480.96	12.05	2,616.94
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44	12.65	3,795.07	12.54	4,301.32
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	12.08	121,004.21
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	11.89	260,713.42
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17	12.65	217,080.00	12.29	226,767.66
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	11.42	84,848.49
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	12.28	27,845.52
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	12.73	58,894.49
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16	12.49	449,358.81	12.36	493,446.11
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	11.70	176,984.66
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68	12.32	77,703.83	12.24	82,417.35
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15	12.57	90,243.74	12.44	95,950.81
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59	12.92	132,970.54	12.83	134,334.76
15	Local Government	3.42	1,503.25	3.37	1,497.45	3.43	1,499.92	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	13.10	251,328.84
	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	12.31	2,132,011.50

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)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	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	11.96	378,505.37
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13	12.76	351,228.00
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	10.52	81,475.04
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	12.13	506,505.27
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	12.05	171,269.18
6	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71	12.99	116,250.69
7	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66	12.72	33,172.96
8	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99	13.22	139,944.21
9	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42	11.22	114,856.28
10	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25	4.70	3,335.60
11	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31	13.23	235,468.89
	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	12.32	2,132,011.49

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.29	830,350.09	4.32	832,957.61	4.41	823,350.59	4.46	830,030.41	4.37	845,084.60
2	Fixed:	10.25	1,109,822.75	10.27	1,124,046.44	10.11	1,183,332.87	10.28	1,206,389.41	10.29	1,207,979.13
2.1	up to 1 month	9.37	43,896.17	9.61	43,052.02	10.31	45,029.08	9.70	46,070.10	10.75	31,911.69
2.2	1-3 months	9.90	84,687.72	9.97	88,043.28	10.05	91,471.21	10.08	88,503.07	10.12	91,243.17
2.3	3-6 months	10.27	131,019.89	10.07	143,593.90	9.96	131,819.62	10.11	128,871.86	10.30	122,145.68
2.4	6-12 months	10.34	483,516.18	10.43	469,502.65	9.93	518,048.19	10.25	490,257.72	10.13	529,704.96
2.5	1-2 yrs	10.43	249,645.94	10.47	254,210.20	10.48	245,925.84	10.58	295,174.69	10.59	271,285.12
2.6	2 yrs and above	10.02	117,056.85	9.94	125,644.39	10.25	151,038.92	10.25	157,511.96	10.33	161,688.50
3	Call	4.01	281,677.88	3.83	292,645.94	4.00	262,462.30	3.98	266,236.27	3.89	260,222.47
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.31	4,445.56	7.73	3,882.41	7.45	5,146.73	7.79	3,916.09	7.95	4,151.63
6	Non interest bearing deposits	-	223,341.45	-	213,630.70	-	247,984.89	-	251,329.64	-	255,742.18
6.1	Current	-	194,119.76	-	188,281.07	-	223,728.96	-	227,073.21	-	231,751.50
6.2	Margin	-	23,965.59	-	23,633.45	-	23,239.18	-	22,581.34	-	22,321.23
6.3	Other	-	5,256.11	-	1,716.18	-	1,016.75	-	1,675.09	-	1,669.46
	Aggregate	6.57	2,449,637.73	6.61	2,467,163.09	6.62	2,522,277.38	6.72	2,557,901.82	6.67	2,573,180.01

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.54	112,334.29	12.48	112,675.00	12.50	115,413.72	12.51	119,507.04	12.09	120,321.66
2	Fishery Related	12.07	2,701.11	11.95	2,697.13	11.94	2,763.30	11.83	2,698.40	11.53	2,922.51
3	Mining Related	12.20	4,440.02	12.20	4,435.21	12.39	4,697.78	12.37	4,383.38	11.98	4,850.82
4	Agriculture, Forestry & Beverage Production Related	12.31	123,968.83	12.20	123,942.30	12.28	127,319.98	12.22	130,259.08	11.92	132,429.05
5	Non Food Production Related	11.68	274,822.02	11.88	285,312.47	12.00	290,640.63	11.92	297,216.01	11.91	304,097.14
6	Construction	12.26	230,053.41	12.25	231,115.09	12.26	232,806.23	12.27	235,960.13	12.39	239,038.73
7	Electricity, Gas and Water	11.51	89,570.27	11.42	90,448.76	11.42	91,675.64	11.44	94,499.67	11.43	96,833.09
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.35	29,189.28	12.21	31,298.56	12.39	31,450.84	12.28	33,449.93	12.36	33,255.77
9	Transport, Communication and Public Utilities	12.75	60,731.05	12.65	60,715.09	12.67	60,771.97	12.34	61,082.50	12.36	61,475.42
10	Wholesaler & Retailer	12.13	514,785.14	12.20	518,487.26	12.32	521,293.29	12.21	532,376.45	12.42	528,546.50
11	Finance, Insurance and Real Estate	11.74	187,273.81	11.61	184,646.78	11.62	185,388.39	11.94	233,815.95	12.19	226,459.07
12	Hotel or Restaurant	12.29	86,291.73	12.15	85,492.55	12.15	86,466.28	12.20	88,192.62	12.06	91,258.10
13	Other Services	12.34	98,307.25	12.43	99,033.29	12.49	99,181.36	12.52	103,918.38	12.50	105,526.34
14	Consumption Loans	12.75	135,685.42	12.77	135,486.98	12.60	141,072.45	12.67	142,641.75	12.73	140,788.26
15	Local Government	3.43	1,499.88	3.43	1,499.85	3.43	1,499.85	4.01	1,500.49	4.92	1,499.89
16	Others	13.23	260,102.90	13.18	261,694.59	13.30	263,633.42	13.30	237,100.01	13.43	239,832.38
	Aggregate	12.26	2,211,756.41	12.26	2,228,980.91	12.32	2,256,075.13	12.29	2,318,601.78	12.34	2,329,134.74

Overall Summary of Interest Rate on LCY Productwise Credit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	389,289.85	11.91	392,989.58	11.89	399,715.90	11.93	409,391.10	11.96	420,621.83
2	Overdraft	12.81	362,044.83	12.60	361,144.73	12.59	365,472.99	12.60	378,395.46	12.85	379,082.21
3	Trust Receipt Loan / Import Loan	10.45	83,045.80	10.50	87,834.91	10.46	87,614.42	10.12	81,631.46	10.47	84,203.72
4	Demand & Other Working Capital Loan	11.93	538,446.71	12.09	545,895.60	12.17	550,786.74	12.20	575,433.44	12.13	570,359.86
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.02	174,043.75	12.02	174,332.63	12.03	175,927.46	12.04	177,062.15	12.19	179,092.06
6	Real Estate Loan	12.95	119,107.03	12.87	120,076.13	12.88	118,694.36	12.91	117,566.02	12.87	116,847.41
7	Margin Nature Loan	12.75	33,621.42	12.65	31,194.41	12.58	31,941.44	12.63	33,917.95	12.55	32,898.18
8	Hire Purchase Loan	12.98	140,529.79	13.11	141,429.63	13.08	144,053.00	13.11	145,368.12	13.16	146,166.02
9	Deprived Sector Loan	11.28	126,355.86	11.22	122,045.53	11.26	121,917.17	11.31	132,138.86	11.42	130,936.53
10	Bills Purchased	4.69	3,619.96	5.30	3,707.10	5.75	3,137.45	5.13	3,116.71	6.31	2,858.07
11	Other Product	13.08	241,651.40	13.20	248,330.67	13.23	256,814.19	13.14	264,580.52	13.26	266,068.84
	Aggregate	12.24	2,211,756.41	12.25	2,228,980.91	12.28	2,256,075.12	12.28	2,318,601.78	12.35	2,329,134.73

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.45	850,849.41	4.53	858,028.32	4.59	845,367.36	4.55	849,047.17	4.96	890,065.28
2	Fixed:	10.10	1,205,878.50	10.18	1,207,872.65	10.09	1,227,572.24	10.09	1,235,052.57	9.95	1,248,493.22
2.1	up to 1 month	10.77	40,604.85	10.38	35,313.93	10.42	33,586.32	10.76	27,598.17	10.19	28,224.43
2.2	1-3 months	9.91	99,512.06	9.97	95,340.83	9.90	102,620.56	9.83	94,567.73	9.88	93,613.04
2.3	3-6 months	10.04	135,668.93	10.11	114,472.17	9.93	112,898.62	9.75	142,599.67	9.75	154,415.31
2.4	6-12 months	9.79	505,951.40	10.04	544,362.05	9.98	532,928.55	10.01	513,259.27	9.83	487,870.57
2.5	1-2 yrs	10.53	261,773.10	10.44	260,607.85	10.28	283,175.40	10.27	294,393.97	10.06	317,520.04
2.6	2 yrs and above	10.36	162,368.16	10.34	157,775.84	10.32	162,362.79	10.38	162,633.76	10.31	166,849.84
3	Call	4.07	268,697.81	4.13	270,319.10	4.12	271,514.84	4.26	278,191.08	4.40	313,333.10
4	Certificate of Deposits	-	-	-	-	-	-	0.00	-	0.00	-
5	Other	7.88	3,218.02	8.08	4,204.61	8.07	4,044.92	8.04	3,962.44	7.57	4,081.60
6	Non interest bearing deposits	-	251,752.36	-	256,661.86	-	261,577.30	0.00	277,967.42	0.00	308,385.52
6.1	Current	-	225,357.33	-	232,013.26	-	236,797.46	0.00	252,657.73	0.00	283,757.48
6.2	Margin	-	24,643.90	-	22,814.17	-	23,028.76	0.00	23,926.53	0.00	23,251.67
6.3	Other	-	1,751.13	-	1,834.43	-	1,751.09	0.00	1,383.15	0.00	1,376.38
	Aggregate	6.62	2,580,396.09	6.67	2,597,086.55	6.67	2,610,076.66	6.64	2,644,220.68	6.60	2,764,358.71

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.09	122,591.17	12.17	125,182.68	12.10	127,785.84	12.01	125,371.03	11.47	130,561.65
2	Fishery Related	11.47	3,173.91	11.53	3,269.61	11.41	3,284.06	11.27	3,347.02	11.03	3,426.72
3	Mining Related	11.74	5,183.18	12.00	5,929.62	11.69	5,688.50	11.66	5,819.69	11.91	5,733.83
4	Agriculture, Forestry & Beverage Production Related	12.01	130,732.53	11.85	133,007.09	11.89	130,238.21	11.78	128,244.51	11.83	127,479.59
5	Non Food Production Related	11.84	300,630.46	11.77	306,243.39	11.74	306,251.33	11.72	306,666.85	11.75	304,479.99
6	Construction	12.32	242,857.02	12.53	242,721.21	12.47	246,645.12	12.43	249,097.54	12.43	251,365.48
7	Electricity, Gas and Water	11.26	98,737.87	11.21	102,175.60	11.19	104,026.13	11.31	113,348.92	11.32	117,636.98
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.30	33,680.73	12.21	32,939.20	12.25	32,068.22	12.21	32,009.23	12.16	31,525.83
9	Transport, Communication and Public Utilities	12.80	61,909.88	12.73	61,187.42	12.62	60,235.54	12.69	61,414.31	12.68	60,590.41
10	Wholesaler & Retailer	12.45	539,600.39	12.32	551,011.24	12.26	549,777.14	12.24	550,203.52	12.12	547,163.73
11	Finance, Insurance and Real Estate	11.97	188,401.46	11.98	194,653.63	11.94	191,791.90	11.94	192,940.35	11.92	200,565.03
12	Hotel or Restaurant	11.89	90,659.96	11.82	94,671.80	11.84	96,023.26	11.72	98,697.14	11.64	101,091.80
13	Other Services	12.52	106,039.26	12.43	106,841.99	12.35	108,124.67	12.33	107,832.71	12.25	109,117.71
14	Consumption Loans	12.62	140,421.78	12.53	139,632.01	12.52	137,454.47	12.45	135,939.80	12.42	137,348.35
15	Local Government	4.95	1,503.69	4.92	1,513.80	4.92	1,513.00	4.90	1,509.63	4.92	1,512.81
16	Others	13.44	271,175.65	13.29	278,591.56	13.21	285,619.92	13.17	291,764.29	13.10	299,780.92
	Aggregate	12.33	2,337,298.93	12.28	2,379,571.84	12.23	2,386,527.31	12.20	2,404,206.54	12.13	2,429,380.83

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.84	427,318.03	11.86	439,349.96	11.79	445,327.12	11.83	456,032.88	11.78	466,573.66
2	Overdraft	12.80	376,968.92	12.61	385,468.18	12.54	375,228.26	12.48	374,464.83	12.44	374,788.38
3	Trust Receipt Loan / Import Loan	10.66	82,954.88	10.30	78,537.98	10.70	78,548.70	10.22	75,119.20	10.72	70,190.95
4	Demand & Other Working Capital Loan	12.15	573,602.22	12.07	583,929.24	12.03	591,013.50	12.01	594,058.72	11.97	597,674.13
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.17	180,209.98	12.39	182,065.08	12.34	182,279.22	12.29	184,369.21	12.27	186,650.65
6	Real Estate Loan	12.85	116,723.38	12.71	117,291.93	12.63	118,075.45	12.54	119,436.75	12.45	118,860.34
7	Margin Nature Loan	12.40	32,548.71	12.39	33,297.75	12.29	33,774.07	12.24	33,565.13	12.21	35,571.39
8	Hire Purchase Loan	13.17	146,314.07	13.12	145,291.21	13.06	145,106.69	13.02	144,526.72	13.02	141,825.70
9	Deprived Sector Loan	11.48	130,683.27	11.61	139,084.40	11.56	138,993.87	11.50	140,548.01	11.57	142,087.74
10	Bills Purchased	5.64	3,035.34	5.56	3,015.62	5.92	3,061.98	6.03	3,212.39	5.15	3,147.19
11	Other Product	13.18	266,940.13	13.08	272,240.48	13.00	275,118.46	12.98	278,872.69	12.85	292,010.64
	Aggregate	12.32	2,337,298.94	12.27	2,379,571.84	12.22	2,386,527.33	12.18	2,404,206.53	12.16	2,429,380.77

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2076 (Mid Aug, 2019)		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	Wt. avg. (%)	Amount
1	Saving	5.02	890,431.60	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39
2	Fixed:	9.89	1,286,924.71	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	10.23	28,877.81	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	9.62	102,638.13	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	9.71	170,209.58	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	9.78	468,485.24	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	9.98	342,296.50	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	10.29	174,417.45	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86	10.40	169,153.41
3	Call	4.28	315,143.35	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	-	0.00	-
5	Other	8.15	4,142.57	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	249,433.30	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	223,839.57	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	24,057.09	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	1,536.65	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14
	Aggregate	6.77	2,746,075.53	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		Shrawan, 2076 (Mid Aug, 2019)		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	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.67	130,972.12	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80
2	Fishery Related	10.77	3,538.33	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53
3	Mining Related	11.84	5,655.64	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	11.75	127,019.25	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	11.66	308,819.44	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.59	332,532.86
6	Construction	12.35	252,550.38	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	11.30	120,532.24	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	12.09	30,465.86	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	12.67	60,283.65	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17
10	Wholesaler & Retailer	12.03	545,353.80	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	197,897.88	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94
12	Hotel or Restaurant	11.74	102,543.02	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36
13	Other Services	12.17	111,574.57	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80
14	Consumption Loans	12.42	134,827.92	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	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54
16	Others	13.02	301,672.18	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03
	Aggregate	12.08	2,435,219.08	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		Shrawan, 2076 (Mid Aug, 2019)		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	Wt. avg. (%)	Amount
1	Term Loan	11.69	479,430.00	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01	11.66	522,865.99
2	Overdraft	12.37	368,380.55	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	10.61	73,302.39	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	11.92	595,256.80	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)	12.24	186,507.94	12.20	190,416.53	12.22	196,343.44	12.17	197,476.16	12.25	199,584.26
6	Real Estate Loan	12.43	118,203.13	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22	12.38	131,716.23
7	Margin Nature Loan	12.18	35,221.40	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23	12.06	34,945.14
8	Hire Purchase Loan	12.95	144,132.96	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14	12.92	146,089.21
9	Deprived Sector Loan	11.56	141,944.21	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48	11.53	153,015.42
10	Bills Purchased	5.18	3,168.56	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78	5.64	3,638.48
11	Other Product	12.76	289,671.14	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10	12.80	296,312.18
	Aggregate	12.09	2,435,219.08	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

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)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	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	4.27	1,005,289.92
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	9.45	1,480,155.55
2.1	up to 1 month	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
2.2	1-3 months	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
2.3	3-6 months	9.53	247,977.89	9.56	260,695.46	9.55	276,589.08	9.53	272,465.11	9.24	246,209.17
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	9.44	412,162.86
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	9.30	559,552.84
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	9.96	262,230.68
3	Call	4.19	301,796.34	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39	2.83	291,222.21
4	Certificate of Deposits	0.00	-	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	8.30	4,251.09
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	0.00	301,738.10
6.1	Current	0.00	257,027.33	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26	0.00	276,093.76
6.2	Margin	0.00	25,307.32	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85	0.00	24,229.82
6.3	Other	0.00	2,040.21	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50	0.00	1,414.52
	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	6.44	3,082,656.87

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)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.38	150,535.17	11.23	152,056.13	11.26	156,286.39	11.29	157,719.10	10.95	156,832.56
2	Fishery Related	10.63	4,194.89	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61	10.35	4,552.63
3	Mining Related	11.69	5,945.81	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16	11.77	4,474.36
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	11.26	135,768.71
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	11.25	347,544.28
6	Construction	12.34	277,496.95	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59	12.03	287,005.02
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	11.10	144,390.54
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	11.74	39,262.22
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	12.10	69,528.61
10	Wholesaler & Retailer	12.00	586,184.07	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08	11.85	594,736.59
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	11.63	216,349.18
12	Hotel or Restaurant	11.53	114,879.62	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17	11.35	121,346.03
13	Other Services	12.06	118,740.08	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61	11.66	132,474.43
14	Consumption Loans	12.39	138,651.98	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12	12.22	133,881.41
15	Local Government	4.90	1,508.41	4.88	1,508.41	4.88	1,508.41	4.88	1,510.99	4.31	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	12.68	356,671.11
	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	10.99	2,746,328.68

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)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	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	11.32	589,816.01
2	Overdraft	12.22	397,789.11	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74	12.05	405,601.73
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	9.23	84,425.63
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	11.53	667,192.34
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	11.92	207,666.19
6	Real Estate Loan	12.32	133,995.68	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92	12.05	132,736.80
7	Margin Nature Loan	12.11	35,645.71	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10	11.79	37,982.82
8	Hire Purchase Loan	12.90	145,579.69	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58	12.53	145,901.92
9	Deprived Sector Loan	11.48	162,908.58	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95	11.23	162,435.81
10	Bills Purchased	5.57	3,287.74	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07	8.68	4,252.49
11	Other Product	12.60	305,407.73	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53	12.56	308,316.95
	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	10.99	2,746,328.68

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.19	1,014,852.74	4.16	1,075,115.88	3.64	1,081,490.38	3.33	1,106,298.32	3.22	1,161,478.97
2	Fixed:	9.26	1,487,316.21	9.02	1,604,791.08	8.79	1,664,836.95	8.68	1,689,310.20	8.46	1,717,266.57
2.1	up to 1 month	0.00	-	-	-	-	-	-	-	-	-
2.2	1-3 months	0.00	-	-	-	-	-	-	-	-	-
2.3	3-6 months	8.64	264,878.21	8.23	293,867.03	7.94	300,443.51	7.80	301,118.48	7.44	298,332.69
2.4	6-12 months	9.26	385,888.91	8.96	466,993.97	8.70	465,857.57	8.47	487,162.45	8.18	548,139.62
2.5	1-2 yrs	9.22	577,426.07	9.03	591,804.56	8.78	644,983.76	8.67	647,097.63	8.51	619,700.46
2.6	2 yrs and above	9.99	259,123.03	10.02	252,125.52	10.02	253,552.11	10.16	253,931.63	10.16	251,093.80
3	Call	2.76	324,611.99	2.37	294,411.03	1.73	322,925.01	1.36	307,026.87	1.22	308,505.24
4	Certificate of Deposits	0.00	-	-	-	-	-	-	-	-	-
5	Other	8.29	4,160.00	8.24	3,291.96	8.23	3,138.73	8.09	2,830.97	7.90	2,891.37
6	Non interest bearing deposits	0.00	314,390.78	-	387,608.35	-	295,411.77	-	293,922.36	-	355,420.23
6.1	Current	0.00	288,769.24	-	361,765.65	-	268,205.80	-	266,561.40	-	326,763.03
6.2	Margin	0.00	23,598.29	-	23,727.26	-	24,725.94	-	25,064.31	-	26,320.39
6.3	Other	0.00	2,023.25	-	2,115.45	-	2,480.03	-	2,296.65	-	2,336.80
	Aggregate	6.17	3,145,331.73	6.01	3,365,218.31	5.77	3,367,802.84	5.61	3,399,388.71	5.45	3,545,562.37

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.72	155,869.48	10.37	163,056.24	9.83	160,733.96	9.73	165,256.92	9.49	175,365.86
2	Fishery Related	10.28	4,559.01	9.95	4,751.44	9.37	4,634.65	9.20	4,641.47	8.97	4,818.26
3	Mining Related	11.23	4,413.39	10.87	5,180.14	11.10	5,199.44	10.49	5,372.95	10.15	5,758.34
4	Agriculture, Forestry & Beverage Production Related	11.07	135,873.85	10.89	142,758.63	10.01	138,786.45	9.74	142,120.99	9.59	143,788.58
5	Non Food Production Related	10.71	340,411.32	10.25	341,968.19	10.30	337,393.74	10.02	340,206.24	9.55	345,507.96
6	Construction	11.38	285,240.61	10.99	294,292.47	11.02	295,341.18	10.88	291,087.98	10.60	300,437.14
7	Electricity, Gas and Water	10.87	146,971.57	10.46	153,061.09	10.75	158,824.37	10.56	161,153.62	9.88	165,656.35
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.20	39,909.64	10.73	40,702.62	10.49	40,250.67	10.24	40,709.53	9.97	43,876.26
9	Transport, Communication and Public Utilities	11.66	68,585.80	11.22	70,513.19	11.21	67,008.68	11.08	66,162.53	10.65	66,107.08
10	Wholesaler & Retailer	11.36	593,035.52	10.98	600,807.81	10.41	590,531.41	10.28	603,781.83	9.95	631,372.38
11	Finance, Insurance and Real Estate	11.21	208,467.61	10.53	222,514.55	9.87	212,288.98	8.91	206,690.88	8.22	240,921.36
12	Hotel or Restaurant	11.03	122,031.59	10.61	127,550.63	10.60	130,153.50	10.36	131,310.78	9.90	135,232.24
13	Other Services	11.33	133,324.18	10.86	137,152.30	10.82	139,542.20	10.46	144,086.99	10.10	149,912.39
14	Consumption Loans	11.84	131,117.71	11.43	137,942.87	11.11	135,033.52	10.89	141,855.37	10.44	146,752.56
15	Local Government	4.31	1,527.36	4.32	1,538.89	4.23	1,538.97	5.10	1,423.11	5.78	1,167.52
16	Others	12.15	358,374.08	11.45	376,867.47	11.46	380,781.61	11.39	381,240.13	11.12	389,985.73
	Aggregate	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,101.33	9.83	2,946,660.01

Overall Summary of Interest Rate on LCY Productwise Credit		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.03	597,357.48	10.60	608,333.35	10.71	613,974.93	10.41	616,175.87	9.88	629,178.40
2	Overdraft	11.61	401,971.76	11.18	421,258.16	10.92	411,744.98	10.66	417,436.91	10.32	438,658.43
3	Trust Receipt Loan / Import Loan	8.78	86,531.83	8.52	71,861.49	8.87	60,468.16	8.49	62,021.15	8.06	61,371.84
4	Demand & Other Working Capital Loan	11.23	659,378.54	10.75	683,545.18	10.26	687,275.48	9.99	702,335.94	9.65	747,491.35
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.21	206,501.06	11.00	208,542.63	10.91	207,779.20	10.83	209,886.45	10.55	213,311.37
6	Real Estate Loan	11.56	132,012.80	11.16	140,543.75	10.91	142,081.95	10.67	138,324.10	10.41	137,972.23
7	Margin Nature Loan	11.45	38,162.39	10.85	41,345.03	10.42	41,355.84	10.09	43,165.98	9.47	48,564.23
8	Hire Purchase Loan	12.07	144,691.57	11.58	144,991.31	11.70	142,548.87	11.47	143,175.17	11.29	141,209.49
9	Deprived Sector Loan	10.96	155,803.19	10.28	169,089.66	9.38	161,310.25	8.35	158,920.15	7.63	172,808.59
10	Bills Purchased	9.43	3,689.82	7.26	3,253.77	6.98	3,290.92	6.80	3,279.53	4.82	4,024.55
11	Other Product	12.07	303,605.09	11.42	327,894.18	11.41	326,212.74	11.30	332,384.73	10.94	352,069.53
	Aggregate	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,105.99	9.83	2,946,660.02

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.11	1,180,322.40	2.85	1,187,308.52	2.78	1,235,473.03	2.76	1,255,745.18	2.64	1,286,585.15
2	Fixed:	8.37	1,740,061.30	8.20	1,762,732.52	8.01	1,767,231.28	8.04	1,762,706.27	7.75	1,764,956.95
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	7.43	277,580.34	7.27	267,486.65	7.03	258,806.95	6.94	254,627.30	6.69	266,949.78
2.4	6-12 months	8.05	549,955.19	7.93	527,100.93	7.75	593,982.59	8.07	625,783.84	7.48	591,279.85
2.5	1-2 yrs	8.39	652,965.05	8.09	695,564.58	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73
2.6	2 yrs and above	9.99	259,560.72	9.94	272,580.35	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59
3	Call	1.09	302,630.69	1.00	317,889.64	0.98	311,270.13	0.84	310,180.90	0.90	297,562.11
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.99	2,858.56	8.00	2,826.90	7.93	2,706.64	6.84	3,689.91	6.95	3,166.89
6	Non interest bearing deposits	-	312,341.37	-	333,733.74	-	364,310.03	-	354,492.03	-	363,040.42
6.1	Current	-	283,274.93	-	302,640.99	-	331,175.31	-	320,171.29	-	328,293.58
6.2	Margin	-	26,734.48	-	28,553.07	-	30,803.99	-	31,654.69	-	31,662.64
6.3	Other	-	2,331.95	-	2,539.68	-	2,330.74	-	2,666.05	-	3,084.20
	Aggregate	5.31	3,538,214.31	5.14	3,604,491.33	5.00	3,680,991.12	4.86	3,686,814.29	4.68	3,715,311.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.13	177,720.04	8.97	185,964.12	8.69	198,746.31	8.30	209,405.83	8.21	214,939.19
2	Fishery Related	8.82	5,003.87	8.59	5,136.45	8.15	5,495.79	8.03	5,707.37	7.86	6,069.94
3	Mining Related	9.94	5,884.51	9.83	5,585.74	9.11	5,991.24	8.72	6,347.34	8.71	6,348.69
4	Agriculture, Forestry & Beverage Production Related	9.10	143,706.12	9.24	145,597.93	8.94	150,508.56	8.61	153,645.38	8.50	156,955.87
5	Non Food Production Related	9.13	347,235.57	9.08	343,641.61	8.75	352,212.08	8.38	359,019.33	8.27	362,529.09
6	Construction	10.29	307,142.34	10.20	305,985.07	10.03	313,541.86	9.61	317,831.26	9.57	327,420.60
7	Electricity, Gas and Water	9.76	167,218.24	9.58	166,898.42	9.11	171,142.70	8.90	173,242.45	8.77	178,049.48
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.64	43,020.13	9.36	42,960.44	9.07	47,866.73	8.79	49,565.79	8.67	49,508.26
9	Transport, Communication and Public Utilities	10.33	67,982.33	10.14	68,483.83	9.78	69,160.57	9.41	69,143.14	9.35	68,786.85
10	Wholesaler & Retailer	9.62	630,225.85	9.48	638,175.93	9.34	658,686.32	8.95	668,435.22	8.83	689,172.24
11	Finance, Insurance and Real Estate	7.87	238,226.04	7.77	235,754.59	7.60	249,093.80	7.41	250,404.21	7.37	254,807.53
12	Hotel or Restaurant	9.51	137,586.81	9.41	139,548.55	8.86	141,091.51	8.57	144,248.76	8.43	147,160.52
13	Other Services	9.83	150,414.75	9.67	152,013.81	9.35	157,106.11	8.99	156,415.38	8.89	159,002.48
14	Consumption Loans	10.13	139,973.52	9.95	145,563.21	9.73	155,674.61	9.51	159,140.04	9.39	163,781.30
15	Local Government	5.30	1,422.72	4.34	1,422.72	3.98	1,425.43	3.93	1,426.86	3.81	1,421.35
16	Others	10.67	397,805.45	10.40	429,675.83	10.24	457,271.73	9.97	472,847.09	9.87	494,326.08
	Aggregate	9.52	2,960,568.29	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.45	8.73	3,280,279.47

Overall Summary of Interest Rate on LCY Productwise Credit		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.77	640,274.63	9.38	647,513.76	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22
2	Overdraft	9.99	440,590.36	9.83	451,030.92	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25
3	Trust Receipt Loan / Import Loan	7.72	63,173.40	8.22	58,736.72	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85
4	Demand & Other Working Capital Loan	9.38	733,979.65	9.25	748,221.77	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.25	213,937.46	10.10	213,022.19	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25
6	Real Estate Loan	10.03	139,673.51	9.91	145,572.06	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45
7	Margin Nature Loan	9.01	50,390.86	8.82	56,612.67	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65
8	Hire Purchase Loan	10.91	140,376.98	10.76	140,352.51	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77
9	Deprived Sector Loan	7.45	168,381.31	7.22	177,108.17	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53
10	Bills Purchased	4.44	3,988.77	4.21	4,156.64	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27
11	Other Product	10.52	365,801.36	10.50	370,080.82	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86
	Aggregate	9.52	2,960,568.29	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.93	1,347,094.03	2.84	1,328,409.02	2.72	1,342,407.98	3.01	1,411,828.28	2.92	1,397,613.40
2	Fixed:	7.66	1,800,243.64	7.63	1,847,735.10	7.66	1,823,370.65	7.72	1,864,001.81	7.77	1,924,529.07
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	6.70	293,182.85	6.79	303,577.82	6.98	293,128.78	7.12	316,776.14	7.23	328,292.80
2.4	6-12 months	7.38	587,889.17	7.29	690,769.19	7.26	661,335.28	7.34	688,829.24	7.48	762,195.01
2.5	1-2 yrs	7.50	668,433.91	7.53	605,496.18	7.54	618,713.69	7.61	603,109.39	7.69	604,045.33
2.6	2 yrs and above	9.86	250,737.70	9.83	247,891.91	9.79	250,192.91	9.79	255,287.03	9.71	229,995.93
3	Call	1.04	286,638.07	1.00	282,535.69	0.96	302,569.46	0.93	313,347.00	0.94	306,124.74
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.63	2,840.64	7.76	3,133.01	7.53	3,264.46	7.19	3,987.80	6.60	4,265.88
6	Non interest bearing deposits	-	378,508.06	-	368,714.36	-	388,642.93	-	489,137.21	-	361,513.57
6.1	Current	-	344,225.41	-	334,253.73	-	354,846.50	-	454,310.21	-	326,561.60
6.2	Margin	-	31,680.58	-	31,821.73	-	31,433.59	-	32,625.04	-	32,312.88
6.3	Other	-	2,602.07	-	2,638.90	-	2,362.83	-	2,201.96	-	2,639.08
	Aggregate	4.79	3,815,324.43	4.81	3,830,527.18	4.72	3,860,255.48	4.76	4,082,302.10	4.76	3,994,046.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.16	226,342.13	7.98	229,954.00	7.97	231,354.18	7.93	236,866.24	7.96	240,578.52
2	Fishery Related	7.89	6,731.08	7.55	7,179.51	7.54	7,341.57	7.42	7,816.97	7.47	8,296.01
3	Mining Related	8.73	6,769.49	8.54	6,694.64	8.46	6,642.44	8.43	6,683.00	8.44	7,011.68
4	Agriculture, Forestry & Beverage Production Related	8.44	162,138.42	8.29	162,865.79	8.19	166,381.29	8.19	166,896.63	8.17	170,869.28
5	Non Food Production Related	8.33	368,675.26	8.07	368,631.93	7.95	372,135.99	7.96	379,125.47	7.95	386,387.44
6	Construction	9.47	332,795.19	9.28	340,914.19	9.23	339,601.38	9.17	354,304.35	9.19	355,863.82
7	Electricity, Gas and Water	8.62	185,859.95	8.44	187,746.11	8.36	190,753.68	8.19	199,484.95	8.15	201,824.23
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.61	52,720.68	8.46	54,017.55	8.39	54,871.61	8.39	53,835.02	8.45	57,638.29
9	Transport, Communication and Public Utilities	9.11	70,063.31	9.02	71,555.42	8.92	71,164.07	8.83	71,745.94	8.91	71,319.35
10	Wholesaler & Retailer	8.72	726,009.00	8.49	735,654.04	8.44	753,952.41	8.39	756,362.68	8.42	760,442.86
11	Finance, Insurance and Real Estate	7.48	278,153.73	7.38	279,513.89	7.44	279,735.18	7.67	287,539.96	7.84	288,220.21
12	Hotel or Restaurant	8.27	151,440.44	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97	7.87	161,430.23
13	Other Services	8.67	160,770.32	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22	8.40	162,874.90
14	Consumption Loans	9.13	175,655.40	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29	9.24	206,049.37
15	Local Government	3.80	1,427.80	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48	3.10	1,975.67
16	Others	9.58	523,030.07	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68	9.50	530,464.43
	Aggregate	8.61	3,428,582.27	8.53	3,465,398.13	8.46	3,493,884.36	8.43	3,566,532.84	8.48	3,611,246.30

Overall Summary of Interest Rate on LCY Productwise Credit		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.52	736,281.09	8.29	752,394.66	8.24	752,139.49	8.15	785,336.79	8.19	801,190.62
2	Overdraft	8.96	541,190.63	8.79	542,892.94	8.82	544,430.41	8.79	548,473.71	8.79	558,358.75
3	Trust Receipt Loan / Import Loan	7.47	71,916.73	7.29	78,610.97	7.25	82,544.83	7.09	72,866.70	7.11	73,817.31
4	Demand & Other Working Capital Loan	8.50	817,337.11	8.39	823,476.72	8.36	846,292.83	8.33	854,298.77	8.33	861,961.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.47	230,945.29	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30	9.24	247,833.55
6	Real Estate Loan	9.19	162,722.08	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90
7	Margin Nature Loan	8.48	78,994.44	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02
8	Hire Purchase Loan	9.84	137,023.26	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93
9	Deprived Sector Loan	7.07	221,717.98	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97
10	Bills Purchased	3.93	3,695.07	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62
11	Other Product	9.59	426,758.57	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35
	Aggregate	8.61	3,428,582.26	8.53	3,465,398.13	8.46	3,493,884.35	8.43	3,566,532.83	8.48	3,611,246.30

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Annex-I

**Name list of Bank and Financial Institutions
Mid-Nov, 2021**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBBL
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC Asia Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizen	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	Prabhu	24	Mega Bank Nepal Ltd.	Mega
25	Civil Bank Ltd.	CBL	26	Century Commercial Bank Ltd.	Century
27	Sanima Bank Ltd.	Sanima			
B. Development Banks					
1	Mahalaxmi Bikas Bank Ltd.	Mahalaxmi	2	Narayani Development Bank Ltd.	Narayani
3	Karnali Development Bank Ltd.	Karnali	4	Sangrila Development Bank Ltd.	Shangrila
5	Excel Development Bank Ltd.	Excel	6	Miteri Development Bank Ltd.	Miteri
7	Muktinath Bikas Bank Ltd.	Mukti	8	Garima Bikas Bank Ltd.	Garima
9	Kamana Sewa Bikas Bank Ltd.	Kamana	10	Corporate Development Bank Ltd.	Corporate
11	Jyoti Bikas Bank Ltd.	Jyoti	12	Shine Resunga Development Bank Ltd.	Shine
13	Lumbini Bikas Bank Ltd.	LumbiniDB	14	Sindhu Bikas Bank Ltd.	Sindhu
15	Salapa Bikash Bank Ltd.	Salapa	16	Saptakoshi Development Bank Ltd.	Saptakoshi
17	Green Development Bank Ltd.	GreenDB			
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSML
3	Gorkhas Finance Ltd.	GURKHAFC	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	Shree	6	Best Finance Ltd.	BestFC
7	Progressive Finance Co. Ltd.	Progressive	8	Janaki Finance Co. Ltd.	Janaki
9	Pokhara Finance Ltd.	Pokhara	10	Central Finance Ltd.	PFCL
11	Multipurpose Finance Co. Ltd	Multi	12	Samriddhi Finance Company Limited	Samriddhi
13	Capital Merchant Banking & Finance Co. Ltd.	CMerchant	14	Guheshwori Merchant Banking & Finance Ltd.	GMBFL
15	ICFC Finance Ltd.	ICFC	16	Manjushree Finance 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	Womi Laghubitta Bittiya Sanstha Ltd.	Womi	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	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF	24	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF
25	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF	26	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF
27	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF	28	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF
29	WEAN Nepal Laghubitta Bittiya Sanstha Ltd.	WEANNepalMF	30	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF
31	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	32	Support Microfinance Bittiya Sanstha Ltd.	Support
33	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	ACHautari	34	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
35	Asha Lagubitta Bittiya Sastha Ltd.	Asha	36	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans
37	Ganapati Lagubitta Bittiya Sastha Ltd.	Ganapati	38	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity
39	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola	40	Swabhimani Laghubitta Bittiya Sanstha Ltd.	Swabhimani
41	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko	42	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
43	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	44	Naya Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi
45	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana	46	Summit Laghubitta Bittiya Sanstha Limited	Summit
47	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti	48	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
49	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila	50	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha
51	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique	52	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa
53	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi	54	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
55	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	56	BPW Laghubitta Bittiya Sanstha Limited	BPW
57	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	58	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
59	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO	60	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
61	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	62	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
63	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)	64	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban
65	Super Laghubitta Bittiya Sanstha Limited	Super	66	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan
67	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad			

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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