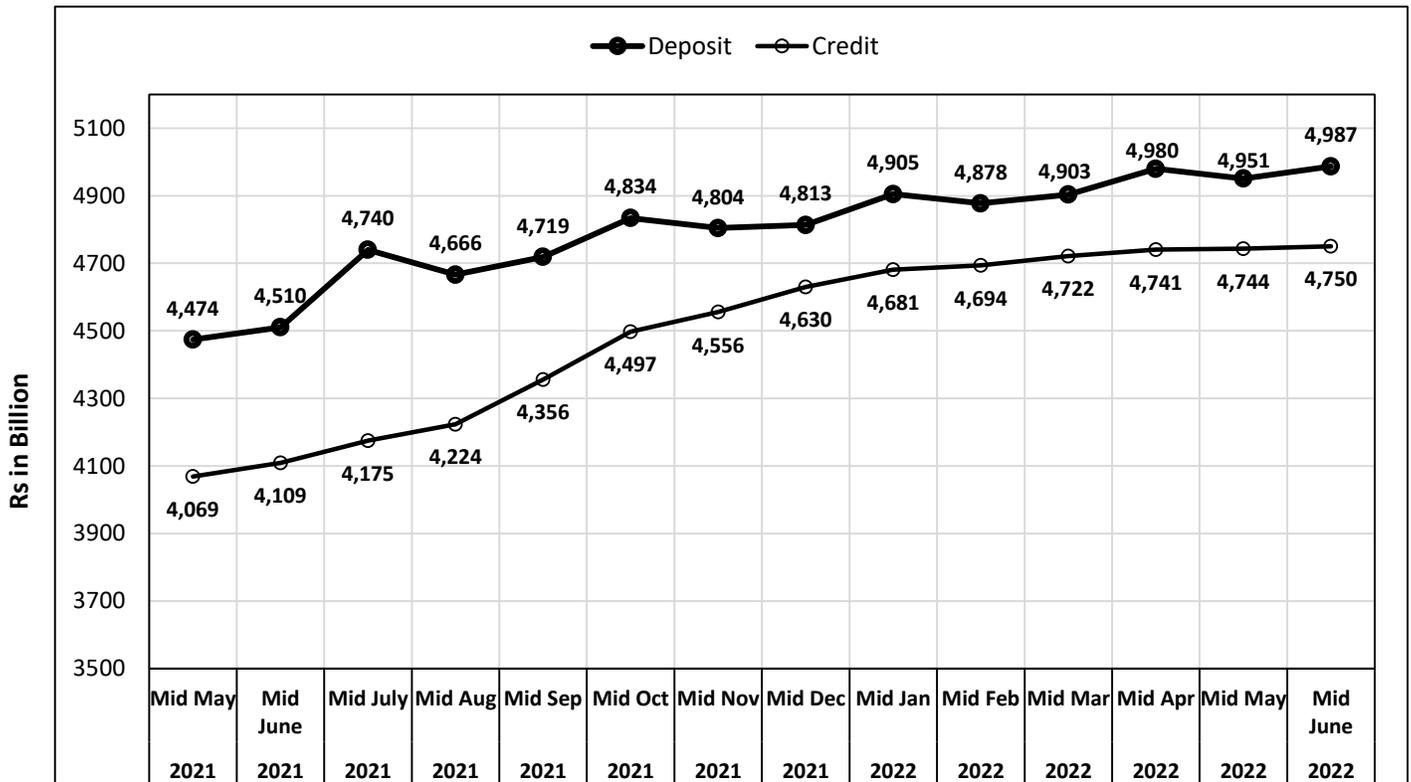


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2079 Jeth
(Mid-June, 2022)

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Explanatory Notes

- 1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed Banks and Financial Institutions (BFIs).
- 2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in transactions or not submitted in prescribed format.
- 3 The following months of the Gregorian Calendar year are the approximate equivalent of the months of the Nepalese Calendar Year:

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Finance	Total
Data available , out of total number	27	17	17	65	126
Total Number of Licensed BFIs	27	17	17	65	126

- 5 All the amount in this report are in million of rupees.
- 6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -I.

Major Financial Indicators

as on Jeth End, 2079 (Mid-June, 2022)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	90.74	10.00	2.05	102.79
2	Total Credit/GDP	86.80	9.22	1.89	97.91
3	Total Credit/ Total Deposit	95.66	92.24	92.12	95.26
4	CD Ratio	89.77	88.21	89.24	89.61
5	Fixed Deposit/Total Deposit	55.03	65.91	70.89	56.41
6	Saving Deposit/Total Deposit	27.37	23.49	18.39	26.81
7	Current Deposit/Total Deposit	9.94	1.52	0.81	8.94
8	Call Deposit/Total Deposit	6.24	9.03	8.49	6.55
9	NPL/ Total Loan [^]	1.32	1.49	7.00	1.44
10	Total LLP /Total Loan	2.32	2.14	7.39	2.40
11	Deprived Sector Loan/Total Loan [^]	7.23	14.38	8.72	7.88
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.13	6.28	8.60	7.08
2	Investment in Gov. Securities/Total Deposit	17.40	13.29	20.46	17.06
3	Total Liquid Assets/Total Deposit	25.26	24.56	34.32	25.38
C. Capital Adequacy Ratios (%)[^]					
1	Core Capital/RWA	10.56	10.93	15.28	10.68
2	Total Capital/RWA	13.49	13.70	17.37	13.58
D. Financial Access					
1	No. of institutions	27	17	17	61
2	No. of Branches	4,994	1,116	264	6,374
3	No. of Deposit Accounts	38,370,270	5,271,640	624,552	44,266,462
4	No. of Loan Accounts	1,501,663	301,295	41,570	1,844,528
5	No. of Branchless Banking Centers	1,516	14	-	1,530
6	No. of Branchless Banking Customers	278,855	107	-	278,962
7	No. of Mobile Banking Customers	15,797,042	2,059,274	97,521	17,953,837
8	No. of Internet Banking Customers	1,237,108	385,108	10,058	1,632,274
9	No. of ATMs	4,225	313	43	4,581
10	No. of Debit Cards	10,298,704	507,568	42,559	10,848,831
11	No. of Credit Cards	234,628	-	-	234,628
12	No. of Prepaid Cards	102,368	-	-	102,368
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	7.34			
	(a) Saving	6.23			
	(b) Fixed	9.96			
	(c) Call	2.18			
2	Wt. Avg Interest Rate on Credit	11.54			

Note:

Bank balance includes money at call

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

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

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

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

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

Amt in Mn of Rs

Liabilities		Mid-July			Mid-May	Mid-June	% Change		
		2019	2020	2021	2022	2022	2/1	3/2	5/4
1		1	2	3	4	5			
1	CAPITAL FUND	446,402	488,277	558,525	613,941	614,100	9.38	14.39	0.03
	a. Paid-up Capital	305,885	330,876	365,820	411,241	411,241	8.17	10.56	0.00
	b. Statutory Reserves	76,174	94,150	105,951	119,953	120,217	23.60	12.53	0.22
	c. Retained Earning	4,538	4,312	12,331	3,350	1,820	-4.98	185.98	-45.67
	d. Others Reserves	59,805	58,939	74,422	79,397	80,823	-1.45	26.27	1.80
2	BORROWINGS	90,729	81,610	275,089	504,908	543,364	-10.05	237.08	7.62
	a. NRB	22,927	7,992	118,779	301,129	318,685	-65.14	1386.25	5.83
	b. "A"Class Licensed Institution	34,286	5,392	28,829	40,868	49,971	-84.27	434.65	22.27
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	38,837	43,762	348.99	74.06	12.68
	d. Other Financial Ins.	3,283	1,737	1,267	5,117	4,519	-47.10	-27.05	-11.70
	e. Bonds and Securities	26,935	51,679	100,435	118,956	126,428	91.87	94.34	6.28
3	DEPOSITS	3,354,428	3,933,738	4,740,066	4,950,841	4,986,906	17.27	20.50	0.73
	a. Current	311,505	401,130	490,765	426,918	445,942	28.77	22.35	4.46
	b. Savings	1,060,516	1,224,189	1,592,152	1,376,423	1,337,169	15.43	30.06	-2.85
	c. Fixed	1,526,497	1,884,402	2,213,503	2,763,556	2,812,911	23.45	17.46	1.79
	d. Call Deposits	417,390	387,287	396,693	321,179	326,786	-7.21	2.43	1.75
	e. Others	38,519	36,729	46,953	62,764	64,098	-4.65	27.84	2.13
4	Bills Payable	2,309	2,053	3,067	4,539	7,624	-11.11	49.42	67.96
5	Other Liabilities	303,249	385,596	418,432	459,921	484,435	27.15	8.52	5.33
	1. Loan Loss Provision	54,893	78,604	89,594	115,121	114,855	43.19	13.98	-0.23
	2. Interest Suspense a/c	20,271	27,582	20,035	24,292	25,965	36.06	-27.36	6.88
	3. Others	228,085	279,410	308,804	320,508	343,616	22.50	10.52	7.21
6	Reconciliation A/c	15,556	3,427	4,050	4,554	4,960	-77.97	18.18	8.90
7	Profit & Loss A/c	73,519	59,045	69,757	64,018	71,616	-19.69	18.14	11.87
	TOTAL	4,286,193	4,953,745	6,068,987	6,602,721	6,713,004	15.57	22.51	1.67
Assets									
1	LIQUID FUNDS	466,279	563,630	519,340	395,611	414,844	20.88	-7.86	4.86
	a. Cash Balance	92,563	110,726	116,799	97,411	101,504	19.62	5.48	4.20
	Nepalese Notes & Coins	84,640	98,161	99,422	93,595	98,016	15.97	1.28	4.72
	Foreign Currency	7,923	12,565	17,377	3,816	3,488	58.59	38.29	-8.59
	b. Bank Balance	295,862	369,615	334,152	238,132	251,333	24.93	-9.59	5.54
	1. In Nepal Rastra Bank	215,138	294,780	273,553	174,299	174,726	37.02	-7.20	0.24
	2. "A"Class Licensed Institution	29,036	27,141	17,905	22,516	23,107	-6.53	-34.03	2.63
	3. Other Financial Ins.	13,010	3,372	3,275	7,441	6,724	-74.08	-2.89	-9.64
	4. In Foreign banks	38,678	44,322	39,419	33,876	46,776	14.59	-11.06	38.08
	c. Money at Call	77,853	83,288	68,389	60,068	62,007	6.98	-17.89	3.23
2	INVESTMENTS	375,402	534,611	732,619	795,747	851,814	42.41	37.04	7.05
	a. Govt. Securities	374,262	533,827	721,612	794,721	850,682	42.63	35.18	7.04
	b. Others	1,140	784	11,007	1,027	1,132	-31.24	1304.07	10.20
3	SHARE & OTHER INVESTMENT	186,189	171,683	214,313	175,892	179,185	-7.79	24.83	1.87
4	LOANS & ADVANCES (Including Bills Purchased)	2,913,970	3,273,096	4,174,616	4,742,710	4,749,860	12.32	27.54	0.15
	4.1 LOANS & ADVANCES	2,910,511	3,270,133	4,170,584	4,738,633	4,744,879	12.36	27.54	0.13
	a. Private Sector	2,819,279	3,156,509	4,014,771	4,562,893	4,564,902	11.96	27.19	0.04
	b. Financial Institutions	86,056	110,945	152,818	173,880	178,219	28.92	37.74	2.50
	c. Government Organizations	5,176	2,679	2,995	1,861	1,759	-48.24	11.81	-5.49
	4.2 BILLS PURCHASED	3,459	2,963	4,032	4,076	4,981	-14.36	36.09	22.19
5	LOANS AGT. COLLECTED BILLS	-	-	412	820	550	0.00	0.00	-32.92
6	FIXED ASSETS	71,420	78,568	82,989	88,755	89,298	10.01	5.63	0.61
7	OTHER ASSETS	253,949	312,752	331,101	390,140	413,398	23.16	5.87	5.96
	a. Accrued Interests	46,171	152,797	171,036	238,594	254,131	230.93	11.94	6.51
	b. Others	207,777	159,955	160,065	151,546	159,267	-23.02	0.07	5.09
8	Expenses not Written off	26	189	342	217	225	613.61	81.43	3.43
9	Non Banking Assets	5,716	7,076	7,693	9,992	10,341	23.80	8.72	3.49
10	Reconciliation Account	13,167	11,715	5,154	2,694	3,290	-11.03	-56.01	22.13
11	Profit & Loss A/c	75	426	407	142	200	464.35	-4.36	40.24
	TOTAL	4,286,193	4,953,745	6,068,987	6,602,721	6,713,004	15.57	22.51	1.67

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-May	Mid-June	% Change		
		2019	2020	2021	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	385,245	433,941	500,573	548,870	549,000	12.64	15.35	0.02
	a. Paid-up Capital	252,260	284,811	320,629	359,844	359,844	12.90	12.58	0.00
	b. Statutory Reserves	67,359	86,033	96,910	109,588	109,782	27.72	12.64	0.18
	c. Retained Earning	8,249	8,248	15,897	8,272	6,894	-0.01	92.73	-16.65
	d. Others Reserves	57,377	54,850	67,137	71,167	72,480	-4.40	22.40	1.85
2	BORROWINGS	82,024	78,942	261,004	463,694	503,317	-3.76	230.63	8.55
	a. NRB	21,327	7,810	109,436	268,244	286,738	-63.38	1301.19	6.89
	b. "A"Class Licensed Institution	27,181	3,356	26,034	39,075	48,432	-87.65	675.65	23.94
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	38,837	43,762	348.99	74.06	12.68
	d. Other Financial Ins.	3,283	1,737	1,267	5,020	4,397	-47.10	-27.05	-12.42
	e. Bonds and Securities	26,935	51,229	98,488	112,517	119,988	90.20	92.25	6.64
3	DEPOSITS	2,880,092	3,490,101	4,204,913	4,372,153	4,402,305	21.18	20.48	0.69
	a. Current	301,550	389,700	475,545	419,211	437,745	29.23	22.03	4.42
	b. Savings	901,359	1,087,517	1,426,355	1,237,500	1,204,928	20.65	31.16	-2.63
	c. Fixed	1,308,269	1,646,630	1,919,565	2,385,750	2,422,625	25.86	16.58	1.55
	d. Call Deposits	336,801	332,548	338,330	268,679	274,552	-1.26	1.74	2.19
	e. Others	32,114	33,706	45,117	61,013	62,455	4.96	33.85	2.36
4	Bills Payable	2,239	2,036	3,003	4,505	7,567	-9.06	47.47	67.97
5	Other Liabilities	264,670	350,780	383,438	416,180	437,318	32.54	9.31	5.08
	1. Loan Loss Provision	42,916	67,444	77,889	99,040	98,925	57.15	15.49	-0.12
	2. Interest Suspense a/c	10,597	16,882	11,631	13,674	14,373	59.30	-31.11	5.11
	3. Others	211,156	266,454	293,919	303,465	324,019	26.19	10.31	6.77
6	Reconciliation A/c	8,608	3,286	3,962	4,554	4,964	-61.83	20.59	9.00
7	Profit & Loss A/c	64,456	54,484	63,462	58,338	65,160	-15.47	16.48	11.69
	TOTAL	3,687,334	4,413,571	5,420,355	5,868,295	5,969,631	19.70	22.81	1.73
	Assets								
1	LIQUID FUNDS	348,011	462,843	447,432	327,130	346,352	33.00	-3.33	5.88
	a. Cash Balance	82,456	100,912	107,227	88,577	92,075	22.38	6.26	3.95
	Nepalese Notes & Coins	74,684	88,499	89,926	84,984	88,702	18.50	1.61	4.37
	Foreign Currency	7,772	12,412	17,301	3,593	3,373	59.72	39.38	-6.12
	b. Bank Balance	242,924	327,901	304,444	207,468	221,744	34.98	-7.15	6.88
	1. In Nepal Rastra Bank	196,554	275,162	256,583	155,941	157,503	39.99	-6.75	1.00
	2. "A"Class Licensed Institution	7,476	8,186	8,327	17,387	17,191	9.49	1.73	-1.13
	3. Other Financial Ins.	223	233	119	266	275	4.35	-48.76	3.43
	4. In Foreign banks	38,671	44,320	39,414	33,874	46,775	14.61	-11.07	38.08
	c. Money at Call	22,631	34,031	35,761	31,085	32,532	50.37	5.08	4.66
2	INVESTMENTS	356,216	498,252	655,204	717,049	766,996	39.87	31.50	6.97
	a. Govt. Securities	355,159	497,643	644,196	716,022	765,864	40.12	29.45	6.96
	b. Others	1,057	609	11,007	1,027	1,132	-42.36	1707.57	10.20
3	SHARE & OTHER INVESTMENT	179,087	164,516	202,553	165,024	169,001	-8.14	23.12	2.41
4	LOANS & ADVANCES								
	(Including Bills Purchased)	2,500,066	2,910,231	3,719,600	4,205,301	4,210,757	16.41	27.81	0.13
	4.1 LOANS & ADVANCES	2,496,607	2,907,269	3,715,568	4,201,225	4,205,776	16.45	27.80	0.11
	a. Private Sector	2,414,260	2,801,001	3,579,832	4,050,747	4,051,170	16.02	27.81	0.01
	b. Financial Institutions	77,175	103,588	132,741	148,617	152,847	34.23	28.14	2.85
	c. Government Organizations	5,172	2,679	2,995	1,861	1,759	-48.20	11.81	-5.49
	4.2 BILLS PURCHASED	3,459	2,963	4,032	4,076	4,981	-14.36	36.09	22.19
5	LOANS AGT. COLLECTED BILLS	-	-	412	820	550	0.00	0.00	-32.92
6	FIXED ASSETS	62,650	69,840	75,298	80,088	80,576	11.48	7.82	0.61
7	OTHER ASSETS	230,511	290,073	307,472	361,737	383,423	25.84	6.00	6.00
	a. Accrued Interests	35,840	136,304	155,810	219,082	234,030	280.31	14.31	6.82
	b. Others	194,671	153,770	151,662	142,654	149,392	-21.01	-1.37	4.72
8	Expenses not Written off	18	169	241	216	222	843.42	42.75	2.66
9	Non Banking Assets	4,555	5,945	6,736	8,237	8,466	30.51	13.31	2.78
10	Reconciliation Account	6,219	11,569	5,074	2,693	3,289	86.02	-56.14	22.13
11	Profit & Loss A/c	-	133	332	-	-	0.00	150.03	0.00
	TOTAL	3,687,334	4,413,571	5,420,355	5,868,295	5,969,631	19.70	22.81	1.73

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-May	Mid-June	% Change		
		2019	2020	2021	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	47,933	39,284	41,688	47,397	47,465	-18.04	6.12	0.14
	a. Paid-up Capital	40,039	31,964	32,232	36,977	36,977	-20.17	0.84	0.00
	b. Statutory Reserves	6,067	5,096	6,135	7,016	7,055	-16.01	20.38	0.55
	c. Retained Earning	427	(186)	505	(224)	(245)	-143.58	-371.49	9.60
	d. Others Reserves	1,400	2,410	2,816	3,627	3,678	72.13	16.87	1.40
2	BORROWINGS	5,173	136	9,690	33,369	30,626	-97.37	7030.46	-8.22
	a. NRB	1,406	136	7,590	26,329	24,011	-90.34	5485.23	-8.80
	b. "A"Class Licensed Institution	3,767	-	1,100	1,450	1,000	-100.00	0.00	-31.03
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	97	122	0.00	0.00	25.72
	e. Bonds and Securities	-	-	1,000	5,493	5,493	0.00	0.00	0.00
3	DEPOSITS	398,341	354,778	445,827	479,380	484,947	-10.94	25.66	1.16
	a. Current	9,426	9,263	13,929	6,942	7,387	-1.73	50.38	6.41
	b. Savings	135,366	112,816	139,864	119,528	113,915	-16.66	23.97	-4.70
	c. Fixed	178,880	188,006	243,409	308,161	319,644	5.10	29.47	3.73
	d. Call Deposits	74,358	44,048	48,417	44,439	43,777	-40.76	9.92	-1.49
	e. Others	311	646	207	309	224	107.38	-67.87	-27.65
4	Bills Payable	59	15	41	30	53	-75.01	178.27	75.68
5	Other Liabilities	20,723	15,497	19,406	25,005	27,925	-25.22	25.22	11.68
	1. Loan Loss Provision	5,639	4,242	6,431	9,438	9,346	-24.79	51.62	-0.97
	2. Interest Suspense a/c	2,069	1,470	1,138	2,164	3,005	-28.95	-22.63	38.83
	3. Others	13,014	9,785	11,837	13,403	15,574	-24.81	20.97	16.20
6	Reconciliation A/c	6,828	141	76	0	1	-97.93	-46.09	6680.20
7	Profit & Loss A/c	7,258	3,577	5,224	5,194	5,792	-50.72	46.05	11.52
	TOTAL	486,316	413,428	521,953	590,375	596,809	-14.99	26.25	1.09
	Assets								
1	LIQUID FUNDS	94,564	76,518	55,300	54,749	54,680	-19.08	-27.73	-0.13
	a. Cash Balance	8,673	7,918	8,134	7,443	7,905	-8.71	2.74	6.21
	Nepalese Notes & Coins	8,521	7,765	8,059	7,220	7,790	-8.88	3.78	7.90
	Foreign Currency	151	153	76	223	115	0.90	-50.29	-48.43
	b. Bank Balance	40,335	28,987	22,731	23,733	22,544	-28.13	-21.58	-5.01
	1. In Nepal Rastra Bank	15,331	15,492	13,432	14,996	13,963	1.04	-13.30	-6.89
	2. "A"Class Licensed Institution	16,437	12,441	7,619	3,308	3,729	-24.31	-38.76	12.71
	3. Other Financial Ins.	8,560	1,052	1,676	5,427	4,850	-87.70	59.21	-10.64
	4. In Foreign banks	7	3	5	2	2	-64.63	89.32	0.00
	c. Money at Call	45,556	39,613	24,435	23,573	24,231	-13.04	-38.32	2.79
2	INVESTMENTS	15,305	28,288	56,879	60,129	64,426	84.82	101.07	7.15
	a. Govt. Securities	15,245	28,113	56,879	60,129	64,426	84.40	102.33	7.15
	b. Others	60	175	-	-	-	191.67	-100.00	0.00
3	SHARE & OTHER INVESTMENT	4,745	4,484	8,062	7,040	6,660	-5.51	79.79	-5.40
4	LOANS & ADVANCES								
	(Including Bills Purchased)	345,165	287,580	383,480	445,966	447,297	-16.68	33.35	0.30
	4.1 LOANS & ADVANCES	345,165	287,580	383,480	445,966	447,297	-16.68	33.35	0.30
	a. Private Sector	338,885	284,009	369,145	426,093	427,671	-16.19	29.98	0.37
	b. Financial Institutions	6,276	3,571	14,335	19,873	19,626	-43.10	301.39	-1.24
	c. Government Organizations	4	-	-	-	-	-100.00	0.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	6,744	6,094	5,673	6,174	6,210	-9.64	-6.92	0.58
7	OTHER ASSETS	12,326	9,692	11,972	15,091	16,164	-21.36	23.52	7.11
	a. Accrued Interests	2,609	5,555	6,166	8,632	8,733	112.90	10.99	1.17
	b. Others	9,716	4,137	5,806	6,459	7,431	-57.42	40.34	15.05
8	Expenses not Written off	6	17	0	-	2	169.91	-97.19	0.00
9	Non Banking Assets	624	599	489	1,103	1,224	-3.99	-18.33	10.97
10	Reconciliation Account	6,827	141	78	0	0	-97.93	-45.12	0.00
11	Profit & Loss A/c	9	15	21	122	145	59.13	41.19	18.83
	TOTAL	486,316	413,428	521,953	590,375	596,809	-14.99	26.25	1.09

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-May	Mid-June	% Change		
		2019	2020	2021	2022	2022*	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	13,224	15,051	16,264	17,674	17,635	13.82	8.05	-0.22
	a. Paid-up Capital	13,585	14,101	12,959	14,420	14,420	3.80	-8.10	0.00
	b. Statutory Reserves	2,748	3,021	2,907	3,349	3,380	9.95	-3.79	0.91
	c. Retained Earning	(4,138)	(3,750)	(4,071)	(4,698)	(4,829)	-9.37	8.54	2.79
	d. Others Reserves	1,029	1,680	4,469	4,603	4,665	63.25	166.09	1.35
2	BORROWINGS	3,532	2,531	4,395	7,845	9,421	-28.33	73.60	20.09
	a. NRB	194	46	1,753	6,555	7,935	-76.43	3729.83	21.05
	b. "A"Class Licensed Institution	3,338	2,036	1,695	343	539	-39.01	-16.73	57.31
	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	99,308	99,655	16.93	0.53	0.35
	a. Current	530	2,167	1,290	765	810	309.33	-40.48	5.82
	b. Savings	23,791	23,856	25,932	19,395	18,327	0.28	8.70	-5.51
	c. Fixed	39,349	49,766	50,529	69,645	70,642	26.47	1.53	1.43
	d. Call Deposits	6,231	10,691	9,945	8,061	8,456	71.57	-6.98	4.90
	e. Others	6,094	2,377	1,629	1,441	1,420	-60.99	-31.47	-1.50
4	Bills Payable	11	2	23	3	3	-84.01	1240.71	-14.16
5	Other Liabilities	17,857	19,319	15,588	18,736	19,192	8.19	-19.31	2.43
	1. Loan Loss Provision	6,338	6,918	5,274	6,643	6,583	9.16	-23.77	-0.91
	2. Interest Suspense a/c	7,604	9,230	7,267	8,453	8,587	21.37	-21.27	1.58
	3. Others	3,915	3,171	3,048	3,640	4,023	-19.00	-3.89	10.53
6	Reconciliation A/c	120	0	12	(0)	(5)	-99.96	21673.05	2487.70
7	Profit & Loss A/c	1,805	984	1,071	486	664	-45.45	8.84	36.54
	TOTAL	112,543	126,746	126,679	144,052	146,565	12.62	-0.05	1.74
	Assets								
1	LIQUID FUNDS	23,704	24,269	16,607	13,733	13,812	2.38	-31.57	0.58
	a. Cash Balance	1,435	1,897	1,438	1,391	1,524	32.21	-24.21	9.55
	Nepalese Notes & Coins	1,435	1,897	1,438	1,391	1,524	32.22	-24.21	9.55
	Foreign Currency	0	0	0	0	0	-16.14	-37.48	0.00
	b. Bank Balance	12,603	12,727	6,977	6,931	7,045	0.99	-45.18	1.65
	1. In Nepal Rastra Bank	3,253	4,126	3,538	3,363	3,259	26.84	-14.25	-3.08
	2. "A"Class Licensed Institution	5,123	6,514	1,959	1,821	2,188	27.16	-69.93	20.16
	3. Other Financial Ins.	4,227	2,087	1,480	1,748	1,598	-50.62	-29.09	-8.53
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,666	9,644	8,193	5,411	5,244	-0.23	-15.05	-3.10
2	INVESTMENTS	3,881	8,072	20,536	18,570	20,392	107.97	154.42	9.81
	a. Govt. Securities	3,858	8,072	20,536	18,570	20,392	109.23	154.42	9.81
	b. Others	24	-	-	-	-	-100.00	0.00	0.00
3	SHARE & OTHER INVESTMENT	2,357	2,683	3,698	3,827	3,524	13.86	37.79	-7.93
4	LOANS & ADVANCES								
	(Including Bills Purchased)	68,738	75,284	71,536	91,442	91,806	9.52	-4.98	0.40
	4.1 LOANS & ADVANCES	68,738	75,284	71,536	91,442	91,806	9.52	-4.98	0.40
	a. Private Sector	66,133	71,499	65,795	86,053	86,060	8.11	-7.98	0.01
	b. Financial Institutions	2,605	3,785	5,742	5,389	5,746	45.31	51.69	6.62
	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	2,492	2,512	30.01	-23.36	0.77
7	OTHER ASSETS	11,111	12,986	11,657	13,313	13,811	16.88	-10.23	3.74
	a. Accrued Interests	7,722	10,938	9,061	10,880	11,367	41.65	-17.16	4.48
	b. Others	3,389	2,048	2,597	2,433	2,444	-39.56	26.78	0.45
8	Expenses not Written off	2	3	100	1	1	13.23	3834.00	-21.13
9	Non Banking Assets	537	533	468	652	651	-0.80	-12.08	-0.15
10	Reconciliation Account	121	4	2	1	1	-96.44	-56.22	35.47
11	Profit & Loss A/c	66	279	55	20	54	320.12	-80.35	170.20
	TOTAL	112,543	126,746	126,679	144,052	146,565	12.62	-0.05	1.74

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

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2019	2020	2021	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	212,129	232,951	224,341	265,067	299,227	9.82	-3.70	12.89
1.1 Deposit Liabilities	208,274	227,205	215,183	246,752	278,069	9.09	-5.29	12.69
1.1.1 Saving A/c	48,102	53,627	43,601	62,056	69,272	11.49	-18.70	11.63
1.1.2 Fixed A/c	143,530	157,021	166,935	179,915	203,320	9.40	6.31	13.01
1.1.2.1 Upto 3 Months Fixed A/c	8,211	7,335	6,631	8,414	9,727	-10.68	-9.59	15.60
1.1.2.2 3 to 6 Months fixed A/c	10,806	18,168	18,574	24,783	28,288	68.14	2.23	14.14
1.1.2.3 6 Months to 1 Year Fixed A/c	72,244	74,620	69,135	78,119	88,489	3.29	-7.35	13.28
1.1.2.4 Above 1 Year	52,269	56,898	72,595	68,599	76,816	8.86	27.59	11.98
1.1.3 Call Deposit	16,374	16,291	4,443	4,702	5,394	-0.51	-72.73	14.71
1.1.4 Certificate of Deposits	268	266	204	80	82	-0.75	-23.26	3.44
1.2 Others	3,855	5,746	9,158	18,315	21,158	49.04	59.39	15.52
2 Commission/Fee Expense	1,668	1,695	1,735	2,203	2,414	1.59	2.36	9.55
3 Employees Expenses	39,312	42,145	48,174	43,327	47,722	7.21	14.30	10.14
4 Office Operating Expenses	29,456	32,395	33,544	30,874	34,088	9.98	3.55	10.41
5 Exchange Fluctuation Loss	35	6	1	24	149	-83.89	-74.82	516.69
5.1 Due to Change in Exchange Rates	26	5	1	37	40	-81.86	-74.17	7.20
5.2 Due to Foreign Currency Transactions	9	1	0	(13)	109	-89.93	-78.28	-937.95
6 Non-Operating Expenses	164	463	89	183	214	182.54	-80.71	17.19
7. Provision for Risk	19,852	33,869	39,014	22,946	23,986	70.61	15.19	4.53
7.1 Loan loss Provision	19,032	33,522	38,874	22,896	23,930	76.13	15.96	4.52
7.1.1 General Loan loss Provision	8,358	17,257	25,113	12,109	12,467	106.46	45.52	2.96
7.1.1.1 Pass Loan Loss Provision	6,457	10,921	21,235	8,903	8,822	69.12	94.45	-0.91
7.1.1.2 Watch List Provision	1,901	6,336	3,878	3,205	3,645	233.29	-38.80	13.73
7.1.2 Special Loan Loss Provision	9,623	15,094	13,440	9,855	10,430	56.86	-10.96	5.84
7.1.3 Additional Loan Loss Provision	1,051	1,171	321	932	1,032	11.40	-72.60	10.73
7.2. Provision for Non-Banking Assets	481	124	48	13	13	-74.23	-60.90	0.00
7.3. Provision for Loss on Investment	147	92	3	15	16	-37.32	-96.39	11.83
7.4. Provision for Loss of Other Assets	191	131	88	22	26	-31.35	-32.93	17.56
8 Loan Written Off	917	411	814	362	405	-55.19	97.97	11.99
9 Provision for Staff Bonus	8,857	7,499	9,238	8,817	10,010	-15.33	23.20	13.53
10 Provision for Income Tax	30,505	24,783	30,913	27,332	31,210	-18.76	24.73	14.19
11 Others	21	36	248	3	2	74.69	593.60	-1.34
12 Net Profit	74,230	58,924	71,306	65,113	73,676	-20.62	21.01	13.15
TOTAL EXPENSES	417,146	435,177	459,417	466,251	523,105	4.32	5.57	12.19
Income								
1. Interest Income	359,820	378,136	372,972	407,866	460,074	5.09	-1.37	12.80
1.1. On Loans and Advance	335,598	350,654	342,440	373,381	421,458	4.49	-2.34	12.88
1.2. On Investment	13,247	19,023	25,974	29,652	33,629	43.60	36.54	13.41
1.2.1 Government Bonds	11,868	17,635	23,335	26,638	30,295	48.59	32.33	13.73
1.2.2 Foreign Bonds	195	109	215	294	312	-44.25	97.64	5.85
1.2.3 NRB Bonds	620	1,038	589	642	702	67.49	-43.27	9.41
1.2.4 Deventure & Bonds	565	242	1,835	2,078	2,320	-57.16	658.86	11.66
1.3 Agency Balance	1,064	640	169	132	148	-39.84	-73.59	12.12
1.4 On Call Deposit	6,394	4,459	1,193	1,085	1,155	-30.26	-73.23	6.48
1.5 Others	3,517	3,360	3,196	3,617	3,684	-4.46	-4.90	1.85
2. Comission & Discount	18,694	19,439	24,942	22,640	24,838	3.99	28.31	9.71
2.1 Bills Purchase & Discount	218	194	228	213	228	-11.04	17.68	6.81
2.2 Comission	15,685	15,925	20,920	19,218	20,947	1.53	31.37	9.00
2.3 Others	2,791	3,321	3,794	3,209	3,663	18.98	14.24	14.16
3 Income From Exchange Fluctuation	10,506	10,780	10,913	7,488	7,978	2.61	1.23	6.55
3.1 Due to Change in Exchange Rate	1,182	1,320	1,343	941	1,014	11.70	1.77	7.75
3.2 Due to Foreign Currency Trans.	9,324	9,461	9,569	6,546	6,964	1.46	1.15	6.38
4 Other Operating Income	15,376	11,434	16,789	11,062	11,594	-25.64	46.84	4.80
5 Non Operating Income	792	2,353	8,176	3,189	3,263	196.94	247.49	2.30
6 Provision Written Back	10,302	12,606	24,835	13,011	14,295	22.36	97.02	9.86
7 Recovery from Written off Loan	995	449	760	715	718	-54.88	69.26	0.42
8 Income from Extra Ordinary Expenses	635	(98)	12	143	144	-115.50	-111.72	0.09
9 Net Loss	26	79	19	136	202	203.28	-75.98	48.11
TOTAL INCOME	417,146	435,177	459,417	466,251	523,105	4.32	5.57	12.19

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2019	2020	2021	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	177,011	199,997	194,409	229,393	258,928	12.99	-2.79	12.88
1.1 Deposit Liabilities	173,492	194,436	185,438	212,299	239,185	12.07	-4.63	12.66
1.1.1 Saving A/c	38,239	45,353	37,545	54,819	61,472	18.60	-17.22	12.14
1.1.2 Fixed A/c	122,507	135,903	143,928	153,546	173,234	10.93	5.91	12.82
1.1.2.1 Upto 3 Months Fixed A/c	6,916	4,900	4,762	4,734	5,380	-29.14	-2.82	13.63
1.1.2.2 3 to 6 Months fixed A/c	9,377	15,244	14,410	20,114	22,981	62.57	-5.47	14.25
1.1.2.3 6 Months to 1 Year Fixed A/c	59,650	65,454	58,342	64,873	73,281	9.73	-10.87	12.96
1.1.2.4 Above 1 Year	46,565	50,304	66,414	63,824	71,592	8.03	32.02	12.17
1.1.3 Call Deposit	12,478	12,915	3,760	3,855	4,398	3.50	-70.89	14.08
1.1.4 Certificate of Deposits	268	266	204	80	82	-0.75	-23.26	3.44
1.2 Others	3,519	5,561	8,971	17,094	19,742	58.00	61.33	15.50
2 Commission/Fee Expense	1,663	1,678	1,693	2,155	2,360	0.92	0.90	9.51
3 Employees Expenses	33,900	36,655	42,824	38,374	42,220	8.13	16.83	10.02
4 Office Operating Expenses	24,478	27,815	29,235	26,812	29,629	13.64	5.10	10.50
5 Exchange Fluctuation Loss	22	-	0	23	148	-100.00	0.00	533.35
5.1 Due to Change in Exchange Rates	14	-	0	36	39	-100.00	0.00	7.46
5.2 Due to Foreign Currency Transactions	9	-	-	(13)	109	-100.00	0.00	-937.95
6 Non-Operatiing Expenses	156	458	78	148	158	194.30	-83.03	6.36
7. Provision for Risk	16,833	28,699	32,424	19,559	20,551	70.49	12.98	5.07
7.1 Loan loss Provision	16,382	28,485	32,326	19,544	20,533	73.89	13.48	5.06
7.1.1 General Loan loss Provision	6,774	14,922	21,420	10,345	10,683	120.28	43.54	3.26
7.1.1.1 Pass Loan Loss Provision	5,223	10,150	18,516	7,776	7,727	94.34	82.43	-0.63
7.1.1.2 Watch List Provision	1,552	4,772	2,904	2,570	2,956	207.60	-39.15	15.04
7.1.2 Special Loan Loss Provision	8,592	12,531	10,732	8,288	8,838	45.85	-14.36	6.64
7.1.3 Additional Loan Loss Provision	1,015	1,032	174	912	1,012	1.65	-83.14	10.98
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	15	16	2060.20	-96.73	11.94
7.4. Provision for Loss of Other Assets	185	122	88	-	2	-34.01	-27.64	0.00
8 Loan Written Off	868	385	708	293	334	-55.67	83.94	14.00
9 Provision for Staff Bonus	7,625	6,917	8,146	7,909	9,001	-9.29	17.77	13.81
10 Provision for Income Tax	26,928	22,858	27,592	24,522	28,069	-15.11	20.71	14.46
11 Others	15	33	248	3	2	127.43	649.25	-1.34
12 Net Profit	65,216	54,351	63,374	58,338	66,077	-16.66	16.60	13.27
TOTAL EXPENSES	354,715	379,846	400,732	407,530	457,477	7.08	5.50	12.26
Income								
1. Interest Income	304,367	328,666	326,157	354,867	400,627	7.98	-0.76	12.90
1.1. On Loans and Advance	285,281	305,723	298,351	324,371	366,063	7.17	-2.41	12.85
1.2. On Investment	12,684	17,963	23,895	26,847	30,567	41.62	33.02	13.86
1.2.1 Government Bonds	11,439	16,712	21,509	24,178	27,604	46.09	28.71	14.17
1.2.2 Foreign Bonds	195	109	215	294	312	-44.25	97.64	5.85
1.2.3 NRB Bonds	491	930	398	353	393	89.33	-57.24	11.22
1.2.4 Deventure & Bonds	559	213	1,774	2,022	2,259	-61.95	733.94	11.70
1.3 Agency Balance	878	639	169	129	145	-27.26	-73.54	12.43
1.4 On Call Deposit	2,190	1,127	691	579	630	-48.52	-38.75	8.84
1.5 Others	3,334	3,214	3,051	2,941	3,222	-3.58	-5.08	9.55
2. Comission & Discount	18,058	18,463	23,473	21,594	23,703	2.24	27.14	9.77
2.1 Bills Purchase & Discount	218	194	228	213	228	-11.04	17.68	6.81
2.2 Comission	15,267	15,407	20,103	18,494	20,326	0.92	30.48	9.91
2.3 Others	2,573	2,862	3,142	2,887	3,149	11.23	9.78	9.06
3 Income From Exchange Fluctuation	10,475	10,720	10,900	7,460	7,946	2.34	1.68	6.52
3.1 Due to Change in Exchange Rate	1,172	1,293	1,344	942	1,015	10.36	3.93	7.66
3.2 Due to Foreign Currency Trans.	9,303	9,427	9,556	6,518	6,932	1.33	1.37	6.35
4 Other Operating Income	11,744	9,346	12,990	9,129	9,567	-20.42	38.99	4.80
5 Non Operating Income	509	1,859	5,901	2,776	2,840	264.92	217.41	2.30
6 Provision Written Back	8,057	10,461	20,596	10,901	11,987	29.84	96.88	9.97
7 Recovery from Written off Loan	847	431	706	659	662	-49.15	64.00	0.45
8 Income from Extra Ordinary Expenses	658	(100)	8	143	144	-115.25	-108.46	0.09
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	354,715	379,846	400,732	407,530	457,477	7.08	5.50	12.26

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July					Mid-May	Mid-June	% Change		
	2019	2020	2021	2022	2022	2022				
	1	2	3	4	5	2/1	3/2	5/4		
1 Interest Expenses	28,665	25,608	24,027	29,339	33,126	-10.66	-6.18	12.91		
1.1 Deposit Liabilities	28,433	25,519	23,915	28,373	32,010	-10.25	-6.29	12.82		
1.1.1 Saving A/c	8,006	6,462	4,871	5,962	6,396	-19.29	-24.63	7.28		
1.1.2 Fixed A/c	16,780	16,342	18,531	21,700	24,775	-2.61	13.39	14.17		
1.1.2.1 Upto 3 Months Fixed A/c	1,159	2,121	1,531	3,164	3,748	83.05	-27.80	18.43		
1.1.2.2 3 to 6 Months fixed A/c	1,210	2,524	3,583	4,085	4,670	108.68	41.94	14.32		
1.1.2.3 6 Months to 1 Year Fixed A/c	9,967	6,517	8,890	11,453	12,889	-34.62	36.41	12.54		
1.1.2.4 Above 1 Year	4,445	5,180	4,527	2,998	3,468	16.54	-12.61	15.68		
1.1.3 Call Deposit	3,646	2,715	513	711	840	-25.54	-81.10	18.14		
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00		
1.2 Others	232	89	112	966	1,116	-61.55	25.95	15.46		
2 Commission/Fee Expense	-	16	42	48	53	0.00	162.17	11.51		
3 Employees Expenses	4,474	4,354	4,341	3,950	4,392	-2.67	-0.30	11.20		
4 Office Operating Expenses	4,070	3,590	3,441	3,165	3,467	-11.80	-4.15	9.55		
5 Exchange Fluctuation Loss	13	6	1	1	1	-55.51	-75.47	-5.25		
5.1 Due to Change in Exchange Rates	13	5	1	1	1	-62.20	-74.95	-5.25		
5.2 Due to Foreign Currency Transactions	0	1	0	-	-	681.16	-78.28	0.00		
6 Non-Operating Expenses	7	3	11	30	30	-56.01	256.13	0.06		
7. Provision for Risk	2,088	3,878	5,678	2,752	2,765	85.77	46.42	0.48		
7.1 Loan loss Provision	1,906	3,807	5,636	2,720	2,731	99.79	48.05	0.41		
7.1.1 General Loan loss Provision	1,332	1,863	3,312	1,333	1,365	39.86	77.76	2.44		
7.1.1.1 Pass Loan Loss Provision	1,057	716	2,468	782	789	-32.22	244.62	0.88		
7.1.1.2 Watch List Provision	276	1,147	845	551	576	315.98	-26.39	4.65		
7.1.2 Special Loan Loss Provision	565	1,868	2,314	1,387	1,365	230.83	23.83	-1.54		
7.1.3 Additional Loan Loss Provision	9	75	10	-	-	786.22	-86.38	0.00		
7.2. Provision for Non-Banking Assets	120	66	42	10	10	-45.27	-36.73	0.00		
7.3. Provision for Loss on Investment	62	0	0	-	-	-99.26	-27.24	0.00		
7.4. Provision for Loss of Other Assets	0	5	-	22	24	126788.62	-100.00	9.35		
8 Loan Written Off	4	4	14	31	33	10.39	272.70	7.67		
9 Provision for Staff Bonus	1,052	473	828	799	892	-55.05	75.10	11.56		
10 Provision for Income Tax	3,075	1,627	2,486	2,466	2,770	-47.09	52.83	12.34		
11 Others	0	0	-	-	-	-98.52	-100.00	0.00		
12 Net Profit	7,258	3,804	5,935	5,775	6,440	-47.59	56.04	11.51		
TOTAL EXPENSES	50,705	43,362	46,806	48,355	53,969	-14.48	7.94	11.61		
Income										
1. Interest Income	45,718	39,332	38,436	43,941	49,274	-13.97	-2.28	12.14		
1.1. On Loans and Advance	41,784	36,071	36,443	40,947	46,326	-13.67	1.03	13.14		
1.2. On Investment	434	781	1,525	2,032	2,193	79.87	95.21	7.91		
1.2.1 Government Bonds	330	739	1,399	1,821	1,969	124.14	89.36	8.12		
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00		
1.2.3 NRB Bonds	105	41	122	211	223	-60.45	195.11	6.06		
1.2.4 Deventure & Bonds	-	1	4	1	1	0.00	286.52	26.85		
1.3 Agency Balance	35	1	-	-	-	-96.39	-100.00	0.00		
1.4 On Call Deposit	3,387	2,413	348	378	397	-28.76	-85.58	5.00		
1.5 Others	79	67	119	585	359	-15.07	78.91	-38.63		
2. Comission & Discount	554	915	1,273	842	919	65.23	39.02	9.10		
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00		
2.2 Comission	383	496	677	598	484	29.77	36.36	-19.11		
2.3 Others	171	419	596	244	435	144.36	42.17	78.21		
3 Income From Exchange Fluctuation	31	60	13	28	32	91.57	-79.13	16.13		
3.1 Due to Change in Exchange Rate	10	26	(1)	(1)	(0)	164.75	-102.03	-67.56		
3.2 Due to Foreign Currency Trans.	21	34	13	29	32	57.48	-61.19	12.73		
4 Other Operating Income	2,995	1,504	2,257	1,494	1,561	-49.80	50.12	4.53		
5 Non Operating Income	163	180	1,556	189	195	10.47	764.21	2.68		
6 Provision Written Back	1,242	1,353	3,211	1,699	1,802	8.94	137.39	6.04		
7 Recovery from Written off Loan	34	3	49	41	41	-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	120	145	59.13	-25.97	20.69		
TOTAL INCOME	50,705	43,362	46,806	48,355	53,969	-14.48	7.94	11.61		

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July					Mid-May	Mid-June	% Change		
	2019	2020	2021	2022	2022					
	1	2	3	4	5	2/1	3/2	5/4		
1 Interest Expenses	6,453	7,345	5,905	6,336	7,173	13.83	-19.61	13.22		
1.1 Deposit Liabilities	6,349	7,250	5,830	6,081	6,873	14.18	-19.58	13.03		
1.1.1 Saving A/c	1,856	1,811	1,185	1,275	1,405	-2.41	-34.58	10.18		
1.1.2 Fixed A/c	4,243	4,777	4,476	4,669	5,311	12.58	-6.30	13.76		
1.1.2.1 Upto 3 Months Fixed A/c	137	314	338	515	599	128.24	7.68	16.36		
1.1.2.2 3 to 6 Months fixed A/c	219	400	581	584	637	82.44	45.37	9.07		
1.1.2.3 6 Months to 1 Year Fixed A/c	2,627	2,650	1,903	1,792	2,319	0.85	-28.19	29.37		
1.1.2.4 Above 1 Year	1,259	1,414	1,654	1,778	1,756	12.30	17.02	-1.19		
1.1.3 Call Deposit	250	662	170	137	157	164.27	-74.38	14.85		
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00		
1.2 Others	104	96	75	255	300	-7.87	-21.92	17.63		
2 Commission/Fee Expense	5	1	-	-	-	-85.02	-100.00	0.00		
3 Employees Expenses	938	1,136	1,009	1,003	1,111	21.07	-11.23	10.70		
4 Office Operating Expenses	909	990	868	897	992	8.96	-12.36	10.59		
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00		
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00		
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00		
6 Non-Operating Expenses	1	2	0	4	26	71.02	-85.43	511.24		
7. Provision for Risk	931	1,293	911	635	670	38.84	-29.52	5.47		
7.1 Loan loss Provision	745	1,229	911	632	667	64.98	-25.88	5.51		
7.1.1 General Loan loss Provision	252	471	381	430	419	87.08	-19.23	-2.66		
7.1.1.1 Pass Loan Loss Provision	178	55	252	346	306	-69.22	358.80	-11.38		
7.1.1.2 Watch List Provision	74	416	129	85	113	464.72	-69.01	32.89		
7.1.2 Special Loan Loss Provision	466	694	394	181	227	49.06	-43.28	25.61		
7.1.3 Additional Loan Loss Provision	27	64	137	21	21	132.79	114.82	0.00		
7.2. Provision for Non-Banking Assets	98	58	-	3	3	-40.78	-100.00	0.00		
7.3. Provision for Loss on Investment	81	0	-	0	0	-99.76	-100.00	0.00		
7.4. Provision for Loss of Other Assets	7	5	-	0	-	-26.58	-100.00	-100.00		
8 Loan Written Off	46	22	92	38	38	-51.09	308.77	0.00		
9 Provision for Staff Bonus	180	109	264	109	117	-39.31	142.33	7.87		
10 Provision for Income Tax	502	298	834	344	371	-40.59	179.80	7.97		
11 Others	6	3	-	-	-	-52.71	-100.00	0.00		
12 Net Profit	1,755	770	1,996	1,001	1,159	-56.14	159.33	15.88		
TOTAL EXPENSES	11,726	11,969	11,879	10,367	11,658	2.07	-0.75	12.46		
Income										
1. Interest Income	9,734	10,138	8,379	9,058	10,173	4.14	-17.34	12.31		
1.1. On Loans and Advance	8,533	8,861	7,645	8,063	9,069	3.84	-13.72	12.48		
1.2. On Investment	129	279	554	772	868	116.63	98.59	12.47		
1.2.1 Government Bonds	99	184	427	640	722	85.24	131.97	12.93		
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00		
1.2.3 NRB Bonds	24	67	69	78	86	179.14	3.64	10.30		
1.2.4 Deventure & Bonds	5	28	58	55	60	413.40	104.85	10.19		
1.3 Agency Balance	151	-	-	3	3	-100.00	0.00	0.00		
1.4 On Call Deposit	817	919	155	128	129	12.48	-83.13	0.24		
1.5 Others	105	79	25	91	103	-24.70	-67.95	13.22		
2. Comission & Discount	82	61	196	204	216	-25.70	221.90	5.92		
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00		
2.2 Comission	35	21	140	127	137	-40.04	559.38	8.07		
2.3 Others	47	40	56	77	79	-14.80	41.30	2.39		
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	440	465	-8.27	164.08	5.75		
5 Non Operating Income	120	314	719	224	228	161.61	129.12	1.97		
6 Provision Written Back	1,003	792	1,027	411	505	-21.12	29.81	22.89		
7 Recovery from Written off Loan	114	15	4	14	14	-86.91	-70.13	0.33		
8 Income from Extra Ordinary Expenses	19	2	3	-	-	-89.16	51.06	0.00		
9 Net Loss	17	64	8	16	57	282.36	-87.39	252.83		
TOTAL INCOME	11,726	11,969	11,879	10,367	11,658	2.07	-0.75	12.46		

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

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2019	2020	2021	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	157,905	189,981	273,901	333,386	336,585	20.31	44.17	0.96
Fishery Related	4,216	5,490	8,956	13,054	13,161	30.24	63.13	0.82
Mining Related	7,313	6,454	8,685	8,480	8,556	-11.75	34.58	0.90
Agriculture, Forestry & Beverage Production Related	510,038	563,969	686,582	748,734	744,646	10.57	21.74	-0.55
Construction	309,417	347,420	414,030	192,769	207,438	12.28	19.17	7.61
Electricity, Gas and Water	126,594	161,972	207,797	238,237	240,537	27.95	28.29	0.97
Metal Products, Machinery & Electronic Equipment & Assemblage	37,076	46,073	62,562	76,099	76,620	24.27	35.79	0.69
Transport, Communication and Public Utilities	93,129	97,603	97,505	101,188	101,031	4.80	-0.10	-0.15
Wholesaler & Retailer	615,309	662,828	837,582	967,286	958,800	7.72	26.36	-0.88
Finance, Insurance and Real Estate	233,847	252,638	337,170	368,210	375,734	8.04	33.46	2.04
Hotel or Restaurant	122,122	148,657	183,908	198,430	198,714	21.73	23.71	0.14
Other Services	122,900	150,620	177,036	194,107	181,569	22.55	17.54	-6.46
Consumption Loans	163,819	158,624	233,767	893,645	888,075	-3.17	47.37	-0.62
Local Government	1,569	1,583	1,539	1,128	1,133	0.89	-2.79	0.43
Others	406,642	472,099	641,727	390,130	392,356	16.10	35.93	0.57
TOTAL	2,911,897	3,266,012	4,172,747	4,724,884	4,724,955	12.16	27.76	0.00
Productwise								
Term Loan	562,527	718,480	932,079	1,103,687	1,143,671	27.72	29.73	3.62
Overdraft	455,716	488,596	634,300	748,089	714,551	7.22	29.82	-4.48
Trust Receipt Loan / Import Loan	127,216	138,316	205,638	97,636	95,070	8.73	48.67	-2.63
Demand & Other Working Capital Loan	615,755	702,115	880,234	1,038,899	1,038,254	14.03	25.37	-0.06
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	237,959	252,542	298,258	338,097	339,191	6.13	18.10	0.32
Real Estate Loan	146,991	163,480	183,538	220,099	223,787	11.22	12.27	1.68
Margin Nature Loan	45,417	50,410	106,282	91,418	87,589	10.99	110.84	-4.19
Hire Purchase Loan	180,957	174,058	160,657	165,943	164,651	-3.81	-7.70	-0.78
Deprived Sector Loan	177,390	201,610	293,414	340,527	338,798	13.65	45.54	-0.51
Bills Purchased	3,342	3,304	4,403	3,389	4,050	-1.14	33.28	19.52
Other Product	358,628	373,101	473,944	577,099	575,343	4.04	27.03	-0.30
Total	2,911,897	3,266,012	4,172,747	4,724,884	4,724,955	12.16	27.76	0.00
Collateral wise								
Gold and Silver	38,246	38,427	43,111	51,098	52,025	0.47	12.19	1.81
Government Securities	336	465	678	611	804	38.25	45.85	31.57
Non Governmental Securities	35,873	39,776	87,213	69,527	66,862	10.88	119.26	-3.83
Fixed Deposit Receipts	24,099	20,041	29,313	59,193	62,089	-16.84	46.27	4.89
Own	23,569	19,704	29,081	58,967	61,820	-16.40	47.59	4.84
Other Licences Institutions	530	336	232	225	269	-36.49	-31.05	19.50
Collateral of Properties	2,600,225	2,913,947	3,647,609	4,148,288	4,146,942	12.07	25.18	-0.03
Fixed Assets	2,206,624	2,489,020	3,118,968	3,563,926	3,564,529	12.80	25.31	0.02
Current Assets	393,601	424,927	528,641	584,361	582,413	7.96	24.41	-0.33
Against security of Bill	23,281	33,694	47,628	24,217	22,641	44.73	41.35	-6.50
Domestic Bills	2,382	720	556	761	681	-69.78	-22.76	-10.44
Foreign Bills	20,899	32,974	47,072	23,456	21,960	57.78	42.75	-6.38
Against Guarantee	100,601	110,038	181,603	203,620	201,150	9.38	65.04	-1.21
Government Guarantee	2,365	2,666	2,597	2,745	2,749	12.73	-2.61	0.13
Institutional Guarantee	77,217	80,995	135,679	142,404	140,671	4.89	67.52	-1.22
Personal Guarantee	5,846	9,330	26,424	38,679	38,216	59.59	183.23	-1.20
Collective Guarantee	7,398	8,340	8,130	8,131	7,814	12.72	-2.51	-3.90
International Rated Foreign Bank's Guarantee	1,662	1,901	1,783	1,463	1,527	14.39	-6.20	4.39
Other Guarantee	6,112	6,806	6,990	10,198	10,173	11.35	2.70	-0.25
Credit Card	1,670	1,748	2,152	3,399	3,646	4.62	23.15	7.27
Others	87,565	107,877	133,439	164,932	168,796	23.20	23.70	2.34
Total	2,911,897	3,266,012	4,172,747	4,724,884	4,724,955	12.16	27.76	0.00

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2019	2020	2021	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	131,517	166,856	242,235	294,076	297,745	26.87	45.18	1.25
Fishery Related	3,427	4,751	7,816	11,484	11,589	38.66	64.51	0.91
Mining Related	6,887	6,218	8,258	8,075	8,148	-9.71	32.81	0.91
Agriculture, Forestry & Beverage Production Related	483,686	540,111	661,515	718,333	714,350	11.67	22.48	-0.55
Construction	251,365	295,117	355,404	154,532	168,434	17.41	20.43	9.00
Electricity, Gas and Water	119,658	156,730	202,483	231,751	233,772	30.98	29.19	0.87
Metal Products, Machinery & Electronic Equipment & Assemblage	32,235	42,906	59,823	73,519	74,105	33.10	39.43	0.80
Transport, Communication and Public Utilities	63,602	75,379	78,828	82,675	82,733	18.52	4.58	0.07
Wholesaler & Retailer	550,845	605,155	763,650	884,791	875,866	9.86	26.19	-1.01
Finance, Insurance and Real Estate	200,565	222,515	287,621	310,474	318,394	10.94	29.26	2.55
Hotel or Restaurant	105,954	133,795	164,941	174,163	174,427	26.28	23.28	0.15
Other Services	109,323	137,370	163,684	178,665	166,083	25.65	19.16	-7.04
Consumption Loans	137,464	137,969	205,358	792,802	787,666	0.37	48.84	-0.65
Local Government	1,513	1,539	1,492	1,081	1,086	1.72	-3.04	0.45
Others	299,952	377,177	513,833	275,283	277,639	25.75	36.23	0.86
TOTAL	2,497,993	2,903,588	3,716,941	4,191,705	4,192,038	16.24	28.01	0.01
Productwise								
Term Loan	477,035	623,349	800,512	952,992	992,490	30.67	28.42	4.14
Overdraft	374,792	421,257	548,651	647,358	613,738	12.40	30.24	-5.19
Trust Receipt Loan / Import Loan	127,214	138,308	205,627	97,633	95,037	8.72	48.67	-2.66
Demand & Other Working Capital Loan	598,418	684,538	856,327	1,014,461	1,013,847	14.39	25.10	-0.06
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	186,651	208,419	248,988	280,639	281,439	11.66	19.47	0.29
Real Estate Loan	118,860	141,435	159,139	192,099	195,620	18.99	12.52	1.83
Margin Nature Loan	35,571	41,345	90,921	75,169	71,714	16.23	119.91	-4.60
Hire Purchase Loan	141,826	144,991	134,893	139,185	138,168	2.23	-6.96	-0.73
Deprived Sector Loan	142,088	169,090	239,728	283,950	283,014	0.00	0.00	-0.33
Bills Purchased	3,339	3,304	4,403	3,389	4,050	-1.05	33.28	19.52
Other Product	292,199	327,553	427,751	504,830	502,922	12.10	30.59	-0.38
Total	2,497,993	2,903,588	3,716,941	4,191,705	4,192,038	16.24	28.01	0.01
Collateral wise								
Gold and Silver	31,871	34,208	38,492	46,273	47,138	7.33	12.52	1.87
Government Securities	298	445	670	587	748	49.12	50.59	27.49
Non Governmental Securities	27,631	31,998	73,593	55,541	53,252	15.80	130.00	-4.12
Fixed Deposit Receipts	18,896	16,803	24,777	44,930	47,705	-11.07	47.45	6.18
Own	18,366	16,467	24,545	44,705	47,436	-10.34	49.06	6.11
Other Licences Institutions	530	336	232	225	269	-36.49	-31.05	19.50
Collateral of Properties	2,236,454	2,598,788	3,269,848	3,708,136	3,706,210	16.20	25.82	-0.05
Fixed Assets	1,843,001	2,174,097	2,741,246	3,123,827	3,123,848	17.97	26.09	0.00
Current Assets	393,453	424,691	528,603	584,309	582,362	7.94	24.47	-0.33
Against security of Bill	23,279	33,694	47,626	24,217	22,641	44.74	41.35	-6.50
Domestic Bills	2,380	720	555	761	681	-69.77	-22.94	-10.44
Foreign Bills	20,899	32,974	47,072	23,456	21,960	57.78	42.75	-6.38
Against Guarantee	80,168	87,681	130,550	150,857	149,137	9.37	48.89	-1.14
Government Guarantee	2,267	2,196	2,523	2,676	2,679	-3.14	14.91	0.14
Institutional Guarantee	65,753	69,941	105,184	112,761	111,150	6.37	50.39	-1.43
Personal Guarantee	4,146	6,704	12,905	22,681	22,543	61.71	92.49	-0.61
Collective Guarantee	474	398	1,299	1,192	1,174	-16.21	226.82	-1.48
International Rated Foreign Bank's Guarantee	1,662	1,698	1,783	1,463	1,527	2.14	5.05	4.39
Other Guarantee	5,865	6,744	6,855	10,086	10,063	14.98	1.65	-0.23
Credit Card	1,670	1,748	2,152	3,399	3,646	4.62	23.15	7.27
Others	77,725	98,224	129,231	157,766	161,561	26.37	31.57	2.41
Total	2,497,993	2,903,588	3,716,941	4,191,705	4,192,038	16.24	28.01	0.01

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2019	2020	2021	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	21,662	18,518	26,987	33,051	32,587	-14.51	45.74	-1.40
Fishery Related	723	677	1,008	1,333	1,345	-6.37	48.90	0.88
Mining Related	361	178	364	301	305	-50.63	104.18	1.43
Agriculture, Forestry & Beverage								
Production Related	23,263	20,325	21,688	26,044	25,992	-12.63	6.71	-0.20
Construction	48,633	42,472	49,017	33,492	34,229	-12.67	15.41	2.20
Electricity, Gas and Water	6,597	4,891	5,116	5,901	6,147	-25.86	4.60	4.16
Metal Products, Machinery & Electronic								
Equipment & Assemblage	3,610	2,150	2,141	1,781	1,724	-40.43	-0.42	-3.21
Transport, Communication and Public								
Utilities	24,873	17,516	15,054	14,395	14,174	-29.58	-14.06	-1.53
Wholesaler & Retailer	55,398	46,826	61,627	70,142	70,336	-15.47	31.61	0.28
Finance, Insurance and Real Estate	25,994	21,802	39,227	46,585	46,343	-16.13	79.93	-0.52
Hotel or Restaurant	13,522	11,734	15,863	19,943	19,922	-13.22	35.19	-0.11
Other Services	11,457	11,219	11,586	13,058	13,006	-2.08	3.27	-0.39
Consumption Loans	21,569	15,664	23,284	73,128	72,680	-27.38	48.65	-0.61
Local Government	23	11	11	11	11	-52.43	-0.30	0.00
Others	87,479	73,157	110,457	102,803	102,642	-16.37	50.99	-0.16
TOTAL	345,165	287,140	383,430	441,968	441,442	-16.81	33.53	-0.12
Productwise								
Term Loan	72,328	80,772	115,573	132,807	133,025	11.67	43.09	0.16
Overdraft	76,191	60,457	78,746	89,197	89,233	-20.65	30.25	0.04
Trust Receipt Loan / Import Loan	-	8	10	2	33	0.00	23.61	1393.46
Demand & Other Working Capital Loan	11,710	11,989	17,949	17,358	17,385	2.38	49.71	0.15
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	42,448	35,073	41,221	46,731	46,869	-17.37	17.53	0.30
Real Estate Loan	20,965	14,628	17,446	19,324	19,365	-30.23	19.26	0.21
Margin Nature Loan	7,600	6,446	12,528	12,194	11,878	-15.19	94.36	-2.60
Hire Purchase Loan	33,002	23,215	21,804	22,575	22,320	-29.66	-6.08	-1.13
Deprived Sector Loan	30,550	26,851	47,111	49,820	49,187	0.00	0.00	-1.27
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	50,368	27,699	31,041	51,959	52,148	-45.01	12.07	0.36
Total	345,165	287,140	383,430	441,968	441,442	-16.81	33.53	-0.12
Collateral wise								
Gold and Silver	5,442	3,254	3,721	3,863	3,910	-40.20	14.35	1.22
Government Securities	18	-	3	7	7	-100.00	0.00	0.00
Non Governmental Securities	7,484	6,341	11,972	11,197	10,860	-15.27	88.79	-3.00
Fixed Deposit Receipts	4,083	2,395	3,688	11,684	11,961	-41.33	53.95	2.37
Own	4,083	2,395	3,688	11,684	11,961	-41.33	53.95	2.37
Other Licences Institutions	-	-	-	0	0	0.00	0.00	0.00
Collateral of Properties	310,078	257,303	319,268	366,241	366,126	-17.02	24.08	-0.03
Fixed Assets	310,036	257,300	319,252	366,231	366,116	-17.01	24.08	-0.03
Current Assets	42	3	16	10	10	-92.48	401.57	-1.83
Against security of Bill	1	-	1	-	0	-100.00	0.00	0.00
Domestic Bills	1	-	1	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	0	0.00	0.00	0.00
Against Guarantee	16,412	17,425	43,691	45,433	44,940	6.17	150.74	-1.09
Government Guarantee	61	31	34	30	30	-49.31	9.04	-0.40
Institutional Guarantee	8,352	7,455	24,143	23,772	23,880	-10.74	223.86	0.45
Personal Guarantee	1,073	1,995	12,644	14,640	14,338	85.84	533.92	-2.06
Collective Guarantee	6,924	7,942	6,831	6,939	6,639	14.71	-13.99	-4.32
International Rated Foreign Bank's								
Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	2	40	53	53	73.27	1650.11	-0.21
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	1,648	421	1,086	3,544	3,638	-74.46	158.10	2.65
Total	345,165	287,140	383,430	441,968	441,442	-16.81	33.53	-0.12

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2019	2020	2021	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,726	4,608	4,679	6,259	6,253	-2.51	1.55	-0.09
Fishery Related	66	62	132	237	227	-5.88	113.16	-4.01
Mining Related	65	58	64	104	103	-11.86	10.30	-1.23
Agriculture, Forestry & Beverage								
Production Related	3,088	3,533	3,379	4,357	4,303	14.41	-4.37	-1.22
Construction	9,419	9,830	9,609	4,745	4,775	4.37	-2.25	0.62
Electricity, Gas and Water	339	352	198	585	618	3.75	-43.78	5.67
Metal Products, Machinery & Electronic								
Equipment & Assemblage	1,230	1,016	598	799	791	-17.38	-41.17	-0.91
Transport, Communication and Public								
Utilities	4,654	4,708	3,623	4,118	4,124	1.16	-23.05	0.15
Wholesaler & Retailer	9,067	10,847	12,305	12,353	12,598	19.63	13.45	1.98
Finance, Insurance and Real Estate	7,288	8,322	10,322	11,151	10,997	14.18	24.03	-1.38
Hotel or Restaurant	2,647	3,128	3,104	4,324	4,365	18.18	-0.76	0.94
Other Services	2,119	2,032	1,766	2,385	2,480	-4.15	-13.07	4.00
Consumption Loans	4,786	4,991	5,125	27,715	27,729	4.29	2.68	0.05
Local Government	33	33	36	36	36	0.00	7.85	0.00
Others	19,210	21,765	17,438	12,045	12,075	13.30	-19.88	0.26
TOTAL	68,738	75,284	72,376	91,211	91,475	9.52	-3.86	0.29
Productwise								
Term Loan	13,163	14,359	15,994	17,888	18,156	9.08	11.39	1.50
Overdraft	4,733	6,881	6,903	11,534	11,580	45.39	0.31	0.40
Trust Receipt Loan / Import Loan	1	-	-	-	-	-100.00	0.00	0.00
Demand & Other Working Capital Loan	5,628	5,588	5,957	7,080	7,022	-0.71	6.61	-0.82
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	8,861	9,051	8,048	10,728	10,883	2.15	-11.07	1.45
Real Estate Loan	7,165	7,418	6,953	8,676	8,803	3.52	-6.26	1.46
Margin Nature Loan	2,246	2,619	2,833	4,055	3,997	16.62	8.15	-1.42
Hire Purchase Loan	6,128	5,851	3,960	4,183	4,163	-4.52	-32.32	-0.47
Deprived Sector Loan	4,752	5,669	6,575	6,758	6,597	0.00	0.00	-2.37
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	16,061	17,849	15,153	20,310	20,273	11.13	-15.11	-0.18
Total	68,738	75,284	72,376	91,211	91,475	9.52	-3.86	0.29
Collateral wise								
Gold and Silver	934	965	898	962	976	3.38	-6.90	1.50
Government Securities	20	20	5	17	49	-0.04	-76.37	182.11
Non Governmental Securities	758	1,437	1,648	2,790	2,750	89.60	14.70	-1.42
Fixed Deposit Receipts	1,120	842	849	2,579	2,423	-24.86	0.84	-6.03
Own	1,120	842	849	2,579	2,423	-24.86	0.84	-6.03
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	53,693	57,856	58,493	73,911	74,606	7.75	1.10	0.94
Fixed Assets	53,587	57,624	58,471	73,868	74,565	7.53	1.47	0.94
Current Assets	106	233	22	43	41	119.37	-90.53	-4.66
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	4,021	4,933	7,362	7,330	7,073	22.65	49.25	-3.50
Government Guarantee	37	440	40	40	40	1081.98	-90.95	0.00
Institutional Guarantee	3,112	3,599	6,352	5,871	5,641	15.64	76.50	-3.93
Personal Guarantee	627	631	875	1,359	1,335	0.63	38.68	-1.76
Collective Guarantee	-	-	0	1	1	0.00	0.00	-0.58
International Rated Foreign Bank's								
Guarantee	-	204	-	-	-	0.00	-100.00	0.00
Other Guarantee	245	60	95	59	57	-75.73	59.30	-3.58
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	8,192	9,232	3,122	3,622	3,597	12.69	-66.19	-0.68
Total	68,738	75,284	72,376	91,211	91,475	9.52	-3.86	0.29

S.N.	BFI Name	NBL	RBB	INABIL	INBL	SCBNL	FBL	NSBI	NBBL	EBL	BOK	NCC	NIC	NBL
Liabilities														
1	CAPITAL FUND	35,360.35	29,253.08	35,195.50	30,653.88	15,819.71	19,598.55	15,520.29	15,065.07	19,677.47	16,076.52	14,717.34	20,889.44	12,808.40
	a. Paid-up Capital	14,405.90	11,940.36	18,496.19	18,307.54	9,429.45	12,968.73	9,825.85	10,085.40	9,467.34	10,623.99	11,139.68	11,564.01	10,257.16
	b. Calls in Advance	-	2,000.00	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	6,065.52	10,524.12	8,930.13	6,760.06	4,784.01	4,853.96	3,059.38	3,320.15	4,726.45	3,237.46	2,143.94	3,701.30	2,728.06
	e. Share Premium	-	-	0.07	-	-	-	-	0.10	238.47	-	-	-	30.88
	f. Retained Earning	1,702.23	(2,762.87)	2,167.52	20.24	641.38	128.40	785.51	158.56	1,995.09	14.18	0.27	1,787.16	11.84
	g. Others Reserves Fund	13,186.70	7,551.49	5,601.59	5,566.04	964.87	1,647.47	1,849.55	1,500.86	3,250.13	2,200.89	1,433.46	3,836.98	(219.54)
2	BORROWINGS	9,388.87	17,620.74	18,442.06	18,828.89	514.99	22,337.55	13,170.20	4,392.48	15,340.89	11,934.06	9,759.80	35,880.02	18,803.65
	a. NRB	5,888.87	7,060.74	3,386.95	8,470.87	514.99	19,772.52	7,303.50	2,092.48	2,919.26	8,482.27	6,090.89	24,727.76	12,299.52
	b. Interbank Borrowing	-	8,000.00	10,848.00	620.03	-	-	740.00	300.00	11,096.00	-	600.00	400.00	-
	c. Foreign Banks and Fin. Ins.	-	-	-	3,738.00	-	-	2,498.00	-	-	1,251.58	-	-	1,249.00
	d. Other Financial Ins.	-	60.00	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	3,500.00	2,500.00	4,207.11	6,000.00	-	2,565.03	2,628.70	2,000.00	1,325.63	2,200.21	3,068.91	10,752.26	5,255.13
3	DEPOSITS	189,448.43	249,013.85	242,346.53	182,170.47	112,059.91	169,007.45	117,256.11	81,229.56	164,927.42	105,769.43	132,777.39	293,823.38	142,495.52
	a. Current	39,157.38	65,049.08	22,022.29	19,138.18	30,213.82	13,048.15	7,810.10	7,838.90	11,990.37	7,060.49	10,912.08	40,932.58	8,030.92
	Domestic	39,000.89	64,962.12	18,822.79	15,882.35	17,052.38	10,377.00	7,414.11	7,388.51	11,512.42	6,651.73	10,851.20	40,856.51	7,897.32
	Foreign	156.49	86.96	3,195.49	3,255.83	13,161.44	2,671.15	395.98	450.38	477.95	408.77	60.88	76.07	133.60
	b. Savings	67,562.30	109,268.93	71,423.58	47,964.99	34,213.48	42,264.47	35,432.79	16,418.93	49,933.11	25,643.27	25,867.97	75,514.22	39,651.12
	Domestic	67,544.69	109,263.55	68,904.62	46,766.45	30,630.69	41,132.39	35,233.65	16,377.40	49,845.20	25,450.98	25,833.16	75,471.94	39,593.57
	Foreign	17.61	5.38	2,518.96	1,198.53	3,582.79	1,132.08	199.13	41.53	87.91	192.29	34.81	42.28	57.55
	c. Fixed	67,048.82	60,178.32	124,868.84	91,395.85	38,563.60	101,246.03	67,646.80	50,516.65	86,617.97	64,369.13	81,524.50	165,960.93	83,767.09
	Domestic	67,030.13	60,151.13	123,512.76	91,344.99	30,165.08	97,184.23	67,609.33	50,449.20	86,556.00	64,342.73	80,374.53	165,808.97	78,903.06
	Foreign	18.69	27.19	1,356.08	50.86	8,398.51	4,061.80	37.47	67.45	61.97	26.40	1,149.97	151.96	4,864.03
	d. Call Deposits	14,036.71	13,188.76	20,021.59	19,095.04	5,525.55	8,232.33	3,289.43	4,377.66	13,323.76	6,806.96	9,507.99	11,100.97	9,133.48
	Domestic	14,036.39	13,138.56	17,210.78	13,780.36	2,310.77	5,310.65	3,154.92	3,074.13	11,494.11	6,671.70	8,564.46	11,067.29	8,711.73
	Foreign	0.33	50.20	2,810.82	5,314.69	3,214.78	2,921.68	134.51	1,303.53	1,829.65	135.26	943.53	33.68	421.74
	e. Others	1,643.21	1,328.77	4,010.24	4,576.41	3,543.46	4,216.46	3,076.99	2,077.43	3,062.20	1,889.58	4,964.85	314.68	1,912.92
	Domestic	1,493.70	1,327.86	3,988.25	3,366.44	3,285.79	3,106.73	2,497.41	2,077.15	3,061.65	1,293.21	4,963.67	306.47	1,899.86
	Foreign	149.51	0.91	21.99	1,209.97	257.68	1,109.73	579.59	0.28	0.56	596.37	1.18	8.21	13.05
4	Bills Payable	19.60	5,916.16	114.10	-	111.81	32.42	277.82	52.14	38.58	63.88	15.65	211.06	22.05
5	Other Liabilities	15,663.05	23,576.79	23,522.42	33,036.91	5,769.76	7,917.16	9,770.78	10,689.59	11,403.24	7,218.82	8,096.91	60,991.78	13,474.21
	1. Sundry Creditors	675.80	1,122.83	13,822.95	3,232.71	217.29	32.10	2,106.07	950.78	1,461.69	464.55	618.81	43,045.53	621.10
	2. Loan Loss Provision	4,710.48	7,680.78	4,661.58	6,826.72	1,716.32	3,136.79	2,445.05	2,213.80	2,490.61	3,715.66	3,466.51	4,619.13	2,295.52
	3. Interest Suspense a/c	-	7,514.67	1,425.54	1,614.97	22.90	-	300.35	-	-	-	-	-	118.94
	4. Others	10,276.76	7,258.50	3,612.35	21,362.51	3,813.25	4,748.27	4,919.30	7,525.01	7,450.94	3,038.62	4,011.59	13,327.12	10,438.65
6	Reconciliation A/c	-	203.87	-	3.54	-	22.80	-	4,727.71	0.80	-	-	-	-
7	Profit & Loss A/c	2,915.85	3,920.96	4,347.88	3,221.88	1,930.70	1,985.78	1,429.75	1,272.34	2,243.14	1,251.12	1,992.20	4,593.64	1,948.73
	TOTAL Liabilities	252,796.14	329,505.46	323,968.49	267,915.58	136,206.88	220,901.70	157,424.95	117,428.89	213,631.54	142,313.82	167,359.29	416,389.33	189,552.56
Assets														
1	LIQUID FUNDS	7,315.42	23,685.46	15,624.69	13,985.33	13,912.46	13,808.88	11,432.23	5,873.96	12,040.73	5,996.50	12,159.83	19,324.42	10,750.30
	a. Cash Balance	6,590.90	4,714.07	3,538.39	3,093.57	1,018.77	2,337.30	1,465.78	2,406.81	2,202.67	1,653.30	3,477.18	8,229.29	2,603.13
	Nepalese Notes & Coins	6,520.66	4,638.25	3,215.96	2,734.50	922.20	2,166.04	1,449.42	2,344.46	2,165.00	1,608.35	3,455.83	8,039.78	2,560.52
	Foreign Currency	70.24	75.82	322.43	359.07	96.57	171.26	16.36	62.34	37.67	44.95	21.35	189.50	42.61
	b. Bank Balance	724.52	18,584.58	11,044.08	10,567.80	4,245.31	11,471.58	5,480.67	3,467.15	7,138.06	4,343.20	8,682.65	10,995.13	8,147.17
	1. In Nepal Rastra Bank	-	16,892.70	8,146.97	5,680.89	3,072.39	5,206.52	3,465.59	2,589.81	5,261.04	3,608.84	5,204.83	9,353.39	5,064.25
	Domestic Currency	-	16,806.40	7,776.64	5,272.52	2,708.56	4,963.35	3,383.65	2,514.65	5,120.23	3,567.52	5,147.63	9,310.07	4,233.42
	Foreign Currency	-	86.30	370.33	408.37	363.83	243.17	81.94	75.16	140.81	41.33	57.20	43.32	830.82
	2. "A"Class Licensed Institution	123.05	348.58	158.11	717.75	31.93	-	467.27	150.53	282.83	145.79	1,984.98	808.13	368.25
	Domestic Currency	123.05	319.50	158.11	706.07	31.93	-	467.27	119.90	157.54	63.59	194.63	544.71	214.27
	Foreign Currency	-	29.08	-	11.68	-	-	-	30.63	125.28	82.21	1,790.35	263.42	153.98
	3. Other Financial Ins.	-	-	-	-	-	213.89	-	-	-	-	30.11	-	-
	4. In Foreign Banks	601.47	1,343.30	2,739.00	4,169.16	1,140.99	6,051.18	1,547.81	726.81	1,594.18	588.56	1,462.72	833.61	2,714.67
	c. Money at Call	-	386.80	1,042.22	323.96	8,648.38	-	4,485.78	-	2,700.00	-	-	100.00	-
	Domestic Currency	-	170.00	-	-	-	-	-	-	2,700.00	-	-	100.00	-
	Foreign Currency	-	216.80	1,042.22	323.96	8,648.38	-	4,485.78	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	35,386.38	43,704.21	40,901.92	35,341.02	12,128.88	33,857.35	23,487.52	11,858.67	33,711.55	16,839.29	16,672.71	54,350.67	22,404.57
	a. Govt. Securities	35,386.38	43,704.21	40,524.36	35,341.02	12,128.88	33,857.35	23,487.52	11,829.20	33,711.55	16,839.29	16,672.71	54,350.67	22,404.57
	b. NRB Bond	-	-	-	-	-	-	-	29.47	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	377.56	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	3,036.14	8,280.23	10,147.82	13,938.16	16,042.82	5,985.64	498.30	2,078.44	5,682.83	4,625.32	2,192.84	5,253.77	5,874.99
	a. Interbank Lending	-	-	-	-	6,540.00	-	-	-	-	-	1,299.07	-	-
	b. Non Residents	-	-	6,093.22	9,226.70	8,114.60	5,474.67	-	200.61	2,808.00	2,623.52	-	-	3,519.68
	c. Others	3,036.14	8,280.23	4,054.60	4,711.45	1,388.22	510.97	498						

S.N.	BFI Name	Kumari	Jayanti	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NIMB	Prabhu	Mega	CBL
Liabilities													
1	CAPITAL FUND	17,475.93	15,057.60	18,825.19	31,574.98	31,836.10	18,136.04	23,865.75	14,619.12	23,453.76	17,206.57	20,008.17	10,667.15
	a. Paid-up Capital	14,711.18	11,551.35	12,524.43	18,620.63	23,795.75	14,200.97	18,656.32	10,118.89	18,366.71	12,708.70	16,120.46	9,075.84
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	2,966.01	2,150.04	3,507.11	8,299.32	5,240.89	2,628.81	4,011.02	2,355.35	3,647.76	2,658.41	2,841.85	1,087.70
	e. Share Premium	88.80	-	-	-	-	-	-	-	-	-	207.85	-
	f. Retained Earning	(1,026.22)	(240.51)	164.28	1,881.30	69.82	35.50	44.34	4.71	47.08	(787.45)	3.34	38.77
	g. Others Reserves Fund	736.15	1,596.72	2,629.37	2,773.73	2,729.64	1,270.76	1,154.06	2,140.17	1,392.22	2,626.91	834.68	464.83
2	BORROWINGS	12,845.59	14,476.10	35,585.90	42,117.07	25,768.44	16,598.78	14,217.21	13,530.95	29,427.67	24,049.69	43,590.98	6,840.64
	a. NRB	9,845.59	4,063.55	25,265.10	16,670.32	14,182.62	12,370.25	8,598.58	7,869.58	10,045.08	18,063.28	31,154.06	2,766.50
	b. Interbank Borrowing	-	-	1,659.84	3,147.48	990.00	1,751.15	-	412.37	1,890.00	349.72	2,383.30	1,074.14
	c. Foreign Banks and Fin. Ins.	-	6,245.00	998.40	-	5,620.50	-	-	1,249.00	8,985.60	-	10,053.63	-
	d. Other Financial Ins.	-	-	-	1,823.06	477.03	-	1,435.78	-	600.80	-	-	-
	e. Bonds and Securities	3,000.00	4,167.55	7,662.56	20,476.21	4,498.30	2,477.38	4,182.85	4,000.00	7,906.19	5,636.70	-	3,000.00
3	DEPOSITS	168,694.80	138,654.73	193,554.84	160,534.24	278,946.62	146,737.69	159,922.33	130,812.19	183,443.45	172,367.82	152,848.31	92,796.36
	a. Current	8,747.34	9,688.24	10,650.63	24,241.36	19,559.98	6,633.11	6,338.13	8,903.83	9,523.66	19,788.51	11,236.80	4,621.89
	Domestic	8,637.22	9,255.48	10,371.64	24,098.73	19,030.45	6,364.75	6,107.84	7,648.69	9,112.81	19,499.36	10,199.12	4,596.90
	Foreign	110.12	432.76	279.00	142.63	529.53	268.37	230.29	1,255.13	410.85	289.15	1,037.68	24.99
	b. Savings	32,750.58	35,781.31	53,978.59	43,814.77	84,669.98	36,707.23	28,581.16	33,841.72	45,892.43	55,350.10	36,749.95	15,151.57
	Domestic	32,573.25	35,321.74	53,856.37	43,814.77	84,514.58	36,538.60	28,560.69	33,717.12	45,666.47	55,322.98	36,649.57	15,115.33
	Foreign	177.33	459.57	122.21	0.07	155.39	168.63	20.48	124.60	225.96	27.12	100.38	36.23
	c. Fixed	113,990.70	80,919.28	108,954.07	87,777.56	157,085.91	94,863.58	110,389.97	80,303.84	113,708.89	83,378.26	89,501.38	68,153.04
	Domestic	111,057.21	79,150.53	107,730.39	87,777.56	155,105.60	90,344.16	109,110.55	79,434.32	112,612.06	83,357.54	89,447.57	66,613.91
	Foreign	2,933.49	1,768.76	1,223.68	-	1,980.32	4,519.42	1,279.42	869.53	1,096.83	20.71	53.81	1,539.14
	d. Call Deposits	11,640.01	9,602.59	17,076.69	4,180.40	14,589.71	7,634.65	12,326.22	6,028.74	10,568.71	11,369.48	13,887.42	4,259.78
	Domestic	10,828.51	9,183.43	16,997.75	4,180.40	14,353.77	7,593.62	12,236.49	5,664.78	9,403.02	11,150.53	13,773.64	4,152.78
	Foreign	811.51	419.16	78.95	-	235.94	89.74	363.96	1,165.69	218.95	218.95	113.78	107.01
	e. Others	1,566.17	2,662.32	2,894.86	520.16	3,041.04	899.11	2,286.84	1,734.06	3,749.76	2,481.48	1,472.76	610.08
	Domestic	1,566.17	2,349.65	2,665.08	520.16	3,034.94	899.11	2,106.65	1,733.93	2,979.46	2,481.48	1,377.73	610.08
	Foreign	-	312.67	229.78	-	6.10	-	180.20	0.13	770.30	-	95.03	-
4	Bills Payable	22.71	9.85	-	-	17.86	168.73	136.52	9.57	56.87	3.20	194.95	25.00
5	Other Liabilities	19,532.68	10,149.81	18,542.28	30,765.39	20,567.19	9,525.61	12,643.85	10,520.64	23,347.51	21,415.64	6,878.94	8,539.66
	1. Sundry Creditors	12,437.26	977.60	2,649.63	4,806.60	1,432.22	36.03	26.30	1.63	48.46	10,522.34	36.92	9.04
	2. Loan Loss Provision	3,372.85	2,772.71	3,620.72	5,160.11	6,733.54	3,353.87	3,161.40	2,768.30	4,473.30	4,322.63	2,833.29	1,896.51
	3. Interest Suspense a/c	-	-	-	186.70	-	-	216.97	2,383.39	-	(23.90)	108.13	-
	4. Others	3,722.57	6,399.50	12,271.93	20,611.99	12,401.44	6,135.70	9,239.18	5,367.33	18,825.75	6,594.56	3,900.60	6,634.10
6	Reconciliation A/c	-	5.39	-	-								
7	Profit & Loss A/c	1,447.92	1,433.61	2,821.29	2,141.70	4,857.37	2,015.32	3,544.23	1,734.94	3,343.57	1,652.46	2,577.00	1,216.71
	TOTAL Liabilities	220,019.61	179,780.70	269,329.50	267,133.38	361,993.58	193,182.17	214,329.88	171,227.42	263,072.83	236,700.77	226,098.36	120,085.53
Assets													
1	LIQUID FUNDS	11,598.02	8,534.52	10,182.54	9,735.61	18,822.70	15,849.76	17,324.97	7,108.08	13,405.87	23,206.90	22,057.26	7,063.97
	a. Cash Balance	4,525.60	2,482.97	3,380.38	4,347.96	4,742.41	5,775.81	2,666.38	2,347.38	5,101.44	4,182.80	3,157.47	1,449.52
	Nepalese Notes & Coins	4,263.88	2,439.14	3,072.62	4,327.67	4,667.98	5,347.09	2,624.20	2,307.56	4,896.29	4,020.77	3,070.71	1,420.52
	Foreign Currency	261.71	43.83	307.76	20.29	74.43	428.72	42.18	39.83	205.15	162.03	86.77	29.00
	b. Bank Balance	7,072.43	6,051.55	6,802.16	5,387.64	14,080.30	10,073.95	14,658.60	4,760.70	7,131.43	19,024.10	5,627.55	5,214.46
	1. In Nepal Rastra Bank	5,724.60	4,977.37	5,730.43	4,829.72	8,450.83	4,710.05	8,668.45	3,769.34	5,321.77	17,786.99	4,402.22	2,944.19
	Domestic Currency	5,549.74	4,731.60	5,658.49	4,819.95	8,345.13	4,673.06	8,192.54	3,734.92	5,218.52	17,733.85	4,346.95	2,898.81
	Foreign Currency	174.86	245.76	71.95	9.78	105.69	36.98	475.91	34.41	103.25	53.14	55.28	45.38
	2. "A" Class Licensed Institution	297.63	456.95	349.54	419.29	479.15	480.44	5,637.99	83.87	342.40	397.42	331.04	1,924.46
	Domestic Currency	297.63	307.68	147.02	373.05	279.11	330.81	154.69	83.69	342.23	349.06	317.00	123.10
	Foreign Currency	-	149.27	202.52	46.24	200.04	149.63	5,483.30	0.18	0.17	48.36	14.03	1,801.37
	3. Other Financial Ins.	-	-	-	-	-	-	-	1.34	2.76	20.79	-	-
	4. In Foreign Banks	1,050.19	617.23	722.18	138.63	5,150.32	4,883.46	352.16	906.15	1,464.50	818.90	894.29	345.80
	c. Money at Call	-	-	-	-	-	-	-	-	1,173.00	-	13,272.24	400.00
	Domestic Currency	-	-	-	-	-	-	-	-	-	-	-	400.00
	Foreign Currency	-	-	-	-	-	-	-	-	1,173.00	-	13,272.24	-
2	INVESTMENT IN SECURITIES	20,073.28	11,389.80	43,743.07	38,594.31	40,734.45	23,339.39	21,516.01	22,731.15	26,619.22	39,730.69	41,279.58	14,892.46
	a. Govt. Securities	20,073.28	11,289.80	43,743.07	38,594.31	40,734.45	23,339.39	21,516.01	22,731.15	26,619.22	39,730.69	41,279.58	14,892.46
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	100.00	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	6,917.72	14,236.99	8,230.15	6,844.02	8,986.01	5,040.91	6,096.46	5,620.08	12,885.35	4,308.99	1,327.01	974.33
	a. Interbank Lending	1,654.46	2,000.00	150.00	(0.00)	1,811.05	-	63.96	-	4,636.83	-	80.56	-
	b. Non Residents	2,699.24	7,374.90	3,447.99	-	2,755.16	3,144.73	1,011.29	3,532.86	3,781.44	273.54	-	558.34
	c. Others	2,564.02	4,862.09	4,632.16	6,844.02	4,419.79	1,896.18	5,021.22	2,087.22	4,467.08	4,035.45	1,246.45	415.98
4	LOANS & ADVANCES (Including Bills Purchased)	168,563.85	137,830.48	187,077.06	178,347.08	272,484.02	136,179.47	155,072.72	124,669.42	185,254.60	151,187.82	150,538.27	87,378.46
	4.1 LOANS & ADVANCES	168,563.85	137,571.61	186,991.06	178,347.08	272,484.02	136,154.57	154,417.98	124,025.41	185,254.60	151,187.82	150,538.27	87,378.46
	a. Private Sector	162,923.80	131,291.89	180,505.14	178,344.10	261,613.06	132,598.60	146,920.80	120,587.53	179,405.68	151,182.82		

S.N.	BFI Name	Century	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	
Liabilities													
1	CAPITAL FUND		10,813.59	14,824.79	5,544.15	164.13	562.30	3,698.07	1,561.19	1,150.09	6,787.06	5,526.60	4,438.81
	a. Paid-up Capital		9,553.91	11,327.38	4,010.88	246.06	502.83	3,010.67	1,151.79	903.43	5,657.18	4,579.89	3,142.58
	b. Calls in Advance		-	-	-	11.95	-	-	-	-	-	-	-
	c. Proposed Bonus Share		-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves		1,110.84	2,442.48	1,123.00	108.17	143.85	505.12	218.64	223.06	955.25	762.27	668.73
	e. Share Premium		-	-	-	10.10	-	-	9.82	-	-	0.10	-
	f. Retained Earning		4.98	4.72	3.21	(218.88)	(118.74)	27.82	103.29	(33.61)	6.18	0.43	27.42
	g. Others Reserves Fund		143.86	1,050.22	407.05	6.72	34.35	154.46	77.64	57.22	168.44	183.90	600.08
2	BORROWINGS		10,610.28	17,243.57	2,512.08	-	-	3,465.23	413.29	-	4,346.29	3,082.90	4,290.39
	a. NRB		8,410.28	8,422.96	2,512.08	-	-	2,715.23	413.29	-	3,024.10	2,057.90	3,297.41
	b. Interbank Borrowing		-	2,170.00	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.		-	1,873.50	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.		-	-	-	-	-	-	-	-	72.19	25.00	-
	e. Bonds and Securities		2,200.00	4,777.12	-	-	-	750.00	-	-	1,250.00	1,000.00	992.98
3	DEPOSITS		91,525.45	149,141.24	43,544.04	224.27	4,363.86	49,414.54	11,475.34	5,891.71	103,424.90	67,485.73	48,870.19
	a. Current		4,160.21	10,446.93	624.05	11.11	36.20	606.89	375.06	193.84	1,344.41	749.26	586.71
	Domestic		4,109.19	9,568.53	622.02	11.11	36.20	606.89	375.06	193.84	1,344.41	749.26	586.71
	Foreign		51.02	878.40	2.04	-	-	-	-	-	-	-	-
	b. Savings		18,658.62	41,840.52	12,332.80	72.36	1,486.45	10,379.64	3,647.45	1,684.52	23,507.85	15,559.44	9,982.20
	Domestic		18,608.37	40,522.35	12,330.42	72.36	1,486.45	10,379.64	3,647.45	1,684.52	23,507.04	15,559.44	9,982.20
	Foreign		50.25	1,318.17	2.38	-	-	-	-	-	0.81	-	-
	c. Fixed		63,721.04	86,172.94	25,912.07	105.26	2,378.37	33,306.26	5,724.73	3,708.37	70,861.65	46,282.02	32,315.79
	Domestic		62,612.24	85,068.29	25,912.07	105.26	2,378.37	33,306.26	5,724.73	3,708.37	70,861.65	46,282.02	32,315.79
	Foreign		1,108.80	1,104.64	-	-	-	-	-	-	-	-	-
	d. Call Deposits		4,546.77	9,200.62	4,670.58	34.76	462.53	5,103.97	1,724.86	304.09	7,627.35	4,886.14	5,985.49
	Domestic		4,536.55	8,827.06	4,670.58	34.76	462.53	5,103.97	1,724.86	304.09	7,627.35	4,886.14	5,985.49
	Foreign		10.22	373.56	-	-	-	-	-	-	-	-	-
	e. Others		438.81	1,480.23	4.54	0.78	0.31	17.77	3.23	0.88	83.64	8.88	-
	Domestic		438.81	1,464.87	4.54	0.78	0.31	17.77	3.23	0.88	83.64	8.88	-
	Foreign		-	15.36	-	-	-	-	-	-	-	-	-
4	Bills Payable		46.82	-	2.11	-	-	3.93	-	-	42.53	1.13	-
5	Other Liabilities		6,275.86	7,481.10	4,381.25	160.91	243.12	1,814.19	743.02	196.41	4,310.56	3,219.61	2,055.27
	1. Sundry Creditors		540.38	16.80	50.86	16.83	27.90	95.18	11.83	-	-	18.72	46.47
	2. Loan Loss Provision		2,115.62	2,361.41	1,175.75	6.84	94.87	841.25	456.89	97.40	1,315.93	1,190.32	1,064.17
	3. Interest Suspense a/c		504.43	-	940.97	11.73	-	-	-	-	-	-	-
	4. Others		3,115.43	5,102.90	2,213.67	125.51	120.36	877.76	274.30	99.01	2,994.63	2,010.57	944.62
6	Reconciliation A/c		-	-	-	-	-	-	-	0.61	-	-	-
7	Profit & Loss A/c		1,294.03	2,025.94	931.67	-	-	485.58	39.10	125.77	1,262.35	970.01	-
	TOTAL Liabilities		120,566.03	190,716.64	56,915.30	549.31	5,169.28	58,881.54	14,231.94	7,363.98	120,174.29	80,285.98	59,654.66
Assets													
1	LIQUID FUNDS		6,489.69	9,061.55	5,454.04	97.44	1,450.20	5,937.52	1,972.32	280.67	9,094.99	5,647.20	6,787.67
	a. Cash Balance		2,445.37	2,138.32	485.46	15.19	69.64	688.00	390.00	71.83	1,686.68	937.30	691.51
	Nepalese Notes & Coins		2,425.77	1,996.74	478.03	15.19	69.64	687.04	390.00	71.83	1,656.81	936.94	687.59
	Foreign Currency		19.61	141.58	7.43	-	-	0.95	-	-	29.87	0.36	3.92
	b. Bank Balance		4,044.32	6,923.23	1,219.67	9.13	137.49	1,511.39	485.83	178.36	3,028.04	1,991.54	6,096.16
	1. In Nepal Rastra Bank		2,708.80	3,931.43	1,219.67	9.13	137.49	1,429.92	154.41	113.81	3,022.50	1,991.54	1,566.35
	Domestic Currency		2,635.30	3,822.99	1,219.67	9.13	137.49	1,417.51	154.41	113.81	3,012.64	1,991.54	1,566.33
	Foreign Currency		73.49	108.45	0.00	-	-	12.41	-	-	9.86	-	0.02
	2. "A"Class Licensed Institution		350.72	53.01	-	-	-	79.76	331.42	64.55	5.54	-	1,108.24
	Domestic Currency		321.54	44.40	-	-	-	67.87	331.42	64.55	-	-	1,082.08
	Foreign Currency		29.18	8.61	-	-	-	11.90	-	-	5.54	-	26.16
	3. Other Financial Ins.		6.31	-	-	-	-	-	-	-	-	-	3,421.57
	4. In Foreign Banks		978.50	2,938.79	-	-	-	1.71	-	-	-	-	-
	c. Money at Call		-	-	3,748.92	73.12	1,243.08	3,738.14	1,096.48	30.49	4,380.26	2,718.35	-
	Domestic Currency		-	-	3,715.33	73.12	1,243.08	3,738.14	1,095.91	30.49	4,380.26	2,717.62	-
	Foreign Currency		-	-	33.58	-	-	0.58	-	-	-	0.74	-
2	INVESTMENT IN SECURITIES		14,699.72	27,008.09	6,373.88	4.00	-	6,316.09	631.68	1,423.79	16,201.23	9,133.38	5,421.30
	a. Govt. Securities		14,699.72	26,383.59	6,373.88	4.00	-	6,316.09	631.68	1,423.79	16,201.23	9,133.38	5,421.30
	b. NRB Bond		-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.		-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.		-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents		-	624.50	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT		988.47	2,907.26	1,015.63	8.83	-	522.55	208.50	31.21	568.98	631.91	280.16
	a. Interbank Lending		250.43	122.16	-	-	-	-	-	-	50.00	-	-
	b. Non Residents		-	1,121.21	-	-	-	-	-	-	-	-	-
	c. Others		738.05	1,663.90	1,015.63	8.83	-	522.55	208.50	31.21	518.98	631.91	280.16
4	LOANS & ADVANCES (Including Bills Purchased)		90,914.82	141,519.84	40,779.18	268.25	3,421.20	45,060.69	10,594.39	5,145.03	90,345.49	63,419.99	45,831.13
	4.1 LOANS & ADVANCES		90,911.02	141,519.84	40,779.18	268.25	3,421.20	45,060.69	10,594.39	5,145.03	90,345.49	63,419.99	45,831.13
	a. Private Sector		88,612.06	135,763.38	36,162.77	266.21	3,421.20	45,060.69	10,272.11	4,901.10	86,468.39	60,873.70	44,340.47
	b. Financial Institutions		2,298.96	5,756.47	4,616.41	2.04	-	-	322.29	243.93	3,877.10	2,546.29	1,490.66
	c. Government Organizations		-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED		3.80	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased		3.80	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased		-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports		-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS		-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills		-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills		-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS		1,495.48	1,511.24	620.92	21.94	127.73	423.34	277.65	39.06	1,090.13	509.23	671.80
7	OTHER ASSETS		5,954.58	8,635.72	2,221.33	135.05	104.50	427.69	480.38	444.21	2,860.03	944.27	512.88
	a. Accrued Interest:		2,436.82	3,121.97	985.94	11.73	-	47.41	181.54	75.15	1,132.50	-	-
	Financial Institutions		1,916.47	2,070.08	-	2.62	-	-	121.96	21.61	444.74	-	-
	Government Enterprises		215.08	248.43	37.19	-	-						

S.N.	BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Sanaakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill
Liabilities													
1	CAPITAL FUND	698.67	5,072.84	4,833.73	5,179.11	598.01	217.69	873.56	558.69	674.80	281.57	1,491.87	1,931.48
	a. Paid-up Capital	500.00	4,267.75	3,781.01	3,284.29	557.46	28.00	834.34	519.00	493.50	233.33	867.99	946.12
	b. Calls in Advance	-	-	-	-	-	182.60	-	-	48.36	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	70.10	608.56	709.77	807.09	49.71	10.99	77.03	13.33	229.82	242.96	394.81	205.82
	e. Share Premium	23.92	-	55.11	-	-	-	-	0.00	21.96	2.48	22.40	2.48
	f. Retained Earning	42.87	0.99	1.87	37.29	(76.40)	(3.55)	(71.69)	26.37	(327.72)	(2,022.88)	(68.53)	(25.88)
	g. Others Reserves Fund	61.78	195.53	285.96	1,050.45	67.24	(0.36)	33.88	-	208.89	1,825.68	275.19	802.95
2	BORROWINGS	-	7,363.03	1,849.59	3,088.42	150.00	-	64.62	-	-	-	255.00	1,377.45
	a. NRB	-	5,013.03	1,824.59	3,088.42	-	-	64.62	-	-	-	255.00	1,130.00
	b. Interbank Borrowing	-	850.00	-	-	150.00	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	25.00	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	1,500.00	-	-	-	-	-	-	-	-	-	247.45
3	DEPOSITS	696.13	52,407.87	41,294.59	43,885.61	4,396.32	733.76	4,115.34	2,722.98	1,500.64	477.68	7,507.03	10,834.73
	a. Current	17.94	920.40	395.94	713.78	618.59	30.93	125.74	36.18	36.25	-	79.91	11.33
	Domestic	17.94	920.37	395.94	713.77	-	30.93	125.74	36.18	36.25	-	79.91	11.33
	Foreign	-	0.03	-	0.01	618.59	-	-	-	-	-	-	-
	b. Savings	155.49	10,541.44	13,815.02	7,519.00	1,090.71	417.10	1,319.77	403.47	325.16	31.44	2,030.80	1,836.89
	Domestic	155.49	10,539.86	13,815.02	7,519.00	1,090.71	417.10	1,319.77	403.47	325.16	31.44	2,030.80	1,836.89
	Foreign	-	1.58	-	0.01	-	-	-	-	-	-	-	-
	c. Fixed	444.93	34,300.11	25,663.21	32,173.50	2,062.40	224.43	2,243.81	1,937.36	893.74	-	3,877.24	8,389.93
	Domestic	444.93	34,300.11	25,663.21	32,173.50	2,062.40	224.43	2,243.81	1,937.36	893.74	-	3,877.24	8,389.93
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	75.67	6,572.23	1,410.21	3,462.78	623.38	61.27	426.02	345.98	245.49	210.76	1,519.08	595.03
	Domestic	75.67	6,572.23	1,410.21	3,462.78	623.38	61.27	426.02	345.98	245.49	210.76	1,519.08	595.03
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	2.10	73.70	10.21	16.55	1.23	0.02	-	-	-	235.48	-	1.55
	Domestic	2.10	73.70	10.21	16.55	1.23	0.02	-	-	-	235.48	-	1.55
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	3.72	-	-	-	-	-	-	-	-
5	Other Liabilities	97.86	2,904.54	2,648.67	4,260.49	260.65	176.60	313.66	138.36	828.30	7,023.23	1,042.27	967.54
	1. Sundry Creditors	7.66	10.59	59.35	99.95	1.56	109.75	6.43	0.32	59.31	147.75	1.67	333.67
	2. Loan Loss Provision	36.77	1,081.21	728.90	1,078.45	79.62	32.58	-	65.19	221.69	2,214.33	609.89	355.25
	3. Interest Suspense a/c	37.05	-	758.42	1,120.50	-	16.49	85.22	34.47	515.89	4,596.46	189.37	-
	4. Others	16.37	1,812.73	1,102.00	1,961.58	179.47	17.79	222.00	38.38	31.42	64.70	241.33	278.61
6	Reconciliation A/c	-	0.00	-	-	-	-	-	-	-	0.05	-	-
7	Profit & Loss A/c	11.10	693.20	615.48	590.82	51.52	2.11	-	13.31	18.20	15.13	69.22	-
	TOTAL Liabilities	1,503.77	68,441.48	51,242.06	57,008.18	5,456.49	1,130.16	5,367.17	3,433.34	3,021.95	7,797.67	10,365.39	15,111.19
Assets													
1	LIQUID FUNDS	359.54	7,439.04	3,148.15	4,617.05	959.86	365.20	573.33	495.63	549.13	281.32	1,523.81	736.66
	a. Cash Balance	5.53	1,418.16	617.11	533.30	68.98	34.64	132.52	59.29	31.00	0.13	249.83	184.38
	Nepalese Notes & Coins	5.53	1,347.35	617.11	531.62	68.98	34.64	132.52	59.29	31.00	0.13	249.83	184.38
	Foreign Currency	-	70.82	-	1.67	-	-	-	-	-	-	-	-
	b. Bank Balance	354.01	1,428.09	1,276.80	4,083.75	128.90	42.42	135.63	436.34	518.13	22.03	196.81	339.46
	1. In Nepal Rastra Bank	21.64	1,421.95	1,253.45	1,297.05	106.37	-	135.31	82.55	73.79	10.57	196.81	339.46
	Domestic Currency	21.64	1,420.96	1,253.45	1,297.05	106.37	-	135.31	82.55	73.79	10.57	196.81	339.46
	Foreign Currency	-	0.99	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	327.85	6.14	22.32	1,666.17	22.53	37.96	0.32	55.74	299.10	(0.18)	-	-
	Domestic Currency	327.85	5.81	22.21	1,653.94	22.53	37.96	0.32	55.74	299.10	(0.18)	-	-
	Foreign Currency	-	0.33	0.11	12.23	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	4.52	-	1.03	1,120.53	-	4.46	-	298.04	145.23	11.64	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	4,592.79	1,254.24	-	761.98	288.15	305.18	-	-	259.17	1,077.17	212.82
	Domestic Currency	-	3,831.71	1,254.24	-	761.98	288.15	305.18	-	-	259.17	1,077.17	212.82
	Foreign Currency	-	761.08	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	-	6,048.90	6,093.55	6,468.31	-	-	220.00	90.00	220.00	1.00	734.47	2,760.20
	a. Govt. Securities	-	6,048.90	6,093.55	6,468.31	-	-	220.00	90.00	220.00	1.00	734.47	2,760.20
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	-	858.63	733.50	1,524.33	148.20	-	5.01	122.50	152.34	123.75	286.72	378.56
	a. Interbank Lending	-	-	400.00	-	-	-	-	100.00	50.00	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	-	858.63	333.50	1,524.33	148.20	-	5.01	22.50	102.34	123.75	286.72	378.56
4	LOANS & ADVANCES (Including Bills Purchased)	953.74	50,737.17	38,047.78	41,487.73	3,822.72	673.36	4,105.70	2,603.53	1,348.88	2,247.18	6,807.10	9,710.34
	4.1 LOANS & ADVANCES	953.74	50,737.17	38,047.78	41,487.73	3,822.72	673.36	4,105.70	2,603.53	1,348.88	2,247.18	6,807.10	9,710.34
	a. Private Sector	953.74	50,737.17	34,631.43	38,402.77	3,822.72	673.36	4,105.70	2,577.38	1,174.23	2,247.18	6,103.35	9,075.34
	b. Financial Institutions	-	-	3,416.35	3,084.96	-	-	-	26.15	174.65	-	703.75	635.00
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	39.33	806.21	626.11	612.42	196.69	30.52	83.51	33.72	59.37	32.18	133.23	479.60
7	OTHER ASSETS	93.51	2,464.60	2,592.98	2,230.28	196.60	59.07	308.50	87.96	582.09	5,112.24	795.50	972.46
	a. Accrued Interest:	51.79	931.24	866.94	28.18	59.41	16.86	11.30	34.47	515.89	4,591.82	420.93	-
	Financial Institutions	14.99	-	-	-	-	1.80	-	-	141.01	-	179.84	-
	Government Enterprises	-	97.04	10.42	28.18	-	-	-	-	-	-	9.92	-
	Private Sector	36.80	834.20	856.52	-	59.41	15.06	11.30	34.47	374.88	4,591.82	231.17	-
	b. Staff Loans / Adv.	0.20	706.85	450.84	77.32	48.07	20.86	-	-	1.49	-	69.40	0.80
	c. Sundry Debtors	2.57	3.48	49.08	711.17	0.02	0.52	191.92	30.85	7.47	427.16	13.73	-

S.N.	BFI Name	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samreddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Liabilities														
1	CAPITAL FUND	1,320.08	1,185.34	893.38	900.39	1,351.53	1,158.51	497.94	589.96	(657.43)	1,357.63	1,589.58	1,795.13	1,273.43
	a. Paid-up Capital	958.68	828.91	800.10	690.47	1,040.92	948.88	452.00	741.64	935.07	950.40	1,127.12	1,351.55	1,053.01
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	241.49	232.47	30.34	189.92	220.41	168.20	15.70	92.70	259.54	165.26	281.63	268.92	139.85
	e. Share Premium	-	3.03	7.12	-	-	0.44	-	22.31	2.61	-	-	-	1.14
	f. Retained Earning	(7.58)	(264.12)	21.68	4.81	4.58	(48.02)	5.02	(293.32)	(1,854.65)	(52.20)	6.73	74.91	18.10
	g. Others Reserves Fund	127.49	385.04	34.13	15.19	85.62	89.01	25.22	26.64	0.00	294.18	174.10	99.75	61.33
2	BORROWINGS	930.00	65.91	220.21	-	216.02	336.40	-	175.50	18.80	300.00	4,008.42	1,017.30	500.00
	a. NRB	610.00	65.91	220.21	-	216.02	336.40	-	175.50	-	300.00	3,809.14	317.30	500.00
	b. Interbank Borrowing	320.00	-	-	-	-	-	-	-	18.80	-	-	200.00	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	199.28	500.00	-
3	DEPOSITS	6,468.43	3,619.82	4,178.13	3,159.33	11,292.18	5,933.16	698.38	1,753.05	736.83	7,052.26	17,048.03	10,959.36	6,435.60
	a. Current	-	41.05	150.30	18.00	68.59	14.97	16.63	178.55	-	33.79	138.87	-	21.50
	Domestic	-	41.05	150.30	18.00	68.59	14.97	16.63	178.55	-	33.79	138.87	-	21.50
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	995.67	863.61	782.52	762.81	1,972.47	1,102.63	143.12	257.93	21.72	1,133.00	3,207.98	1,580.37	1,278.76
	Domestic	995.67	863.61	782.52	762.81	1,972.47	1,102.63	143.12	257.93	21.72	1,133.00	3,207.98	1,580.37	1,278.76
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	5,170.00	2,464.31	2,773.81	2,285.88	8,140.16	4,368.50	405.48	1,079.97	-	5,136.72	12,799.03	8,155.23	4,702.21
	Domestic	5,170.00	2,464.31	2,773.81	2,285.88	8,140.16	4,368.50	405.48	1,079.97	-	5,136.72	12,799.03	8,155.23	4,702.21
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	302.77	250.85	471.49	92.64	1,110.95	-	133.14	236.60	-	743.20	887.38	1,223.71	433.13
	Domestic	302.77	250.85	471.49	92.64	1,110.95	-	133.14	236.60	-	743.20	887.38	1,223.71	433.13
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	-	-	-	-	447.08	-	-	715.11	5.55	14.77	0.05	-
	Domestic	-	-	-	-	-	447.08	-	-	715.11	5.55	14.77	0.05	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	0.31	-	0.08	-	-	-	-	-	-	2.53	-
5	Other Liabilities	279.24	307.94	260.70	225.14	526.54	286.73	50.49	291.28	4,668.81	380.82	757.32	924.16	371.90
	1. Sundry Creditors	1.69	10.75	8.35	14.32	7.95	2.03	0.18	10.76	445.22	10.74	48.97	107.65	22.85
	2. Loan Loss Provision	103.72	86.96	100.72	-	241.85	135.16	12.79	124.04	1,466.51	116.47	279.02	324.70	190.09
	3. Interest Suspense a/c	6.47	-	62.12	101.71	26.76	-	12.26	101.87	2,710.53	-	-	230.13	33.02
	4. Others	167.37	210.23	89.51	109.12	249.98	149.54	25.26	54.61	46.55	253.61	429.33	261.67	125.94
6	Reconciliation A/c	-	-	(5.22)	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	-	-	67.66	71.31	55.28	2.36	-	112.15	54.95	155.41	-	41.91
	TOTAL Liabilities	8,997.75	5,179.01	5,547.49	4,352.52	13,457.65	7,770.07	1,249.18	2,809.79	4,879.16	9,145.66	23,561.29	14,695.94	8,622.84
Assets														
1	LIQUID FUNDS	618.74	488.93	666.09	1,180.74	1,777.64	595.80	308.39	512.72	555.28	649.04	1,451.79	1,353.57	562.78
	a. Cash Balance	47.11	63.51	69.07	19.79	119.65	64.27	6.04	37.22	0.28	67.08	274.51	235.25	54.48
	Nepalese Notes & Coins	47.11	63.51	69.07	19.79	119.65	64.27	6.04	37.22	0.28	67.07	274.51	235.25	54.48
	Foreign Currency	-	-	-	-	-	-	-	-	-	0.01	-	-	-
	b. Bank Balance	571.63	425.42	123.24	85.67	376.35	531.53	31.99	475.50	555.01	214.08	1,177.28	1,118.32	282.89
	1. In Nepal Rastra Bank	193.43	120.40	117.46	84.90	365.78	240.53	31.99	78.99	3.11	205.04	590.77	323.22	282.89
	Domestic Currency	193.43	120.40	117.46	84.90	365.78	240.53	31.99	78.99	3.11	205.04	590.77	323.22	282.89
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	226.74	151.84	5.76	0.77	10.57	131.05	-	201.72	544.93	9.02	493.80	112.72	-
	Domestic Currency	226.74	151.84	5.76	0.77	10.57	131.05	-	201.72	544.93	9.02	493.80	112.72	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	151.45	153.18	0.02	0.01	-	159.95	-	194.78	6.97	0.03	92.72	682.39	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	-	473.79	1,075.28	1,281.64	-	270.37	-	-	367.88	-	-	225.42
	Domestic Currency	-	-	473.79	1,075.28	1,281.64	-	270.37	-	-	367.88	-	-	225.42
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	2,247.28	673.80	465.00	-	920.65	1,340.23	-	251.15	-	1,261.98	6,152.92	1,437.38	1,925.88
	a. Govt. Securities	2,247.28	673.80	465.00	-	920.65	1,340.23	-	251.15	-	1,261.98	6,152.92	1,437.38	1,925.88
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	168.82	370.73	130.51	55.60	212.97	291.82	66.91	77.80	0.03	639.68	399.32	-	168.14
	a. Interbank Lending	-	-	-	-	100.00	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	168.82	370.73	130.51	55.60	112.97	291.82	66.91	77.80	0.03	639.68	399.32	-	168.14
4	LOANS & ADVANCES (Including Bills Purchased)	5,614.75	3,139.69	3,927.70	2,942.15	9,961.39	5,309.32	676.37	1,643.47	1,466.51	6,074.69	14,441.64	10,936.23	5,558.86
	4.1 LOANS & ADVANCES	5,614.75	3,139.69	3,927.70	2,942.15	9,961.39	5,309.32	676.37	1,643.47	1,466.51	6,074.69	14,441.64	10,936.23	5,558.86
	a. Private Sector	5,219.25	3,134.55	3,678.85	2,925.22	9,961.39	5,168.10	494.19	1,622.60	1,466.51	5,611.72	13,808.54	9,169.06	5,200.16
	b. Financial Institutions	395.50	5.14	248.85	16.93	-	141.22	182.18	20.86	-	462.97	633.10	1,767.17	358.70
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	116.23	160.48	134.60	30.80	197.30	159.52	164.69	50.38	80.70	165.27	304.76	190.43	52.07
7	OTHER ASSETS	230.93	113.64	187.65	1									

BFI Name	NBL	RBS	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	8,569.62	10,016.59	12,670.87	9,663.56	3,330.32	10,295.59	7,112.40
1.1 On Deposit Liabilities	8,035.54	9,485.96	11,985.26	8,747.85	3,153.21	9,476.17	6,464.97
1.1.1 Saving Account	3,697.39	5,388.92	3,165.50	2,249.39	1,432.59	2,253.39	1,700.59
1.1.2 Fixed Account	4,070.05	3,791.70	8,502.04	6,191.32	1,681.83	7,052.04	4,716.81
1.1.2.1 Up to 3 months Fixed Account	297.64	-	1,275.31	150.60	52.11	-	189.03
1.1.2.2 3 to 6 months Fixed Account	558.36	-	1,700.41	-	449.38	-	150.64
1.1.2.3 6 months to 1 year Fixed Account	2,418.57	-	4,251.02	-	898.75	7,052.04	413.46
1.1.2.4 Above 1 year Fixed Account	795.48	3,791.70	1,275.31	6,040.71	281.59	-	3,963.68
1.1.3 Call Deposit	268.11	305.34	317.72	307.14	38.79	170.73	47.57
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	534.08	530.63	685.61	915.71	177.12	819.42	647.42
2. Commission Expense	57.09	134.92	330.53	265.40	153.52	-	81.89
3. Staff Expense	1,986.03	2,682.67	1,646.68	1,567.31	816.05	1,169.38	1,253.02
4. Office Operating Expenses	953.77	1,405.92	1,262.53	1,118.02	618.37	1,072.05	906.53
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.05	-	-	-
7. Provision for Risk	879.29	2,111.08	719.29	1,264.24	336.38	634.49	837.68
7.1 Loan loss Provision	879.29	2,111.08	719.29	1,264.24	336.38	634.49	821.40
7.1.1 General Loan loss Provision	879.29	544.75	196.00	607.90	223.47	-	754.07
7.1.1.1 Pass Loan Loss Provision	879.29	323.65	196.00	170.40	223.47	-	117.89
7.1.1.2 Watch List Provision	-	221.10	-	437.50	-	-	636.18
7.1.2 Special Loan Loss Provision	-	1,460.50	523.29	656.34	112.91	-	67.33
7.1.3 Additional Loan Loss Provision	-	105.84	-	-	-	634.49	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	16.28
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	0.62	86.97	7.91	-	-
9. Provision for Staff Bonus	189.06	294.81	689.93	-	306.46	315.32	226.96
10. Provision for Income Tax	676.29	1,678.45	1,861.45	1,380.81	827.44	852.13	612.91
11. Others	-	-	-	-	-	-	-
12. Net Profit	2,915.85	3,920.96	4,347.88	3,221.88	1,930.70	1,985.78	1,429.75
Total Expenses	16,227.00	22,245.41	23,529.79	18,568.24	8,327.16	16,324.74	12,461.14
Income							
1. Interest Income	14,429.98	18,545.69	20,846.73	14,913.71	6,617.92	14,845.84	10,826.29
1.1 On Loans and Advances	13,363.64	16,435.94	18,923.30	13,638.17	5,883.54	13,513.53	9,735.56
1.2 On Investment	238.72	2,004.62	1,569.61	1,229.02	597.27	1,263.07	957.81
1.2.1 Government Bonds	238.72	807.75	1,522.79	1,229.02	563.83	1,262.74	957.81
1.2.2 Foreign Bonds	-	-	46.82	-	-	0.33	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	1,196.87	-	-	33.44	-	-
1.3 On Agency Balance	32.50	-	1.58	32.56	0.53	-	4.62
1.4 On Call Deposit	-	103.77	158.41	-	21.49	-	-
1.5 On Others	795.12	1.35	193.82	13.96	115.10	69.24	128.30
2. Commission and Discount	846.56	194.86	982.89	1,022.35	929.63	785.25	1,218.27
2.1 Bills Purchase and Discount	-	-	0.00	0.63	27.82	0.19	1.55
2.2 Commission	846.56	194.86	988.17	1,021.72	691.19	552.56	403.00
2.3 Others	-	0.00	(5.28)	-	210.62	232.50	813.72
3. Exchange Fluctuation Income	205.83	30.16	654.07	668.09	611.70	519.12	245.43
3.1 Due to Change in Exchange Rate	-	0.88	527.63	17.65	106.38	-	7.15
3.2 Due to Foreign Currency Transaction	205.83	29.27	126.44	650.44	505.33	519.12	238.29
4. Other Operating Income	199.83	1,316.15	834.74	394.60	65.94	132.20	23.05
5. Non Operating Income	54.69	0.70	203.02	273.53	5.19	38.69	10.88
6. Write Back from Provisions for loss	490.10	1,752.11	-	1,295.96	96.78	-	137.21
7. Recovery of written-off Loan	-	405.75	8.34	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	3.64	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	16,227.00	22,245.41	23,529.79	18,568.24	8,327.16	16,324.74	12,461.14

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	5,077.92	9,066.42	6,675.19	7,987.35	19,368.10	9,185.46	10,826.86
1.1 On Deposit Liabilities	4,795.35	8,654.00	6,122.82	7,559.94	17,898.62	8,244.86	10,032.27
1.1.1 Saving Account	832.25	2,472.15	1,367.90	1,482.47	4,921.21	1,907.26	1,605.86
1.1.2 Fixed Account	3,898.31	6,003.37	4,660.93	5,931.23	12,786.22	6,190.76	8,192.93
1.1.2.1 Up to 3 months Fixed Account	-	1,364.03	-	999.07	-	36.49	-
1.1.2.2 3 to 6 months Fixed Account	2.07	1,294.31	-	659.92	5.00	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	1,353.75	4,660.93	3,550.63	190.34	168.98	-
1.1.2.4 Above 1 year Fixed Account	3,896.24	1,991.28	-	721.61	12,590.89	5,985.29	8,192.93
1.1.3 Call Deposit	64.78	178.48	93.99	146.25	191.18	146.84	233.49
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	282.57	412.42	552.37	427.41	1,469.48	940.60	794.58
2. Commission Expense	31.62	111.06	88.98	48.81	13.43	132.82	-
3. Staff Expense	971.71	1,309.89	1,034.29	1,063.96	2,702.85	1,450.81	2,018.81
4. Office Operating Expenses	573.16	960.44	717.53	692.42	2,276.59	1,046.27	1,071.08
5. Foreign Exchange Loss	5.09	-	-	10.09	24.00	-	-
5.1 Due to Change in Exchange Rates	5.09	-	-	10.09	24.00	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	1.05	-	-	-	-	39.43	-
7. Provision for Risk	1,540.27	413.99	924.74	1,103.51	400.38	313.85	1,303.05
7.1 Loan loss Provision	1,540.27	413.99	922.91	1,103.51	400.38	313.85	1,303.05
7.1.1 General Loan loss Provision	744.00	413.99	281.26	626.86	131.37	185.49	1,026.27
7.1.1.1 Pass Loan Loss Provision	506.88	413.99	152.74	511.71	92.62	185.49	898.11
7.1.1.2 Watch List Provision	237.12	-	128.52	115.15	38.76	-	128.16
7.1.2 Special Loan Loss Provision	796.27	-	641.64	205.36	269.01	128.36	276.78
7.1.3 Additional Loan Loss Provision	-	-	-	271.29	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	1.83	-	-	-	-
8. Loan Written Off	-	-	3.36	-	-	19.82	-
9. Provision for Staff Bonus	213.46	356.05	195.40	307.55	729.15	309.32	377.77
10. Provision for Income Tax	648.77	961.35	507.47	775.75	1,968.70	835.17	1,035.03
11. Others	-	-	-	1.88	-	-	-
12. Net Profit	1,272.34	2,243.14	1,251.12	1,992.20	4,593.64	1,948.73	2,364.93
Total Expenses	10,335.38	15,422.34	11,398.07	13,983.51	32,076.84	15,281.69	18,997.53
Income							
1. Interest Income	7,605.66	13,778.67	10,232.28	11,796.18	29,426.94	13,703.39	16,536.17
1.1 On Loans and Advances	6,872.99	12,117.04	9,495.79	11,160.32	27,147.67	12,562.96	15,500.94
1.2 On Investment	664.87	1,553.82	725.60	601.75	2,029.59	938.76	884.28
1.2.1 Government Bonds	250.81	1,506.93	725.60	601.75	2,005.43	60.14	884.28
1.2.2 Foreign Bonds	-	46.89	-	-	-	64.90	-
1.2.3 NRB Bonds	391.61	-	-	-	-	-	-
1.2.4 Debenture & Bonds	22.45	-	-	-	24.16	813.71	-
1.3 On Agency Balance	0.30	-	-	33.94	2.46	-	-
1.4 On Call Deposit	32.17	-	3.28	0.17	45.81	-	-
1.5 On Others	35.34	107.80	7.62	0.00	201.42	201.68	150.96
2. Commission and Discount	886.45	1,146.12	579.53	967.99	2,059.93	1,170.92	511.42
2.1 Bills Purchase and Discount	18.50	-	5.18	0.01	3.71	-	-
2.2 Commission	859.47	1,146.12	574.35	967.99	2,056.22	1,129.69	266.70
2.3 Others	8.48	-	-	-	-	41.23	244.73
3. Exchange Flactuation Income	170.78	341.55	183.89	239.67	208.41	275.29	378.70
3.1 Due to Change in Exchange Rate	-	58.97	-	-	-	58.95	75.74
3.2 Due to Foreign Currency Transaction	170.78	282.58	183.89	239.67	208.41	216.34	302.96
4. Other Operating Income	410.42	156.01	73.07	100.45	319.54	25.05	517.74
5. Non Operating Income	108.88	-	-	-	62.03	34.17	10.03
6. Write Back from Provisions for loss	1,069.27	-	260.75	743.02	-	72.87	1,043.46
7. Recovery of written-off Loan	83.92	-	68.55	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	136.20	-	-	-
9. Net Loss	-						
Total Income	10,335.38	15,422.34	11,398.07	13,983.51	32,076.84	15,281.69	18,997.53

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	8,219.83	12,456.24	9,991.04	16,769.09	9,747.52	10,800.09	8,410.70
1.1 On Deposit Liabilities	7,592.70	11,085.29	8,428.31	15,710.99	9,104.56	10,312.85	7,711.28
1.1.1 Saving Account	1,596.04	2,656.72	2,306.01	4,709.09	1,898.08	1,474.62	1,709.70
1.1.2 Fixed Account	5,747.01	8,230.64	6,090.34	10,773.16	7,031.53	8,688.82	5,910.02
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	711.24	-	-
1.1.2.2 3 to 6 months Fixed Account	1,036.47	3,297.63	-	2,651.02	567.80	2,345.70	3,508.83
1.1.2.3 6 months to 1 year Fixed Account	2,403.21	2,746.40	6,039.57	4,880.24	4,196.75	4,780.16	120.57
1.1.2.4 Above 1 year Fixed Account	2,307.33	2,186.62	50.77	3,241.90	1,555.74	1,562.96	2,280.62
1.1.3 Call Deposit	249.65	197.93	31.95	228.74	174.95	149.41	91.56
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	627.13	1,370.95	1,562.73	1,058.10	642.97	487.24	699.42
2. Commission Expense	-	-	23.88	442.96	111.67	-	8.93
3. Staff Expense	1,160.11	2,138.93	2,895.77	2,335.48	1,331.05	994.62	1,342.46
4. Office Operating Expenses	1,543.30	1,423.83	1,202.41	1,746.75	1,087.05	800.57	1,028.60
5. Foreign Exchange Loss	-						
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	15.49	32.62	-	-	-	0.28
7. Provision for Risk	1,137.11	445.80	1,946.90	434.89	323.18	(77.74)	688.61
7.1 Loan loss Provision	1,137.11	445.80	1,946.90	434.89	323.18	(77.74)	688.61
7.1.1 General Loan loss Provision	659.41	445.80	870.88	358.50	237.00	(23.65)	323.94
7.1.1.1 Pass Loan Loss Provision	314.40	445.80	544.40	184.44	50.80	222.21	243.60
7.1.1.2 Watch List Provision	345.01	-	326.48	174.07	186.20	(245.86)	80.34
7.1.2 Special Loan Loss Provision	477.70	-	1,076.02	76.39	86.18	(54.09)	364.67
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	0.64	1.20	-	-	-	-	4.38
9. Provision for Staff Bonus	223.79	450.88	185.19	754.98	318.37	564.57	275.43
10. Provision for Income Tax	580.53	1,236.62	1,376.18	1,937.41	849.98	1,536.93	743.89
11. Others	-	-	-	-	-	-	0.61
12. Net Profit	1,433.61	2,821.29	2,141.70	4,857.37	2,015.32	3,544.23	1,734.94
Total Expenses	14,298.93	20,990.28	19,795.68	29,278.93	15,784.14	18,163.27	14,238.83
Income							
1. Interest Income	11,619.59	18,681.27	17,220.42	26,352.30	14,486.49	16,706.53	12,462.73
1.1 On Loans and Advances	11,018.02	16,893.37	15,571.66	24,199.42	13,197.87	15,700.36	11,427.34
1.2 On Investment	524.98	1,702.96	1,622.95	2,080.69	959.44	932.80	943.74
1.2.1 Government Bonds	493.19	1,686.32	1,622.18	2,080.69	959.44	875.47	932.17
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.38	-	-	-	-	-	-
1.2.4 Debenture & Bonds	31.41	16.64	0.78	-	-	57.33	11.57
1.3 On Agency Balance	-	0.29	-	-	3.30	0.29	0.18
1.4 On Call Deposit	-	83.52	-	-	34.75	-	42.91
1.5 On Others	76.59	1.14	25.81	72.19	291.14	73.09	48.56
2. Commission and Discount	501.22	1,347.83	775.86	1,949.65	891.29	825.92	634.72
2.1 Bills Purchase and Discount	51.19	31.05	-	-	-	-	80.62
2.2 Commission	450.03	163.36	739.87	1,949.65	884.03	810.01	491.80
2.3 Others	-	1,153.42	35.99	-	7.26	15.90	62.30
3. Exchange Fluctuation Income	264.47	466.15	104.05	602.30	250.15	221.89	188.07
3.1 Due to Change in Exchange Rate	1.62	48.37	-	45.27	-	3.18	(25.54)
3.2 Due to Foreign Currency Transaction	262.85	417.78	104.05	557.03	250.15	218.71	213.62
4. Other Operating Income	525.46	487.41	361.64	371.47	113.67	281.98	438.14
5. Non Operating Income	762.36	-	209.14	-	16.81	126.95	254.41
6. Write Back from Provisions for loss	625.13	-	1,124.58	-	(26.23)	-	241.19
7. Recovery of written-off Loan	0.70	7.61	-	3.21	51.96	-	16.85
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	2.73
9. Net Loss	-						
Total Income	14,298.93	20,990.28	19,795.68	29,278.93	15,784.14	18,163.27	14,238.83

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	11,398.42	10,087.32	9,593.68	6,403.84	6,175.47	9,028.21	2,759.21
1.1 On Deposit Liabilities	10,591.50	8,961.86	8,597.30	6,107.51	5,941.09	8,383.29	2,726.00
1.1.1 Saving Account	2,308.82	2,673.48	1,846.97	862.14	936.94	2,016.05	698.45
1.1.2 Fixed Account	8,033.76	6,175.04	6,578.12	5,144.10	4,938.36	6,223.23	1,956.57
1.1.2.1 Up to 3 months Fixed Account	304.20	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	649.62	-	-	-	4,103.82	-	353.41
1.1.2.3 6 months to 1 year Fixed Account	4,667.86	-	6,578.12	5,144.10	542.07	6,223.23	1,344.73
1.1.2.4 Above 1 year Fixed Account	2,412.09	6,175.04	-	-	292.47	-	258.43
1.1.3 Call Deposit	166.62	113.34	172.21	101.27	65.79	144.01	70.98
1.1.4 Certificate of Deposit	82.30	-	-	-	-	-	-
1.2 On Borrowing	806.92	1,125.46	996.37	296.34	234.39	644.92	33.21
2. Commission Expense	182.47	-	140.17	-	-	-	9.98
3. Staff Expense	1,795.97	1,948.76	1,455.32	908.90	1,118.09	1,121.01	423.00
4. Office Operating Expenses	1,168.91	1,366.07	1,062.14	737.46	749.73	1,037.62	283.83
5. Foreign Exchange Loss	-	109.23	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	109.23	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.14	68.65	-	-
7. Provision for Risk	639.66	977.66	195.91	160.35	544.48	351.59	433.78
7.1 Loan loss Provision	639.66	977.66	195.91	160.35	544.48	351.59	433.78
7.1.1 General Loan loss Provision	412.57	97.44	195.91	82.32	224.66	183.51	158.26
7.1.1.1 Pass Loan Loss Provision	412.57	97.44	195.91	39.45	120.03	183.51	84.69
7.1.1.2 Watch List Provision	-	-	-	42.86	104.62	-	73.57
7.1.2 Special Loan Loss Provision	227.09	880.22	-	78.04	319.82	168.08	275.52
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	-	77.95	125.22	-	-	6.05	29.98
9. Provision for Staff Bonus	528.42	265.13	409.65	194.51	-	318.75	147.88
10. Provision for Income Tax	1,412.20	733.75	1,108.47	533.90	554.58	842.81	399.29
11. Others	-	-	-	-	-	-	-
12. Net Profit	3,343.57	1,652.46	2,577.00	1,216.71	1,294.03	2,025.94	931.67
Total Expenses	20,469.63	17,218.33	16,667.56	10,155.83	10,505.04	14,731.98	5,418.61

Income

1. Interest Income	17,276.76	15,208.27	14,784.56	9,445.10	8,991.31	13,286.41	4,452.41
1.1 On Loans and Advances	16,018.72	13,279.84	13,332.73	8,840.46	8,283.06	11,949.09	4,163.04
1.2 On Investment	1,066.97	1,783.86	1,253.26	581.67	659.84	1,195.50	161.76
1.2.1 Government Bonds	1,026.61	1,783.86	1,253.26	581.67	609.85	1,082.15	161.76
1.2.2 Foreign Bonds	0.67	-	-	-	41.62	110.32	-
1.2.3 NRB Bonds	-	-	-	-	0.58	-	-
1.2.4 Debenture & Bonds	39.69	-	-	-	7.79	3.03	-
1.3 On Agency Balance	-	27.56	0.09	0.23	4.10	-	-
1.4 On Call Deposit	2.11	10.91	68.43	22.53	-	-	46.09
1.5 On Others	188.95	106.10	130.06	0.20	44.32	141.82	81.53
2. Commission and Discount	1,578.88	494.62	573.99	131.41	456.11	239.56	191.48
2.1 Bills Purchase and Discount	-	3.71	3.77	-	-	-	-
2.2 Commission	1,578.88	469.84	263.23	131.41	456.11	239.56	4.77
2.3 Others	-	21.07	306.99	-	-	-	186.71
3. Exchange Flactuation Income	317.90	-	208.41	138.85	94.63	356.64	1.83
3.1 Due to Change in Exchange Rate	63.58	-	-	15.01	-	9.67	-
3.2 Due to Foreign Currency Transaction	254.32	-	208.41	123.84	94.63	346.97	1.83
4. Other Operating Income	375.75	700.35	289.68	305.64	90.02	657.07	201.78
5. Non Operating Income	12.43	477.26	8.83	-	49.73	120.70	-
6. Write Back from Provisions for loss	906.33	323.45	802.08	134.82	822.84	71.60	530.54
7. Recovery of written-off Loan	1.03	14.37	-	-	-	-	40.57
8. Income from Extra Ordinary transactions	0.57	-	-	-	0.40	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	20,469.63	17,218.33	16,667.56	10,155.83	10,505.04	14,731.98	5,418.61

BFI Name	Narayani	Kamali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	11.28	306.39	3,388.76	696.33	402.36	7,318.28	4,766.70
1.1 On Deposit Liabilities	11.28	306.39	3,236.26	685.17	402.20	7,117.81	4,667.64
1.1.1 Saving Account	4.18	106.11	557.88	208.11	120.60	1,361.93	821.27
1.1.2 Fixed Account	6.53	184.53	2,597.19	454.64	276.04	5,605.71	3,719.32
1.1.2.1 Up to 3 months Fixed Account	3.56	-	168.00	-	11.04	1,158.83	622.69
1.1.2.2 3 to 6 months Fixed Account	0.41	-	1,438.62	327.43	13.80	693.12	432.80
1.1.2.3 6 months to 1 year Fixed Account	2.53	-	642.92	3.03	96.61	2,917.66	2,429.92
1.1.2.4 Above 1 year Fixed Account	0.04	184.53	347.66	124.18	154.58	836.10	233.91
1.1.3 Call Deposit	0.57	15.75	81.19	22.42	5.56	150.17	127.05
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	152.50	11.16	0.16	200.47	99.06
2. Commission Expense	-	-	12.12	5.77	-	-	13.23
3. Staff Expense	13.13	53.03	492.25	141.76	52.28	830.76	541.91
4. Office Operating Expenses	13.13	46.92	377.98	98.03	35.72	652.42	452.98
5. Foreign Exchange Loss	-	-	-	-	-	0.61	0.04
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.61	0.04
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.19	29.02	0.05	0.86	-
7. Provision for Risk	5.29	26.48	115.28	119.78	11.67	502.79	164.87
7.1 Loan loss Provision	3.22	26.48	115.28	119.78	11.67	502.79	154.89
7.1.1 General Loan loss Provision	2.26	26.48	84.33	22.95	(16.14)	383.40	80.47
7.1.1.1 Pass Loan Loss Provision	1.02	26.48	82.29	-	(21.65)	247.70	80.47
7.1.1.2 Watch List Provision	1.25	-	2.03	22.95	5.51	135.70	-
7.1.2 Special Loan Loss Provision	0.95	-	30.95	96.83	27.81	119.39	74.43
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	9.97
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	2.07	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	77.08	6.21	17.97	180.34	153.97
10. Provision for Income Tax	-	-	208.11	16.76	53.90	541.01	415.72
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	485.58	39.10	125.77	1,262.35	970.01
Total Expenses	42.83	432.81	5,157.35	1,152.77	699.72	11,289.43	7,479.41
Income							
1. Interest Income	15.70	353.80	4,915.62	1,084.71	667.32	10,370.73	7,055.25
1.1 On Loans and Advances	15.01	352.57	4,660.19	1,051.28	601.55	9,655.54	6,713.10
1.2 On Investment	0.16	-	165.53	15.48	44.39	636.07	284.84
1.2.1 Government Bonds	0.16	-	165.53	15.48	44.39	456.17	284.84
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	179.22	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.68	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.54	1.23	41.11	17.27	1.60	27.22	36.36
1.5 On Others	-	-	48.78	0.67	19.79	51.90	20.95
2. Commission and Discount	0.30	13.35	188.82	60.49	2.41	41.42	94.61
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.30	13.35	17.96	6.00	1.46	39.75	74.72
2.3 Others	-	-	170.85	54.49	0.95	1.67	19.89
3. Exchange Flactuation Income	-	-	0.73	-	-	8.99	0.01
3.1 Due to Change in Exchange Rate	-	-	0.66	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.07	-	-	8.99	0.01
4. Other Operating Income	2.36	-	10.01	-	21.91	427.20	326.55
5. Non Operating Income	0.63	-	0.68	4.14	8.06	38.81	1.05
6. Write Back from Provisions for loss	12.99	-	41.49	3.44	-	402.29	1.95
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	10.85	65.66	-	-	-	-	-
Total Income	42.83	432.81	5,157.35	1,152.77	699.72	11,289.43	7,479.41

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	3,432.77	43.52	3,722.27	2,671.21	2,872.41	249.31	41.02
1.1 On Deposit Liabilities	3,248.71	43.52	3,408.22	2,640.32	2,788.11	243.79	41.02
1.1.1 Saving Account	562.50	9.59	569.56	752.70	429.15	64.50	21.52
1.1.2 Fixed Account	2,577.33	33.20	2,721.15	1,862.34	2,278.95	162.01	18.24
1.1.2.1 Up to 3 months Fixed Account	514.16	-	450.60	-	817.09	-	1.69
1.1.2.2 3 to 6 months Fixed Account	579.32	-	279.24	343.37	48.43	43.79	1.62
1.1.2.3 6 months to 1 year Fixed Account	1,076.18	23.78	1,551.64	1,306.75	1,229.00	89.38	12.28
1.1.2.4 Above 1 year Fixed Account	407.67	9.41	439.67	212.22	184.43	28.85	2.65
1.1.3 Call Deposit	108.89	0.73	117.51	25.27	80.01	17.28	1.26
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	184.06	-	314.05	30.89	84.30	5.52	-
2. Commission Expense	12.26	-	-	-	-	-	-
3. Staff Expense	464.27	12.61	435.69	413.70	306.31	61.23	28.95
4. Office Operating Expenses	383.50	11.49	402.85	284.31	258.09	59.07	8.41
5. Foreign Exchange Loss	-	-	-	-	0.06	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	0.06	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.02	-	-
7. Provision for Risk	192.79	14.27	133.90	143.13	423.31	6.80	23.93
7.1 Loan loss Provision	192.79	14.27	133.90	143.13	423.31	-	23.93
7.1.1 General Loan loss Provision	65.66	8.41	188.15	55.33	210.19	-	8.68
7.1.1.1 Pass Loan Loss Provision	53.68	5.03	37.98	39.40	118.10	-	3.07
7.1.1.2 Watch List Provision	11.98	3.38	150.17	15.93	92.09	-	5.61
7.1.2 Special Loan Loss Provision	127.12	5.85	(54.26)	87.80	213.12	-	15.25
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	6.80	-
8. Loan Written Off	-	-	-	0.40	0.70	-	-
9. Provision for Staff Bonus	102.79	1.59	99.03	-	94.98	8.18	-
10. Provision for Income Tax	277.52	4.76	297.09	264.37	263.96	22.08	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	647.55	11.10	693.20	615.48	590.82	51.52	2.11
Total Expenses	5,513.44	99.33	5,784.03	4,392.61	4,810.66	458.19	104.42

Income

1. Interest Income	5,169.58	91.57	5,487.70	4,170.45	4,218.46	392.62	82.62
1.1 On Loans and Advances	4,851.99	79.66	5,134.99	3,893.19	3,985.32	382.09	75.57
1.2 On Investment	243.30	-	232.62	214.71	184.02	0.00	-
1.2.1 Government Bonds	243.30	-	232.62	214.71	144.26	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	39.75	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	48.24	-	74.60	32.47	45.14	9.05	7.05
1.5 On Others	26.06	11.91	45.49	30.09	3.98	1.49	-
2. Commission and Discount	265.36	0.40	19.67	22.95	7.92	3.35	0.18
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	265.36	0.06	19.67	22.95	7.92	3.35	0.18
2.3 Others	-	0.34	-	-	-	-	-
3. Exchange Flactuation Income	0.08	-	20.31	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	(1.04)	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.08	-	21.34	-	-	-	-
4. Other Operating Income	28.54	6.56	196.78	147.43	144.19	16.26	2.72
5. Non Operating Income	-	0.34	59.46	38.80	41.69	0.87	-
6. Write Back from Provisions for loss	49.87	0.45	-	12.98	397.91	45.09	18.91
7. Recovery of written-off Loan	-	-	0.11	-	0.50	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	5,513.44	99.33	5,784.03	4,392.61	4,810.66	458.19	104.42

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
Expenses							
1. Interest Expense	277.90	166.21	76.51	1.77	524.88	867.28	512.83
1.1 On Deposit Liabilities	277.67	166.21	76.51	1.77	521.80	822.58	480.77
1.1.1 Saving Account	82.12	25.60	19.55	1.76	158.43	213.83	79.33
1.1.2 Fixed Account	186.33	134.93	53.63	-	342.74	596.21	391.44
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	99.85	46.37	-
1.1.2.2 3 to 6 months Fixed Account	77.31	37.46	-	-	73.81	21.75	22.80
1.1.2.3 6 months to 1 year Fixed Account	68.16	94.92	-	-	91.53	290.74	227.60
1.1.2.4 Above 1 year Fixed Account	40.85	2.55	53.63	-	77.55	237.35	141.04
1.1.3 Call Deposit	9.22	5.68	3.33	0.01	20.64	12.55	10.00
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.24	-	-	-	3.08	44.69	32.06
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	85.36	35.51	41.06	3.29	113.95	109.40	49.98
4. Office Operating Expenses	69.55	29.05	39.98	18.17	93.51	102.29	42.17
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	26.24	-	-
7. Provision for Risk	387.52	59.31	-	-	16.63	27.35	29.88
7.1 Loan loss Provision	372.19	59.31	-	-	16.63	27.35	29.88
7.1.1 General Loan loss Provision	56.79	30.23	-	-	24.56	-	29.88
7.1.1.1 Pass Loan Loss Provision	15.09	15.67	-	-	5.65	-	29.88
7.1.1.2 Watch List Provision	41.70	14.57	-	-	18.91	-	-
7.1.2 Special Loan Loss Provision	315.40	29.07	-	-	(7.93)	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	27.35	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	15.33	-	-	-	-	-	-
8. Loan Written Off	-	1.95	-	-	1.58	-	-
9. Provision for Staff Bonus	-	1.90	-	-	10.99	-	13.05
10. Provision for Income Tax	-	5.70	-	-	29.67	53.86	35.25
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	13.31	18.20	15.13	69.22	128.11	82.24
Total Expenses	820.34	312.93	175.74	38.36	886.67	1,288.29	765.40
Income							
1. Interest Income	475.97	269.74	139.12	7.74	726.15	1,182.57	711.96
1.1 On Loans and Advances	466.13	244.65	100.45	0.46	668.13	1,036.99	603.52
1.2 On Investment	5.61	4.44	1.06	-	31.80	137.45	101.70
1.2.1 Government Bonds	5.61	-	1.06	-	31.80	137.45	101.70
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	4.44	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	4.23	4.40	3.74	7.28	21.60	8.14	6.75
1.5 On Others	-	16.25	33.87	-	4.62	-	-
2. Commission and Discount	5.17	0.63	8.96	-	0.95	59.11	0.69
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	5.17	0.63	0.98	-	0.95	59.11	0.69
2.3 Others	-	-	7.97	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	16.38	12.69	-	0.50	30.75	41.54	37.62
5. Non Operating Income	-	-	-	29.73	128.19	5.07	2.04
6. Write Back from Provisions for loss	254.17	29.87	27.66	0.39	-	-	13.09
7. Recovery of written-off Loan	-	-	-	-	0.63	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	68.64	-	-	-	-	-	-
Total Income	820.34	312.93	175.74	38.36	886.67	1,288.29	765.40

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhi
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Expenses

1. Interest Expense	242.90	256.85	244.37	722.78	439.07	51.62	115.61
1.1 On Deposit Liabilities	240.35	250.70	244.37	716.08	426.48	51.62	110.50
1.1.1 Saving Account	58.50	52.04	54.96	119.01	87.87	3.94	20.44
1.1.2 Fixed Account	175.96	188.62	187.99	581.18	338.61	46.37	83.69
1.1.2.1 Up to 3 months Fixed Account	-	63.28	-	-	-	2.49	31.97
1.1.2.2 3 to 6 months Fixed Account	-	16.34	19.88	88.56	56.59	0.50	10.01
1.1.2.3 6 months to 1 year Fixed Account	175.96	69.43	134.92	107.20	207.64	6.24	12.40
1.1.2.4 Above 1 year Fixed Account	-	39.56	33.19	385.43	74.38	37.15	29.31
1.1.3 Call Deposit	5.89	10.04	1.41	15.89	-	1.30	6.36
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.55	6.15	-	6.70	12.59	-	5.11
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	84.87	57.44	15.32	112.23	67.26	14.76	42.51
4. Office Operating Expenses	49.88	88.42	29.15	66.19	56.72	8.28	36.80
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.02	-	-
7. Provision for Risk	37.74	74.91	50.64	87.56	37.65	5.68	59.30
7.1 Loan loss Provision	37.74	74.91	50.64	87.56	37.65	2.20	59.17
7.1.1 General Loan loss Provision	24.41	30.30	35.51	38.89	11.21	2.08	59.17
7.1.1.1 Pass Loan Loss Provision	11.18	17.74	-	38.89	10.20	1.70	59.17
7.1.1.2 Watch List Provision	13.23	12.56	35.51	-	1.02	0.38	-
7.1.2 Special Loan Loss Provision	13.34	51.14	15.13	48.67	26.44	0.12	-
7.1.3 Additional Loan Loss Provision	-	(6.53)	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	3.48	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.13
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	35.92	0.52	-	-	-	-	0.21
9. Provision for Staff Bonus	-	-	10.74	11.32	8.77	-	-
10. Provision for Income Tax	-	-	29.00	30.56	23.69	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	154.64	-	67.66	71.31	55.28	(0.93)	-
Total Expenses	605.95	478.15	446.87	1,101.95	688.46	79.42	254.42

Income

1. Interest Income	351.84	353.33	421.25	1,025.37	651.44	68.48	175.53
1.1 On Loans and Advances	312.07	308.35	404.41	944.24	582.32	65.99	161.41
1.2 On Investment	18.74	21.20	-	45.28	64.73	-	9.42
1.2.1 Government Bonds	18.74	-	-	45.28	-	-	9.42
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	21.20	-	-	64.73	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	9.10	7.86	16.83	15.52	4.39	2.49	4.52
1.5 On Others	11.94	15.92	-	20.33	-	-	0.18
2. Commission and Discount	18.38	(2.24)	0.69	0.23	32.67	9.04	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	18.38	(2.24)	0.69	0.23	32.67	9.04	-
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	31.03	51.52	10.75	54.68	3.82	-	11.42
5. Non Operating Income	-	7.69	10.78	0.72	0.53	1.36	10.31
6. Write Back from Provisions for loss	203.39	57.66	3.40	20.95	-	0.54	2.99
7. Recovery of written-off Loan	1.31	-	-	-	-	-	7.52
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	10.19	-	-	-	-	46.64
Total Income	605.95	478.15	446.87	1,101.95	688.46	79.42	254.42

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	4.79	501.02	1,244.46	908.50	458.16
1.1 On Deposit Liabilities	4.13	492.74	1,136.53	845.97	450.39
1.1.1 Saving Account	1.47	76.41	207.52	139.62	110.50
1.1.2 Fixed Account	-	401.07	907.99	675.92	339.89
1.1.2.1 Up to 3 months Fixed Account	-	37.75	123.78	193.80	-
1.1.2.2 3 to 6 months Fixed Account	-	51.82	50.47	185.37	39.03
1.1.2.3 6 months to 1 year Fixed Account	-	247.77	483.66	234.64	28.88
1.1.2.4 Above 1 year Fixed Account	-	63.74	250.09	62.11	271.98
1.1.3 Call Deposit	2.66	15.26	21.02	30.43	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	0.67	8.28	107.93	62.54	7.77
2. Commission Expense	-	-	-	-	-
3. Staff Expense	4.66	70.83	135.89	105.44	81.87
4. Office Operating Expenses	3.70	59.20	120.10	101.24	75.98
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-
7. Provision for Risk	-	47.81	65.96	39.61	89.41
7.1 Loan loss Provision	-	47.81	65.96	39.61	89.41
7.1.1 General Loan loss Provision	-	24.84	48.81	42.95	46.20
7.1.1.1 Pass Loan Loss Provision	-	14.90	27.76	42.92	46.20
7.1.1.2 Watch List Provision	-	9.94	21.04	0.02	-
7.1.2 Special Loan Loss Provision	-	22.97	17.15	(3.33)	43.21
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-
9. Provision for Staff Bonus	-	9.94	24.67	22.01	5.95
10. Provision for Income Tax	-	26.84	66.61	59.42	16.06
11. Others	-	-	-	-	-
12. Net Profit	112.15	54.95	155.41	138.65	37.48
Total Expenses	125.31	770.58	1,813.09	1,374.87	764.91

Income

1. Interest Income	2.32	725.73	1,652.85	1,295.58	681.46
1.1 On Loans and Advances	1.48	655.55	1,451.05	1,161.87	611.06
1.2 On Investment	-	60.35	187.41	126.69	62.65
1.2.1 Government Bonds	-	-	187.41	126.69	62.65
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	60.35	-	-	-
1.3 On Agency Balance	-	3.37	-	-	-
1.4 On Call Deposit	0.84	6.32	8.07	-	5.05
1.5 On Others	-	0.14	6.31	7.02	2.71
2. Commission and Discount	-	2.01	12.34	71.03	2.31
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	1.67	12.34	0.15	2.31
2.3 Others	-	0.34	-	70.88	-
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	0.12	32.67	117.50	8.27	33.07
5. Non Operating Income	1.58	6.75	17.28	-	5.90
6. Write Back from Provisions for loss	121.30	3.41	8.47	-	42.17
7. Recovery of written-off Loan	-	-	4.65	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	-	-	-	-	-
Total Income	125.31	770.58	1,813.09	1,374.87	764.91

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	7,672.42	15,477.15	8,808.16	6,721.73	4,843.25	10,408.07	5,241.47
Fishery Related	584.35	946.76	102.39	223.43	-	219.53	61.75
Mining Related	1,772.48	-	109.81	329.61	-	-	259.59
Manufacturing (Producing) Related	42,513.51	25,351.56	48,187.92	51,811.39	13,696.33	53,912.18	28,977.71
Construction	1,502.96	3,467.56	306.78	5,755.97	7,303.25	1,059.23	2,026.63
Electricity, Gas and Water	10,807.92	13,657.09	11,807.03	15,059.70	6,656.03	3,792.17	6,419.34
Metal Products, Mach. & Ele. Eqp.	5,328.08	2,774.95	1,930.79	1,365.10	3,427.08	9,640.03	2,364.66
Tras., Com. and Public Utilities	3,791.34	2,023.58	1,616.04	1,105.74	2,367.33	3,351.48	209.17
Wholesaler & Retailer	20,917.44	52,816.33	59,871.83	32,699.12	26,461.42	33,399.60	25,714.42
Finance, Insurance and Real Estate	6,825.14	25,515.39	8,786.27	12,873.37	4,802.56	13,494.52	5,673.05
Hotel or Restaurant	6,233.35	11,291.54	5,432.01	13,284.45	1,524.29	6,403.24	5,741.55
Other Services	5,428.81	6,803.17	11,207.06	16,845.68	1,838.43	4,759.16	2,097.34
Consumption Loans	53,012.11	64,667.40	29,799.26	11,384.21	16,069.54	11,109.54	16,813.24
Local Government	-	-	-	383.43	138.81	255.20	-
Others	10,664.43	918.15	41,121.40	3,768.34	97.39	5,245.38	9,524.87
TOTAL sectorwise	177,054.35	225,710.63	229,086.74	173,611.26	89,225.70	157,049.33	111,124.80

Product Wise

Term Loan	39,209.22	46,451.46	44,266.45	58,115.73	8,165.56	36,502.99	25,982.12
Overdraft	28,655.95	23,005.97	32,437.73	21,266.74	5,968.36	14,619.62	960.48
Trust Receipt Loan / Import Loan	5,726.53	978.14	10,035.61	14,037.22	7,621.34	8,286.56	1,737.60
Demand & Other Working Capital Loan	35,704.19	36,594.96	71,026.53	49,663.00	28,165.80	64,375.84	41,096.61
Res. Per. H. Loan (Up to Rs. 15 mil.)	8,062.96	19,612.33	16,515.38	2,017.85	9,034.04	4,000.05	2,208.53
Real Estate Loan	8,433.08	16,478.03	16,026.36	5,615.65	7,554.03	7,383.09	5,756.31
Margin Nature Loan	4,909.28	5,108.00	6,641.21	2,242.24	-	1,302.77	36.61
Hire Purchase Loan	3,257.45	5,381.08	4,338.41	3,039.59	4,637.18	6,822.46	2,855.66
Deprived Sector Loan	11,872.81	16,477.37	11,698.84	11,845.05	5,119.63	8,205.77	6,839.81
Bills Purchased	2.80	30.13	13.21	488.26	555.43	25.01	0.08
Other Product	31,220.09	55,593.16	16,087.04	5,279.95	12,404.33	5,525.16	23,650.99
Total Product wise Loan	177,054.35	225,710.63	229,086.74	173,611.26	89,225.70	157,049.33	111,124.80

Collateral Wise

Gold and Silver	16,060.01	18,660.86	841.24	1,748.07	-	-	-
Government Securities	2.08	520.02	32.81	2.84	-	-	-
Non Governmental Securities	198.01	5,108.01	6,582.00	2,242.24	-	1,302.77	36.61
Fixed Deposit Receipts	1,021.41	1,315.43	2,129.71	908.19	7,331.65	969.96	1,065.96
Own	1,021.41	1,315.43	2,005.85	908.19	7,309.99	969.96	1,065.96
Other Licences Institutions	-	-	123.86	-	21.66	-	-
Collateral of Properties	152,418.81	173,330.39	193,705.07	155,291.25	73,084.04	146,284.89	93,992.56
Fixed Assets	134,936.15	173,155.43	108,830.38	137,545.10	55,921.25	146,284.89	58,997.97
Current Assets	17,482.66	174.96	84,874.69	17,746.15	17,162.79	-	34,994.59
Against security of Bill	1,464.57	19.06	4,122.38	-	-	25.01	1,737.60
Domestic Bills	-	13.17	24.27	-	-	24.17	-
Foreign Bills	1,464.57	5.89	4,098.10	-	-	0.84	1,737.60
Against Guarantee	4,896.02	26,716.42	5,098.64	6,422.73	1,526.40	8,334.64	6,134.58
Government Guarantee	31.96	-	-	383.43	138.81	-	156.08
Institutional Guarantee	3,899.45	16,302.65	3,422.31	4,330.74	1,387.59	-	5,469.98
Personal Guarantee	322.49	10,369.57	1,676.33	1,708.06	-	-	-
Collective Guarantee	5.57	44.20	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	133.41	508.52
Other Guarantee	594.77	-	-	0.50	-	8,201.22	-
Credit Card	-	1.09	674.24	49.34	379.19	132.07	-
Others	993.44	39.35	15,900.67	6,946.59	6,904.43	-	8,157.49
Total	177,054.35	225,710.63	229,086.74	173,611.26	89,225.70	157,049.33	111,124.80

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Sector Wise							
Agricultural and Forest Related	6,228.06	10,067.99	5,158.61	7,342.61	21,945.86	7,069.14	7,801.73
Fishery Related	521.60	178.99	103.63	490.52	1,991.87	224.71	329.34
Mining Related	408.26	14.82	29.21	97.09	-	209.11	1,062.49
Manufacturing (Producing) Related	10,361.19	22,392.70	24,215.63	22,160.78	13,495.70	29,712.30	35,826.15
Construction	16,206.17	2,837.23	757.60	10,485.04	2,093.88	3,180.54	8,477.83
Electricity, Gas and Water	5,100.88	7,755.49	5,683.09	6,900.18	2,880.57	6,826.80	9,428.53
Metal Products, Mach. & Ele. Eqp.	2,432.94	2,273.93	2,932.67	2,186.90	297.52	1,158.13	7,712.57
Tras., Com. and Public Utilities	2,764.06	1,729.16	3,431.66	1,762.33	1,839.09	3,006.35	8,358.52
Wholesaler & Retailer	10,725.95	41,071.83	28,141.18	23,867.62	54,586.77	29,298.57	20,876.56
Finance, Insurance and Real Estate	6,384.55	12,913.38	9,268.95	7,134.52	21,016.29	9,595.60	8,809.01
Hotel or Restaurant	3,214.36	3,056.22	6,458.94	5,664.64	5,647.75	4,724.14	8,394.08
Other Services	2,152.33	4,735.60	6,000.51	4,342.17	5,233.00	6,447.09	7,305.82
Consumption Loans	13,517.09	32,176.28	15,670.49	22,045.28	101,418.69	27,253.01	13,245.92
Local Government	-	-	-	-	-	4.90	-
Others	414.84	11,354.28	382.19	12,596.75	39,794.04	4,401.40	24,253.37
TOTAL sectorwise	80,432.28	152,557.89	108,234.36	127,076.43	272,241.03	133,111.80	161,881.92

Product Wise

Term Loan	15,344.02	37,521.73	30,625.98	33,917.60	76,040.07	27,431.50	55,084.07
Overdraft	8,148.57	36,653.55	25,423.14	27,836.52	45,808.66	14,899.30	30,412.21
Trust Receipt Loan / Import Loan	2,034.00	3,997.92	1,460.79	1,473.23	159.45	2,522.13	3,309.91
Demand & Other Working Capital Loan	22,229.05	23,670.66	20,108.36	20,251.91	53,063.13	21,272.58	44,363.78
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,875.48	23,156.99	3,426.80	5,379.10	46,180.98	5,251.38	5,411.93
Real Estate Loan	1,543.19	4,274.26	5,203.13	1,320.11	20,513.82	6,202.70	1,341.91
Margin Nature Loan	1,411.69	791.84	2,155.74	1,614.55	2,002.72	1,175.07	3,327.93
Hire Purchase Loan	6,042.88	3,437.68	5,386.67	5,600.83	8,331.56	6,694.99	4,474.93
Deprived Sector Loan	6,611.57	9,011.98	5,032.05	7,250.20	13,594.48	7,743.56	7,901.25
Bills Purchased	514.84	473.87	-	-	-	87.35	18.27
Other Product	12,677.00	9,567.41	9,411.71	22,432.37	6,546.18	39,831.25	6,235.73
Total Product wise Loan	80,432.28	152,557.89	108,234.36	127,076.43	272,241.03	133,111.80	161,881.92

Collateral Wise

Gold and Silver	682.10	-	29.48	59.56	24.98	303.78	1.94
Government Securities	-	71.20	2.66	-	-	28.17	48.74
Non Governmental Securities	1,412.50	791.72	-	1,614.55	2,002.72	-	3,667.46
Fixed Deposit Receipts	667.62	2,178.52	581.53	950.97	752.19	887.11	2,207.59
Own	667.12	2,178.52	581.53	950.97	752.19	852.11	2,203.58
Other Licences Institutions	0.50	-	-	-	-	35.00	4.01
Collateral of Properties	73,680.88	134,223.33	100,858.21	118,019.56	246,801.84	122,232.11	148,602.68
Fixed Assets	72,915.98	75,530.34	98,898.72	114,839.44	238,981.59	71,071.16	139,609.97
Current Assets	764.90	58,692.99	1,959.49	3,180.12	7,820.25	51,160.95	8,992.71
Against security of Bill	529.17	2,360.70	82.67	1,041.48	-	89.85	1.03
Domestic Bills	327.86	70.84	-	-	-	-	-
Foreign Bills	201.31	2,289.86	82.67	1,041.48	-	89.85	1.03
Against Guarantee	3,175.34	10,814.97	4,436.84	4,596.42	17,264.77	2,746.47	5,613.65
Government Guarantee	92.53	199.08	210.83	74.74	216.53	225.90	165.30
Institutional Guarantee	2,812.19	10,121.30	3,198.90	4,521.68	16,130.53	837.63	4,784.89
Personal Guarantee	187.85	494.58	181.90	-	-	1,569.67	593.55
Collective Guarantee	12.77	-	-	-	-	2.13	66.05
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	70.00	-	1.43	-	917.71	111.15	3.87
Credit Card	154.94	1.39	32.66	59.20	138.43	284.42	149.10
Others	129.74	2,116.07	2,210.32	734.69	5,256.10	6,539.89	1,589.74
Total	80,432.28	152,557.89	108,234.36	127,076.43	272,241.03	133,111.80	161,881.92

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
Sector Wise							
Agricultural and Forest Related	5,761.69	14,093.20	57,895.24	13,496.99	11,505.06	10,342.60	9,936.40
Fishery Related	516.69	572.62	531.54	728.36	385.30	559.48	482.66
Mining Related	100.59	221.39	321.18	424.26	879.98	228.78	8.85
Manufacturing (Producing) Related	17,314.72	29,484.10	10,243.15	51,247.69	18,343.50	17,909.42	15,290.62
Construction	26,104.17	5,766.13	8,796.70	9,864.63	6,962.96	10,264.33	5,696.41
Electricity, Gas and Water	7,769.77	9,356.57	3,283.14	18,966.80	8,322.13	10,319.11	9,469.20
Metal Products, Mach. & Ele. Eqp.	4,685.16	2,862.28	495.86	2,793.65	483.62	1,615.47	2,027.51
Tras., Com. and Public Utilities	5,256.58	4,605.06	2,388.13	6,710.68	2,562.30	3,057.86	559.67
Wholesaler & Retailer	26,283.06	47,873.05	34,038.99	63,087.38	27,297.19	20,911.45	27,210.35
Finance, Insurance and Real Estate	12,892.38	10,101.81	6,089.84	21,158.50	8,114.54	21,653.29	9,084.96
Hotel or Restaurant	5,790.30	7,290.81	4,408.03	10,787.92	3,208.07	11,913.85	4,148.39
Other Services	5,956.59	7,346.80	4,089.05	10,249.02	6,295.35	6,472.97	2,976.22
Consumption Loans	13,295.44	26,633.85	26,152.42	62,922.43	34,111.07	21,076.63	37,421.97
Local Government	136.67	150.58	-	-	-	-	-
Others	1,152.16	20,718.79	19,613.81	45.71	7,708.40	18,747.47	356.22
TOTAL sectorwise	133,015.96	187,077.06	178,347.08	272,484.02	136,179.47	155,072.72	124,669.42

Product Wise

Term Loan	31,383.80	52,408.64	12,799.26	62,664.82	30,921.38	38,973.26	17,761.91
Overdraft	10,297.92	36,085.51	8,983.29	45,544.23	19,091.62	42,764.35	20,229.81
Trust Receipt Loan / Import Loan	4,576.09	4,840.51	98.95	7,184.02	1,987.90	931.04	1,487.02
Demand & Other Working Capital Loan	27,348.28	49,508.76	106,570.55	60,972.48	19,073.94	18,806.64	24,865.55
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,988.08	8,167.24	7,705.31	23,906.28	8,948.92	7,744.85	15,375.28
Real Estate Loan	6,006.33	6,661.73	1,810.86	9,688.22	4,879.65	13,284.22	4,644.19
Margin Nature Loan	2,492.87	4,411.01	1,110.14	5,833.78	4,377.16	3,676.49	2,678.24
Hire Purchase Loan	2,189.54	7,202.43	2,877.92	11,510.71	5,560.25	7,009.21	4,474.56
Deprived Sector Loan	9,745.39	12,284.33	33,212.95	15,162.30	15,279.22	10,569.89	9,209.03
Bills Purchased	245.52	86.00	-	-	24.90	654.74	644.00
Other Product	32,742.15	5,420.92	3,177.85	30,017.19	26,034.54	10,658.04	23,299.83
Total Product wise Loan	133,015.96	187,077.06	178,347.08	272,484.02	136,179.47	155,072.72	124,669.42

Collateral Wise

Gold and Silver	404.28	10.28	78.07	7.06	1,041.18	6,767.27	-
Government Securities	-	11.62	-	-	0.75	-	5.36
Non Governmental Securities	-	4,377.54	-	-	4,474.31	4,038.35	2,678.24
Fixed Deposit Receipts	1,481.99	2,236.07	1,918.41	3,692.02	1,400.20	1,262.67	1,800.13
Own	1,481.99	2,236.07	1,918.41	3,692.02	1,316.04	1,262.67	1,800.13
Other Licences Institutions	-	-	-	-	84.16	-	-
Collateral of Properties	119,544.22	166,933.53	176,350.60	211,691.35	107,763.98	133,841.09	115,539.14
Fixed Assets	83,257.54	91,129.68	176,350.60	133,206.37	79,666.57	132,190.62	112,000.21
Current Assets	36,286.68	75,803.85	-	78,484.98	28,097.41	1,650.46	3,538.93
Against security of Bill	-	4,666.74	-	-	3,240.29	-	1,085.96
Domestic Bills	-	7.10	-	-	192.10	-	-
Foreign Bills	-	4,659.64	-	-	3,048.19	-	1,085.96
Against Guarantee	136.67	7,728.44	-	569.11	3,959.27	7,133.77	3,295.06
Government Guarantee	136.67	145.02	-	115.86	3.41	153.68	-
Institutional Guarantee	-	7,389.55	-	-	457.41	6,780.89	3,114.82
Personal Guarantee	-	185.12	-	453.26	2,586.70	198.01	85.72
Collective Guarantee	-	-	-	-	903.55	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	8.75	-	-	8.18	1.18	94.53
Credit Card	98.61	361.38	-	309.57	90.33	149.74	195.90
Others	11,350.19	751.46	-	56,214.90	14,209.16	1,879.83	69.64
Total	133,015.96	187,077.06	178,347.08	272,484.02	136,179.47	155,072.72	124,669.42

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Sector Wise							
Agricultural and Forest Related	12,775.46	10,126.53	7,674.49	5,708.66	4,326.43	9,316.09	1,908.79
Fishery Related	271.18	326.44	323.68	106.06	287.45	518.77	94.51
Mining Related	301.91	-	913.95	195.64	223.37	36.03	3.25
Manufacturing (Producing) Related	33,158.07	25,346.57	23,402.35	11,681.30	15,553.02	22,760.59	1,302.02
Construction	5,448.81	5,994.50	2,176.55	1,529.81	6,159.23	8,209.38	5,353.58
Electricity, Gas and Water	14,773.75	8,604.71	7,896.63	5,386.54	6,181.61	10,667.42	656.23
Metal Products, Mach. & Ele. Eqp.	2,873.13	2,881.13	1,117.92	1,729.50	2,152.63	2,562.22	153.13
Tras., Com. and Public Utilities	4,035.63	3,476.39	2,085.87	3,460.31	2,277.22	4,901.10	1,244.16
Wholesaler & Retailer	50,718.05	22,469.17	35,331.03	19,128.60	16,472.51	24,596.17	7,013.74
Finance, Insurance and Real Estate	8,929.48	15,178.25	20,995.53	11,638.15	10,141.05	9,324.09	6,231.10
Hotel or Restaurant	5,190.11	15,016.11	8,018.02	3,758.99	3,415.87	4,410.02	809.08
Other Services	3,700.10	15,177.81	5,429.48	3,590.52	3,969.31	5,633.17	579.55
Consumption Loans	34,524.97	18,480.77	33,659.12	18,260.49	19,149.21	13,795.74	4,127.19
Local Government	-	-	-	16.54	-	-	-
Others	8,553.96	8,109.45	1,513.65	1,187.38	605.89	24,789.05	10,737.20
TOTAL sectorwise	185,254.60	151,187.82	150,538.27	87,378.46	90,914.82	141,519.84	40,213.53

Product Wise

Term Loan	47,995.35	50,476.88	31,433.21	23,438.74	26,297.12	31,277.41	11,568.01
Overdraft	23,070.03	19,236.15	23,006.24	17,118.18	16,645.68	15,567.92	8,432.30
Trust Receipt Loan / Import Loan	3,214.49	2,195.04	1,380.98	518.19	681.40	2,560.74	1.20
Demand & Other Working Capital Loan	34,815.88	35,155.45	39,988.82	20,888.32	17,553.67	26,711.92	22.00
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,422.42	11,530.43	9,108.81	4,225.32	5,072.66	6,109.13	4,762.96
Real Estate Loan	5,455.05	2,607.92	11,284.30	6,920.48	8,043.98	6,687.60	860.32
Margin Nature Loan	1,970.98	2,125.11	3,540.99	2,438.90	2,529.39	1,809.10	1,827.86
Hire Purchase Loan	6,499.63	5,779.59	4,797.79	2,848.07	2,739.64	4,377.27	1,914.21
Deprived Sector Loan	9,030.89	10,174.72	8,743.15	6,920.42	4,422.82	9,054.49	5,014.33
Bills Purchased	-	-	-	58.13	3.80	124.13	-
Other Product	39,779.89	11,906.52	17,253.99	2,003.72	6,924.66	37,240.13	5,810.33
Total Product wise Loan	185,254.60	151,187.82	150,538.27	87,378.46	90,914.82	141,519.84	40,213.53

Collateral Wise

Gold and Silver	14.05	36.76	312.22	15.56	23.98	15.59	289.10
Government Securities	-	21.75	-	-	-	-	2.23
Non Governmental Securities	1,970.98	2,256.97	3,528.43	2,438.90	2,529.39	-	1,845.42
Fixed Deposit Receipts	2,337.04	3,263.40	1,569.25	1,254.92	829.72	1,691.33	1,054.81
Own	2,337.04	3,263.40	1,569.25	1,254.92	829.72	1,691.33	1,054.81
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	178,383.45	131,079.43	137,199.13	78,639.39	84,549.57	132,169.97	32,103.47
Fixed Assets	164,738.24	128,634.47	136,271.03	78,407.94	65,117.23	115,359.41	32,102.59
Current Assets	13,645.22	2,444.95	928.10	231.45	19,432.34	16,810.56	0.88
Against security of Bill	-	2,171.18	-	-	3.80	-	-
Domestic Bills	-	17.78	-	-	3.80	-	-
Foreign Bills	-	2,153.40	-	-	-	-	-
Against Guarantee	562.40	7,857.72	3,069.66	4,599.47	2,432.92	14.30	4,904.67
Government Guarantee	87.07	125.89	-	16.54	-	-	-
Institutional Guarantee	10.90	6,623.85	2,867.56	4,439.44	2,245.96	-	4,528.13
Personal Guarantee	418.52	1,012.00	191.69	106.57	186.96	14.30	369.49
Collective Guarantee	18.69	77.22	10.40	33.37	-	-	4.18
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	27.23	18.75	-	3.56	-	-	2.86
Credit Card	133.58	2.04	117.83	-	72.53	58.32	-
Others	1,853.10	4,498.57	4,741.75	430.23	472.93	7,570.33	13.83
Total	185,254.60	151,187.82	150,538.27	87,378.46	90,914.82	141,519.84	40,213.53

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
Sector Wise								
Agricultural and Forest Related	18.47	507.90	2,357.52	467.98	364.86	8,970.61	3,186.14	3,132.33
Fishery Related	-	-	42.25	16.85	3.69	126.10	253.37	157.11
Mining Related	-	-	7.47	-	-	49.96	109.36	-
Manufacturing (Producing) Related	0.95	337.01	2,613.58	747.55	329.82	4,018.67	2,185.12	2,125.58
Construction	29.75	94.66	1,947.45	156.29	311.75	3,030.71	10,082.22	2,545.02
Electricity, Gas and Water	-	-	588.08	1.42	-	351.41	238.59	-
Metal Products, Mach. & Ele. Eqp.	2.70	-	149.92	24.94	23.85	183.58	296.25	196.88
Tras., Com. and Public Utilities	10.02	133.22	1,956.00	150.94	293.74	2,346.48	2,955.09	1,809.74
Wholesaler & Retailer	37.36	1,010.46	6,610.00	3,031.11	668.23	15,479.09	7,049.59	9,419.05
Finance, Insurance and Real Estate	2.04	200.00	5,710.07	799.06	314.78	10,075.10	3,978.79	2,994.74
Hotel or Restaurant	11.10	-	1,847.98	290.17	52.15	3,582.75	2,733.72	1,429.02
Other Services	8.00	836.27	1,603.50	625.96	37.16	1,769.84	1,174.59	1,144.11
Consumption Loans	27.17	100.09	12,896.98	3,579.13	1,991.15	16,251.05	4,418.08	3,007.88
Local Government	2.72	-	3.34	-	1.50	-	0.03	-
Others	117.98	-	5,053.56	702.98	752.35	24,110.15	23,415.90	16,815.84
TOTAL sectorwise	268.25	3,219.61	43,387.69	10,594.39	5,145.03	90,345.49	62,076.85	44,777.29

Product Wise

Term Loan	67.30	421.50	12,356.19	2,881.77	857.78	31,412.05	18,345.20	21,278.74
Overdraft	138.18	1,437.31	9,460.38	958.36	505.15	16,926.53	13,826.06	11,698.49
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	32.03
Demand & Other Working Capital Loan	-	-	1,167.81	2,853.32	-	927.15	248.43	628.82
Res. Per. H. Loan (Up to Rs. 15 mil.)	28.35	94.66	6,196.41	1,400.06	869.93	11,318.53	7,850.63	2,114.04
Real Estate Loan	1.90	200.00	2,692.72	524.28	70.44	5,732.94	2,636.43	84.02
Margin Nature Loan	3.10	-	1,282.80	227.95	-	2,064.82	1,084.15	1,228.85
Hire Purchase Loan	23.84	133.22	3,558.56	526.29	397.97	3,753.83	4,214.48	2,259.01
Deprived Sector Loan	2.63	161.48	5,356.75	696.16	688.77	10,946.61	7,211.20	4,179.46
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2.96	771.45	1,316.07	526.20	1,755.00	7,263.04	6,660.27	1,273.84
Total Product wise Loan	268.25	3,219.61	43,387.69	10,594.39	5,145.03	90,345.49	62,076.85	44,777.29

Collateral Wise

Gold and Silver	-	-	125.74	86.08	-	545.71	1,223.81	780.37
Government Securities	-	-	-	-	-	-	-	0.00
Non Governmental Securities	-	-	1,282.80	227.95	-	2,073.72	602.24	1,236.43
Fixed Deposit Receipts	0.23	100.09	648.12	94.29	108.75	3,061.96	1,838.10	486.84
Own	0.23	100.09	648.12	94.29	108.75	3,061.96	1,838.10	486.84
Other Licences Institutions	-	-	-	-	-	-	-	0.00
Collateral of Properties	240.12	3,119.52	35,950.63	9,740.53	5,034.79	69,974.16	52,966.68	39,623.44
Fixed Assets	240.12	3,119.52	35,950.63	9,740.53	5,034.79	69,974.16	52,966.68	39,623.44
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2.72	-	5,380.40	402.95	-	14,492.57	4,973.28	2,649.04
Government Guarantee	2.72	-	-	-	-	-	5.80	0.60
Institutional Guarantee	-	-	2,993.22	302.86	-	2,845.78	2,584.62	1,544.71
Personal Guarantee	-	-	1,839.58	100.10	-	6,256.36	1,783.28	1,069.78
Collective Guarantee	-	-	547.59	-	-	5,390.43	552.74	33.95
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	46.84	-
Credit Card	-	-	-	-	-	-	-	-
Others	25.18	-	-	42.59	1.50	197.37	472.74	1.16
Total	268.25	3,219.61	43,387.69	10,594.39	5,145.03	90,345.49	62,076.85	44,777.29

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB
Sector Wise								
Agricultural and Forest Related	75.88	4,138.06	2,255.70	3,563.67	38.92	300.32	870.99	428.83
Fishery Related	42.88	135.30	302.37	149.90	-	2.55	7.35	10.75
Mining Related	-	46.75	83.52	-	-	-	-	4.63
Manufacturing (Producing) Related	177.69	5,276.19	4,581.31	1,627.22	119.31	53.39	132.61	364.08
Construction	169.64	5,393.95	2,852.79	1,340.18	377.35	7.65	248.44	287.17
Electricity, Gas and Water	-	1,010.88	-	3,292.87	-	-	2.15	5.31
Metal Products, Mach. & Ele. Eqp.	46.55	445.85	84.03	63.82	15.50	10.26	-	26.48
Tras., Com. and Public Utilities	38.65	817.36	1,222.93	859.77	128.18	1.27	73.82	133.06
Wholesaler & Retailer	108.15	5,537.32	8,419.87	4,165.22	470.90	77.93	1,034.69	203.30
Finance, Insurance and Real Estate	-	3,439.80	5,158.87	6,662.95	336.24	7.02	377.00	55.45
Hotel or Restaurant	10.34	2,646.97	4,837.37	1,415.04	29.00	36.38	88.85	101.62
Other Services	24.57	1,128.02	1,782.25	2,018.25	1.34	2.37	205.69	64.87
Consumption Loans	94.35	4,623.25	4,808.69	15,187.73	255.59	30.47	1,161.85	119.23
Local Government	-	3.32	-	-	-	-	-	-
Others	165.05	16,094.15	1,658.07	20.61	2,050.40	143.76	4.90	798.76
TOTAL sectorwise	953.74	50,737.17	38,047.78	40,367.22	3,822.72	673.36	4,208.35	2,603.53

Product Wise

Term Loan	241.97	15,189.96	7,372.40	6,702.99	1,078.54	199.57	2,094.06	956.78
Overdraft	327.84	15,916.65	1,364.15	6,282.75	468.45	151.23	779.58	559.70
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	104.23	99.80	9,172.92	1,976.24	103.13	-	80.65	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	176.47	4,420.49	2,264.63	4,595.57	374.23	-	135.42	266.85
Real Estate Loan	-	922.73	1,679.50	3,538.04	33.34	-	349.32	38.70
Margin Nature Loan	-	1,839.14	563.78	1,521.11	219.95	-	9.06	5.07
Hire Purchase Loan	50.36	2,044.16	1,524.98	1,528.21	156.73	9.14	44.97	180.02
Deprived Sector Loan	31.05	4,934.02	5,074.42	3,621.40	325.85	160.51	311.52	470.47
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	21.82	5,370.22	9,031.00	10,600.92	1,062.50	152.91	403.76	125.95
Total Product wise Loan	953.74	50,737.17	38,047.78	40,367.22	3,822.72	673.36	4,208.35	2,603.53

Collateral Wise

Gold and Silver	-	467.15	-	144.67	19.31	15.15	174.67	38.62
Government Securities	-	4.48	-	-	-	-	-	-
Non Governmental Securities	-	1,839.44	-	1,521.11	216.92	-	9.06	5.07
Fixed Deposit Receipts	20.67	1,256.64	809.79	2,321.26	1.73	8.26	66.44	82.67
Own	20.67	1,256.64	809.79	2,321.26	1.73	8.26	66.44	82.67
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	933.08	40,814.19	33,255.83	34,201.72	1,218.07	649.95	3,887.75	2,411.87
Fixed Assets	933.08	40,805.39	33,255.83	34,201.72	1,218.07	649.95	3,887.75	2,411.87
Current Assets	-	8.79	-	-	-	-	-	-
Against security of Bill	-	0.01	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	0.01	-	-	-	-	-	-
Against Guarantee	-	6,159.37	3,418.38	2,169.88	316.30	-	70.43	-
Government Guarantee	-	3.32	-	17.19	-	-	-	-
Institutional Guarantee	-	3,427.51	3,416.35	1,920.53	316.30	-	-	-
Personal Guarantee	-	2,622.66	0.64	225.90	-	-	70.43	-
Collective Guarantee	-	102.63	1.39	6.26	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	3.26	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	195.90	563.78	8.58	2,050.40	-	-	65.30
Total	953.74	50,737.17	38,047.78	40,367.22	3,822.72	673.36	4,208.35	2,603.53

BFI Name	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara
Sector Wise									
Agricultural and Forest Related	89.60	0.52	450.05	379.77	602.91	446.33	340.28	542.32	662.33
Fishery Related	12.67	-	4.16	11.05	38.34	4.96	27.71	-	2.26
Mining Related	-	-	-	28.71	-	20.48	-	-	-
Manufacturing (Producing) Related	-	60.00	379.69	481.95	225.52	125.64	265.15	168.82	449.97
Construction	162.60	17.98	50.00	1,507.46	1,100.37	85.06	523.79	-	11.81
Electricity, Gas and Water	-	-	-	203.05	100.00	-	7.27	-	-
Metal Products, Mach. & Ele. Eqp.	-	3.45	-	316.15	39.76	52.45	24.81	-	-
Tras., Com. and Public Utilities	44.82	-	185.68	1,095.21	93.52	100.77	64.80	-	888.80
Wholesaler & Retailer	266.44	33.33	809.42	284.47	562.13	201.35	444.55	1,127.92	2,432.24
Finance, Insurance and Real Estate	201.63	40.31	1,355.59	1,091.31	530.60	232.84	525.73	189.20	1,839.68
Hotel or Restaurant	13.12	27.50	136.11	745.17	157.66	110.62	99.48	92.54	597.79
Other Services	-	-	97.80	710.24	732.52	24.59	88.25	-	61.41
Consumption Loans	271.39	144.91	2,745.53	1,120.43	568.83	1,600.00	1,429.58	140.10	3,009.77
Local Government	-	33.18	-	-	-	-	-	-	-
Others	286.61	1,886.00	593.08	1,512.12	862.57	48.68	86.31	766.49	5.33
TOTAL sectorwise	1,348.88	2,247.18	6,807.10	9,487.09	5,614.75	3,053.77	3,927.70	3,027.41	9,961.39

Product Wise

Term Loan	445.97	124.27	523.15	2,413.23	922.77	94.20	503.01	5.29	3,525.74
Overdraft	175.37	-	614.63	-	200.46	291.91	-	1,268.89	1,863.18
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	147.82	1,160.76	1,447.13	445.71	64.87	268.07	-	543.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	103.16	17.98	551.80	770.92	879.59	467.83	199.78	35.10	766.86
Real Estate Loan	104.17	1,765.88	656.93	1,015.45	677.51	203.45	484.86	172.27	757.88
Margin Nature Loan	188.83	26.19	253.17	429.63	374.85	198.57	218.11	-	195.18
Hire Purchase Loan	54.72	122.28	235.47	924.38	65.41	176.80	118.60	0.49	946.17
Deprived Sector Loan	193.06	33.18	710.55	786.39	498.30	190.86	186.90	158.35	1,098.94
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	83.60	9.57	2,100.62	1,699.96	1,550.14	1,365.27	1,948.38	1,387.01	263.94
Total Product wise Loan	1,348.88	2,247.18	6,807.10	9,487.09	5,614.75	3,053.77	3,927.70	3,027.41	9,961.39

Collateral Wise

Gold and Silver	-	-	685.93	289.81	-	0.49	-	-	-
Government Securities	-	-	-	-	-	-	-	-	-
Non Governmental Securities	-	26.19	253.17	468.51	374.85	200.93	215.27	-	-
Fixed Deposit Receipts	35.37	0.05	80.55	420.73	187.23	65.27	63.64	99.53	122.95
Own	35.37	0.05	80.55	420.73	187.23	65.27	63.64	99.53	122.95
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	910.35	399.50	4,922.33	7,531.85	4,657.17	2,613.38	3,241.63	2,927.87	8,467.36
Fixed Assets	910.35	399.50	4,922.33	7,531.85	4,657.17	2,613.38	3,200.78	2,927.87	8,467.36
Current Assets	-	-	-	-	-	-	40.85	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	214.33	83.27	865.11	313.39	395.50	173.70	390.56	-	1,175.90
Government Guarantee	-	33.18	-	-	-	4.02	-	-	-
Institutional Guarantee	192.62	-	703.75	244.70	395.50	58.50	286.69	-	1,093.61
Personal Guarantee	21.71	50.09	161.36	68.70	-	109.97	103.45	-	82.29
Collective Guarantee	-	-	-	-	-	-	0.42	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	1.21	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	188.83	1,738.17	-	462.79	-	-	16.60	-	195.18
Total	1,348.88	2,247.18	6,807.10	9,487.09	5,614.75	3,053.77	3,927.70	3,027.41	9,961.39

BFI Name	Central	Multi	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise								
Agricultural and Forest Related	383.86	156.29	271.36	248.40	271.35	461.27	663.30	283.12
Fishery Related	6.89	-	-	-	7.88	69.62	24.86	17.00
Mining Related	27.49	-	-	-	0.98	25.49	-	-
Manufacturing (Producing) Related	173.05	10.53	53.88	504.16	176.99	669.32	262.28	296.36
Construction	377.31	27.52	31.18	-	114.27	281.73	218.98	264.63
Electricity, Gas and Water	-	-	-	-	101.74	104.60	73.74	27.51
Metal Products, Mach. & Ele. Eqp.	89.78	-	8.26	-	5.18	11.00	167.51	72.96
Tras., Com. and Public Utilities	278.59	-	95.84	2.94	80.54	547.91	353.54	291.10
Wholesaler & Retailer	638.67	126.96	202.75	84.26	752.53	2,616.49	1,338.85	675.50
Finance, Insurance and Real Estate	390.68	-	154.20	-	640.72	1,918.04	1,332.10	554.15
Hotel or Restaurant	58.80	-	60.04	74.77	257.39	1,337.32	248.29	348.54
Other Services	55.95	1.00	19.53	-	31.31	418.39	190.18	48.84
Consumption Loans	725.51	302.77	423.65	1.55	1,854.80	5,766.72	5,255.47	2,367.89
Local Government	-	-	2.60	-	-	-	-	-
Others	1,994.99	51.30	320.16	550.43	1,779.00	213.76	807.14	311.27
TOTAL sectorwise	5,201.57	676.37	1,643.47	1,466.51	6,074.69	14,441.64	10,936.23	5,558.86

Product Wise

Term Loan	987.86	129.20	548.07	790.25	651.99	3,995.74	2,483.31	11.59
Overdraft	251.44	422.30	306.95	-	555.09	5,101.24	477.12	51.51
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	974.90	17.39	4.35	149.60	160.68	212.22	1,425.40	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	740.23	27.52	152.75	-	1,160.16	1,376.55	2,963.47	669.18
Real Estate Loan	177.65	-	116.33	419.96	327.12	1,225.30	358.73	339.01
Margin Nature Loan	5.03	-	136.12	-	418.78	459.47	629.30	463.98
Hire Purchase Loan	359.20	-	121.95	2.27	74.20	469.66	211.59	279.96
Deprived Sector Loan	220.22	51.30	213.74	-	474.40	885.30	507.48	388.39
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,485.05	28.66	43.19	104.44	2,252.27	716.16	1,879.84	3,355.24
Total Product wise Loan	5,201.57	676.37	1,643.47	1,466.51	6,074.69	14,441.64	10,936.23	5,558.86

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	17.53	-	-	31.31	-	-
Non Governmental Securities	5.03	-	117.47	-	-	459.47	629.30	-
Fixed Deposit Receipts	165.99	17.39	33.13	-	226.19	524.91	181.33	199.12
Own	165.99	17.39	33.13	-	226.19	524.91	181.33	199.12
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,887.21	658.98	1,240.95	1,466.51	5,022.40	12,710.50	8,494.47	4,453.24
Fixed Assets	4,887.21	658.98	1,240.92	1,466.51	5,022.40	12,710.50	8,494.47	4,453.24
Current Assets	-	-	0.03	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	143.34	-	234.29	-	411.76	706.99	1,625.79	338.92
Government Guarantee	-	-	2.60	-	-	-	-	-
Institutional Guarantee	143.08	-	20.47	-	410.37	645.79	1,135.28	310.25
Personal Guarantee	-	-	182.81	-	1.38	61.21	490.51	1.16
Collective Guarantee	0.26	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	28.41	-	-	-	-	27.51
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	0.09	-	414.34	8.46	5.35	567.58
Total	5,201.57	676.37	1,643.47	1,466.51	6,074.69	14,441.64	10,936.23	5,558.86

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-May	Mid-June	% change		
	2019	2020	2021	2022	2022	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	25,503	33,424	39,092	50,132	50,117	31.06	16.96	-0.03
a. Paid-up Capital	17,078	21,495	24,740	29,976	30,016	25.87	15.09	0.13
b. Statutory Reserves	3,531	4,814	5,803	9,029	9,029	36.32	20.55	0.00
c. Retained Earning	1,750	2,790	3,434	5,956	5,953	59.44	23.08	-0.04
d. Others Reserves	3,144	4,324	5,115	5,171	5,119	37.53	18.29	-1.01
2 BORROWINGS	126,378	142,095	207,349	235,948	234,017	12.44	45.92	-0.82
a. NRB	1,701	8	8,220	11,509	9,287	-99.52	100236.37	-19.31
b. Others	124,677	142,086	199,129	224,439	224,731	13.96	40.15	0.13
3 DEPOSITS	85,606	106,150	130,425	153,084	154,627	24.00	22.87	1.01
4 BILLS PAYABLE	75	41	11	47	53	-45.48	-73.99	12.70
5 OTHER LIABILITIES	23,664	29,558	37,483	44,175	47,035	24.90	26.81	6.47
a. Loan Loss Provision	4,013	7,631	10,760	12,312	12,322	90.16	41.01	0.08
b. Interest Suspense a/c	1,800	4,003	4,176	5,556	5,768	122.36	4.32	3.82
c. Others	17,851	17,924	22,547	26,306	28,945	0.41	25.79	10.03
6 RECONCILIATION A/c	5,192	8,482	19,298	22,000	21,905	63.36	127.52	-0.43
7 PROFIT & LOSS A/c	6,608	5,419	11,839	9,903	10,889	-17.99	118.45	9.96
Total	273,028	325,169	445,497	515,289	518,644	19.10	37.00	0.65
Assets								
1 LIQUID FUNDS	19,246	30,382	28,288	17,402	19,434	57.86	-6.89	11.67
a. Cash Balance	214	379	521	224	425	76.94	37.33	89.41
b. Bank Balance	13,398	16,872	17,507	10,450	10,823	25.93	3.76	3.57
c. Money at Call	5,634	13,130	10,260	6,728	8,187	133.06	-21.86	21.67
2 INVESTMENT IN SECURITIES EXCEPT SHARES	312	468	559	783	488	49.91	19.63	-37.66
3 SHARE & OTHER INVESTMENT	2,262	9,732	14,153	5,257	5,649	330.28	45.43	7.44
4 LOANS & ADVANCES	235,101	262,732	365,554	449,496	451,211	11.75	39.14	0.38
Institutional	38,955	39,721	54,128	73,522	80,887	1.97	36.27	10.02
Individual	196,147	223,012	311,426	375,974	370,324	13.70	39.65	-1.50
5 FIXED ASSETS	2,107	2,223	2,565	3,261	3,271	5.50	15.42	0.31
6 OTHER ASSETS	8,552	11,063	15,031	17,026	17,221	29.36	35.86	1.15
7 EXPENSES NOT WRITTEN OFF	11	11	7	6	6	1.87	-34.99	-0.90
8 NON BANKING ASSETS	1	1	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,391	8,469	19,325	21,987	21,307	57.11	128.18	-3.09
10 PROFIT & LOSS A/c	45	88	13	68	55	96.81	-85.79	-18.73
Total	273,028	325,169	445,497	515,289	518,644	19.10	37.00	0.65
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	17,022	21,965	18,279	24,329	27,324	29.04	-16.78	12.31
2 COMMISSION/FEE EXPENSES	7	38	16	14	15	472.63	-57.81	5.30
3 EMPLOYEE EXPENSES	6,299	8,757	9,379	9,284	10,241	39.02	7.09	10.31
4 OFFICE OPERATING EXPENSES	2,358	2,907	3,353	3,187	3,521	23.29	15.32	10.50
5 NON OPERATING EXPENSES	63	140	36	17	17	122.70	-74.52	0.40
6 PROVISION FOR RISK	1,921	6,648	17,303	5,159	5,359	246.15	160.26	3.88
7 LOAN WRITTEN OFF	5	5	31	26	26	14.51	485.19	0.00
8 EXTRAORDINARY EXPENSES	1	18	9	10	11	1279.00	-49.22	10.74
9 PROVISION FOR STAFF BONUS	861	836	1,848	1,561	1,728	-2.95	121.03	10.75
10 PROVISION FOR INCOME TAX	2,545	2,353	5,069	4,352	4,811	-7.52	115.41	10.55
11 NET PROFIT	6,249	5,394	11,829	9,859	10,857	-13.68	119.31	10.12
TOTAL EXPENSES	37,331	49,062	67,152	57,796	63,910	31.43	36.87	10.58
Income								
1. INTEREST INCOME	31,647	41,259	45,304	47,884	53,249	30.37	9.80	11.20
2. COMMISSION & DISCOUNT	805	718	1,420	1,235	1,342	-10.80	97.74	8.65
3 OTHER OPERATING INCOME	3,739	3,726	5,025	4,598	5,017	-0.33	34.86	9.12
4 NON OPERATING INCOME	176	153	270	380	390	-13.28	76.96	2.50
5 PROVISION FOR WRITTEN BACK	936	3,134	15,072	3,617	3,826	234.88	380.95	5.75
6 RECOVERY FOR WRITE BACK	2	2	9	4	5	6.73	292.16	18.18
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	18	48	53	59	53203.70	166.79	11.07
8 NET LOSS	26	52	3	25	23	102.16	-94.57	-4.58
TOTAL INCOME	37,331	49,062	67,152	57,796	63,910	31.43	36.87	10.58
Miscellaneous Information								
No. of Total Staffs	17,361	19,017	20,872	23,323	23,408	9.54	9.75	0.36
No. of Total Branches	3,629	4,057	4,685	5,109	5,118	11.79	15.48	0.18
No. of Total Centers	274,186	310,895	362,982	422,541	424,985	13.39	16.75	0.58
No. of Total Groups	926,625	1,039,696	1,183,364	1,339,860	1,343,187	12.20	13.82	0.25
No. of Total Passive Groups	9,565	9,398	34,163	14,653	14,804	-1.75	263.51	1.03
No. of Total Members	4,327,991	4,686,659	5,191,363	5,797,767	5,826,729	8.29	10.77	0.50
No. of Total Passive Members	118,044	195,311	329,895	449,254	454,994	65.46	68.91	1.28
No. of Total Borrowers	2,679,016	2,783,222	2,992,068	3,271,929	3,300,657	3.89	7.50	0.88
No. of Total Overdue Borrowers	165,984	1,001,407	764,663	474,534	439,262	503.32	-23.64	-7.43
No. of Total Saving Members	4,323,957	4,679,987	5,193,582	5,817,379	6,133,890	8.23	10.97	5.44
Total Saving Amount (Rs million)	101,910	106,150	130,472	153,063	154,627	4.16	22.91	1.02

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	23	-	-	23	120,359	5,233
2	1	Panchthar	27	3	2	32	174,419	5,451
3	1	Ilam	39	9	1	49	280,565	5,726
4	1	Jhapa	144	54	12	210	994,090	4,734
5	1	Sankhuwasabha	29	-	-	29	159,046	5,484
6	1	Bhojpur	25	-	1	26	158,991	6,115
7	1	Terhathum	18	3	-	21	89,125	4,244
8	1	Dhankuta	26	8	1	35	149,984	4,285
9	1	Morang	179	61	4	244	1,147,186	4,702
10	1	Sunsari	140	39	10	189	934,461	4,944
11	1	Solukhumbu	27	-	-	27	104,768	3,880
12	1	Khotang	19	6	-	25	175,340	7,014
13	1	Okhaldhunga	24	4	-	28	140,914	5,033
14	1	Udayapur	42	6	1	49	342,773	6,995
	Total		762	193	32	987	4,972,021	5,038
15	Madhesh	Saptari	54	7	2	63	713,203	11,321
16	Madhesh	Siraha	89	12	2	103	748,416	7,266
17	Madhesh	Dhanusa	85	8	9	102	873,274	8,562
18	Madhesh	Mahottari	60	7	7	74	715,040	9,663
19	Madhesh	Sarlahi	75	14	5	94	857,360	9,121
20	Madhesh	Rautahat	60	9	2	71	825,623	11,628
21	Madhesh	Bara	84	13	6	103	743,975	7,223
22	Madhesh	Parsa	67	14	4	85	649,397	7,640
	Total		574	84	37	695	6,126,288	8,815
23	Bagmati	Dolakha	29	3	-	32	172,726	5,398
24	Bagmati	Ramechhap	24	2	-	26	170,620	6,562
25	Bagmati	Sindhuli	35	2	2	39	300,117	7,695
26	Bagmati	Rasuwa	27	1	1	29	45,554	1,571
27	Bagmati	Dhading	63	17	-	80	322,751	4,034
28	Bagmati	Nuwakot	41	15	1	57	262,981	4,614
29	Bagmati	Sindhupalchok	39	11	-	50	262,852	5,257
30	Bagmati	Kavrepalanchok	74	14	7	95	366,879	3,862
31	Bagmati	Kathmandu	899	143	49	1,091	2,017,532	1,849
32	Bagmati	Lalitpur	211	29	14	254	548,401	2,159
33	Bagmati	Bhaktapur	116	17	5	138	430,408	3,119
34	Bagmati	Makwanpur	60	14	8	82	461,053	5,623
35	Bagmati	Chitawan	171	52	18	241	722,168	2,997
	Total		1,789	320	105	2,214	6,084,042	2,748
36	Gandaki	Gorkha	44	6	4	54	252,201	4,670
37	Gandaki	Manang	11	-	-	11	5,645	513
38	Gandaki	Lamjung	43	6	2	51	153,480	3,009
39	Gandaki	Kaski	198	77	19	294	599,504	2,039
40	Gandaki	Tanahu	79	23	1	103	327,620	3,181
41	Gandaki	Syangja	44	24	2	70	254,965	3,642
42	Gandaki	Mustang	16	1	-	17	14,596	859
43	Gandaki	Baglung	48	10	-	58	250,554	4,320
44	Gandaki	Parbat	24	10	-	34	132,703	3,903
45	Gandaki	Myagdi	22	9	-	31	107,372	3,464
46	Gandaki	Nawalparasi East	70	24	8	102	381,105	3,736
	Total		599	190	36	825	2,479,745	3,006

47	Lumbini	Gulmi	35	15	-	50	246,836	4,937
48	Lumbini	Palpa	49	11	-	60	242,423	4,040
49	Lumbini	Rupandehi	223	77	27	327	1,118,975	3,422
50	Lumbini	Kapilbastu	81	17	5	103	686,739	6,667
51	Lumbini	Arghakhanchi	21	7	-	28	177,200	6,329
52	Lumbini	Pyuthan	21	13	-	34	231,848	6,819
53	Lumbini	Rolpa	21	2	-	23	236,226	10,271
54	Lumbini	Rukum East	8	-	-	8	57,962	7,245
55	Lumbini	Dang	95	39	3	137	676,277	4,936
56	Lumbini	Banke	83	29	7	119	603,393	5,071
57	Lumbini	Bardiya	41	26	-	67	460,831	6,878
58	Lumbini	Nawalparasi West	62	20	3	85	385,515	4,535
	Total		740	256	45	1,041	5,124,225	4,922
59	Karnali	Rukum West	20	2	1	23	166,354	7,233
60	Karnali	Salyan	25	5	1	31	238,668	7,699
61	Karnali	Surkhet	52	10	1	63	417,776	6,631
62	Karnali	Dailekh	24	1	-	25	253,319	10,133
63	Karnali	Jajarkot	13	1	-	14	189,365	13,526
64	Karnali	Dolpa	12	-	-	12	42,959	3,580
65	Karnali	Jumla	21	1	-	22	119,377	5,426
66	Karnali	Kalikot	15	-	-	15	144,917	9,661
67	Karnali	Mugu	8	-	-	8	66,658	8,332
68	Karnali	Humla	9	1	-	10	55,496	5,550
	Total		199	21	3	223	1,694,889	7,600
69	Sudur Paschim	Doti	20	1	-	21	205,683	9,794
70	Sudur Paschim	Bajhang	18	1	-	19	189,097	9,952
71	Sudur Paschim	Kailali	136	30	5	171	911,155	5,328
72	Sudur Paschim	Bajura	13	1	-	14	138,998	9,928
73	Sudur Paschim	Achham	18	3	-	21	229,816	10,944
74	Sudur Paschim	Kanchanpur	66	11	1	78	517,645	6,636
75	Sudur Paschim	Darchula	18	2	-	20	135,056	6,753
76	Sudur Paschim	Baitadi	17	2	-	19	244,400	12,863
77	Sudur Paschim	Dadeldhura	25	1	-	26	139,420	5,362
	Total		331	52	6	389	2,711,270	6,970
	Grand Total		4,994	1,116	264	6,374	29,192,480	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	17	17	65	1	127
No. of Branches [^]	4,994	1,116	264	5,118		11,492
Population per Branch [*] (Served by A, B and C class BFI's)						4,580
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,540

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	762	193	32	868	987	1,855
Madhesh	574	84	37	1,044	695	1,739
Bagmati	1,789	320	105	764	2,214	2,978
Gandaki	599	190	36	591	825	1,416
Lumbini	740	256	45	1,169	1,041	2,210
Karnali	199	21	3	232	223	455
Sudur Paschim	331	52	6	450	389	839
Total	4,994	1,116	264	5,118	6,374	11,492

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

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

§ E Refers to Infrastructure Development Bank

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80
2	Fishery Related	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53
3	Mining Related	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01
4	Agriculture, Forestry & Beverage Production Related	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28
5	Non Food Production Related	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86
6	Construction	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41
7	Electricity,Gas and Water	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70	11.31	130,778.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.98	30,661.23	11.90	31,748.35	12.05	32,010.05	11.95	33,729.45
9	Transport, Communication and Public Utilities	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17
10	Wholesaler & Retailer	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24	12.04	577,485.58
11	Finance, Insurance and Real Estate	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94
12	Hotel or Restaurant	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36
13	Other Services	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80
14	Consumption Loans	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21	12.46	135,948.18
15	Local Government	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54
16	Others	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03
	Aggregate	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41

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

Overall Summary of Interest Rate on LCY Deposit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.97	931,381.23	4.78	925,536.22	4.78	941,325.69	4.72	977,540.63
2	Fixed:	9.71	1,411,223.84	9.69	1,434,481.39	9.74	1,473,964.91	9.73	1,480,060.41
2.1	up to 1 month	0.00	-	0.00	-	0.00	-	0.00	-
2.2	1-3 months	0.00	-	0.00	-	0.00	-	0.00	-
2.3	3-6 months	9.53	247,977.89	9.56	260,695.46	9.55	276,589.08	9.53	272,465.11
2.4	6-12 months	9.63	337,522.74	9.59	345,237.43	9.64	363,677.98	9.63	379,535.65
2.5	1-2 yrs	9.62	597,863.03	9.59	591,160.83	9.67	594,532.03	9.66	591,345.48
2.6	2 yrs and above	10.28	227,860.18	10.20	237,387.68	10.30	239,165.82	10.31	236,714.18
3	Call	4.19	301,796.34	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.10	4,004.95	8.06	4,051.62	8.31	3,661.52	8.23	4,218.04
6	Non interest bearing deposits	0.00	284,374.86	0.00	272,686.18	0.00	285,238.70	0.00	293,698.61
6.1	Current	0.00	257,027.33	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26
6.2	Margin	0.00	25,307.32	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85
6.3	Other	0.00	2,040.21	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50
	Aggregate	6.79	2,932,781.22	6.78	2,934,410.56	6.77	3,007,136.34	6.74	3,051,866.09

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.38	150,535.17	11.23	152,056.13	11.26	156,286.39	11.29	157,719.10
2	Fishery Related	10.63	4,194.89	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61
3	Mining Related	11.69	5,945.81	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16
4	Agriculture, Forestry & Beverage Production Related	11.59	134,955.50	11.26	136,268.01	11.39	136,575.97	11.27	136,137.20
5	Non Food Production Related	11.51	338,212.92	11.41	340,538.56	11.38	344,786.48	11.31	349,982.31
6	Construction	12.34	277,496.95	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59
7	Electricity, Gas and Water	11.30	132,396.04	11.28	135,058.30	11.34	139,523.07	11.23	143,440.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.99	34,687.11	11.86	34,456.70	11.92	35,209.90	11.92	36,772.00
9	Transport, Communication and Public Utilities	12.47	67,528.04	12.46	66,127.07	12.50	64,400.60	12.32	69,535.97
10	Wholesaler & Retailer	12.00	586,184.07	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08
11	Finance, Insurance and Real Estate	11.94	216,315.60	11.81	213,132.51	11.82	218,379.64	11.71	222,004.74
12	Hotel or Restaurant	11.53	114,879.62	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17
13	Other Services	12.06	118,740.08	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61
14	Consumption Loans	12.39	138,651.98	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12
15	Local Government	4.90	1,508.41	4.88	1,508.41	4.88	1,508.41	4.88	1,510.99
16	Others	12.80	338,861.49	12.83	344,209.46	12.87	359,704.42	12.79	360,562.51
	Aggregate	11.94	2,661,093.66	11.94	2,675,824.80	11.80	2,723,458.78	11.77	2,761,344.57

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.70	542,609.88	11.57	552,770.76	11.59	569,825.14	11.55	587,558.33
2	Overdraft	12.22	397,789.11	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74
3	Trust Receipt Loan / Import Loan	9.47	73,745.92	9.49	76,535.04	9.32	78,893.52	9.30	80,193.72
4	Demand & Other Working Capital Loan	11.83	657,967.23	11.74	660,793.09	11.73	660,390.46	11.71	665,405.42
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.26	202,156.39	12.21	202,505.42	12.20	208,375.93	12.18	208,520.18
6	Real Estate Loan	12.32	133,995.68	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92
7	Margin Nature Loan	12.11	35,645.71	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10
8	Hire Purchase Loan	12.90	145,579.69	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58
9	Deprived Sector Loan	11.48	162,908.58	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95
10	Bills Purchased	5.57	3,287.74	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07
11	Other Product	12.60	305,407.73	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53
	Aggregate	11.94	2,661,093.66	11.94	2,675,843.71	11.80	2,723,458.78	11.77	2,761,324.55

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.78	1,235,473.03	2.76	1,255,745.18	2.64	1,286,585.15	2.93	1,347,094.03
2	Fixed:	8.01	1,767,231.28	8.04	1,762,706.27	7.75	1,764,956.95	7.66	1,800,243.64
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.03	258,806.95	6.94	254,627.30	6.69	266,949.78	6.70	293,182.85
2.4	6-12 months	7.75	593,982.59	8.07	625,783.84	7.48	591,279.85	7.38	567,889.17
2.5	1-2 yrs	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73	7.50	668,433.91
2.6	2 yrs and above	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59	9.86	250,737.70
3	Call	0.98	311,270.13	0.84	310,180.90	0.90	297,562.11	1.04	286,638.07
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.93	2,706.64	6.84	3,689.91	6.95	3,166.89	7.63	2,840.64
6	Non interest bearing deposits	-	364,310.03	-	354,492.03	-	363,040.42	-	378,508.06
6.1	Current	-	331,175.31	-	320,171.29	-	328,293.58	-	344,225.41
6.2	Margin	-	30,803.99	-	31,654.69	-	31,662.64	-	31,680.58
6.3	Other	-	2,330.74	-	2,666.05	-	3,084.20	-	2,602.07
	Aggregate	5.00	3,680,991.12	4.86	3,686,814.29	4.68	3,715,311.52	4.79	3,815,324.43

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.26	1,304,211.68	5.23	1,296,316.25	6.24	1,257,493.53	6.24	1,250,709.46	6.23	1,225,016.88	6.23	1,192,482.96
2	Fixed:	8.92	2,238,984.09	9.13	2,245,348.12	9.44	2,289,669.51	9.67	2,326,686.74	9.86	2,343,929.32	9.96	2,381,969.20
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	9.09	501,312.94	9.47	465,101.93	9.70	447,603.03	10.05	463,905.12	10.28	515,039.32	10.30	531,077.62
2.4	6-12 months	8.72	869,305.33	8.96	983,173.12	9.32	923,215.96	9.56	924,051.29	9.76	913,308.31	9.88	915,936.38
2.5	1-2 yrs	8.62	620,107.42	8.77	539,225.90	9.12	630,102.72	9.32	598,882.75	9.49	562,342.15	9.65	560,494.27
2.6	2 yrs and above	10.00	248,258.40	9.89	257,847.16	10.11	288,747.79	10.02	339,847.59	10.08	353,239.54	10.15	374,460.93
3	Call	1.54	259,051.07	1.62	256,215.34	1.86	254,111.92	2.02	244,086.99	2.13	246,272.10	2.18	251,350.13
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.67	2,083.60	2.66	2,093.61	2.84	2,063.22	2.70	2,225.34	2.60	2,254.27	2.80	1,934.84
6	Non interest bearing deposits	-	422,994.90	-	416,562.98	-	433,255.33	-	455,237.96	-	443,972.25	-	462,376.85
6.1	Current	-	384,464.87	-	374,293.43	-	385,280.91	-	403,273.52	-	389,705.95	-	407,416.53
6.2	Margin	-	36,016.83	-	39,603.49	-	44,756.17	-	49,267.67	-	50,788.12	-	52,081.11
6.3	Other	-	2,513.20	-	2,666.06	-	3,218.26	-	2,696.77	-	3,478.18	-	2,879.21
	Aggregate	6.37	4,227,325.34	6.49	4,216,536.30	6.93	4,236,593.52	7.11	4,278,946.49	7.25	4,261,444.82	7.34	4,290,113.99

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.78	269,314.19	9.49	276,304.79	9.64	284,409.12	9.74	287,555.00	10.33	293,179.79	10.37	296,975.46
2	Fishery Related	8.00	10,330.23	8.73	10,631.27	8.80	11,002.60	8.95	11,137.48	9.58	11,484.27	9.59	11,589.12
3	Mining Related	9.09	7,859.27	9.76	8,066.06	9.89	8,142.75	10.11	8,063.58	11.17	7,960.25	11.25	8,147.25
4	Agriculture, Forestry & Beverage Production Related	9.12	194,101.44	10.12	200,286.15	10.25	207,142.32	10.48	207,889.60	11.29	211,393.93	11.36	212,612.25
5	Non Food Production Related	9.06	457,418.28	9.91	468,795.75	10.18	478,545.40	10.48	481,888.59	11.30	485,566.69	11.45	484,017.71
6	Construction	9.68	171,339.41	10.43	172,625.19	10.49	167,603.33	11.01	150,745.35	11.70	154,512.76	11.77	168,415.22
7	Electricity, Gas and Water	8.60	218,011.79	9.05	219,567.02	9.20	220,057.85	9.51	224,534.97	9.94	229,095.00	10.08	229,411.78
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.42	69,575.94	10.39	70,452.66	10.69	70,383.90	10.92	71,603.46	11.63	72,803.22	11.73	73,655.61
9	Transport, Communication and Public Utilities	9.70	77,559.40	10.48	78,141.84	10.72	77,054.32	11.09	75,837.52	11.48	75,783.16	11.52	75,806.92
10	Wholesaler & Retailer	9.45	859,761.41	10.44	868,442.44	10.64	876,039.48	10.90	887,058.21	11.70	884,400.90	11.81	875,664.83
11	Finance, Insurance and Real Estate	9.34	306,075.74	10.34	305,467.28	10.60	308,797.42	10.88	311,110.46	11.58	310,473.94	11.61	318,394.47
12	Hotel or Restaurant	8.71	163,230.69	9.42	160,584.23	9.70	165,013.19	9.95	165,600.40	10.66	168,667.92	10.73	168,083.29
13	Other Services	8.97	173,708.45	9.72	177,198.58	9.96	179,220.77	10.26	179,333.05	10.94	178,397.58	10.95	165,813.68
14	Consumption Loans	10.09	728,179.40	11.09	732,714.86	11.26	732,809.86	11.43	766,922.04	12.04	792,697.84	12.09	787,595.29
15	Local Government	4.48	1,370.29	4.44	1,362.29	4.57	1,297.83	4.60	1,297.83	4.61	1,081.23	4.65	1,086.13
16	Others	10.42	332,747.83	11.34	324,300.75	11.53	335,060.18	11.68	325,228.71	12.26	274,945.47	12.24	277,148.07
	Aggregate	9.44	4,040,583.75	10.31	4,074,941.16	10.60	4,122,580.34	10.78	4,155,806.24	11.42	4,152,443.96	11.54	4,154,417.08

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.02	868,038.24	9.68	879,787.01	9.87	895,441.39	10.22	936,387.16	10.84	937,917.07	10.95	974,856.37
2	Overdraft	9.69	666,446.00	10.62	667,393.65	10.83	669,361.96	11.07	673,531.73	11.87	647,350.89	11.86	613,730.10
3	Trust Receipt Loan / Import Loan	8.35	89,427.71	9.37	88,649.96	9.70	86,479.39	10.56	76,658.63	11.70	74,171.60	11.78	75,863.69
4	Demand & Other Working Capital Loan	9.59	950,965.12	10.63	966,779.94	10.88	990,591.48	11.06	1,006,965.61	11.70	1,013,816.51	11.78	1,013,132.59
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.75	278,190.32	10.74	279,985.42	10.84	280,951.95	10.97	282,992.96	11.65	280,638.54	11.66	281,438.51
6	Real Estate Loan	9.73	180,786.47	10.77	181,202.48	10.94	182,304.59	11.02	171,657.48	11.89	192,099.16	11.96	195,620.19
7	Margin Nature Loan	9.41	83,705.35	10.33	82,447.46	10.59	79,777.60	10.90	78,409.99	11.90	75,168.86	12.06	71,713.79
8	Hire Purchase Loan	10.03	141,578.17	10.85	142,232.64	11.10	141,394.34	11.23	141,250.46	11.89	139,185.08	11.94	138,167.98
9	Deprived Sector Loan	8.49	284,284.79	9.28	286,629.30	9.43	287,056.50	9.64	286,231.70	10.38	283,949.84	10.39	283,004.35
10	Bills Purchased	5.13	5,292.40	6.73	4,392.73	5.92	3,182.77	5.87	3,071.81	6.13	3,374.66	5.97	4,034.69
11	Other Product	9.95	491,869.18	10.77	495,440.08	10.91	506,038.49	11.17	498,648.70	11.75	504,771.74	11.96	502,855.09
	Aggregate	9.44	4,040,583.75	10.31	4,074,940.67	10.60	4,122,580.46	10.78	4,155,806.21	11.42	4,152,443.96	11.54	4,154,417.35

Annex-I

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

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBBL
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC Asia Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizen	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	Prabhu	24	Mega Bank Nepal Ltd.	Mega
25	Civil Bank Ltd.	CBL	26	Century Commercial Bank Ltd.	Century
27	Sanima Bank Ltd.	Sanima			
B. Development Banks					
1	Mahalaxmi Bikas Bank Ltd.	Mahalaxmi	2	Narayani Development Bank Ltd.	Narayani
3	Karnali Development Bank Ltd.	Karnali	4	Sangrila Development Bank Ltd.	Shangrila
5	Excel Development Bank Ltd.	Excel	6	Miteri Development Bank Ltd.	Miteri
7	Muktinath Bikas Bank Ltd.	Mukti	8	Garima Bikas Bank Ltd.	Garima
9	Kamana Sewa Bikas Bank Ltd.	Kamana	10	Corporate Development Bank Ltd.	Corporate
11	Jyoti Bikas Bank Ltd.	Jyoti	12	Shine Resunga Development Bank Ltd.	Shine
13	Lumbini Bikas Bank Ltd.	LumbiniDB	14	Sindhu Bikas Bank Ltd.	Sindhu
15	Salapa Bikash Bank Ltd.	Salapa	16	Saptakoshi Development Bank Ltd.	Saptakoshi
17	Green Development Bank Ltd.	GreenDB			
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSML
3	Gorkhas Finance Ltd.	GURKHAFC	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	Shree	6	Best Finance Ltd.	BestFC
7	Progressive Finance Co. Ltd.	Progressive	8	Janaki Finance Co. Ltd.	Janaki
9	Pokhara Finance Ltd.	Pokhara	10	Central Finance Ltd.	PFCL
11	Multipurpose Finance Co. Ltd	Multi	12	Samriddhi Finance Company Limited	Samriddhi
13	Capital Merchant Banking & Finance Co. Ltd.	CMerchant	14	Guheshwori Merchant Banking & Finance Ltd.	GMBFL
15	ICFC Finance Ltd.	ICFC	16	Manjushree Financial Institution Ltd.	Manju
17	Reliance Finance Ltd.	Reliance			

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Ltd.	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd.	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Ltd.	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Ltd.	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Ltd.	Chhimek	6	Shawalamban Laghubitta Bittiya Sanstha Ltd.	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd.	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Ltd.	NERUDE
9	Sworojagar Laghubitta Bittiya Sanstha Ltd.	Sworojgar	10	First Microfinance Laghubitta Bittiya Sanstha Ltd.	First
11	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika	12	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire
13	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	14	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
15	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi	16	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
17	Civil Laghubitta Bittiya Sanstha Ltd.	CivilMF	18	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
19	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	20	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF
21	Global IME Laghubitta Bittiya Sanstha Ltd.	GIMEMF	22	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
23	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	24	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF
25	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	26	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
27	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF	28	WEAN Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	WEANSEWAMF
29	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	30	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP
31	Support Microfinance Bittiya Sanstha Ltd.	Support	32	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	ACHautari
33	Asha Lagubitta Bittiya Sastha Ltd.	Asha	34	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans
35	Ganapati Lagubitta Bittiya Sastha Ltd.	Ganapati	36	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity
37	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola	38	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman
39	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko	40	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
41	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	42	Naya Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi
43	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana	44	Summit Laghubitta Bittiya Sanstha Limited	Summit
45	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti	46	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
47	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila	48	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha
49	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique	50	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa
51	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi	52	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
53	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	54	BPW Laghubitta Bittiya Sanstha Limited	BPW
55	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	56	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
57	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO	58	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
59	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	60	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
61	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)	62	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban
63	Super Laghubitta Bittiya Sanstha Limited	Super	64	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan
65	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad			

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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