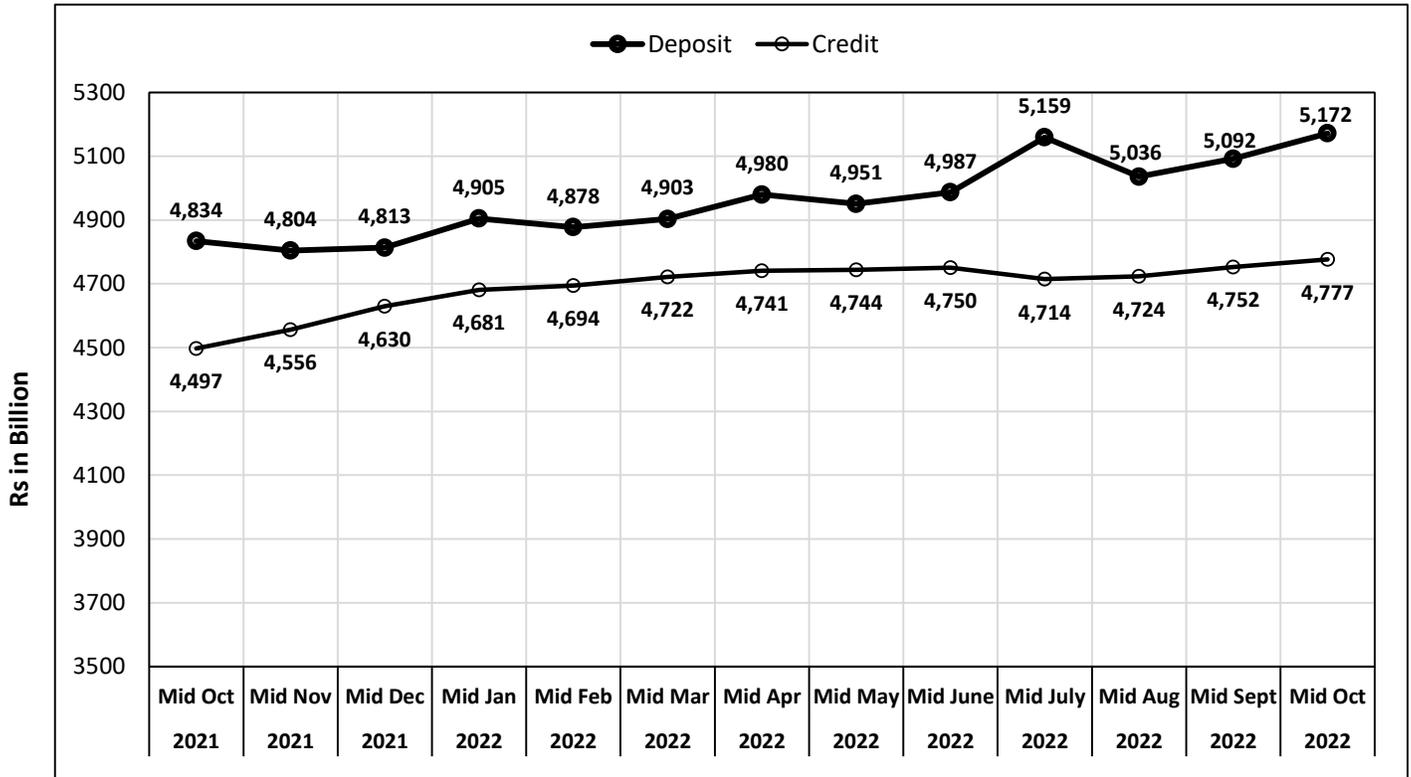


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2079 Asoj
(Mid-Oct, 2022)

Contents

	Page
1. Explanatory Notes	1
2. Major Financial Indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions	3
4. Profit & Loss Account of Banks & Financial Institutions	7
5. Statement of Sector wise, Product wise and Security wise Credit	11
6. Statement of Assets and Liabilities	
a. Commercial Banks	15
b. Development Banks	17
c. Finance Companies	19
7. Profit & Loss Account	
a. Commercial Banks	21
b. Development Banks	26
c. Finance Companies	29
8. Sector- wise, product-wise and security-wise credit	
a. Commercial Banks	31
b. Development Banks	35
c. Finance Companies	37
9. Micro-Finance Financial Institutions	
a. Major Financial Indicators	39
b. Statement of Assets and Liabilities	39
c. Profit & Loss Account	39
	39
10. Districtwise Branch List	40
11. Interest Rate Structure of Commercial Banks	42
Annexure	
1. List of Bank and Financial Institutions with Short Name	Annex 1

Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Finance	Total
Data available , out of total number	26	17	17	64	124
Total Number of Licensed BFIs	26	17	17	64	124

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

Major Financial Indicators

as on Asoj End, 2079 (Mid-Oct, 2022)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	93.75	10.67	2.17	106.60
2	Total Credit/GDP	87.21	9.36	1.89	98.45
3	Total Credit/ Total Deposit	93.02	87.74	86.85	92.36
4	CD Ratio	87.15	85.07	84.82	86.90
5	Fixed Deposit/Total Deposit	56.88	67.22	71.66	58.22
6	Saving Deposit/Total Deposit	26.90	23.04	17.72	26.32
7	Current Deposit/Total Deposit	8.64	1.56	1.31	7.78
8	Call Deposit/Total Deposit	6.27	8.14	7.93	6.49
9	NPL/ Total Loan	1.83	2.32	6.99	1.98
10	Total LLP /Total Loan	2.57	2.52	5.89	2.63
11	Deprived Sector Loan/Total Loan [§]	6.73	11.35	7.24	7.17
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.85	7.18	8.95	7.80
2	Investment in Gov. Securities/Total Deposit	15.93	13.12	19.98	15.73
3	Total Liquid Assets/Total Deposit	24.75	25.21	35.99	25.02
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	10.59	10.19	15.17	10.64
2	Total Capital/RWA	13.45	12.79	17.34	13.46
D. Financial Access					
1	No. of institutions	26	17	17	60
2	No. of Branches	5,074	1,121	274	6,469
3	No. of Deposit Accounts	40,473,548	5,698,914	683,181	46,855,643
4	No. of Loan Accounts	1,489,763	291,615	40,409	1,821,787
5	No. of Branchless Banking Centers	1,475	25	-	1,500
6	No. of Branchless Banking Customers	300,723	107	-	300,830
7	No. of Mobile Banking Customers	16,680,601	2,307,959	114,092	19,102,652
8	No. of Internet Banking Customers	1,286,529	422,379	10,825	1,719,733
9	No. of ATMs	4,295	325	44	4,664
10	No. of Debit Cards	10,894,119	615,641	47,414	11,557,174
11	No. of Credit Cards	262,881	64	-	262,945
12	No. of Prepaid Cards	115,083	1,202	-	116,285
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	8.16			
	(a) Saving	7.37			
	(b) Fixed	10.55			
	(c) Call	2.69			
2	Wt. Avg Interest Rate on Credit	12.19			

Note:

Bank balance includes money at call

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

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

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

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
		2020	2021	2022	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	488,277	558,525	618,798	697,370	690,944	14.39	10.79	-0.92
	a. Paid-up Capital	330,876	365,820	407,789	407,887	407,898	10.56	11.47	0.00
	b. Statutory Reserves	94,150	105,951	120,965	126,769	129,781	12.53	14.17	2.38
	c. Retained Earning	4,312	12,331	10,267	64,027	52,751	185.98	-16.75	-17.61
	d. Others Reserves	58,939	74,422	79,777	98,687	100,514	26.27	7.20	1.85
2	BORROWINGS	81,610	275,089	500,434	497,949	439,879	237.08	81.92	-11.66
	a. NRB	7,992	118,779	259,218	242,188	175,719	1386.25	118.24	-27.45
	b. "A"Class Licensed Institution	5,392	28,829	40,170	48,287	45,915	434.65	39.34	-4.91
	c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	58,905	64,086	74.06	125.12	8.80
	d. Other Financial Ins.	1,737	1,267	6,027	3,825	3,718	-27.05	375.72	-2.79
	e. Bonds and Securities	51,679	100,435	136,986	144,744	150,441	94.34	36.39	3.94
3	DEPOSITS	3,933,738	4,740,066	5,159,175	5,092,149	5,171,671	20.50	8.84	1.56
	a. Current	401,130	490,765	465,415	399,273	402,336	22.35	-5.17	0.77
	b. Savings	1,224,189	1,592,152	1,402,182	1,334,157	1,361,375	30.06	-11.93	2.04
	c. Fixed	1,884,402	2,213,503	2,835,817	2,962,869	3,010,841	17.46	28.11	1.62
	d. Call Deposits	387,287	396,693	391,068	328,634	335,520	2.43	-1.42	2.10
	e. Others	36,729	46,953	64,694	67,216	61,599	27.84	37.78	-8.36
4	Bills Payable	2,053	3,067	2,782	4,081	3,767	49.42	-9.30	-7.70
5	Other Liabilities	385,596	418,432	424,126	408,552	397,934	8.52	1.36	-2.60
	1. Loan Loss Provision	78,604	89,594	110,300	109,504	125,759	13.98	23.11	14.85
	2. Interest Suspense a/c	27,582	20,035	19,628	26,529	26,054	-27.36	-2.03	-1.79
	3. Others	279,410	308,804	294,198	272,520	246,121	10.52	-4.73	-9.69
6	Reconciliation A/c	3,427	4,050	512	325	(249)	18.18	-87.36	-176.44
7	Profit & Loss A/c	59,045	69,757	79,497	17,519	19,688	18.14	13.96	12.38
	TOTAL	4,953,745	6,068,987	6,785,324	6,717,945	6,723,634	22.51	11.80	0.08
	Assets								
1	LIQUID FUNDS	563,630	519,340	509,990	452,546	480,769	-7.86	-1.80	6.24
	a. Cash Balance	110,726	116,799	111,631	103,325	123,035	5.48	-4.43	19.08
	Nepalese Notes & Coins	98,161	99,422	108,250	100,551	119,346	1.28	8.88	18.69
	Foreign Currency	12,565	17,377	3,381	2,775	3,689	38.29	-80.55	32.95
	b. Bank Balance	369,615	334,152	302,877	260,522	280,496	-9.59	-9.36	7.67
	1. In Nepal Rastra Bank	294,780	273,553	220,659	203,782	214,024	-7.20	-19.34	5.03
	2. "A"Class Licensed Institution	27,141	17,905	28,862	21,892	26,568	-34.03	61.19	21.36
	3. Other Financial Ins.	3,372	3,275	6,959	5,377	6,767	-2.89	112.50	25.86
	4. In Foreign banks	44,322	39,419	46,397	29,471	33,137	-11.06	17.70	12.44
	c. Money at Call	83,288	68,389	95,482	88,698	77,238	-17.89	39.62	-12.92
2	INVESTMENTS	534,611	732,619	911,435	831,028	815,158	37.04	24.41	-1.91
	a. Govt. Securities	533,827	721,612	909,783	829,264	813,375	35.18	26.08	-1.92
	b. Others	784	11,007	1,651	1,764	1,782	1304.07	-85.00	1.05
3	SHARE & OTHER INVESTMENT	171,683	214,313	186,550	186,657	192,956	24.83	-12.95	3.37
4	LOANS & ADVANCES (Including Bills Purchased)	3,273,096	4,174,616	4,713,537	4,752,348	4,774,739	27.54	12.91	0.47
	4.1 LOANS & ADVANCES	3,270,133	4,170,584	4,709,050	4,748,519	4,770,197	27.54	12.91	0.46
	a. Private Sector	3,156,509	4,014,771	4,493,912	4,567,570	4,591,797	27.19	11.93	0.53
	b. Financial Institutions	110,945	152,818	212,907	176,963	176,604	37.74	39.32	-0.20
	c. Government Organizations	2,679	2,995	2,231	3,986	1,795	11.81	-25.51	-54.95
	4.2 BILLS PURCHASED	2,963	4,032	4,487	3,829	4,542	36.09	11.28	18.60
5	LOANS AGT. COLLECTED BILLS	-	412	951	-	1,912	0.00	130.70	0.00
6	FIXED ASSETS	78,568	82,989	95,030	95,089	100,965	5.63	14.51	6.18
7	OTHER ASSETS	312,752	331,101	353,788	386,328	342,299	5.87	6.85	-11.40
	a. Accrued Interests	152,797	171,036	199,589	225,986	184,861	11.94	16.69	-18.20
	b. Others	159,955	160,065	154,198	160,342	157,438	0.07	-3.66	-1.81
8	Expenses not Written off	189	342	219	210	205	81.43	-36.12	-2.69
9	Non Banking Assets	7,076	7,693	10,521	10,816	11,693	8.72	36.76	8.11
10	Reconciliation Account	11,715	5,154	3,241	2,801	2,545	-56.01	-37.12	-9.13
11	Profit & Loss A/c	426	407	63	123	394	-4.36	-84.64	221.05
	TOTAL	4,953,745	6,068,987	6,785,324	6,717,945	6,723,634	22.51	11.80	0.08

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
1 CAPITAL FUND	433,941	500,573	553,626	622,568	618,039	15.35	10.60	-0.73
a. Paid-up Capital	284,811	320,629	356,095	356,095	356,095	12.58	11.06	0.00
b. Statutory Reserves	86,033	96,910	110,434	116,338	119,265	12.64	13.96	2.52
c. Retained Earning	8,248	15,897	14,956	58,900	49,019	92.73	-5.92	-16.78
d. Others Reserves	54,850	67,137	72,140	91,235	93,660	22.40	7.45	2.66
2 BORROWINGS	78,942	261,004	462,083	461,531	411,017	230.63	77.04	-10.94
a. NRB	7,810	109,436	229,157	213,341	154,696	1301.19	109.40	-27.49
b. "A"Class Licensed Institution	3,356	26,034	38,482	47,321	44,681	675.65	47.81	-5.58
c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	58,905	64,086	74.06	125.12	8.80
d. Other Financial Ins.	1,737	1,267	5,862	3,660	3,553	-27.05	362.68	-2.91
e. Bonds and Securities	51,229	98,488	130,549	138,304	144,001	92.25	32.55	4.12
3 DEPOSITS	3,490,101	4,204,913	4,545,157	4,488,187	4,548,578	20.48	8.09	1.35
a. Current	389,700	475,545	453,605	391,656	392,900	22.03	-4.61	0.32
b. Savings	1,087,517	1,426,355	1,261,715	1,199,691	1,223,425	31.16	-11.54	1.98
c. Fixed	1,646,630	1,919,565	2,436,953	2,550,872	2,587,310	16.58	26.95	1.43
d. Call Deposits	332,548	338,330	329,895	280,681	285,008	1.74	-2.49	1.54
e. Others	33,706	45,117	62,988	65,287	59,935	33.85	39.61	-8.20
4 Bills Payable	2,036	3,003	2,740	4,039	3,738	47.47	-8.75	-7.47
5 Other Liabilities	350,780	383,438	384,228	365,381	355,108	9.31	0.21	-2.81
1. Loan Loss Provision	67,444	77,889	95,409	94,294	108,787	15.49	22.49	15.37
2. Interest Suspense a/c	16,882	11,631	10,334	15,525	15,589	-31.11	-11.15	0.42
3. Others	266,454	293,919	278,486	255,562	230,732	10.31	-5.25	-9.72
6 Reconciliation A/c	3,286	3,962	516	331	(238)	20.59	-86.98	-171.92
7 Profit & Loss A/c	54,484	63,462	72,201	16,264	18,312	16.48	13.77	12.59
TOTAL	4,413,571	5,420,355	6,020,551	5,958,301	5,954,554	22.81	11.07	-0.06
Assets								
1 LIQUID FUNDS	462,843	447,432	420,838	382,386	401,331	-3.33	-5.94	4.95
a. Cash Balance	100,912	107,227	102,537	93,600	113,336	6.26	-4.37	21.09
Nepalese Notes & Coins	88,499	89,926	99,279	90,981	109,932	1.61	10.40	20.83
Foreign Currency	12,412	17,301	3,258	2,619	3,403	39.38	-81.17	29.92
b. Bank Balance	327,901	304,444	268,141	225,163	243,618	-7.15	-11.92	8.20
1. In Nepal Rastra Bank	275,162	256,583	203,810	178,587	189,752	-6.75	-20.57	6.25
2. "A"Class Licensed Institution	8,186	8,327	17,786	16,968	20,563	1.73	113.58	21.18
3. Other Financial Ins.	233	119	149	138	168	-48.76	25.05	21.41
4. In Foreign banks	44,320	39,414	46,395	29,469	33,135	-11.07	17.71	12.44
c. Money at Call	34,031	35,761	50,160	63,623	44,377	5.08	40.27	-30.25
2 INVESTMENTS	498,252	655,204	820,456	740,042	726,152	31.50	25.22	-1.88
a. Govt. Securities	497,643	644,196	818,804	738,293	724,383	29.45	27.10	-1.88
b. Others	609	11,007	1,651	1,749	1,770	1707.57	-85.00	1.21
3 SHARE & OTHER INVESTMENT	164,516	202,553	175,230	176,203	180,943	23.12	-13.49	2.69
4 LOANS & ADVANCES								
(Including Bills Purchased)	2,910,231	3,719,600	4,182,299	4,210,075	4,228,993	27.81	12.44	0.45
4.1 LOANS & ADVANCES	2,907,269	3,715,568	4,177,812	4,206,245	4,224,451	27.80	12.44	0.43
a. Private Sector	2,801,001	3,579,832	4,025,452	4,054,081	4,073,922	27.81	12.45	0.49
b. Financial Institutions	103,588	132,741	150,129	148,183	148,737	28.14	13.10	0.37
c. Government Organizations	2,679	2,995	2,231	3,981	1,792	11.81	-25.51	-54.99
4.2 BILLS PURCHASED	2,963	4,032	4,487	3,829	4,542	36.09	11.28	18.60
5 LOANS AGT. COLLECTED BILLS	-	412	951	-	1,912	0.00	130.70	0.00
6 FIXED ASSETS	69,840	75,298	85,850	85,870	91,793	7.82	14.01	6.90
7 OTHER ASSETS	290,073	307,472	322,804	351,716	310,617	6.00	4.99	-11.69
a. Accrued Interests	136,304	155,810	177,208	201,374	162,449	14.31	13.73	-19.33
b. Others	153,770	151,662	145,596	150,342	148,168	-1.37	-4.00	-1.45
8 Expenses not Written off	169	241	219	209	204	42.75	-9.50	-2.70
9 Non Banking Assets	5,945	6,736	8,665	8,999	9,801	13.31	28.63	8.91
10 Reconciliation Account	11,569	5,074	3,240	2,801	2,548	-56.14	-36.14	-9.04
11 Profit & Loss A/c	133	332	-	-	260	150.03	-100.00	0.00
TOTAL	4,413,571	5,420,355	6,020,551	5,958,301	5,954,554	22.81	11.07	-0.06

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
1 CAPITAL FUND	39,284	41,688	47,312	55,838	54,448	6.12	13.49	-2.49
a. Paid-up Capital	31,964	32,232	36,994	37,091	37,102	0.84	14.77	0.03
b. Statutory Reserves	5,096	6,135	7,072	6,987	7,069	20.38	15.28	1.17
c. Retained Earning	(186)	505	(282)	8,860	7,281	-371.49	-155.77	-17.82
d. Others Reserves	2,410	2,816	3,528	2,900	2,996	16.87	25.27	3.33
2 BORROWINGS	136	9,690	26,259	26,569	21,051	7030.46	170.98	-20.77
a. NRB	136	7,590	20,104	20,161	14,443	5485.23	164.87	-28.36
b. "A"Class Licensed Institution	-	1,100	500	750	950	0.00	-54.55	26.67
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	165	165	165	0.00	0.00	0.00
e. Bonds and Securities	-	1,000	5,490	5,493	5,493	0.00	448.95	0.00
3 DEPOSITS	354,778	445,827	509,490	502,303	517,663	25.66	14.28	3.06
a. Current	9,263	13,929	9,932	6,799	8,050	50.38	-28.70	18.40
b. Savings	112,816	139,864	120,613	115,665	119,269	23.97	-13.76	3.12
c. Fixed	188,006	243,409	327,121	339,594	347,976	29.47	34.39	2.47
d. Call Deposits	44,048	48,417	51,614	39,715	42,151	9.92	6.60	6.13
e. Others	646	207	211	530	217	-67.87	1.50	-59.03
4 Bills Payable	15	41	42	41	29	178.27	1.53	-28.82
5 Other Liabilities	15,497	19,406	23,291	25,177	25,718	25.22	20.02	2.15
1. Loan Loss Provision	4,242	6,431	9,405	9,255	11,095	51.62	46.24	19.88
2. Interest Suspense a/c	1,470	1,138	1,129	2,557	1,971	-22.63	-0.72	-22.90
3. Others	9,785	11,837	12,757	13,366	12,652	20.97	7.77	-5.34
6 Reconciliation A/c	141	76	0	0	1	-46.09	-99.99	2215.94
7 Profit & Loss A/c	3,577	5,224	6,340	1,106	1,253	46.05	21.35	13.30
TOTAL	413,428	521,953	612,733	611,034	620,163	26.25	17.39	1.49
Assets								
1 LIQUID FUNDS	76,518	55,300	69,497	55,538	62,565	-27.73	25.67	12.65
a. Cash Balance	7,918	8,134	7,505	8,077	8,031	2.74	-7.73	-0.57
Nepalese Notes & Coins	7,765	8,059	7,383	7,922	7,745	3.78	-8.39	-2.23
Foreign Currency	153	76	123	155	286	-50.29	62.05	84.14
b. Bank Balance	28,987	22,731	24,830	28,650	29,116	-21.58	9.23	1.63
1. In Nepal Rastra Bank	15,492	13,432	13,435	20,986	19,685	-13.30	0.02	-6.20
2. "A"Class Licensed Institution	12,441	7,619	6,642	3,431	4,164	-38.76	-12.83	21.35
3. Other Financial Ins.	1,052	1,676	4,752	4,231	5,266	59.21	183.58	24.46
4. In Foreign banks	3	5	2	2	2	89.32	-64.18	0.00
c. Money at Call	39,613	24,435	37,162	18,812	25,418	-38.32	52.08	35.12
2 INVESTMENTS	28,288	56,879	68,793	69,446	67,936	101.07	20.95	-2.17
a. Govt. Securities	28,113	56,879	68,793	69,431	67,923	102.33	20.95	-2.17
b. Others	175	-	-	15	12	-100.00	0.00	-17.30
3 SHARE & OTHER INVESTMENT	4,484	8,062	8,446	7,190	8,761	79.79	4.77	21.84
4 LOANS & ADVANCES								
(Including Bills Purchased)	287,580	383,480	444,934	450,437	454,179	33.35	16.03	0.83
4.1 LOANS & ADVANCES	287,580	383,480	444,934	450,437	454,179	33.35	16.03	0.83
a. Private Sector	284,009	369,145	386,815	426,835	431,319	29.98	4.79	1.05
b. Financial Institutions	3,571	14,335	58,120	23,597	22,856	301.39	305.44	-3.14
c. Government Organizations	-	-	-	5	3	0.00	0.00	-26.45
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	6,094	5,673	6,410	6,490	6,530	-6.92	13.00	0.62
7 OTHER ASSETS	9,692	11,972	13,338	20,675	18,833	23.52	11.41	-8.91
a. Accrued Interests	5,555	6,166	7,075	13,044	11,347	10.99	14.75	-13.01
b. Others	4,137	5,806	6,263	7,632	7,486	40.34	7.87	-1.90
8 Expenses not Written off	17	0	-	-	-	-97.19	-100.00	0.00
9 Non Banking Assets	599	489	1,258	1,208	1,301	-18.33	157.16	7.75
10 Reconciliation Account	141	78	0	0	0	-45.12	-99.41	-17.25
11 Profit & Loss A/c	15	21	56	49	58	41.19	172.42	17.93
TOTAL	413,428	521,953	612,733	611,034	620,163	26.25	17.39	1.49

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
		2020	2021	2022	2022	2022*	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	15,051	16,264	17,861	18,964	18,457	8.05	9.82	-2.67
	a. Paid-up Capital	14,101	12,959	14,700	14,700	14,700	-8.10	13.44	0.00
	b. Statutory Reserves	3,021	2,907	3,459	3,445	3,448	-3.79	19.01	0.10
	c. Retained Earning	(3,750)	(4,071)	(4,408)	(3,733)	(3,549)	8.54	8.29	-4.92
	d. Others Reserves	1,680	4,469	4,110	4,552	3,858	166.09	-8.05	-15.25
2	BORROWINGS	2,531	4,395	12,092	9,849	7,810	73.60	175.15	-20.70
	a. NRB	46	1,753	9,957	8,686	6,580	3729.83	468.05	-24.25
	b. "A"Class Licensed Institution	2,036	1,695	1,188	215	283	-16.73	-29.93	31.48
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	450	947	947	947	947	110.38	0.05	0.00
3	DEPOSITS	88,858	89,326	104,528	101,659	105,430	0.53	17.02	3.71
	a. Current	2,167	1,290	1,878	818	1,386	-40.48	45.55	69.53
	b. Savings	23,856	25,932	19,854	18,801	18,680	8.70	-23.44	-0.64
	c. Fixed	49,766	50,529	71,743	72,403	75,555	1.53	41.98	4.35
	d. Call Deposits	10,691	9,945	9,558	8,239	8,362	-6.98	-3.89	1.49
	e. Others	2,377	1,629	1,496	1,398	1,447	-31.47	-8.20	3.47
4	Bills Payable	2	23	0	1	0	1240.71	-98.23	-70.19
5	Other Liabilities	19,319	15,588	16,607	17,994	17,108	-19.31	6.53	-4.92
	1. Loan Loss Provision	6,918	5,274	5,486	5,954	5,878	-23.77	4.03	-1.28
	2. Interest Suspense a/c	9,230	7,267	8,165	8,447	8,493	-21.27	12.36	0.54
	3. Others	3,171	3,048	2,955	3,592	2,737	-3.89	-3.04	-23.79
6	Reconciliation A/c	0	12	(4)	(5)	(12)	21673.05	-134.24	123.32
7	Profit & Loss A/c	984	1,071	957	149	123	8.84	-10.71	-17.42
	TOTAL	126,746	126,679	152,040	148,610	148,917	-0.05	20.02	0.21
	Assets								
1	LIQUID FUNDS	24,269	16,607	19,655	14,621	16,873	-31.57	18.35	15.40
	a. Cash Balance	1,897	1,438	1,588	1,648	1,669	-24.21	10.48	1.23
	Nepalese Notes & Coins	1,897	1,438	1,588	1,648	1,669	-24.21	10.48	1.24
	Foreign Currency	0	0	0	0	0	-37.48	-41.58	-66.63
	b. Bank Balance	12,727	6,977	9,906	6,709	7,762	-45.18	41.99	15.69
	1. In Nepal Rastra Bank	4,126	3,538	3,414	4,210	4,587	-14.25	-3.50	8.96
	2. "A"Class Licensed Institution	6,514	1,959	4,434	1,492	1,842	-69.93	126.38	23.42
	3. Other Financial Ins.	2,087	1,480	2,058	1,007	1,333	-29.09	39.05	32.37
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,644	8,193	8,160	6,263	7,442	-15.05	-0.40	18.82
2	INVESTMENTS	8,072	20,536	22,186	21,540	21,070	154.42	8.03	-2.18
	a. Govt. Securities	8,072	20,536	22,186	21,540	21,070	154.42	8.03	-2.18
	b. Others	-	-	-	-	-	0.00	0.00	0.00
3	SHARE & OTHER INVESTMENT	2,683	3,698	2,875	3,264	3,252	37.79	-22.26	-0.36
4	LOANS & ADVANCES								
	(Including Bills Purchased)	75,284	71,536	86,303	91,836	91,567	-4.98	20.64	-0.29
	4.1 LOANS & ADVANCES	75,284	71,536	86,303	91,836	91,567	-4.98	20.64	-0.29
	a. Private Sector	71,499	65,795	81,645	86,654	86,556	-7.98	24.09	-0.11
	b. Financial Institutions	3,785	5,742	4,658	5,183	5,010	51.69	-18.87	-3.32
	c. Government Organizations	-	-	-	-	-	0.00	0.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	2,634	2,019	2,771	2,729	2,642	-23.36	37.25	-3.20
7	OTHER ASSETS	12,986	11,657	17,646	13,937	12,849	-10.23	51.37	-7.81
	a. Accrued Interests	10,938	9,061	15,306	11,568	11,065	-17.16	68.93	-4.35
	b. Others	2,048	2,597	2,340	2,369	1,784	26.78	-9.90	-24.71
8	Expenses not Written off	3	100	-	1	1	3834.00	-100.00	0.00
9	Non Banking Assets	533	468	599	609	591	-12.08	27.99	-3.05
10	Reconciliation Account	4	2	(0)	(1)	(3)	-56.22	-111.62	259.53
11	Profit & Loss A/c	279	55	6	73	76	-80.35	-88.25	3.51
	TOTAL	126,746	126,679	152,040	148,610	148,917	-0.05	20.02	0.21

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

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2020	2021	2022	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	232,951	224,341	330,008	73,131	111,981	-3.70	47.10	53.12
1.1 Deposit Liabilities	227,205	215,183	305,976	67,294	103,362	-5.29	42.19	53.60
1.1.1 Saving A/c	53,627	43,601	76,032	15,085	23,855	-18.70	74.38	58.14
1.1.2 Fixed A/c	157,021	166,935	223,748	50,710	77,215	6.31	34.03	52.27
1.1.2.1 Upto 3 Months Fixed A/c	7,335	6,631	11,092	3,085	4,749	-9.59	67.27	53.90
1.1.2.2 3 to 6 Months fixed A/c	18,168	18,574	31,919	7,258	10,989	2.23	71.84	51.40
1.1.2.3 6 Months to 1 Year Fixed A/c	74,620	69,135	99,440	21,099	31,989	-7.35	43.83	51.61
1.1.2.4 Above 1 Year	56,898	72,595	81,297	19,268	29,489	27.59	11.99	53.05
1.1.3 Call Deposit	16,291	4,443	6,111	1,494	2,284	-72.73	37.55	52.90
1.1.4 Certificate of Deposits	266	204	85	5	8	-23.26	-58.37	48.51
1.2 Others	5,746	9,158	24,032	5,838	8,620	59.39	162.41	47.65
2 Commission/Fee Expense	1,695	1,735	3,121	426	696	2.36	79.87	63.66
3 Employees Expenses	42,145	48,174	53,727	10,277	14,903	14.30	11.53	45.01
4 Office Operating Expenses	32,395	33,544	38,326	6,092	9,628	3.55	14.26	58.04
5 Exchange Fluctuation Loss	6	1	105	19	3	-74.82	7277.31	-82.95
5.1 Due to Change in Exchange Rates	5	1	34	10	3	-74.17	2639.35	-68.41
5.2 Due to Foreign Currency Transactions	1	0	71	9	-	-78.28	36644.30	-100.00
6 Non-Operating Expenses	463	89	369	30	44	-80.71	313.83	44.98
7. Provision for Risk	33,869	39,014	25,497	1,514	15,798	15.19	-34.65	943.15
7.1 Loan loss Provision	33,522	38,874	25,367	305	15,783	15.96	-34.74	5073.79
7.1.1 General Loan loss Provision	17,257	25,113	12,849	271	5,941	45.52	-48.83	2095.69
7.1.1.1 Pass Loan Loss Provision	10,921	21,235	8,873	144	2,986	94.45	-58.22	1968.68
7.1.1.2 Watch List Provision	6,336	3,878	3,976	126	2,954	-38.80	2.54	2240.97
7.1.2 Special Loan Loss Provision	15,094	13,440	12,088	7	9,109	-10.96	-10.06	131756.76
7.1.3 Additional Loan Loss Provision	1,171	321	430	28	734	-72.60	34.16	2560.39
7.2. Provision for Non-Banking Assets	124	48	13	120	1	-60.90	-72.47	-99.04
7.3. Provision for Loss on Investment	92	3	98	336	13	-96.39	2840.70	-96.09
7.4. Provision for Loss of Other Assets	131	88	19	754	-	-32.93	-78.72	-100.00
8 Loan Written Off	411	814	1,607	21	44	97.97	97.46	108.93
9 Provision for Staff Bonus	7,499	9,238	11,766	2,428	2,794	23.20	27.35	15.07
10 Provision for Income Tax	24,783	30,913	34,273	7,548	8,496	24.73	10.87	12.56
11 Others	36	248	7	4	5	593.60	-97.24	25.94
12 Net Profit	58,924	71,306	83,438	17,635	20,314	21.01	17.01	15.19
TOTAL EXPENSES	435,177	459,417	582,244	119,125	184,705	5.57	26.74	55.05
Income								
1. Interest Income	378,136	372,972	509,366	110,526	168,004	-1.37	36.57	52.00
1.1. On Loans and Advance	350,654	342,440	464,186	99,273	150,820	-2.34	35.55	51.92
1.2. On Investment	19,023	25,974	38,306	9,854	14,668	36.54	47.48	48.86
1.2.1 Government Bonds	17,635	23,335	35,010	9,200	13,703	32.33	50.03	48.94
1.2.2 Foreign Bonds	109	215	341	30	38	97.64	59.06	24.75
1.2.3 NRB Bonds	1,038	589	343	75	108	-43.27	-41.74	44.12
1.2.4 Deventure & Bonds	242	1,835	2,612	548	820	658.86	42.30	49.61
1.3 Agency Balance	640	169	174	85	150	-73.59	3.00	76.56
1.4 On Call Deposit	4,459	1,193	1,460	286	629	-73.23	22.31	119.99
1.5 Others	3,360	3,196	5,239	1,029	1,737	-4.90	63.95	68.85
2. Comission & Discount	19,439	24,942	27,259	4,879	7,327	28.31	9.29	50.17
2.1 Bills Purchase & Discount	194	228	310	45	70	17.68	35.78	54.04
2.2 Comission	15,925	20,920	22,861	4,230	6,291	31.37	9.28	48.72
2.3 Others	3,321	3,794	4,088	604	966	14.24	7.75	60.02
3 Income From Exchange Fluctuation	10,780	10,913	8,121	823	1,686	1.23	-25.58	104.85
3.1 Due to Change in Exchange Rate	1,320	1,343	1,029	149	256	1.77	-23.41	72.40
3.2 Due to Foreign Currency Trans.	9,461	9,569	7,092	675	1,430	1.15	-25.89	112.00
4 Other Operating Income	11,434	16,789	12,504	1,910	2,857	46.84	-25.52	49.53
5 Non Operating Income	2,353	8,176	3,584	163	490	247.49	-56.17	201.03
6 Provision Written Back	12,606	24,835	20,530	628	4,038	97.02	-17.33	543.30
7 Recovery from Written off Loan	449	760	669	23	40	69.26	-12.00	75.32
8 Income from Extra Ordinary Expenses	(98)	12	156	0	1	-111.72	1252.34	94.76
9 Net Loss	79	19	56	173	263	-75.98	197.60	52.27
TOTAL INCOME	435,177	459,417	582,244	119,125	184,705	5.57	26.74	55.05

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2020	2021	2022	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	199,997	194,409	284,750	63,118	96,593	-2.79	46.47	53.04
1.1 Deposit Liabilities	194,436	185,438	262,357	57,597	88,502	-4.63	41.48	53.66
1.1.1 Saving A/c	45,353	37,545	67,417	13,388	21,206	-17.22	79.56	58.40
1.1.2 Fixed A/c	135,903	143,928	189,890	42,981	65,404	5.91	31.93	52.17
1.1.2.1 Upto 3 Months Fixed A/c	4,900	4,762	6,100	1,665	2,541	-2.82	28.09	52.57
1.1.2.2 3 to 6 Months fixed A/c	15,244	14,410	25,966	5,916	8,968	-5.47	80.19	51.59
1.1.2.3 6 Months to 1 Year Fixed A/c	65,454	58,342	82,295	18,041	26,931	-10.87	41.06	49.27
1.1.2.4 Above 1 Year	50,304	66,414	75,530	17,358	26,964	32.02	13.73	55.34
1.1.3 Call Deposit	12,915	3,760	4,966	1,224	1,885	-70.89	32.07	54.01
1.1.4 Certificate of Deposits	266	204	85	5	8	-23.26	-58.37	48.51
1.2 Others	5,561	8,971	22,393	5,521	8,091	61.33	149.62	46.56
2 Commission/Fee Expense	1,678	1,693	3,057	419	685	0.90	80.52	63.44
3 Employees Expenses	36,655	42,824	47,172	8,997	13,023	16.83	10.15	44.74
4 Office Operating Expenses	27,815	29,235	33,086	5,307	8,361	5.10	13.17	57.55
5 Exchange Fluctuation Loss	-	0	104	17	4	0.00	283053.30	-78.05
5.1 Due to Change in Exchange Rates	-	0	33	9	4	0.00	89470.89	-56.44
5.2 Due to Foreign Currency Transactions	-	-	71	9	-	0.00	0.00	-100.00
6 Non-Operatiing Expenses	458	78	312	27	18	-83.03	301.60	-35.35
7. Provision for Risk	28,699	32,424	21,637	1,311	12,802	12.98	-33.27	876.59
7.1 Loan loss Provision	28,485	32,326	21,538	102	12,788	13.48	-33.37	12495.69
7.1.1 General Loan loss Provision	14,922	21,420	11,093	111	4,512	43.54	-48.21	3957.68
7.1.1.1 Pass Loan Loss Provision	10,150	18,516	7,625	48	2,371	82.43	-58.82	4796.19
7.1.1.2 Watch List Provision	4,772	2,904	3,468	63	2,141	-39.15	19.42	3310.87
7.1.2 Special Loan Loss Provision	12,531	10,732	10,019	(37)	7,593	-14.36	-6.65	-20474.37
7.1.3 Additional Loan Loss Provision	1,032	174	427	28	683	-83.14	145.12	2375.71
7.2. Provision for Non-Banking Assets	-	7	-	120	1	0.00	-100.00	-99.04
7.3. Provision for Loss on Investment	91	3	95	336	13	-96.73	3082.32	-96.09
7.4. Provision for Loss of Other Assets	122	88	3	754	-	-27.64	-96.10	-100.00
8 Loan Written Off	385	708	1,489	20	42	83.94	110.40	112.22
9 Provision for Staff Bonus	6,917	8,146	10,673	2,229	2,615	17.77	31.01	17.31
10 Provision for Income Tax	22,858	27,592	30,803	6,896	7,858	20.71	11.63	13.95
11 Others	33	248	7	4	5	649.25	-97.29	25.94
12 Net Profit	54,351	63,374	74,801	16,110	18,757	16.60	18.03	16.43
TOTAL EXPENSES	379,846	400,732	507,892	104,455	160,762	5.50	26.74	53.91
Income								
1. Interest Income	328,666	326,157	442,405	96,562	145,957	-0.76	35.64	51.15
1.1. On Loans and Advance	305,723	298,351	402,230	86,264	130,708	-2.41	34.82	51.52
1.2. On Investment	17,963	23,895	34,586	9,098	13,229	33.02	44.74	45.40
1.2.1 Government Bonds	16,712	21,509	31,700	8,561	12,433	28.71	47.38	45.22
1.2.2 Foreign Bonds	109	215	341	30	38	97.64	59.06	24.75
1.2.3 NRB Bonds	930	398	1	0	0	-57.24	-99.74	64.64
1.2.4 Deventure & Bonds	213	1,774	2,544	506	758	733.94	43.42	49.76
1.3 Agency Balance	639	169	171	85	150	-73.54	1.01	76.56
1.4 On Call Deposit	1,127	691	673	213	354	-38.75	-2.59	66.29
1.5 Others	3,214	3,051	4,745	903	1,517	-5.08	55.53	68.07
2. Comission & Discount	18,463	23,473	25,927	4,715	7,071	27.14	10.46	49.99
2.1 Bills Purchase & Discount	194	228	310	45	70	17.68	35.78	54.04
2.2 Comission	15,407	20,103	21,943	4,135	6,150	30.48	9.15	48.74
2.3 Others	2,862	3,142	3,674	535	852	9.78	16.95	59.34
3 Income From Exchange Fluctuation	10,720	10,900	8,083	818	1,668	1.68	-25.84	103.77
3.1 Due to Change in Exchange Rate	1,293	1,344	1,028	151	253	3.93	-23.51	67.92
3.2 Due to Foreign Currency Trans.	9,427	9,556	7,055	668	1,414	1.37	-26.17	111.87
4 Other Operating Income	9,346	12,990	10,325	1,641	2,308	38.99	-20.52	40.69
5 Non Operating Income	1,859	5,901	3,087	134	432	217.41	-47.69	222.29
6 Provision Written Back	10,461	20,596	17,299	571	3,293	96.88	-16.01	477.14
7 Recovery from Written off Loan	431	706	611	15	32	64.00	-13.46	116.44
8 Income from Extra Ordinary Expenses	(100)	8	156	0	1	-108.46	1736.57	94.76
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	379,846	400,732	507,892	104,455	160,762	5.50	26.74	53.91

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2020	2021	2022	2022	2022			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	25,608	24,027	37,191	8,201	12,615	-6.18	54.79	53.83
1.1 Deposit Liabilities	25,519	23,915	35,908	7,992	12,251	-6.29	50.15	53.30
1.1.1 Saving A/c	6,462	4,871	7,117	1,434	2,246	-24.63	46.12	56.58
1.1.2 Fixed A/c	16,342	18,531	27,825	6,332	9,674	13.39	50.15	52.79
1.1.2.1 Upto 3 Months Fixed A/c	2,121	1,531	4,324	1,260	1,955	-27.80	182.42	55.14
1.1.2.2 3 to 6 Months fixed A/c	2,524	3,583	5,239	1,178	1,778	41.94	46.20	50.88
1.1.2.3 6 Months to 1 Year Fixed A/c	6,517	8,890	14,318	2,509	4,134	36.41	61.06	64.81
1.1.2.4 Above 1 Year	5,180	4,527	3,944	1,385	1,807	-12.61	-12.87	30.48
1.1.3 Call Deposit	2,715	513	967	226	331	-81.10	88.34	46.82
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	89	112	1,282	209	364	25.95	1042.25	74.17
2 Commission/Fee Expense	16	42	63	6	11	162.17	51.43	77.76
3 Employees Expenses	4,354	4,341	5,225	1,036	1,496	-0.30	20.37	44.49
4 Office Operating Expenses	3,590	3,441	4,096	595	986	-4.15	19.05	65.82
5 Exchange Fluctuation Loss	6	1	1	1	(1)	-75.47	-51.89	-145.86
5.1 Due to Change in Exchange Rates	5	1	1	1	(1)	-74.95	-44.06	-145.86
5.2 Due to Foreign Currency Transactions	1	0	-	-	-	-78.28	-100.00	0.00
6 Non-Operating Expenses	3	11	30	3	26	256.13	166.94	894.06
7. Provision for Risk	3,878	5,678	3,329	154	2,508	46.42	-41.38	1532.37
7.1 Loan loss Provision	3,807	5,636	3,301	154	2,508	48.05	-41.44	1532.37
7.1.1 General Loan loss Provision	1,863	3,312	1,459	109	1,195	77.76	-55.97	991.67
7.1.1.1 Pass Loan Loss Provision	716	2,468	1,028	46	567	244.62	-58.36	1132.07
7.1.1.2 Watch List Provision	1,147	845	431	63	628	-26.39	-48.99	889.78
7.1.2 Special Loan Loss Provision	1,868	2,314	1,840	44	1,309	23.83	-20.46	2863.34
7.1.3 Additional Loan Loss Provision	75	10	2	-	4	-86.38	-82.35	0.00
7.2. Provision for Non-Banking Assets	66	42	10	-	-	-36.73	-76.01	0.00
7.3. Provision for Loss on Investment	0	0	2	-	-	-27.24	628.62	0.00
7.4. Provision for Loss of Other Assets	5	-	15	-	-	-100.00	0.00	0.00
8 Loan Written Off	4	14	36	0	1	272.70	150.56	201.45
9 Provision for Staff Bonus	473	828	987	167	166	75.10	19.22	-0.60
10 Provision for Income Tax	1,627	2,486	3,010	527	532	52.83	21.09	1.11
11 Others	0	-	-	-	-	-100.00	0.00	0.00
12 Net Profit	3,804	5,935	6,970	1,232	1,295	56.04	17.44	5.10
TOTAL EXPENSES	43,362	46,806	60,939	11,920	19,636	7.94	30.20	64.73
Income								
1. Interest Income	39,332	38,436	55,444	11,419	18,149	-2.28	44.25	58.94
1.1. On Loans and Advance	36,071	36,443	51,703	10,718	16,677	1.03	41.87	55.60
1.2. On Investment	781	1,525	2,732	532	1,087	95.21	79.15	104.12
1.2.1 Government Bonds	739	1,399	2,485	478	1,009	89.36	77.57	111.17
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	41	122	247	54	77	195.11	101.96	42.15
1.2.4 Deventure & Bonds	1	4	1	0	1	286.52	-77.28	50.19
1.3 Agency Balance	1	-	-	-	-	-100.00	0.00	0.00
1.4 On Call Deposit	2,413	348	606	57	214	-85.58	74.16	277.92
1.5 Others	67	119	403	112	171	78.91	238.16	52.63
2. Comission & Discount	915	1,273	1,051	142	220	39.02	-17.45	55.69
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	496	677	733	81	119	36.36	8.33	47.45
2.3 Others	419	596	317	60	101	42.17	-46.75	66.72
3 Income From Exchange Fluctuation	60	13	38	5	19	-79.13	201.05	284.57
3.1 Due to Change in Exchange Rate	26	(1)	1	(2)	3	-102.03	-276.30	-237.10
3.2 Due to Foreign Currency Trans.	34	13	37	7	16	-61.19	181.46	124.39
4 Other Operating Income	1,504	2,257	1,684	236	420	50.12	-25.40	77.96
5 Non Operating Income	180	1,556	219	12	37	764.21	-85.95	204.37
6 Provision Written Back	1,353	3,211	2,407	33	599	137.39	-25.06	1718.09
7 Recovery from Written off Loan	3	49	41	3	3	1364.12	-16.21	0.00
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	15	11	56	71	189	-25.97	419.56	164.95
TOTAL INCOME	43,362	46,806	60,939	11,920	19,636	7.94	30.20	64.73

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July					Mid-Sept	Mid-Oct	% Change		
	2020	2021	2022	2022	2022					
	1	2	3	4	5	2/1	3/2	5/4		
1 Interest Expenses	7,345	5,905	8,067	1,813	2,773	-19.61	36.60	52.96		
1.1 Deposit Liabilities	7,250	5,830	7,710	1,704	2,608	-19.58	32.24	53.01		
1.1.1 Saving A/c	1,811	1,185	1,498	263	404	-34.58	26.43	53.53		
1.1.2 Fixed A/c	4,777	4,476	6,033	1,398	2,137	-6.30	34.79	52.90		
1.1.2.1 Upto 3 Months Fixed A/c	314	338	668	160	253	7.68	97.88	57.99		
1.1.2.2 3 to 6 Months fixed A/c	400	581	714	164	243	45.37	22.89	48.21		
1.1.2.3 6 Months to 1 Year Fixed A/c	2,650	1,903	2,827	549	923	-28.19	48.59	68.20		
1.1.2.4 Above 1 Year	1,414	1,654	1,823	524	717	17.02	10.23	36.80		
1.1.3 Call Deposit	662	170	179	44	67	-74.38	5.49	53.38		
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00		
1.2 Others	96	75	357	108	165	-21.92	376.45	52.10		
2 Commission/Fee Expense	1	-	1	-	-	-100.00	0.00	0.00		
3 Employees Expenses	1,136	1,009	1,329	244	384	-11.23	31.82	57.27		
4 Office Operating Expenses	990	868	1,143	191	281	-12.36	31.75	47.30		
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	2	0	27	-	-	-85.43	10983.72	0.00		
7. Provision for Risk	1,293	911	532	50	488	-29.52	-41.62	877.70		
7.1 Loan loss Provision	1,229	911	528	50	488	-25.88	-42.01	877.70		
7.1.1 General Loan loss Provision	471	381	298	50	234	-19.23	-21.72	368.74		
7.1.1.1 Pass Loan Loss Provision	55	252	221	50	49	358.80	-12.28	-2.80		
7.1.1.2 Watch List Provision	416	129	77	-	185	-69.01	-40.13	0.00		
7.1.2 Special Loan Loss Provision	694	394	228	-	207	-43.28	-42.01	0.00		
7.1.3 Additional Loan Loss Provision	64	137	2	-	47	114.82	-98.56	0.00		
7.2. Provision for Non-Banking Assets	58	-	3	-	-	-100.00	0.00	0.00		
7.3. Provision for Loss on Investment	0	-	0	-	-	-100.00	0.00	0.00		
7.4. Provision for Loss of Other Assets	5	-	-	-	-	-100.00	0.00	0.00		
8 Loan Written Off	22	92	81	1	1	308.77	-11.01	0.00		
9 Provision for Staff Bonus	109	264	106	33	14	142.33	-59.94	-58.06		
10 Provision for Income Tax	298	834	460	125	105	179.80	-44.84	-16.04		
11 Others	3	-	0	-	-	-100.00	0.00	0.00		
12 Net Profit	770	1,996	1,666	293	262	159.33	-16.56	-10.57		
TOTAL EXPENSES	11,969	11,879	13,413	2,749	4,307	-0.75	12.91	56.68		
Income										
1. Interest Income	10,138	8,379	11,517	2,545	3,898	-17.34	37.44	53.17		
1.1. On Loans and Advance	8,861	7,645	10,253	2,291	3,435	-13.72	34.11	49.94		
1.2. On Investment	279	554	988	223	353	98.59	78.49	58.10		
1.2.1 Government Bonds	184	427	826	161	261	131.97	93.47	61.89		
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00		
1.2.3 NRB Bonds	67	69	95	21	31	3.64	38.34	49.08		
1.2.4 Deventure & Bonds	28	58	67	41	61	104.85	15.64	47.87		
1.3 Agency Balance	-	-	3	-	-	0.00	0.00	0.00		
1.4 On Call Deposit	919	155	181	16	60	-83.13	16.89	271.02		
1.5 Others	79	25	91	14	49	-67.95	256.77	251.93		
2. Comission & Discount	61	196	281	23	36	221.90	42.85	52.98		
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00		
2.2 Comission	21	140	184	15	22	559.38	31.50	51.39		
2.3 Others	40	56	96	9	14	41.30	71.21	55.63		
3 Income From Exchange Fluctuation	0	-	-	-	-	-100.00	0.00	0.00		
3.1 Due to Change in Exchange Rate	0	-	-	-	-	-100.00	0.00	0.00		
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00		
4 Other Operating Income	584	1,542	496	34	128	164.08	-67.84	280.45		
5 Non Operating Income	314	719	278	16	20	129.12	-61.29	24.65		
6 Provision Written Back	792	1,027	825	24	146	29.81	-19.70	502.88		
7 Recovery from Written off Loan	15	4	16	5	5	-70.13	264.86	-4.30		
8 Income from Extra Ordinary Expenses	2	3	-	-	-	51.06	-100.00	0.00		
9 Net Loss	64	8	-	101	74	-87.39	-100.00	-27.00		
TOTAL INCOME	11,969	11,879	13,413	2,749	4,307	-0.75	12.91	56.68		

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

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	189,981	273,901	336,187	335,784	341,301	44.17	22.74	1.64
Fishery Related	5,490	8,956	13,234	13,489	13,606	63.13	47.76	0.87
Mining Related	6,454	8,685	8,789	9,277	9,745	34.58	1.20	5.04
Agriculture, Forestry & Beverage Production Related	563,969	686,582	733,900	755,885	770,752	21.74	6.89	1.97
Construction	347,420	414,030	190,196	191,571	193,443	19.17	-54.06	0.98
Electricity, Gas and Water	161,972	207,797	246,839	250,240	256,066	28.29	18.79	2.33
Metal Products, Machinery & Electronic Equipment & Assemblage	46,073	62,562	72,472	73,984	75,162	35.79	15.84	1.59
Transport, Communication and Public Utilities	97,603	97,505	100,909	101,499	99,814	-0.10	3.49	-1.66
Wholesaler & Retailer	662,828	837,582	947,619	961,315	968,204	26.36	13.14	0.72
Finance, Insurance and Real Estate	252,638	337,170	375,243	397,298	373,472	33.46	11.29	-6.00
Hotel or Restaurant	148,657	183,908	200,494	203,627	207,044	23.71	9.02	1.68
Other Services	150,620	177,036	192,913	199,885	201,890	17.54	8.97	1.00
Consumption Loans	158,624	233,767	867,483	888,565	895,441	47.37	271.09	0.77
Local Government	1,583	1,539	1,125	1,125	1,125	-2.79	-26.88	0.00
Others	472,099	641,727	421,635	346,700	356,234	35.93	-34.30	2.75
TOTAL	3,266,012	4,172,747	4,709,039	4,730,246	4,763,300	27.76	12.85	0.70
Productwise								
Term Loan	718,480	932,079	1,196,841	1,210,172	1,247,637	29.73	28.41	3.10
Overdraft	488,596	634,300	718,773	748,653	753,333	29.82	13.32	0.63
Trust Receipt Loan / Import Loan	138,316	205,638	78,432	80,072	80,651	48.67	-61.86	0.72
Demand & Other Working Capital Loan	702,115	880,234	1,014,048	1,026,382	1,044,143	25.37	15.20	1.73
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	252,542	298,258	337,799	344,948	344,141	18.10	13.26	-0.23
Real Estate Loan	163,480	183,538	228,255	256,904	236,955	12.27	24.36	-7.76
Margin Nature Loan	50,410	106,282	80,508	75,848	76,335	110.84	-24.25	0.64
Hire Purchase Loan	174,058	160,657	157,162	157,391	154,039	-7.70	-2.18	-2.13
Deprived Sector Loan	201,610	293,414	335,623	346,027	335,755	45.54	14.39	-2.97
Bills Purchased	3,304	4,403	3,130	2,395	2,928	33.28	-28.92	22.24
Other Product	373,101	473,944	558,470	481,454	487,381	27.03	17.83	1.23
Total	3,266,012	4,172,747	4,709,039	4,730,246	4,763,300	27.76	12.85	0.70
Collateral wise								
Gold and Silver	38,427	43,111	52,782	51,404	50,194	12.19	22.43	-2.35
Government Securities	465	678	783	779	1,000	45.85	15.48	28.42
Non Governmental Securities	39,776	87,213	61,272	59,615	59,858	119.26	-29.74	0.41
Fixed Deposit Receipts	20,041	29,313	64,221	55,457	52,704	46.27	119.08	-4.96
Own	19,704	29,081	64,006	55,314	52,452	47.59	120.09	-5.17
Other Licences Institutions	336	232	215	143	252	-31.05	-7.34	75.81
Collateral of Properties	2,913,947	3,647,609	4,116,123	4,151,425	4,173,766	25.18	12.84	0.54
Fixed Assets	2,489,020	3,118,968	3,538,076	3,561,029	3,591,713	25.31	13.44	0.86
Current Assets	424,927	528,641	578,047	590,395	582,053	24.41	9.35	-1.41
Against security of Bill	33,694	47,628	19,623	16,782	17,116	41.35	-58.80	1.99
Domestic Bills	720	556	880	712	546	-22.76	58.24	-23.27
Foreign Bills	32,974	47,072	18,744	16,070	16,570	42.75	-60.18	3.11
Against Guarantee	110,038	181,603	195,088	189,603	184,053	65.04	7.43	-2.93
Government Guarantee	2,666	2,597	2,307	2,252	2,250	-2.61	-11.17	-0.07
Institutional Guarantee	80,995	135,679	136,841	134,346	133,983	67.52	0.86	-0.27
Personal Guarantee	9,330	26,424	37,037	35,517	34,933	183.23	40.16	-1.64
Collective Guarantee	8,340	8,130	7,418	7,140	7,135	-2.51	-8.76	-0.06
International Rated Foreign Bank's Guarantee	1,901	1,783	1,509	709	655	-6.20	-15.36	-7.64
Other Guarantee	6,806	6,990	9,977	9,640	5,096	2.70	42.74	-47.14
Credit Card	1,748	2,152	3,521	3,667	3,768	23.15	63.61	2.75
Others	107,877	133,439	195,625	201,514	220,841	23.70	46.60	9.59
Total	3,266,012	4,172,747	4,709,039	4,730,246	4,763,300	27.76	12.85	0.70

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	166,856	242,235	299,987	298,150	303,211	45.18	23.84	1.70
Fishery Related	4,751	7,816	11,666	11,877	11,992	64.51	49.25	0.97
Mining Related	6,218	8,258	8,386	8,890	9,383	32.81	1.55	5.55
Agriculture, Forestry & Beverage Production Related	540,111	661,515	703,432	724,279	738,515	22.48	6.34	1.97
Construction	295,117	355,404	154,723	154,763	156,112	20.43	-56.47	0.87
Electricity, Gas and Water	156,730	202,483	239,756	242,950	248,538	29.19	18.41	2.30
Metal Products, Machinery & Electronic Equipment & Assemblage	42,906	59,823	69,958	71,225	72,523	39.43	16.94	1.82
Transport, Communication and Public Utilities	75,379	78,828	82,970	83,854	82,472	4.58	5.25	-1.65
Wholesaler & Retailer	605,155	763,650	866,464	878,307	884,098	26.19	13.46	0.66
Finance, Insurance and Real Estate	222,515	287,621	315,353	335,479	312,262	29.26	9.64	-6.92
Hotel or Restaurant	133,795	164,941	175,638	177,819	180,383	23.28	6.49	1.44
Other Services	137,370	163,684	177,350	182,965	184,633	19.16	8.35	0.91
Consumption Loans	137,969	205,358	757,464	758,567	764,571	48.84	268.85	0.79
Local Government	1,539	1,492	1,081	1,081	1,081	-3.04	-27.54	0.00
Others	377,177	513,833	311,215	261,010	270,020	36.23	-39.43	3.45
TOTAL	2,903,588	3,716,941	4,175,443	4,191,216	4,219,795	28.01	12.34	0.68
Productwise								
Term Loan	623,349	800,512	1,048,407	1,058,348	1,091,529	28.42	30.97	3.14
Overdraft	421,257	548,651	619,856	649,603	654,901	30.24	12.98	0.82
Trust Receipt Loan / Import Loan	138,308	205,627	78,389	80,043	80,631	48.67	-61.88	0.74
Demand & Other Working Capital Loan	684,538	856,327	989,680	1,002,170	1,019,407	25.10	15.57	1.72
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	208,419	248,988	279,106	283,105	281,447	19.47	12.10	-0.59
Real Estate Loan	141,435	159,139	199,641	227,260	206,846	12.52	25.45	-8.98
Margin Nature Loan	41,345	90,921	64,819	60,319	60,348	119.91	-28.71	0.05
Hire Purchase Loan	144,991	134,893	131,340	131,751	128,883	-6.96	-2.63	-2.18
Deprived Sector Loan	169,090	239,728	279,646	288,301	279,209	0.00	0.00	-3.15
Bills Purchased	3,304	4,403	3,130	2,395	2,928	33.28	-28.92	22.24
Other Product	327,553	427,751	481,430	407,921	413,665	30.59	12.55	1.41
Total	2,903,588	3,716,941	4,175,443	4,191,216	4,219,795	28.01	12.34	0.68
Collateral wise								
Gold and Silver	34,208	38,492	47,816	46,253	45,172	12.52	24.23	-2.34
Government Securities	445	670	722	731	961	50.59	7.70	31.41
Non Governmental Securities	31,998	73,593	47,841	46,296	46,154	130.00	-34.99	-0.31
Fixed Deposit Receipts	16,803	24,777	49,275	45,072	42,580	47.45	98.87	-5.53
Own	16,467	24,545	49,060	44,929	42,328	49.06	99.88	-5.79
Other Licences Institutions	336	232	215	143	252	-31.05	-7.34	75.81
Collateral of Properties	2,598,788	3,269,848	3,673,792	3,700,152	3,717,272	25.82	12.35	0.46
Fixed Assets	2,174,097	2,741,246	3,095,794	3,109,808	3,135,266	26.09	12.93	0.82
Current Assets	424,691	528,603	577,997	590,343	582,006	24.47	9.34	-1.41
Against security of Bill	33,694	47,626	19,623	16,782	17,116	41.35	-58.80	1.99
Domestic Bills	720	555	880	712	546	-22.94	58.60	-23.27
Foreign Bills	32,974	47,072	18,744	16,070	16,570	42.75	-60.18	3.11
Against Guarantee	87,681	130,550	142,452	135,969	131,237	48.89	9.12	-3.48
Government Guarantee	2,196	2,523	2,237	2,186	2,184	14.91	-11.32	-0.06
Institutional Guarantee	69,941	105,184	106,032	101,658	101,726	50.39	0.81	0.07
Personal Guarantee	6,704	12,905	21,700	20,754	20,449	92.49	68.15	-1.47
Collective Guarantee	398	1,299	1,103	1,130	1,232	226.82	-15.14	9.05
International Rated Foreign Bank's Guarantee	1,698	1,783	1,509	709	655	5.05	-15.36	-7.64
Other Guarantee	6,744	6,855	9,870	9,532	4,991	1.65	43.98	-47.64
Credit Card	1,748	2,152	3,521	3,667	3,768	23.15	63.61	2.75
Others	98,224	129,231	190,401	196,295	215,535	31.57	47.33	9.80
Total	2,903,588	3,716,941	4,175,443	4,191,216	4,219,795	28.01	12.34	0.68

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	18,518	26,987	29,913	31,176	31,597	45.74	10.84	1.35
Fishery Related	677	1,008	1,341	1,370	1,374	48.90	32.98	0.34
Mining Related	178	364	302	283	267	104.18	-16.93	-5.64
Agriculture, Forestry & Beverage Production Related	20,325	21,688	26,206	27,243	27,898	6.71	20.83	2.40
Construction	42,472	49,017	31,622	32,980	33,473	15.41	-35.49	1.49
Electricity, Gas and Water	4,891	5,116	6,488	6,568	6,762	4.60	26.83	2.96
Metal Products, Machinery & Electronic Equipment & Assemblage	2,150	2,141	1,751	1,961	1,847	-0.42	-18.23	-5.82
Transport, Communication and Public Utilities	17,516	15,054	13,921	13,806	13,536	-14.06	-7.53	-1.96
Wholesaler & Retailer	46,826	61,627	68,458	70,175	71,087	31.61	11.09	1.30
Finance, Insurance and Real Estate	21,802	39,227	47,742	49,990	49,508	79.93	21.71	-0.96
Hotel or Restaurant	11,734	15,863	20,443	21,338	22,131	35.19	28.87	3.72
Other Services	11,219	11,586	13,088	14,317	14,663	3.27	12.97	2.41
Consumption Loans	15,664	23,284	81,687	102,163	103,018	48.65	250.82	0.84
Local Government	11	11	8	8	8	-0.30	-25.26	0.00
Others	73,157	110,457	98,812	74,083	74,566	50.99	-10.54	0.65
TOTAL	287,140	383,430	441,783	447,461	451,734	33.53	15.22	0.95
Productwise								
Term Loan	80,772	115,573	130,209	133,469	137,353	43.09	12.66	2.91
Overdraft	60,457	78,746	87,233	87,871	87,323	30.25	10.78	-0.62
Trust Receipt Loan / Import Loan	8	10	43	3	-	23.61	310.67	-100.00
Demand & Other Working Capital Loan	11,989	17,949	17,812	17,852	18,459	49.71	-0.76	3.40
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	35,073	41,221	48,705	50,978	51,813	17.53	18.15	1.64
Real Estate Loan	14,628	17,446	18,717	19,642	20,160	19.26	7.28	2.63
Margin Nature Loan	6,446	12,528	11,773	11,733	12,116	94.36	-6.02	3.27
Hire Purchase Loan	23,215	21,804	21,814	21,389	20,931	-6.08	0.04	-2.14
Deprived Sector Loan	26,851	47,111	49,167	51,253	50,189	0.00	0.00	-2.08
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	27,699	31,041	56,310	53,269	53,390	12.07	81.41	0.23
Total	287,140	383,430	441,783	447,461	451,734	33.53	15.22	0.95
Collateral wise								
Gold and Silver	3,254	3,721	3,982	4,170	4,054	14.35	7.01	-2.78
Government Securities	-	3	6	6	7	0.00	110.93	13.13
Non Governmental Securities	6,341	11,972	10,741	10,673	11,043	88.79	-10.28	3.47
Fixed Deposit Receipts	2,395	3,688	12,219	8,390	8,091	53.95	231.36	-3.57
Own	2,395	3,688	12,219	8,390	8,091	53.95	231.36	-3.57
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	257,303	319,268	367,503	375,509	380,429	24.08	15.11	1.31
Fixed Assets	257,300	319,252	367,493	375,496	380,420	24.08	15.11	1.31
Current Assets	3	16	9	13	9	401.57	-40.20	-30.23
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	1	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	17,425	43,691	45,678	47,072	46,378	150.74	4.55	-1.48
Government Guarantee	31	34	29	26	26	9.04	-13.23	-0.79
Institutional Guarantee	7,455	24,143	25,284	27,581	27,244	223.86	4.73	-1.22
Personal Guarantee	1,995	12,644	13,999	13,406	13,156	533.92	10.71	-1.86
Collective Guarantee	7,942	6,831	6,314	6,009	5,903	-13.99	-7.56	-1.77
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	2	40	51	50	49	1650.11	29.44	-1.79
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	421	1,086	1,654	1,640	1,732	158.10	52.27	5.63
Total	287,140	383,430	441,783	447,461	451,734	33.53	15.22	0.95

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,608	4,679	6,287	6,458	6,494	1.55	34.37	0.56
Fishery Related	62	132	227	242	239	113.16	72.67	-1.38
Mining Related	58	64	101	104	95	10.30	59.21	-9.21
Agriculture, Forestry & Beverage								
Production Related	3,533	3,379	4,263	4,363	4,339	-4.37	26.16	-0.56
Construction	9,830	9,609	3,851	3,829	3,859	-2.25	-59.92	0.78
Electricity, Gas and Water	352	198	595	722	766	-43.78	200.62	6.15
Metal Products, Machinery & Electronic								
Equipment & Assemblage	1,016	598	762	798	792	-41.17	27.53	-0.79
Transport, Communication and Public								
Utilities	4,708	3,623	4,018	3,839	3,806	-23.05	10.90	-0.86
Wholesaler & Retailer	10,847	12,305	12,697	12,833	13,019	13.45	3.18	1.45
Finance, Insurance and Real Estate	8,322	10,322	12,149	11,829	11,702	24.03	17.70	-1.08
Hotel or Restaurant	3,128	3,104	4,413	4,470	4,530	-0.76	42.15	1.36
Other Services	2,032	1,766	2,475	2,603	2,595	-13.07	40.12	-0.33
Consumption Loans	4,991	5,125	28,332	27,836	27,852	2.68	452.83	0.06
Local Government	33	36	36	36	36	7.85	0.00	0.00
Others	21,765	17,438	11,608	11,607	11,648	-19.88	-33.43	0.35
TOTAL	75,284	72,376	91,813	91,569	91,771	-3.86	26.85	0.22
Productwise								
Term Loan	14,359	15,994	18,225	18,354	18,755	11.39	13.95	2.18
Overdraft	6,881	6,903	11,684	11,178	11,108	0.31	69.26	-0.63
Trust Receipt Loan / Import Loan	-	-	-	27	20	0.00	0.00	-24.34
Demand & Other Working Capital Loan	5,588	5,957	6,555	6,359	6,277	6.61	10.03	-1.29
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	9,051	8,048	9,988	10,865	10,881	-11.07	24.11	0.14
Real Estate Loan	7,418	6,953	9,897	10,001	9,950	-6.26	42.33	-0.52
Margin Nature Loan	2,619	2,833	3,915	3,796	3,871	8.15	38.23	1.97
Hire Purchase Loan	5,851	3,960	4,007	4,251	4,225	-32.32	1.19	-0.60
Deprived Sector Loan	5,669	6,575	6,811	6,472	6,357	0.00	0.00	-1.78
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,849	15,153	20,730	20,264	20,326	-15.11	36.80	0.31
Total	75,284	72,376	91,813	91,569	91,771	-3.86	26.85	0.22
Collateral wise								
Gold and Silver	965	898	983	981	968	-6.90	9.41	-1.35
Government Securities	20	5	55	41	32	-76.37	1074.45	-22.23
Non Governmental Securities	1,437	1,648	2,690	2,646	2,661	14.70	63.21	0.56
Fixed Deposit Receipts	842	849	2,727	1,994	2,033	0.84	221.27	1.95
Own	842	849	2,727	1,994	2,033	0.84	221.27	1.95
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	57,856	58,493	74,829	75,764	76,066	1.10	27.93	0.40
Fixed Assets	57,624	58,471	74,789	75,725	76,027	1.47	27.91	0.40
Current Assets	233	22	40	39	38	-90.53	81.94	-1.45
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	4,933	7,362	6,959	6,562	6,437	49.25	-5.47	-1.90
Government Guarantee	440	40	40	40	40	-90.95	0.00	0.00
Institutional Guarantee	3,599	6,352	5,525	5,106	5,012	76.50	-13.02	-1.83
Personal Guarantee	631	875	1,338	1,358	1,328	38.68	52.98	-2.17
Collective Guarantee	-	0	1	1	1	0.00	129.51	1.36
International Rated Foreign Bank's								
Guarantee	204	-	-	-	-	-100.00	0.00	0.00
Other Guarantee	60	95	55	58	56	59.30	-41.51	-2.82
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	9,232	3,122	3,571	3,579	3,573	-66.19	14.39	-0.17
Total	75,284	72,376	91,813	91,569	91,771	-3.86	26.85	0.22

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	FBL	NSBI	EBL	BOK	NCC	NIC	MBL	Kumari
Liabilities														
1	CAPITAL FUND	36,093.42	33,483.28	53,877.65	34,068.80	18,171.60	21,792.37	16,978.14	22,552.41	18,287.03	16,075.05	27,486.65	15,339.95	19,979.15
	a. Paid-up Capital	14,405.90	13,940.36	22,832.91	18,307.54	9,429.45	12,968.73	9,825.85	9,467.34	10,623.99	11,139.68	11,564.01	10,257.16	14,711.18
	b. Calls in Advance	-	1,000.00	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	6,256.38	11,032.11	13,093.16	6,760.06	4,784.01	4,853.96	3,387.03	5,310.78	3,703.66	2,581.67	3,734.01	2,550.48	3,322.86
	e. Share Premium	-	-	0.18	-	-	-	-	238.47	-	-	-	30.88	88.80
	f. Retained Earning	2,902.52	1,927.89	3,530.31	4,165.71	2,897.32	3,451.31	1,450.27	1,922.40	1,628.42	490.97	1,734.41	1,514.11	1,015.99
	g. Others Reserves Fund	12,528.61	5,582.92	14,421.09	4,835.49	1,060.82	518.37	2,314.99	5,613.42	2,330.95	1,862.73	10,454.23	987.32	840.30
2	BORROWINGS	4,152.22	12,916.52	14,145.72	17,757.03	2,659.80	9,593.21	13,131.29	9,552.60	9,806.25	5,442.50	17,401.57	17,133.99	10,255.19
	a. NRB	-	6,356.52	4,438.61	4,109.23	23.20	3,927.90	2,801.20	2,689.98	3,786.59	2,375.96	5,990.31	6,886.34	2,145.59
	b. Interbank Borrowing	-	4,000.00	3,500.00	1,070.31	-	600.00	1,350.00	900.00	-	-	659.00	3,559.25	2,109.60
	c. Foreign Banks and Fin. Ins.	-	-	-	6,577.50	2,636.60	-	3,954.00	2,637.00	3,324.05	-	-	1,318.50	-
	d. Other Financial Ins.	657.75	60.00	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	3,494.47	2,500.00	6,207.11	6,000.00	-	5,065.31	5,026.09	3,325.63	2,695.60	3,066.54	10,752.26	5,369.90	6,000.00
3	DEPOSITS	197,164.06	261,747.90	339,331.50	193,537.93	109,295.97	174,078.71	127,346.61	174,420.19	110,118.61	130,992.36	308,176.14	147,558.47	177,466.14
	a. Current	33,740.19	54,356.10	31,702.85	17,688.93	28,272.19	12,854.73	6,571.69	11,736.66	5,909.99	8,583.24	37,459.83	7,716.09	7,406.42
	Domestic	33,537.36	54,294.65	27,573.47	13,380.27	15,837.40	10,022.54	6,260.79	10,961.23	5,554.90	8,527.21	37,351.81	7,554.10	7,307.73
	Foreign	202.84	61.45	4,129.38	4,308.66	12,434.79	2,832.18	310.90	775.43	355.09	56.03	108.02	161.99	98.69
	b. Savings	67,744.80	115,024.16	89,106.42	48,369.55	33,064.06	41,362.39	37,073.19	51,271.47	26,127.29	26,045.17	76,575.60	40,471.07	33,945.58
	Domestic	67,733.50	115,006.91	86,033.69	47,137.72	29,416.42	40,158.17	36,873.46	51,168.01	25,960.04	26,024.25	76,522.98	40,396.57	33,772.13
	Foreign	11.30	17.25	3,072.73	1,231.83	3,647.64	1,204.22	199.73	103.46	167.25	20.92	52.62	74.49	173.45
	c. Fixed	81,260.46	75,966.40	187,923.72	99,946.92	37,670.30	105,770.37	72,777.29	95,282.46	69,344.97	84,506.21	179,739.54	89,609.31	122,582.09
	Domestic	81,240.73	75,938.33	185,130.46	98,553.47	35,779.86	98,939.93	72,744.34	93,481.55	69,303.95	81,793.36	179,632.44	83,944.04	119,338.58
	Foreign	19.73	28.07	2,793.27	1,393.45	1,890.45	6,830.45	32.95	1,800.91	41.01	2,712.85	107.10	5,665.27	3,243.51
	d. Call Deposits	12,947.33	14,984.38	24,913.09	21,997.63	7,712.28	9,331.23	7,940.03	12,597.55	7,134.72	9,299.49	14,099.59	7,281.41	12,047.56
	Domestic	12,946.98	14,862.93	21,645.56	17,480.07	3,664.84	7,483.39	5,170.33	11,667.69	7,020.93	9,199.95	13,974.30	7,068.09	11,961.72
	Foreign	0.35	121.45	3,267.54	4,517.56	4,047.44	1,847.83	2,769.70	929.87	113.79	99.54	122.30	213.32	85.84
	e. Others	1,471.28	1,416.86	5,685.40	5,574.89	2,577.14	4,759.99	2,984.41	3,532.05	1,601.64	2,558.26	304.58	2,480.59	1,484.49
	Domestic	1,357.00	1,415.90	5,662.08	4,522.00	2,398.07	4,026.50	2,305.53	3,531.46	1,062.37	2,489.27	296.79	2,471.61	1,484.49
	Foreign	114.29	0.96	23.32	1,052.89	179.07	733.49	678.88	0.59	539.27	68.99	7.79	8.98	-
4	Bills Payable	19.60	1,565.05	145.98	-	135.39	63.69	261.05	(14.09)	41.43	51.23	52.22	572.75	17.13
5	Other Liabilities	14,422.78	20,744.43	21,339.14	30,920.25	6,671.88	8,759.96	10,281.87	10,867.67	6,699.35	8,101.71	16,984.67	5,582.25	15,967.13
	1. Sundry Creditors	757.70	1,195.65	7,757.15	3,381.16	837.50	32.53	1,653.98	1,277.98	1,293.08	1,344.50	2,360.57	337.48	10,109.23
	2. Loan Loss Provision	5,013.40	6,804.46	8,345.65	5,519.21	1,716.51	4,261.98	2,533.32	2,712.51	2,779.86	3,929.51	4,961.12	2,589.55	3,854.69
	3. Interest Suspense a/c	-	7,601.21	2,904.24	1,119.59	30.25	-	481.17	-	-	-	-	118.94	-
	4. Others	8,651.68	5,143.11	2,332.11	20,900.28	4,087.62	4,465.46	5,613.39	6,877.18	2,626.40	2,827.70	9,662.98	2,536.27	2,003.21
6	Reconciliation A/c	-	(420.50)	-	-	-	110.46	66.97	1.80	-	-	-	-	-
7	Profit & Loss A/c	604.10	1,246.68	1,571.54	1,140.60	811.40	532.49	627.36	862.24	280.62	516.84	1,756.78	451.18	1,001.46
	TOTAL Liabilities	252,456.19	331,283.35	430,411.52	277,464.61	137,746.04	214,930.88	168,693.29	218,242.82	145,233.28	161,179.69	371,858.03	186,638.59	224,686.19
Assets														
1	LIQUID FUNDS	9,769.32	20,395.32	26,152.58	16,306.02	19,517.79	11,711.91	10,901.89	13,811.80	10,693.79	15,753.25	26,357.98	10,244.71	14,807.94
	a. Cash Balance	6,664.42	5,546.53	6,767.23	4,054.08	1,296.40	2,705.55	1,361.94	3,375.65	2,778.31	4,933.66	10,567.59	3,708.85	5,964.16
	Nepalese Notes & Coins	6,612.51	5,569.53	6,399.22	3,676.36	1,186.90	2,522.82	1,348.20	3,325.92	2,712.84	4,915.82	10,381.78	3,646.89	5,539.86
	Foreign Currency	51.91	(22.99)	368.01	377.73	109.50	182.73	13.74	49.73	65.47	17.83	185.81	61.96	424.30
	b. Bank Balance	304.89	13,449.97	13,784.25	11,199.53	11,924.52	9,006.36	6,272.15	9,136.16	6,915.25	10,819.59	14,490.39	6,535.86	8,843.78
	1. In Nepal Rastra Bank	-	11,606.43	10,999.61	7,800.32	5,547.43	6,575.83	4,933.34	6,378.34	5,833.87	6,870.29	12,558.29	4,794.13	7,321.67
	Domestic Currency	-	11,415.89	10,587.73	7,487.81	5,406.81	6,425.50	4,891.57	6,177.77	5,670.96	6,782.57	12,482.00	4,607.51	7,233.11
	Foreign Currency	-	190.54	411.88	312.52	140.62	150.33	41.77	200.57	162.91	87.72	76.30	186.62	88.56
	2. "A" Class Licensed Institution	3.95	671.78	294.62	745.85	42.42	-	391.06	384.45	221.05	2,665.43	1,243.53	551.29	356.93
	Domestic Currency	3.95	589.06	294.62	733.78	42.42	-	391.06	248.34	96.86	765.31	858.94	254.65	356.93
	Foreign Currency	-	82.72	-	12.07	-	-	-	136.11	124.19	1,900.12	384.59	296.63	-
	3. Other Financial Ins.	-	-	-	-	-	110.71	-	-	-	26.51	-	-	-
	4. In Foreign Banks	300.94	1,171.76	2,490.02	2,653.36	6,334.67	2,319.82	947.75	2,373.37	860.33	1,257.37	688.57	1,190.45	1,165.17
	c. Money at Call	2,800.00	1,398.81	5,601.11	1,052.40	6,296.87	-	3,267.80	1,300.00	1,000.23	-	1,300.00	-	-
	Domestic Currency	2,800.00	1,170.00	5,601.11	-	-	-	500.00	1,300.00	1,000.23	-	1,300.00	-	-
	Foreign Currency	-	228.81	-	1,052.40	6,296.87	-	2,767.80	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	31,652.13	49,768.59	49,757.88	35,053.64	7,129.61	22,862.96	24,567.31	32,251.67	17,061.90	14,241.09	41,731.53	25,139.78	25,605.20
	a. Govt. Securities	31,652.13	49,768.59	48,765.99	35,053.64	7,129.61	22,862.96	24,567.31	32,251.67	17,061.90	14,241.09	41,731.53	25,139.78	25,605.20
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	991.89	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	3,329.85	6,888.37	13,454.56	16,610.61	16,327.89	8,767.00	6,050.87	6,890.02	5,214.13	3,109.69	5,171.94	5,326.75	6,639.59
	a. Interbank Lending	-	-	-	-	4,900.00	-	-	-	-	2,299.69	-	-	-
	b. Non Residents	-	-	8,459.24	12,633.22	9,966.35	7,908.00	5,561.96	3,889.58	3,239.63	-	3,956.16	3,631.78	

S.N.	BFI Name	Iaxami	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL	Century
Liabilities													
1	CAPITAL FUND	16,908.01	21,688.48	33,762.97	37,659.47	20,344.37	27,568.22	16,493.40	26,939.34	20,615.63	21,354.94	12,023.06	11,584.72
	a. Paid-up Capital	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	9,553.91
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	2,410.79	3,938.95	8,911.72	6,250.61	3,130.17	4,747.26	2,747.20	4,344.58	2,988.99	3,100.32	1,351.82	1,110.84
	e. Share Premium	-	-	-	-	-	-	-	-	-	207.85	-	-
	f. Retained Earning	804.24	726.90	4,095.15	3,239.23	741.57	2,392.27	131.59	2,177.44	1,888.77	626.85	1,062.83	886.12
	g. Others Reserves Fund	2,141.64	4,498.21	2,135.47	4,373.88	2,271.66	1,772.36	3,495.72	2,050.61	3,029.16	1,299.46	532.57	33.85
2	BORROWINGS	13,888.25	34,632.83	38,791.83	18,375.11	12,690.93	13,969.30	17,124.13	30,401.22	20,610.98	34,773.58	5,855.74	4,636.64
	a. NRB	3,185.12	17,820.67	15,670.32	7,975.12	8,912.55	4,823.78	5,166.28	6,473.72	9,816.45	16,059.50	2,866.50	2,436.64
	b. Interbank Borrowing	-	5,149.60	874.15	2,150.00	1,300.00	-	4,195.15	-	5,156.50	8,102.98	4.92	-
	c. Foreign Banks and Fin. Ins.	6,592.50	-	-	3,295.00	-	-	3,770.91	15,414.75	-	10,611.11	-	-
	d. Other Financial Ins.	-	-	1,778.33	456.29	-	-	-	600.80	-	-	-	-
	e. Bonds and Securities	4,110.63	11,662.56	20,469.04	4,498.70	2,478.37	9,145.52	3,991.79	7,911.94	5,638.02	-	2,984.31	2,200.00
3	DEPOSITS	141,106.21	196,785.47	164,548.31	289,254.09	156,568.36	162,219.84	128,511.19	182,201.10	173,828.44	157,443.40	94,356.46	97,295.53
	a. Current	6,961.01	9,851.52	21,311.36	18,624.62	6,068.19	5,901.26	9,566.40	9,043.23	15,485.94	9,397.32	3,241.16	4,492.43
	Domestic	6,161.18	9,422.47	21,111.74	17,866.34	5,663.33	5,743.07	7,601.67	8,600.35	14,737.63	8,255.65	3,216.29	4,395.91
	Foreign	799.84	429.05	199.62	758.28	404.86	158.19	1,964.73	442.88	748.30	1,141.68	24.87	96.53
	b. Savings	35,808.76	53,182.01	44,790.11	87,605.62	37,258.07	28,273.13	34,062.82	45,347.18	56,033.26	38,089.03	15,827.44	19,576.13
	Domestic	35,323.61	53,085.19	44,790.02	87,427.74	37,065.81	28,239.80	33,943.34	45,116.87	55,961.88	37,947.10	15,699.48	19,535.47
	Foreign	485.15	96.83	0.09	177.89	192.25	33.33	119.48	230.30	71.38	141.94	127.96	40.66
	c. Fixed	87,197.42	114,607.49	93,715.31	166,401.81	104,177.61	113,953.93	76,675.95	114,826.47	87,228.15	95,196.59	70,377.33	67,220.77
	Domestic	85,809.23	114,025.36	93,715.31	164,702.73	99,138.27	111,035.74	75,888.92	113,774.90	87,166.75	95,165.11	68,754.23	65,921.49
	Foreign	1,388.19	582.13	-	1,699.08	5,039.34	2,918.19	787.03	1,051.56	61.40	31.48	1,623.10	1,299.28
	d. Call Deposits	8,482.18	16,759.95	4,224.31	13,503.33	8,198.85	11,599.78	6,497.07	9,711.53	12,608.97	13,558.87	4,087.58	5,460.52
	Domestic	8,070.14	16,679.99	4,224.31	13,383.56	8,137.14	11,556.21	6,231.50	9,194.61	12,428.84	13,403.06	4,038.09	5,451.08
	Foreign	412.03	79.96	-	119.78	61.70	43.57	265.57	516.92	180.13	155.81	49.50	9.44
	e. Others	2,656.84	2,384.50	507.21	3,118.70	865.65	2,491.74	1,708.95	3,272.69	2,472.13	1,201.58	822.94	545.67
	Domestic	2,420.07	2,142.12	507.21	3,112.27	865.65	2,301.44	1,708.95	2,920.73	2,472.13	1,028.14	822.94	545.67
	Foreign	236.77	242.38	-	6.44	-	190.30	-	351.96	-	173.45	-	-
4	Bills Payable	12.00	-	-	12.95	183.97	224.68	8.77	27.98	1.52	303.23	21.44	29.56
5	Other Liabilities	11,666.38	20,444.77	25,285.26	15,479.98	8,850.02	11,563.36	9,027.74	24,502.64	18,426.53	8,752.29	10,344.59	6,661.55
	1. Sundry Creditors	2,490.75	4,554.62	1,755.00	1,127.43	11.78	21.66	1.63	83.32	9,854.34	43.49	5.08	369.08
	2. Loan Loss Provision	3,218.60	4,532.71	5,418.26	7,493.77	3,744.37	3,815.96	3,795.37	5,072.41	3,517.82	5,906.26	1,969.21	2,494.88
	3. Interest Suspense a/c	-	-	567.50	-	-	295.11	1,442.00	-	(110.28)	107.23	-	1,032.52
	4. Others	5,957.03	11,357.44	17,544.50	6,858.78	5,093.87	7,430.63	3,788.75	19,346.91	5,164.65	2,695.32	8,370.30	2,765.08
6	Reconciliation A/c	-	3.58	-	-	-							
7	Profit & Loss A/c	503.47	498.25	220.95	1,189.55	501.22	874.17	425.84	904.13	-	509.17	415.09	318.52
	TOTAL Liabilities	184,084.33	274,049.79	262,609.32	361,971.15	199,138.87	216,419.57	171,591.07	264,976.41	233,486.68	223,136.61	123,016.38	120,526.51
Assets													
1	LIQUID FUNDS	9,372.32	13,008.52	10,255.36	23,411.75	18,710.15	16,676.12	9,920.19	20,420.40	23,326.02	24,332.89	7,030.42	8,444.47
	a. Cash Balance	2,723.87	4,716.35	4,400.05	6,571.20	5,544.64	3,696.03	3,584.45	6,003.20	5,604.12	3,367.53	1,585.33	3,198.50
	Nepalese Notes & Coins	2,670.77	4,482.28	4,387.49	6,449.58	5,367.52	3,656.50	3,539.03	5,655.61	5,391.58	3,264.17	1,549.44	3,175.61
	Foreign Currency	53.10	234.06	12.56	121.62	177.12	39.53	45.42	347.59	212.54	103.35	35.89	22.89
	b. Bank Balance	6,648.45	8,092.12	5,855.31	16,840.55	8,379.24	12,980.09	6,335.75	13,724.91	17,721.90	6,415.84	5,313.29	5,245.97
	1. In Nepal Rastra Bank	5,644.23	6,441.39	5,125.76	14,450.78	7,621.28	6,792.20	5,950.36	11,763.46	13,867.16	5,802.57	4,078.36	4,632.87
	Domestic Currency	5,458.54	6,330.98	5,116.81	14,240.24	7,456.30	6,741.26	5,917.96	7,352.33	13,819.06	5,656.32	4,028.72	4,622.17
	Foreign Currency	185.69	110.41	8.94	210.54	164.98	50.95	32.39	4,411.14	48.10	146.26	49.64	10.69
	2. "A"Class Licensed Institution	611.18	607.28	500.22	645.90	359.45	5,909.06	86.77	328.91	2,506.06	346.90	820.93	199.82
	Domestic Currency	394.86	271.11	432.38	294.97	194.15	328.83	86.58	328.73	2,410.06	327.12	196.87	167.96
	Foreign Currency	216.32	336.17	67.84	350.92	165.30	5,580.23	0.19	0.18	96.00	19.78	624.06	31.86
	3. Other Financial Ins.	-	-	-	-	-	-	1.34	2.14	20.79	-	-	6.31
	4. In Foreign Banks	393.03	1,043.44	229.33	1,743.87	398.51	278.82	297.28	1,630.40	1,327.89	266.36	414.00	406.98
	c. Money at Call	-	200.05	-	-	4,786.27	-	-	692.29	-	14,549.53	131.80	-
	Domestic Currency	-	200.05	-	-	-	-	-	-	-	-	-	-
	Foreign Currency	-	-	-	-	4,786.27	-	-	692.29	-	14,549.53	131.80	-
2	INVESTMENT IN SECURITIES	12,468.83	45,009.80	36,715.82	38,383.93	23,109.52	25,540.08	22,472.35	24,131.06	32,960.96	30,266.42	16,955.69	14,150.16
	a. Govt. Securities	12,368.83	45,009.80	36,715.82	38,383.93	23,109.52	25,540.08	22,472.35	24,131.06	32,960.96	30,266.42	16,955.69	14,150.16
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	100.00	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	16,049.58	6,680.75	5,600.20	8,823.21	4,732.90	6,571.38	6,539.32	7,848.79	5,224.94	1,935.27	812.51	2,330.86
	a. Interbank Lending	3,400.00	-	(0.00)	1,151.35	-	-	-	1,658.10	-	85.04	-	1,379.71
	b. Non Residents	7,668.28	2,323.68	-	2,933.73	2,771.21	1,481.99	4,141.41	1,575.52	713.43	-	387.55	65.93
	c. Others	4,981.31	4,357.07	5,600.20	4,738.13	1,961.69	5,089.39	2,397.92	4,615.17	4,511.51	1,850.23	424.96	885.23
4	LOANS & ADVANCES (Including Bills Purchased)	136,633.23	187,273.42	177,501.89	274,732.77	139,685.11	154,321.84	123,245.69	186,096.74	154,630.40	153,955.66	86,984.02	87,450.87
	4.1 LOANS & ADVANCES	136,486.33	187,181.44	177,501.89	274,732.77	139,660.21	153,239.04	123,133.62	186,096.74	154,630.40	153,955.66	86,984.02	87,447.07
	a. Private Sector	129,853.95	180,880.39	177,498.91	264,198.49	136,441.91	145,465.28	120,159.98	179,014.85	154,630.40	151,220.07	82,345.71	85,075.39

S.N.	BFI Name	Jyoti	Shree	LumbiniDB	Sindhu	Sarapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFAC	Goodwill	Shree
Liabilities													
1	CAPITAL FUND	5,072.84	5,859.42	5,644.36	638.09	51.14	717.53	587.46	983.88	280.94	1,581.32	1,587.84	1,308.74
	a. Paid-up Capital	4,267.75	3,781.01	3,284.29	557.46	28.00	834.34	519.00	725.47	233.33	867.99	946.12	958.68
	b. Calls in Advance	-	-	-	-	-	-	-	48.36	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	608.56	709.77	807.09	48.27	4.97	64.65	35.37	229.82	242.96	413.24	205.82	243.17
	e. Share Premium	-	55.11	-	-	-	-	0.00	51.04	2.48	22.40	2.48	-
	f. Retained Earning	0.99	1,027.57	695.37	(30.81)	12.44	(180.73)	33.09	(282.55)	(2,023.51)	18.92	118.91	42.95
	g. Others Reserves Fund	195.53	285.96	857.62	63.17	5.73	(0.73)	-	211.74	1,825.68	258.77	314.51	63.95
2	BORROWINGS	5,133.03	1,412.53	3,439.95	120.00	-	64.62	-	-	-	-	1,397.75	920.00
	a. NRB	2,763.03	1,387.53	3,439.95	-	-	64.62	-	-	-	-	1,150.00	650.00
	b. Interbank Borrowing	850.00	-	-	100.00	-	-	-	-	-	-	-	270.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	25.00	-	20.00	-	-	-	-	-	-	-	-
	e. Bonds and Securities	1,500.00	-	-	-	-	-	-	-	-	-	247.75	-
3	DEPOSITS	57,461.38	45,803.53	46,055.42	4,706.66	796.88	4,575.52	3,235.12	1,737.35	478.63	7,804.41	11,344.48	6,441.00
	a. Current	1,048.99	549.86	788.74	424.36	36.72	123.74	51.80	107.81	-	521.60	12.66	-
	Domestic	1,048.78	549.86	788.74	424.36	36.72	123.74	51.80	107.81	-	521.60	12.66	-
	Foreign	0.20	-	0.01	-	-	-	-	-	-	-	-	-
	b. Savings	11,421.87	15,090.35	7,999.18	1,151.07	439.38	1,469.89	537.01	329.07	31.58	1,959.60	1,853.84	1,002.53
	Domestic	11,420.12	15,090.35	7,999.18	1,151.07	439.38	1,469.89	537.01	329.07	31.58	1,959.60	1,853.84	1,002.53
	Foreign	1.75	-	0.01	-	-	-	-	-	-	-	-	-
	c. Fixed	38,372.99	28,700.75	33,395.50	2,553.35	258.44	2,477.10	2,195.53	1,021.74	-	4,223.05	8,851.14	5,145.17
	Domestic	38,339.39	28,700.75	33,395.50	2,553.35	258.44	2,477.10	2,195.53	1,021.74	-	4,223.05	8,851.14	5,145.17
	Foreign	33.60	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	6,545.01	1,452.74	3,855.07	576.14	62.34	504.80	450.77	278.73	211.57	1,100.17	625.40	293.30
	Domestic	6,545.01	1,452.74	3,855.07	576.14	62.34	504.80	450.77	278.73	211.57	1,100.17	625.40	293.30
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	72.52	9.84	16.92	1.75	-	-	-	-	235.48	-	1.43	-
	Domestic	72.52	9.84	16.92	1.75	-	-	-	-	235.48	-	1.43	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	2.06	-	-	-	-	-	-	-	-	-
5	Other Liabilities	3,385.19	1,743.02	4,089.93	171.30	434.63	313.37	164.21	710.97	7,153.52	862.64	889.91	227.57
	1. Sundry Creditors	19.31	187.59	136.64	1.70	213.71	20.33	23.31	49.84	149.17	2.15	306.39	7.53
	2. Loan Loss Provision	1,313.54	775.73	1,327.19	87.32	21.23	-	88.51	204.31	2,214.33	557.10	333.32	133.13
	3. Interest Suspense a/c	-	283.80	814.69	-	-	87.37	33.96	431.18	4,735.45	179.86	-	6.52
	4. Others	2,052.34	495.90	1,811.42	82.28	199.69	205.67	18.43	25.65	54.57	123.53	250.19	80.40
6	Reconciliation A/c	0.00	-	-	-	-	-	-	-	0.05	-	-	-
7	Profit & Loss A/c	100.10	209.14	71.03	4.03	2.76	-	-	18.18	3.66	33.31	-	-
	TOTAL Liabilities	71,132.54	55,027.63	59,302.76	5,640.08	1,285.42	5,671.03	3,986.79	3,450.39	7,916.81	10,281.69	15,219.97	8,897.31
Assets													
1	LIQUID FUNDS	8,262.87	4,197.54	5,387.45	987.88	455.71	733.82	849.68	736.82	291.12	1,976.61	1,107.63	688.39
	a. Cash Balance	1,559.86	689.60	565.12	60.15	32.14	142.80	44.73	24.64	0.13	185.84	249.26	100.29
	Nepalese Notes & Coins	1,461.48	689.60	562.80	60.15	32.14	142.80	44.73	24.64	0.13	185.84	249.26	100.29
	Foreign Currency	98.38	-	2.32	-	-	-	-	-	-	-	-	-
	b. Bank Balance	2,014.15	1,838.70	4,822.33	173.45	75.78	207.70	804.95	212.11	28.55	330.76	448.29	278.06
	1. In Nepal Rastra Bank	1,988.95	1,831.45	1,805.69	155.55	-	207.38	137.37	212.11	0.07	330.76	448.29	277.63
	Domestic Currency	1,969.24	1,831.45	1,805.69	155.55	-	207.38	137.37	212.11	0.07	330.76	448.29	277.63
	Foreign Currency	19.72	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	25.19	7.22	1,608.56	17.90	66.06	0.32	79.34	-	(3.93)	-	-	0.41
	Domestic Currency	21.95	6.71	1,608.56	17.90	66.06	0.32	79.34	-	(3.93)	-	-	0.41
	Foreign Currency	3.24	0.51	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	0.03	1,408.08	-	9.72	-	588.25	-	32.42	-	-	0.02
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	4,688.87	1,669.23	-	754.28	347.79	383.33	-	500.07	262.44	1,460.01	410.08	310.04
	Domestic Currency	4,658.98	1,669.23	-	754.28	347.79	383.33	-	500.07	262.44	1,460.01	410.08	310.04
	Foreign Currency	29.89	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	6,148.90	6,093.55	6,985.52	-	-	289.00	140.00	529.61	1.00	450.00	2,945.18	2,306.43
	a. Govt. Securities	6,148.90	6,093.55	6,985.52	-	-	289.00	140.00	529.61	1.00	450.00	2,945.18	2,306.43
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,286.01	1,845.90	1,382.86	60.72	-	16.15	22.50	104.18	123.75	282.69	510.62	141.47
	a. Interbank Lending	100.00	1,500.00	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,186.01	345.90	1,382.86	60.72	-	16.15	22.50	104.18	123.75	282.69	510.62	141.47
4	LOANS & ADVANCES (Including Bills Purchased)	52,026.69	40,399.28	41,639.24	4,102.76	707.18	4,214.32	2,773.04	1,431.60	2,247.18	6,627.24	9,743.89	5,489.23
	4.1 LOANS & ADVANCES	52,026.69	40,399.28	41,639.24	4,102.76	707.18	4,214.32	2,773.04	1,431.60	2,247.18	6,627.24	9,743.89	5,489.23
	a. Private Sector	52,026.69	37,323.62	39,183.06	4,102.76	707.18	4,214.32	2,751.37	1,248.08	2,247.18	6,024.99	9,141.39	5,113.73
	b. Financial Institutions	-	3,075.66	2,456.18	-	-	-	21.66	183.51	-	602.25	602.50	375.50
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	981.99	577.87	659.21	225.95	23.88	85.45	32.76	74.20	25.94	96.06	461.58	109.57
7	OTHER ASSETS	2,333.08	1,913.50	3,175.35	209.74	98.64	329.80	131.56	509.93	5,227.81	744.06	344.86	161.21
	a. Accrued Interest:	621.87	458.78	943.34	-	16.25	87.37	33.96	431.17	4,730.81	410.33	-	87.84
	Financial Institutions	-	-	562.57	-	1.39	-	-	66.84	-	177.97	-	19.85
	Government Enterprises	57.27	76.88	112.05	-	-	-	-	-	-	10.26	-	31.09
	Private Sector	564.60	381.90	268.72	-	14.86	87.						

S.N.	BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Liabilities													
1	CAPITAL FUND	1,116.37	937.22	930.77	1,438.28	1,195.46	496.14	590.23	(355.45)	1,254.77	1,855.62	1,878.32	1,376.65
	a. Paid-up Capital	828.91	848.11	690.47	1,040.92	948.88	452.00	742.17	935.07	950.40	1,127.12	1,351.55	1,053.01
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	236.17	41.42	189.92	220.41	171.90	16.52	92.76	259.54	185.76	281.63	277.10	139.85
	e. Share Premium	3.03	-	-	-	0.44	-	20.01	2.61	-	-	-	1.14
	f. Retained Earning	(225.26)	(5.60)	35.19	92.34	16.04	8.29	(304.49)	(1,552.67)	57.88	272.78	60.24	121.33
	g. Others Reserves Fund	273.52	53.29	15.19	84.61	58.21	19.33	39.77	0.00	60.72	174.10	189.42	61.33
2	BORROWINGS	65.91	284.43	-	216.02	340.30	-	185.40	13.20	350.00	2,269.59	817.30	950.00
	a. NRB	65.91	284.43	-	216.02	340.30	-	185.40	-	350.00	2,070.14	317.30	950.00
	b. Interbank Borrowing	-	-	-	-	-	-	-	13.20	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	199.45	500.00	-
3	DEPOSITS	4,039.13	4,457.87	3,524.86	11,812.47	6,212.58	1,032.64	1,879.01	658.91	7,058.31	18,416.19	11,823.51	6,708.43
	a. Current	37.00	48.72	35.18	53.86	20.39	112.17	217.46	-	36.13	150.12	-	32.82
	Domestic	37.00	48.72	35.18	53.86	20.39	112.17	217.46	-	36.13	150.12	-	32.82
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	955.48	720.43	753.57	2,055.16	1,056.49	201.20	259.75	21.82	1,034.49	3,400.43	1,700.71	1,344.21
	Domestic	955.48	720.43	753.57	2,055.16	1,056.49	201.20	259.75	21.82	1,034.49	3,400.43	1,700.71	1,344.21
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	2,862.62	3,047.59	2,536.72	8,547.56	4,580.65	553.72	1,123.34	-	5,316.57	14,021.82	8,834.24	4,889.00
	Domestic	2,862.62	3,047.59	2,536.72	8,547.56	4,580.65	553.72	1,123.34	-	5,316.57	14,021.82	8,834.24	4,889.00
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	184.03	638.02	199.39	1,155.89	-	165.55	278.46	-	667.12	832.99	1,288.52	442.41
	Domestic	184.03	638.02	199.39	1,155.89	-	165.55	278.46	-	667.12	832.99	1,288.52	442.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	3.11	-	-	555.05	-	-	637.09	4.00	10.82	0.05	-
	Domestic	-	3.11	-	-	555.05	-	-	637.09	4.00	10.82	0.05	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	0.06	-	-	-	-	-	0.26	-	-
5	Other Liabilities	282.44	287.23	191.91	519.21	51.55	6.72	178.86	4,449.60	327.78	491.62	141.64	335.01
	1. Sundry Creditors	10.52	10.66	8.03	13.42	14.90	0.96	7.18	358.73	17.05	25.51	5.59	5.39
	2. Loan Loss Provision	114.35	93.31	-	296.59	-	-	89.93	1,268.47	126.66	269.17	-	177.27
	3. Interest Suspense a/c	-	60.92	132.77	23.16	-	-	11.05	2,773.16	71.10	-	-	67.90
	4. Others	157.57	122.34	51.10	186.04	36.65	5.76	70.70	49.24	112.97	196.94	136.05	84.45
6	Reconciliation A/c	-	(11.67)	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	-	2.42	4.69	9.37	0.42	-	13.04	2.27	33.46	-	2.07
	TOTAL Liabilities	5,503.85	5,955.09	4,649.96	13,990.73	7,809.26	1,535.93	2,833.49	4,779.31	8,993.13	23,066.73	14,660.77	9,372.16
Assets													
1	LIQUID FUNDS	624.39	697.23	1,484.95	2,089.36	743.84	403.06	568.75	588.61	758.76	1,903.36	1,651.26	558.89
	a. Cash Balance	81.98	79.81	36.08	165.44	68.16	7.88	47.04	0.38	64.23	258.39	248.75	50.48
	Nepalese Notes & Coins	81.98	79.81	36.08	165.44	68.16	7.88	47.04	0.38	64.22	258.39	248.75	50.48
	Foreign Currency	-	-	-	-	-	-	-	-	0.01	-	-	-
	b. Bank Balance	492.41	199.02	219.86	513.94	266.42	37.76	521.71	588.23	306.84	1,644.97	1,402.51	270.55
	1. In Nepal Rastra Bank	169.92	189.71	216.36	498.45	266.42	37.76	105.55	8.11	300.10	790.42	464.57	270.55
	Domestic Currency	169.92	189.71	216.36	498.45	266.42	37.76	105.55	8.11	300.10	790.42	464.57	270.55
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	164.98	9.29	3.50	15.49	-	-	174.31	573.11	6.71	588.06	309.85	-
	Domestic Currency	164.98	9.29	3.50	15.49	-	-	174.31	573.11	6.71	588.06	309.85	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	157.51	0.02	0.00	-	-	-	241.84	7.01	0.03	266.48	628.09	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	50.00	418.40	1,229.01	1,409.97	409.26	357.41	-	-	387.69	-	-	237.86
	Domestic Currency	50.00	418.40	1,229.01	1,409.97	409.26	357.41	-	-	387.69	-	-	237.86
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	626.88	710.45	-	921.21	1,346.13	63.87	236.94	-	1,371.98	5,535.22	1,750.00	2,274.89
	a. Govt. Securities	626.88	710.45	-	921.21	1,346.13	63.87	236.94	-	1,371.98	5,535.22	1,750.00	2,274.89
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	216.86	140.58	55.60	227.49	302.62	80.92	105.33	0.03	388.45	401.99	-	169.64
	a. Interbank Lending	-	-	-	100.00	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	216.86	140.58	55.60	127.49	302.62	80.92	105.33	0.03	388.45	401.99	-	169.64
4	LOANS & ADVANCES (Including Bills Purchased)	3,500.80	3,972.18	2,872.78	10,140.09	5,177.47	789.09	1,666.56	1,268.47	6,018.13	14,308.71	10,603.10	5,710.14
	4.1 LOANS & ADVANCES	3,500.80	3,972.18	2,872.78	10,140.09	5,177.47	789.09	1,666.56	1,268.47	6,018.13	14,308.71	10,603.10	5,710.14
	a. Private Sector	3,495.80	3,719.84	2,852.85	10,140.09	5,006.33	782.98	1,027.27	1,268.47	5,606.64	13,805.16	9,763.18	5,312.29
	b. Financial Institutions	5.00	252.33	19.93	-	171.14	6.11	639.29	-	411.48	503.55	839.92	397.85
	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	206.86	153.16	35.07	190.54	160.89	169.17	61.55	79.73	171.16	294.41	90.21	261.77
7	OTHER ASSETS	129.67	266.44	200.59	422.04	77.63	26.73	120.92	2,822.13	283.60	618.78	540.29	351.94
	a. Accrued Interest:	9.46	74.94	132.77	258.18	-	0.01	42.81	2,773.16	81.27	261.02	275.01	129.17
	Financial Institutions	-	-	-	-	-	-	14.93	2,773.16	15.23	134.73	219.62	38.39
	Government Enterprises	9.46	12.34	-	12.09	-	-	6.97	-	10.17	126.29	55.39	44.88
	Private Sector	-	62.60	132.77	246.09	-	0.01	20.90	-	55.87	-	-	45.89
	b. Staff Loans / Adv.	-	53.37	8.22	49.79	-	2.26	35.79	0.50	1.71	123.23		

BFI Name	NBL	RBS	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	3,477.91	4,161.77	6,568.13	3,735.65	1,412.61	3,866.60	2,656.14
1.1 On Deposit Liabilities	3,269.77	3,819.93	6,280.71	3,399.70	1,405.57	3,537.17	2,480.02
1.1.1 Saving Account	1,201.01	1,900.28	1,447.71	775.13	498.89	744.99	609.18
1.1.2 Fixed Account	1,938.38	1,813.52	4,682.87	2,510.25	878.34	2,709.22	1,829.24
1.1.2.1 Up to 3 months Fixed Account	195.85	-	702.43	71.57	-	-	73.31
1.1.2.2 3 to 6 months Fixed Account	242.01	-	936.57	-	130.16	-	58.42
1.1.2.3 6 months to 1 year Fixed Account	1,052.71	-	2,341.43	-	544.58	2,709.22	160.35
1.1.2.4 Above 1 year Fixed Account	447.80	1,813.52	702.43	2,438.68	203.60	-	1,537.17
1.1.3 Call Deposit	130.38	106.13	150.13	114.31	28.34	82.96	41.60
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	208.14	341.84	287.42	335.95	7.04	329.43	176.12
2. Commission Expense	8.05	42.67	113.41	84.51	29.52	-	22.51
3. Staff Expense	831.25	877.80	572.85	496.79	223.53	334.52	348.85
4. Office Operating Expenses	271.92	419.16	467.65	308.42	166.02	334.56	262.84
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.02	1.10	-	-
7. Provision for Risk	461.38	674.04	1,129.51	536.31	172.56	683.28	216.43
7.1 Loan loss Provision	461.38	674.04	1,128.36	536.31	172.56	683.28	203.29
7.1.1 General Loan loss Provision	461.38	177.63	-	361.89	69.10	-	112.21
7.1.1.1 Pass Loan Loss Provision	461.38	27.60	-	155.04	-	-	112.21
7.1.1.2 Watch List Provision	-	150.03	-	206.85	69.10	-	-
7.1.2 Special Loan Loss Provision	-	496.41	1,128.36	174.42	103.46	-	91.09
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	683.28	-
7.2. Provision for Non-Banking Assets	-	-	1.15	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	13.14
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	0.66	-	5.18	-	-
9. Provision for Staff Bonus	45.32	93.74	249.45	-	128.79	84.53	99.58
10. Provision for Income Tax	191.06	534.29	673.47	488.83	347.74	228.25	268.87
11. Others	-	-	-	-	-	-	-
12. Net Profit	604.10	1,246.68	1,571.54	1,140.60	811.40	532.49	627.36
Total Expenses	5,890.99	8,050.14	11,346.67	6,791.13	3,298.44	6,064.22	4,502.58
Income							
1. Interest Income	5,385.11	7,345.67	10,245.25	5,865.18	2,826.70	5,673.63	3,969.15
1.1 On Loans and Advances	4,763.06	6,405.29	9,251.17	5,072.91	2,503.16	5,134.47	3,451.87
1.2 On Investment	325.84	926.04	825.30	709.00	126.09	463.51	401.46
1.2.1 Government Bonds	325.84	574.36	825.30	709.00	116.09	463.51	401.46
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	351.68	-	-	10.00	-	-
1.3 On Agency Balance	3.35	-	7.69	74.69	3.21	-	1.11
1.4 On Call Deposit	-	13.48	84.28	-	61.32	-	-
1.5 On Others	292.86	0.87	76.81	8.58	132.92	75.65	114.71
2. Commission and Discount	228.25	44.80	509.49	325.69	219.63	231.16	322.44
2.1 Bills Purchase and Discount	-	-	0.00	0.21	6.61	0.38	0.35
2.2 Commission	228.25	44.80	511.77	325.48	149.02	166.29	139.11
2.3 Others	-	-	(2.28)	-	64.00	64.48	182.98
3. Exchange Fluctuation Income	(28.32)	18.18	173.40	108.85	165.70	116.90	90.32
3.1 Due to Change in Exchange Rate	-	17.27	135.84	0.03	(1.05)	-	(4.78)
3.2 Due to Foreign Currency Transaction	(28.32)	0.92	37.56	108.83	166.75	116.90	95.09
4. Other Operating Income	57.92	285.49	249.68	127.61	19.34	39.06	4.58
5. Non Operating Income	1.13	0.27	18.19	109.15	-	2.73	2.81
6. Write Back from Provisions for loss	246.91	353.34	136.09	254.62	67.08	-	113.28
7. Recovery of written-off Loan	-	2.38	14.57	0.03	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	0.75	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	5,890.99	8,050.14	11,346.67	6,791.13	3,298.44	6,064.22	4,502.58

BFI Name	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi
Expenses							
1. Interest Expense	3,429.19	2,404.53	2,985.36	6,544.96	3,341.95	3,951.49	3,126.03
1.1 On Deposit Liabilities	3,239.61	2,278.20	2,722.99	6,134.22	3,032.70	3,793.05	2,905.82
1.1.1 Saving Account	849.25	437.95	464.66	1,844.47	665.13	561.31	545.44
1.1.2 Fixed Account	2,315.14	1,789.03	2,201.15	4,217.88	2,310.26	3,117.70	2,254.12
1.1.2.1 Up to 3 months Fixed Account	526.03	-	499.04	-	0.01	-	-
1.1.2.2 3 to 6 months Fixed Account	499.14	-	111.82	-	-	-	367.60
1.1.2.3 6 months to 1 year Fixed Account	522.06	1,789.03	1,196.84	-	112.97	-	1,144.29
1.1.2.4 Above 1 year Fixed Account	767.92	-	393.44	4,217.88	2,197.28	3,117.70	742.23
1.1.3 Call Deposit	75.22	51.21	57.18	71.88	57.31	114.03	106.26
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	189.57	126.34	262.37	410.73	309.25	158.44	220.21
2. Commission Expense	23.14	36.65	9.44	2.20	45.50	-	-
3. Staff Expense	458.33	306.29	273.33	706.01	612.90	561.52	344.67
4. Office Operating Expenses	280.85	231.09	240.57	591.88	270.27	301.08	300.34
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.55	1.28	-
7. Provision for Risk	122.75	542.11	494.42	(127.88)	293.15	831.86	532.82
7.1 Loan loss Provision	122.75	542.11	494.42	(127.88)	293.15	831.86	532.82
7.1.1 General Loan loss Provision	122.75	164.67	247.45	(56.57)	58.10	539.32	145.45
7.1.1.1 Pass Loan Loss Provision	122.75	-	134.41	100.08	52.84	357.83	-
7.1.1.2 Watch List Provision	-	164.67	113.04	(156.65)	5.26	181.49	145.45
7.1.2 Special Loan Loss Provision	-	377.44	246.96	(71.31)	235.05	292.54	387.37
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	14.87	-	17.28	-	-	-
9. Provision for Staff Bonus	136.86	44.54	79.85	278.85	71.62	158.96	79.95
10. Provision for Income Tax	369.53	120.26	201.79	752.91	193.36	429.20	216.03
11. Others	-	-	-	-	-	-	-
12. Net Profit	862.24	280.62	516.84	1,756.78	451.18	1,001.46	503.47
Total Expenses	5,682.88	3,980.96	4,801.59	10,522.99	5,280.48	7,236.85	5,103.31
Income							
1. Interest Income	5,314.64	3,630.35	4,112.39	9,709.70	4,812.30	5,923.75	4,638.06
1.1 On Loans and Advances	4,671.91	3,308.51	3,815.23	8,730.01	4,406.33	5,519.68	4,371.40
1.2 On Investment	606.83	285.36	264.14	964.72	331.63	240.84	207.36
1.2.1 Government Bonds	590.04	285.36	264.14	956.16	35.13	240.84	200.79
1.2.2 Foreign Bonds	16.79	-	-	-	0.83	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	0.30
1.2.4 Debenture & Bonds	-	-	-	8.56	295.67	-	6.27
1.3 On Agency Balance	-	-	33.02	1.62	-	-	-
1.4 On Call Deposit	-	15.37	-	13.35	-	-	-
1.5 On Others	35.89	21.11	-	-	74.35	163.23	59.30
2. Commission and Discount	317.46	162.15	185.19	625.68	361.96	173.60	160.18
2.1 Bills Purchase and Discount	-	1.00	-	0.73	-	-	17.46
2.2 Commission	317.46	161.15	185.19	624.95	353.77	91.01	142.72
2.3 Others	-	-	-	-	8.18	82.59	-
3. Exchange Fluctuation Income	43.02	29.52	46.90	32.51	102.65	60.13	50.89
3.1 Due to Change in Exchange Rate	6.68	-	2.32	3.14	15.95	12.03	0.59
3.2 Due to Foreign Currency Transaction	36.34	29.52	44.58	29.37	86.70	48.10	50.29
4. Other Operating Income	7.77	9.47	26.22	155.11	2.46	176.25	117.79
5. Non Operating Income	-	-	-	-	1.01	0.59	34.11
6. Write Back from Provisions for loss	-	148.47	430.82	-	0.11	902.53	93.40
7. Recovery of written-off Loan	-	1.00	-	-	-	-	8.88
8. Income from Extra Ordinary transactions	-	-	0.08	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	5,682.88	3,980.96	4,801.59	10,522.99	5,280.48	7,236.85	5,103.31

BFI Name	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB
----------	-----	-------	--------	---------	-------	---------	-----

Expenses

1. Interest Expense	4,729.86	3,658.78	6,222.59	3,626.96	3,826.85	3,031.58	4,276.27
1.1 On Deposit Liabilities	3,960.84	3,121.27	5,862.79	3,357.34	3,565.36	2,710.23	3,774.30
1.1.1 Saving Account	897.02	741.23	1,634.20	698.26	476.80	569.41	757.77
1.1.2 Fixed Account	2,969.49	2,371.24	4,110.03	2,610.20	3,008.96	2,099.29	2,949.38
1.1.2.1 Up to 3 months Fixed Account	-	-	-	440.31	-	-	32.30
1.1.2.2 3 to 6 months Fixed Account	1,118.38	-	410.27	216.47	1,739.07	1,569.90	477.94
1.1.2.3 6 months to 1 year Fixed Account	1,205.42	2,369.27	525.94	1,668.71	870.81	42.46	1,546.86
1.1.2.4 Above 1 year Fixed Account	645.69	1.97	3,173.81	284.72	399.08	486.93	892.28
1.1.3 Call Deposit	94.33	8.80	118.55	48.88	79.60	41.53	59.53
1.1.4 Certificate of Deposit	-	-	-	-	-	-	7.63
1.2 On Borrowing	769.02	537.51	359.81	269.62	261.50	321.35	501.96
2. Commission Expense	-	4.59	131.94	29.85	-	0.71	51.46
3. Staff Expense	601.58	870.79	754.37	396.53	367.50	486.11	525.25
4. Office Operating Expenses	413.87	300.91	514.04	322.92	226.07	326.42	320.68
5. Foreign Exchange Loss	-	-	3.78	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	3.78	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	12.72	-	-	-	0.00	-
7. Provision for Risk	893.07	957.92	728.69	141.84	388.54	779.62	494.88
7.1 Loan loss Provision	893.07	957.92	728.69	141.84	388.54	779.62	494.88
7.1.1 General Loan loss Provision	893.07	351.65	129.38	(138.00)	119.30	165.05	144.21
7.1.1.1 Pass Loan Loss Provision	893.07	-	(58.71)	52.50	(66.36)	-	1.90
7.1.1.2 Watch List Provision	-	351.65	188.09	(190.50)	185.66	165.05	142.32
7.1.2 Special Loan Loss Provision	-	606.27	599.30	279.84	269.24	614.56	350.67
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	-	-	-	-	-	-	-
9. Provision for Staff Bonus	80.11	13.01	187.46	79.56	139.15	26.32	143.58
10. Provision for Income Tax	222.70	26.20	497.55	214.81	378.17	71.07	388.08
11. Others	-	-	-	-	-	5.36	-
12. Net Profit	498.25	220.95	1,189.55	501.22	874.17	165.83	904.13
Total Expenses	7,439.44	6,065.89	10,229.97	5,313.68	6,200.45	4,893.02	7,104.33

Income

1. Interest Income	6,858.44	5,509.01	9,425.30	5,096.49	5,713.24	4,473.05	6,330.55
1.1 On Loans and Advances	5,943.91	4,816.13	8,660.98	4,577.32	5,259.95	4,009.64	5,801.89
1.2 On Investment	896.75	690.39	727.99	377.13	434.17	419.23	486.42
1.2.1 Government Bonds	895.21	690.21	727.99	377.13	389.99	416.01	445.41
1.2.2 Foreign Bonds	-	-	-	-	-	-	8.60
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	1.54	0.18	-	-	44.19	3.22	32.40
1.3 On Agency Balance	1.25	-	-	7.82	0.39	1.70	-
1.4 On Call Deposit	12.02	-	-	29.64	-	22.64	4.82
1.5 On Others	4.51	2.50	36.33	104.59	18.73	19.85	37.43
2. Commission and Discount	387.18	183.90	667.34	259.56	320.86	178.80	544.27
2.1 Bills Purchase and Discount	19.65	-	-	9.52	-	12.65	-
2.2 Commission	49.22	155.24	667.34	241.30	317.65	145.27	544.27
2.3 Others	318.31	28.66	-	8.73	3.21	20.88	-
3. Exchange Fluctuation Income	91.52	182.11	123.69	14.34	47.37	23.35	82.08
3.1 Due to Change in Exchange Rate	36.50	-	-	-	(3.03)	(3.70)	16.42
3.2 Due to Foreign Currency Transaction	55.02	182.11	123.69	14.34	50.40	27.05	65.67
4. Other Operating Income	102.22	(6.93)	9.36	(14.60)	100.01	100.07	73.14
5. Non Operating Income	-	24.78	-	3.55	18.97	35.77	6.09
6. Write Back from Provisions for loss	-	173.03	-	(45.65)	-	81.97	67.91
7. Recovery of written-off Loan	0.09	-	4.28	-	-	-	0.24
8. Income from Extra Ordinary transactions	-	-	-	-	-	0.01	0.05
9. Net Loss	-	-	-	-	-	-	-
Total Income	7,439.44	6,065.89	10,229.97	5,313.68	6,200.45	4,893.02	7,104.33

BFI Name	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani
Expenses							
1. Interest Expense	3,770.93	3,802.26	2,249.41	2,230.70	3,504.94	1,087.30	10.29
1.1 On Deposit Liabilities	3,208.60	3,213.09	2,142.25	2,131.70	3,155.02	1,087.00	10.29
1.1.1 Saving Account	962.50	628.19	276.36	323.42	695.06	232.25	2.02
1.1.2 Fixed Account	2,182.92	2,509.33	1,837.42	1,779.64	2,408.86	821.72	8.22
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	2.13
1.1.2.2 3 to 6 months Fixed Account	-	-	-	1,090.27	-	188.68	1.50
1.1.2.3 6 months to 1 year Fixed Account	-	2,509.33	1,837.42	372.04	2,408.86	490.26	3.01
1.1.2.4 Above 1 year Fixed Account	2,182.92	-	-	317.33	-	142.79	1.59
1.1.3 Call Deposit	63.19	75.57	28.47	28.64	51.10	33.03	0.05
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	562.32	589.17	107.16	99.00	349.92	0.31	-
2. Commission Expense	-	49.13	-	-	-	2.98	-
3. Staff Expense	730.60	459.18	268.56	294.05	319.39	174.19	5.22
4. Office Operating Expenses	420.36	293.91	194.55	219.92	360.65	66.70	4.20
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.14	1.92	-	-	5.48
7. Provision for Risk	375.27	572.47	167.90	233.74	505.24	161.93	9.22
7.1 Loan loss Provision	375.27	572.47	167.90	233.74	505.24	161.93	9.22
7.1.1 General Loan loss Provision	80.01	51.07	66.62	74.62	171.36	25.00	2.82
7.1.1.1 Pass Loan Loss Provision	80.01	44.84	-	(100.67)	-	1.66	2.47
7.1.1.2 Watch List Provision	-	6.23	66.62	175.29	171.36	23.35	0.35
7.1.2 Special Loan Loss Provision	295.26	521.40	101.28	159.11	333.88	136.92	6.40
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	3.36	-	-	-	0.17	0.49	-
9. Provision for Staff Bonus	112.90	78.60	65.89	50.56	85.41	37.71	-
10. Provision for Income Tax	311.11	198.27	177.90	136.51	220.49	101.80	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	705.01	509.17	415.09	318.52	548.22	237.54	-
Total Expenses	6,429.53	5,963.00	3,539.43	3,485.92	5,544.51	1,870.64	34.41
Income							
1. Interest Income	5,747.93	5,601.81	3,346.11	3,306.94	5,096.40	1,805.49	11.87
1.1 On Loans and Advances	4,769.47	4,799.91	3,036.42	3,036.22	4,590.92	1,648.67	11.87
1.2 On Investment	851.67	658.08	301.29	232.50	474.93	60.12	-
1.2.1 Government Bonds	851.67	658.08	301.29	229.33	462.31	60.12	-
1.2.2 Foreign Bonds	-	-	-	-	11.78	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	3.17	0.83	-	-
1.3 On Agency Balance	7.67	-	1.05	5.08	-	-	-
1.4 On Call Deposit	2.56	86.88	7.35	-	-	40.29	0.00
1.5 On Others	116.57	56.95	-	33.14	30.56	56.40	-
2. Commission and Discount	230.72	164.77	38.52	136.51	91.38	35.49	0.11
2.1 Bills Purchase and Discount	0.50	0.88	-	-	-	-	-
2.2 Commission	225.56	96.39	38.52	136.51	91.38	0.87	0.11
2.3 Others	4.66	67.51	-	-	-	34.62	-
3. Exchange Flactuation Income	(20.21)	21.23	16.25	4.97	70.19	1.03	-
3.1 Due to Change in Exchange Rate	-	-	1.76	-	17.28	-	-
3.2 Due to Foreign Currency Transaction	(20.21)	21.23	14.49	4.97	52.91	1.03	-
4. Other Operating Income	238.82	101.14	107.36	20.05	198.92	21.77	1.54
5. Non Operating Income	93.62	1.45	-	17.44	60.65	-	-
6. Write Back from Provisions for loss	137.96	72.60	31.18	-	26.97	4.32	-
7. Recovery of written-off Loan	0.69	-	-	-	-	2.55	-
8. Income from Extra Ordinary transactions	-	-	-	0.00	-	-	-
9. Net Loss	-	-	-	-	-	-	20.90
Total Income	6,429.53	5,963.00	3,539.43	3,485.92	5,544.51	1,870.64	34.41

BFI Name	Kamali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
Expenses							
1. Interest Expense	100.76	1,318.48	265.44	152.07	2,691.45	1,758.34	1,265.87
1.1 On Deposit Liabilities	100.76	1,284.89	262.31	149.59	2,631.84	1,725.71	1,209.34
1.1.1 Saving Account	27.28	194.96	71.27	33.18	494.75	299.02	192.17
1.1.2 Fixed Account	67.71	1,059.25	181.14	114.24	2,076.50	1,381.16	973.35
1.1.2.1 Up to 3 months Fixed Account	-	44.75	-	4.57	422.01	253.72	205.20
1.1.2.2 3 to 6 months Fixed Account	-	599.54	80.61	5.71	228.92	162.42	173.99
1.1.2.3 6 months to 1 year Fixed Account	-	116.92	1.88	39.98	1,137.19	846.79	369.47
1.1.2.4 Above 1 year Fixed Account	67.71	298.04	98.65	63.97	288.38	118.22	224.69
1.1.3 Call Deposit	5.78	30.68	9.90	2.18	60.60	45.54	43.82
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	33.59	3.13	2.48	59.61	32.62	56.52
2. Commission Expense	-	-	2.00	-	-	1.59	4.60
3. Staff Expense	19.20	136.84	48.33	21.40	267.72	168.46	158.09
4. Office Operating Expenses	11.95	103.61	32.67	10.95	171.14	142.82	104.65
5. Foreign Exchange Loss	-	-	-	-	-	(0.62)	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	(0.62)	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.00	20.31	-	-	-	-
7. Provision for Risk	5.56	198.54	72.75	24.63	569.44	332.52	293.88
7.1 Loan loss Provision	5.56	198.54	72.75	24.63	569.44	332.52	293.88
7.1.1 General Loan loss Provision	5.56	57.59	14.81	14.51	560.28	181.12	147.68
7.1.1.1 Pass Loan Loss Provision	5.56	-	-	(2.56)	529.87	-	-
7.1.1.2 Watch List Provision	-	57.59	14.81	17.07	30.42	181.12	147.68
7.1.2 Special Loan Loss Provision	-	140.95	57.94	10.12	9.16	151.40	146.19
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	0.98	-	-	-	-	-
9. Provision for Staff Bonus	-	8.79	3.47	3.66	48.80	30.69	6.60
10. Provision for Income Tax	-	23.72	9.38	10.99	131.75	82.85	17.81
11. Others	-	-	-	-	-	-	-
12. Net Profit	16.46	55.35	21.89	25.64	307.42	193.33	41.56
Total Expenses	153.93	1,846.31	476.25	249.34	4,187.71	2,709.99	1,893.04
Income							
1. Interest Income	151.12	1,787.21	420.93	242.15	3,715.40	2,554.56	1,788.16
1.1 On Loans and Advances	150.93	1,631.83	391.51	197.70	3,391.82	2,361.98	1,678.13
1.2 On Investment	-	114.91	19.73	43.50	275.05	157.76	79.70
1.2.1 Government Bonds	-	114.91	19.73	43.50	231.96	157.76	79.70
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	42.43	-	-
1.2.4 Debenture & Bonds	-	-	-	-	0.66	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.19	18.53	9.59	0.17	21.00	16.20	30.33
1.5 On Others	-	21.94	0.10	0.78	27.53	18.62	-
2. Commission and Discount	2.81	49.16	15.73	0.45	9.18	27.51	64.47
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.81	5.61	1.28	0.26	8.58	20.08	64.47
2.3 Others	-	43.55	14.45	0.19	0.60	7.44	-
3. Exchange Flactuation Income	-	0.98	-	-	3.83	2.38	0.03
3.1 Due to Change in Exchange Rate	-	0.95	-	-	0.67	-	-
3.2 Due to Foreign Currency Transaction	-	0.03	-	-	3.17	2.38	0.03
4. Other Operating Income	-	0.19	-	4.38	136.49	73.98	3.10
5. Non Operating Income	-	-	0.57	2.36	3.49	0.31	-
6. Write Back from Provisions for loss	-	8.76	39.02	-	319.32	51.26	37.29
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	153.93	1,846.31	476.25	249.34	4,187.71	2,709.99	1,893.04

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi
Expenses							
1. Interest Expense	17.65	1,414.53	1,075.07	1,165.84	95.31	16.00	100.47
1.1 On Deposit Liabilities	17.65	1,314.30	1,064.80	1,103.05	93.12	16.00	100.47
1.1.1 Saving Account	2.63	212.65	268.67	148.02	20.95	8.62	26.58
1.1.2 Fixed Account	13.89	1,052.38	787.85	926.56	66.36	7.01	70.72
1.1.2.1 Up to 3 months Fixed Account	-	206.31	-	815.34	-	0.95	-
1.1.2.2 3 to 6 months Fixed Account	-	111.82	151.86	1.71	20.16	1.71	29.02
1.1.2.3 6 months to 1 year Fixed Account	10.78	422.42	509.03	78.67	32.94	3.33	27.74
1.1.2.4 Above 1 year Fixed Account	3.11	311.83	126.95	30.85	13.27	1.01	13.96
1.1.3 Call Deposit	1.13	49.27	8.28	28.47	5.81	0.37	3.17
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	100.23	10.26	62.79	2.19	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	3.87	169.21	146.19	102.45	22.35	10.71	28.97
4. Office Operating Expenses	2.42	129.96	90.02	70.74	16.59	2.45	17.13
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	(0.73)	216.06	49.85	352.00	16.38	-	159.40
7.1 Loan loss Provision	(0.73)	216.06	49.85	352.00	16.38	-	159.40
7.1.1 General Loan loss Provision	3.35	(1.86)	31.74	108.21	11.39	-	15.56
7.1.1.1 Pass Loan Loss Provision	(1.15)	1.32	22.42	5.80	-	-	-
7.1.1.2 Watch List Provision	4.51	(3.18)	9.32	102.41	11.39	-	15.56
7.1.2 Special Loan Loss Provision	(4.08)	217.92	18.11	239.89	4.99	-	143.84
7.1.3 Additional Loan Loss Provision	-	-	-	3.90	-	-	-
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	1.36	14.30	-	9.69	0.64	-	-
10. Provision for Income Tax	3.67	42.90	89.63	16.18	1.73	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	8.57	100.10	209.14	71.03	4.03	2.76	-
Total Expenses	36.81	2,087.05	1,659.89	1,787.93	157.03	31.92	305.97
Income							
1. Interest Income	36.50	2,010.89	1,578.05	1,621.81	141.05	30.74	155.32
1.1 On Loans and Advances	34.39	1,895.37	1,405.88	1,477.92	135.82	26.72	153.41
1.2 On Investment	-	70.67	137.95	125.25	-	-	1.62
1.2.1 Government Bonds	-	70.67	137.95	91.25	-	-	1.62
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	34.00	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	43.84	8.30	16.93	4.80	4.02	0.28
1.5 On Others	2.10	1.01	25.92	1.70	0.43	-	-
2. Commission and Discount	0.03	4.47	6.07	1.67	0.96	-	2.03
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	4.47	6.07	1.67	0.96	-	2.03
2.3 Others	0.01	-	-	-	-	-	-
3. Exchange Flactuation Income	-	10.69	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	1.38	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	9.31	-	-	-	-	-
4. Other Operating Income	0.29	49.70	65.16	47.60	5.37	1.19	4.55
5. Non Operating Income	-	11.30	10.62	7.54	0.97	-	-
6. Write Back from Provisions for loss	-	-	-	109.31	8.68	-	13.27
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	130.80
Total Income	36.81	2,087.05	1,659.89	1,787.93	157.03	31.92	305.97

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC
Expenses							
1. Interest Expense	80.21	37.29	0.49	175.94	327.17	189.25	100.21
1.1 On Deposit Liabilities	80.21	37.29	0.49	175.69	299.29	169.19	100.21
1.1.1 Saving Account	10.86	6.13	0.49	42.85	50.13	20.31	18.38
1.1.2 Fixed Account	66.14	29.38	-	120.18	244.99	146.10	80.30
1.1.2.1 Up to 3 months Fixed Account	-	-	-	33.93	43.02	-	-
1.1.2.2 3 to 6 months Fixed Account	20.07	-	-	22.13	18.15	11.83	-
1.1.2.3 6 months to 1 year Fixed Account	44.03	-	-	40.46	175.15	9.44	80.30
1.1.2.4 Above 1 year Fixed Account	2.04	29.38	-	23.66	8.67	124.83	-
1.1.3 Call Deposit	3.21	1.78	0.00	12.67	4.17	2.78	1.53
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	0.24	27.88	20.06	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	13.12	14.49	1.12	29.19	36.95	17.03	24.20
4. Office Operating Expenses	8.24	15.11	4.73	26.46	25.00	12.85	15.73
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	46.39	-	-	-	47.07	41.37	43.31
7.1 Loan loss Provision	46.39	-	-	-	47.07	41.37	43.31
7.1.1 General Loan loss Provision	17.13	-	-	-	-	41.37	10.67
7.1.1.1 Pass Loan Loss Provision	1.75	-	-	-	-	6.41	1.69
7.1.1.2 Watch List Provision	15.39	-	-	-	-	34.96	8.98
7.1.2 Special Loan Loss Provision	29.26	-	-	-	-	-	32.65
7.1.3 Additional Loan Loss Provision	-	-	-	-	47.07	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	1.00	-	-	-
9. Provision for Staff Bonus	-	-	-	5.29	-	0.46	-
10. Provision for Income Tax	-	-	-	14.28	16.36	1.24	12.04
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	18.18	3.66	33.31	38.42	2.90	5.93
Total Expenses	147.96	85.08	10.00	285.47	490.98	265.11	201.43
Income							
1. Interest Income	97.84	71.23	3.77	257.05	477.44	257.69	138.22
1.1 On Loans and Advances	82.77	55.07	-	239.71	434.78	218.95	125.44
1.2 On Investment	0.26	8.63	-	9.37	40.75	36.37	10.62
1.2.1 Government Bonds	-	8.63	-	9.37	40.75	36.37	10.62
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.26	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	2.42	3.77	7.96	1.90	2.38	1.94
1.5 On Others	14.82	5.10	-	-	-	-	0.23
2. Commission and Discount	0.16	1.77	-	0.21	8.30	0.21	4.15
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.16	0.15	-	0.21	8.30	0.21	4.15
2.3 Others	-	1.63	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	4.68	7.17	-	7.10	5.11	4.41	47.20
5. Non Operating Income	-	-	6.24	0.77	0.13	0.22	-
6. Write Back from Provisions for loss	8.03	4.90	-	20.34	-	2.58	11.86
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	37.25	-	-	-	-	-	-
Total Income	147.96	85.08	10.00	285.47	490.98	265.11	201.43

BFI Name	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant
Expenses							
1. Interest Expense	110.14	89.64	289.30	161.03	30.82	46.77	0.75
1.1 On Deposit Liabilities	105.92	89.64	289.30	156.30	30.82	44.17	0.63
1.1.1 Saving Account	15.28	16.11	37.81	24.84	4.05	6.63	0.05
1.1.2 Fixed Account	86.02	72.62	242.07	131.46	25.14	32.89	-
1.1.2.1 Up to 3 months Fixed Account	25.92	-	-	-	2.08	6.18	-
1.1.2.2 3 to 6 months Fixed Account	8.67	5.97	32.90	23.20	0.97	3.85	-
1.1.2.3 6 months to 1 year Fixed Account	31.85	49.41	41.66	77.77	7.54	8.37	-
1.1.2.4 Above 1 year Fixed Account	19.58	17.25	167.51	30.48	14.55	14.49	-
1.1.3 Call Deposit	4.62	0.90	9.42	-	1.63	4.66	0.57
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	4.22	-	-	4.73	-	2.60	0.12
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	27.20	4.59	38.55	22.40	5.76	13.92	1.32
4. Office Operating Expenses	22.12	3.57	20.32	16.81	2.47	11.53	0.83
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	-	45.60	86.21	16.92	-	45.49	-
7.1 Loan loss Provision	-	45.60	86.21	16.92	-	45.49	-
7.1.1 General Loan loss Provision	-	16.75	27.99	15.35	-	45.49	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	(4.98)	-	45.49	-
7.1.1.2 Watch List Provision	-	16.75	27.99	20.33	-	-	-
7.1.2 Special Loan Loss Provision	-	28.85	58.22	1.57	-	-	-
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	-	0.38	0.74	1.49	-	-	-
10. Provision for Income Tax	7.81	1.04	2.01	4.01	0.18	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	22.93	2.42	4.69	9.37	0.42	-	13.04
Total Expenses	190.20	147.23	441.81	232.04	39.64	117.71	15.93
Income							
1. Interest Income	164.88	140.27	421.77	223.77	35.72	70.94	-
1.1 On Loans and Advances	117.39	131.56	392.75	203.09	32.87	62.96	-
1.2 On Investment	13.30	-	13.07	17.64	-	5.07	-
1.2.1 Government Bonds	-	-	13.07	-	-	5.07	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	13.30	-	-	17.64	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	3.54	8.71	12.26	3.04	2.66	2.90	-
1.5 On Others	30.64	-	3.69	-	0.19	-	-
2. Commission and Discount	0.13	0.18	0.01	3.63	1.98	-	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.13	0.18	0.01	3.63	1.98	-	-
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	10.23	0.97	9.25	4.60	-	2.45	0.20
5. Non Operating Income	-	0.04	0.15	0.04	0.02	7.82	0.30
6. Write Back from Provisions for loss	14.96	5.77	10.64	-	1.91	-	15.44
7. Recovery of written-off Loan	-	-	-	-	-	5.04	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	31.46	-
Total Income	190.20	147.23	441.81	232.04	39.64	117.71	15.93

BFI Name	GMBEL	ICFC	Manju	Reliance
Expenses				
1. Interest Expense	185.74	520.06	317.82	190.29
1.1 On Deposit Liabilities	179.99	454.02	302.83	172.27
1.1.1 Saving Account	24.17	64.96	38.64	32.95
1.1.2 Fixed Account	150.25	383.07	253.03	139.32
1.1.2.1 Up to 3 months Fixed Account	17.74	58.98	64.95	-
1.1.2.2 3 to 6 months Fixed Account	14.62	33.18	44.47	23.19
1.1.2.3 6 months to 1 year Fixed Account	80.97	181.28	125.38	13.88
1.1.2.4 Above 1 year Fixed Account	36.92	109.64	18.22	102.24
1.1.3 Call Deposit	5.57	5.99	11.16	-
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	5.75	66.04	14.99	18.03
2. Commission Expense	-	-	-	-
3. Staff Expense	24.28	45.39	49.15	28.47
4. Office Operating Expenses	15.12	37.24	28.60	22.13
5. Foreign Exchange Loss	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-
6. Non Operating Expense	-	-	-	-
7. Provision for Risk	49.86	44.54	3.53	64.07
7.1 Loan loss Provision	49.86	44.54	3.53	64.07
7.1.1 General Loan loss Provision	14.21	14.21	21.16	26.75
7.1.1.1 Pass Loan Loss Provision	4.12	-	(4.21)	-
7.1.1.2 Watch List Provision	10.09	14.21	25.37	26.75
7.1.2 Special Loan Loss Provision	35.65	30.33	(17.63)	37.32
7.1.3 Additional Loan Loss Provision	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-
8. Loan Written Off	-	-	-	-
9. Provision for Staff Bonus	-	5.31	-	-
10. Provision for Income Tax	0.97	14.34	30.49	-
11. Others	-	-	-	-
12. Net Profit	2.27	33.46	71.14	-
Total Expenses	278.25	700.33	500.73	304.96
Income				
1. Interest Income	253.22	668.91	488.88	223.83
1.1 On Loans and Advances	232.42	564.60	439.07	184.72
1.2 On Investment	19.23	99.80	42.09	37.25
1.2.1 Government Bonds	-	99.80	-	37.25
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-
1.2.4 Debenture & Bonds	19.23	-	42.09	-
1.3 On Agency Balance	-	-	-	-
1.4 On Call Deposit	1.57	3.48	-	1.86
1.5 On Others	-	1.02	7.72	-
2. Commission and Discount	0.30	2.25	11.86	0.57
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	0.23	2.25	0.04	0.57
2.3 Others	0.07	-	11.82	-
3. Exchange Flactuation Income	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-
4. Other Operating Income	5.12	16.69	(0.01)	7.99
5. Non Operating Income	0.92	2.64	-	1.15
6. Write Back from Provisions for loss	18.69	9.84	-	28.89
7. Recovery of written-off Loan	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-
9. Net Loss	-	-	-	42.54
Total Income	278.25	700.33	500.73	304.96

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	7,090.55	16,169.52	16,242.10	6,822.03	5,059.20	10,748.60	6,013.41
Fishery Related	615.17	983.66	630.54	211.50	-	214.37	63.20
Mining Related	2,980.60	-	410.92	301.19	-	-	254.15
Manufacturing (Producing) Related	42,400.55	28,291.73	58,913.71	54,634.36	14,253.39	56,368.35	30,932.26
Construction	1,552.75	3,557.19	3,112.68	4,486.83	7,340.57	1,212.29	1,992.09
Electricity, Gas and Water	11,405.61	15,272.32	18,784.57	15,747.63	5,648.53	4,810.05	6,922.87
Metal Products, Mach. & Ele. Eqp.	5,532.30	2,395.42	3,332.81	1,550.95	3,412.08	9,781.16	2,297.91
Tras., Com. and Public Utilities	2,487.99	1,467.39	2,555.70	1,774.88	3,738.72	3,548.06	246.73
Wholesaler & Retailer	26,018.48	51,100.08	74,659.27	33,492.71	25,692.92	32,993.98	27,451.28
Finance, Insurance and Real Estate	6,539.38	26,524.57	12,571.22	12,426.50	5,101.33	13,843.89	5,469.72
Hotel or Restaurant	7,262.30	11,466.19	9,695.42	14,215.66	1,551.55	6,605.69	6,172.91
Other Services	6,169.30	7,476.28	26,066.26	17,210.55	1,713.40	4,837.28	1,966.68
Consumption Loans	53,310.84	62,464.81	36,961.75	11,283.65	15,978.71	10,374.38	16,642.82
Local Government	-	-	-	383.43	138.81	255.20	-
Others	2,402.28	844.54	50,458.44	3,963.61	227.77	5,846.04	9,973.16
TOTAL sectorwise	175,768.07	228,013.70	314,395.39	178,505.48	89,856.99	161,439.32	116,399.17

Product Wise

Term Loan	38,735.49	49,475.57	55,313.58	59,816.34	8,005.85	39,724.74	27,745.53
Overdraft	34,367.30	21,872.49	47,938.92	21,534.32	6,193.70	15,707.09	947.01
Trust Receipt Loan / Import Loan	2,349.34	1,080.13	8,924.37	12,840.68	6,849.30	9,986.38	1,809.43
Demand & Other Working Capital Loan	29,846.71	37,518.90	89,953.67	52,471.21	28,924.57	62,842.77	42,502.82
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,949.20	20,292.06	20,038.96	2,013.46	9,034.86	3,901.46	2,157.90
Real Estate Loan	9,190.57	16,573.24	30,672.75	7,740.62	7,639.57	7,150.24	5,643.41
Margin Nature Loan	3,624.59	4,511.40	6,733.26	1,723.56	-	1,263.94	32.69
Hire Purchase Loan	2,735.72	5,237.97	8,344.07	2,773.08	4,613.03	6,536.29	2,681.53
Deprived Sector Loan	10,844.94	16,297.93	16,550.16	11,109.79	5,188.81	8,193.50	6,555.29
Bills Purchased	2.80	8.52	12.10	582.68	567.74	93.43	0.08
Other Product	36,121.43	55,145.49	29,913.55	5,899.74	12,839.55	6,039.48	26,323.47
Total Product wise Loan	175,768.07	228,013.70	314,395.39	178,505.48	89,856.99	161,439.32	116,399.17

Collateral Wise

Gold and Silver	16,324.98	17,293.26	1,300.01	1,864.15	-	-	-
Government Securities	0.87	520.02	23.90	2.84	-	-	-
Non Governmental Securities	283.40	4,511.40	6,594.57	1,716.82	-	1,263.94	32.69
Fixed Deposit Receipts	826.00	1,065.91	2,615.04	1,240.22	6,215.67	889.66	1,103.57
Own	826.00	1,065.91	2,473.00	1,240.22	6,211.40	889.66	1,103.57
Other Licences Institutions	-	-	142.04	-	4.28	-	-
Collateral of Properties	151,150.46	177,989.09	245,141.32	160,974.98	74,516.94	155,876.26	98,586.14
Fixed Assets	132,616.75	177,756.67	160,785.18	142,820.84	57,481.75	155,876.26	50,518.59
Current Assets	18,533.71	232.42	84,356.13	18,154.14	17,035.19	-	48,067.56
Against security of Bill	736.53	5.89	2,291.21	-	-	93.43	1,809.43
Domestic Bills	-	-	123.95	-	-	80.92	-
Foreign Bills	736.53	5.89	2,167.26	-	-	12.51	1,809.43
Against Guarantee	4,591.23	26,585.40	7,843.56	5,983.28	1,542.53	3,315.07	5,894.86
Government Guarantee	30.17	-	91.30	383.43	138.81	-	156.08
Institutional Guarantee	3,788.73	16,514.74	5,984.14	4,031.60	1,403.72	-	5,270.23
Personal Guarantee	289.76	10,026.05	1,759.65	1,567.80	-	-	-
Collective Guarantee	5.38	44.61	8.48	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	144.35	468.55
Other Guarantee	435.41	-	-	0.45	-	3,170.72	-
Credit Card	0.00	4.78	674.24	58.40	409.89	0.96	-
Others	1,854.61	37.95	47,911.55	6,664.79	7,171.96	-	8,972.47
Total	175,768.07	228,013.70	314,395.39	178,505.48	89,856.99	161,439.32	116,399.17

BFI Name	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi
Sector Wise							
Agricultural and Forest Related	10,066.00	4,987.69	7,255.56	21,473.36	6,882.33	7,916.34	6,094.68
Fishery Related	193.69	103.34	509.68	1,937.31	239.46	302.23	537.30
Mining Related	9.34	28.46	92.38	-	197.83	943.69	94.55
Manufacturing (Producing) Related	24,317.07	24,735.03	22,835.86	14,334.97	29,021.17	35,371.71	17,800.94
Construction	1,631.32	675.83	10,462.59	2,516.73	3,770.65	14,152.46	25,771.09
Electricity, Gas and Water	9,463.21	5,878.74	3,915.16	3,384.03	7,295.23	10,390.00	7,725.85
Metal Products, Mach. & Ele. Eqp.	2,328.97	3,181.05	2,265.38	344.72	1,191.20	7,582.77	4,594.68
Tras., Com. and Public Utilities	1,844.42	4,753.91	1,628.91	1,709.36	2,823.23	8,893.85	5,313.55
Wholesaler & Retailer	41,530.70	26,647.36	24,127.64	56,722.02	29,279.62	20,497.93	25,788.58
Finance, Insurance and Real Estate	12,396.16	8,779.18	6,476.76	19,391.89	7,013.41	11,553.03	12,798.43
Hotel or Restaurant	3,258.68	6,542.61	5,562.58	4,693.80	4,790.74	9,249.64	5,852.96
Other Services	4,760.66	5,899.59	4,320.52	7,520.08	6,423.50	7,522.17	5,563.51
Consumption Loans	32,557.89	13,144.75	23,822.66	98,986.99	11,119.77	27,097.01	12,695.94
Local Government	-	-	-	-	-	-	136.67
Others	11,943.24	236.61	5,579.09	40,087.44	24,264.43	65.50	1,121.04
TOTAL sectorwise	156,301.35	105,594.17	118,854.75	273,102.71	134,312.55	161,538.34	131,889.78

Product Wise

Term Loan	39,071.66	30,511.72	31,668.26	78,624.61	49,866.96	57,906.73	32,310.12
Overdraft	37,393.83	24,800.50	30,673.80	39,139.08	29,653.70	29,317.25	10,135.12
Trust Receipt Loan / Import Loan	3,830.43	662.70	1,416.11	159.90	2,967.05	1,859.91	3,689.96
Demand & Other Working Capital Loan	24,514.44	21,077.13	20,613.88	57,945.49	23,913.79	42,612.14	26,979.79
Res. Per. H. Loan (Up to Rs. 15 mil.)	23,248.58	3,304.42	5,153.85	45,587.48	6,521.48	5,244.34	6,055.75
Real Estate Loan	4,301.61	5,038.79	1,317.34	21,091.12	2,150.25	1,311.15	5,651.66
Margin Nature Loan	764.16	1,689.93	1,460.20	1,662.57	1,000.13	2,426.22	2,026.42
Hire Purchase Loan	3,003.31	4,966.55	5,132.25	7,451.08	6,850.08	4,235.99	1,972.33
Deprived Sector Loan	9,738.84	5,378.87	6,854.43	13,238.79	6,818.88	8,560.79	10,193.76
Bills Purchased	93.51	-	-	-	73.17	1.28	129.53
Other Product	10,340.98	8,163.56	14,564.62	8,202.61	4,497.06	8,062.54	32,745.33
Total Product wise Loan	156,301.35	105,594.17	118,854.75	273,102.71	134,312.55	161,538.34	131,889.78

Collateral Wise

Gold and Silver	-	11.08	54.81	44.53	7.44	1.69	417.14
Government Securities	71.07	-	-	-	-	76.81	-
Non Governmental Securities	763.94	-	1,460.20	1,662.57	1,000.13	2,915.71	-
Fixed Deposit Receipts	2,446.63	668.41	1,054.74	1,451.97	912.16	1,858.21	1,269.37
Own	2,446.63	668.41	964.74	1,451.97	912.16	1,857.03	1,269.37
Other Licences Institutions	-	-	90.00	-	-	1.18	-
Collateral of Properties	138,663.95	99,001.57	110,322.54	248,887.08	107,711.07	151,921.48	118,654.06
Fixed Assets	78,827.20	97,189.09	106,794.41	240,952.68	72,935.08	143,491.44	82,970.12
Current Assets	59,836.75	1,812.48	3,528.13	7,934.41	34,775.99	8,430.03	35,683.94
Against security of Bill	1,856.66	18.18	1,047.78	-	73.17	2.90	-
Domestic Bills	60.50	-	-	-	-	-	-
Foreign Bills	1,796.16	18.18	1,047.78	-	73.17	2.90	-
Against Guarantee	10,258.02	4,113.10	4,105.54	14,977.48	1,057.40	4,504.37	136.67
Government Guarantee	198.99	210.83	74.74	0.18	-	165.25	136.67
Institutional Guarantee	9,459.05	3,723.75	4,030.80	13,745.86	-	3,835.26	-
Personal Guarantee	599.97	175.37	-	-	1,057.40	442.61	-
Collective Guarantee	-	-	-	-	-	57.59	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	3.15	-	1,231.45	-	3.66	-
Credit Card	1.08	44.41	81.35	185.84	301.47	257.18	135.78
Others	2,240.01	1,737.41	727.79	5,893.24	23,249.71	-	11,276.76
Total	156,301.35	105,594.17	118,854.75	273,102.71	134,312.55	161,538.34	131,889.78

BFI Name	SBL	ADBNI	Global	Citizen	Prime	Sunrise	NMB
Sector Wise							
Agricultural and Forest Related	14,277.40	57,347.77	13,346.27	13,377.64	10,980.43	10,039.53	12,519.86
Fishery Related	634.51	537.89	732.46	391.99	579.23	515.01	288.36
Mining Related	211.78	315.84	411.76	1,321.05	203.22	8.37	368.34
Manufacturing (Producing) Related	29,673.04	10,864.23	52,826.85	18,581.74	17,866.29	16,037.09	35,342.43
Construction	5,626.27	8,938.46	8,751.54	7,616.84	7,757.85	5,443.41	5,634.08
Electricity, Gas and Water	10,327.16	3,744.72	19,408.07	9,247.60	9,532.73	9,904.03	15,708.92
Metal Products, Mach. & Ele. Eqp.	2,964.85	497.69	2,631.21	538.09	1,567.10	2,037.24	2,734.76
Tras., Com. and Public Utilities	4,454.53	2,372.98	6,872.22	2,249.18	3,038.23	741.45	3,790.55
Wholesaler & Retailer	47,185.09	33,955.08	64,689.40	27,351.60	21,365.41	27,112.19	48,316.21
Finance, Insurance and Real Estate	9,475.85	5,831.98	21,422.61	7,857.25	23,557.34	8,636.57	10,294.91
Hotel or Restaurant	7,268.97	4,415.46	10,844.36	2,527.96	12,623.26	3,533.51	5,627.16
Other Services	7,460.46	4,145.12	10,468.94	7,519.50	6,383.53	3,394.95	4,287.95
Consumption Loans	23,378.25	25,317.31	62,324.24	34,723.56	20,958.93	35,505.09	32,813.55
Local Government	150.58	-	-	-	-	-	-
Others	24,184.68	19,217.36	2.83	6,381.10	17,908.29	337.26	8,369.65
TOTAL sectorwise	187,273.42	177,501.89	274,732.77	139,685.11	154,321.84	123,245.69	186,096.74

Product Wise

Term Loan	58,865.30	10,555.68	80,911.25	34,275.51	41,395.91	18,233.59	49,353.35
Overdraft	31,699.42	8,969.51	56,588.73	19,184.72	42,822.94	20,961.92	22,892.88
Trust Receipt Loan / Import Loan	4,144.05	125.21	5,885.94	1,107.84	266.28	1,572.04	2,601.79
Demand & Other Working Capital Loan	50,094.17	106,760.00	61,771.52	20,349.77	16,940.33	24,676.59	34,016.49
Res. Per. H. Loan (Up to Rs. 15 mil.)	8,177.76	8,023.96	24,306.63	9,175.49	7,654.48	15,288.61	13,394.82
Real Estate Loan	6,223.74	1,714.59	10,112.90	4,413.68	13,564.86	4,690.31	5,641.01
Margin Nature Loan	3,756.93	1,161.90	5,079.44	3,897.11	3,210.25	1,922.03	1,501.49
Hire Purchase Loan	6,499.30	2,899.53	10,253.72	4,694.34	6,739.96	4,137.81	6,152.71
Deprived Sector Loan	11,925.02	34,724.63	15,199.89	15,467.95	10,169.70	9,324.84	10,440.25
Bills Purchased	91.98	-	-	24.90	729.53	112.07	-
Other Product	5,795.77	2,566.88	4,622.74	27,093.80	10,827.61	22,325.89	40,101.96
Total Product wise Loan	187,273.42	177,501.89	274,732.77	139,685.11	154,321.84	123,245.69	186,096.74

Collateral Wise

Gold and Silver	10.29	69.49	3.83	830.39	6,603.07	-	19.95
Government Securities	249.89	-	-	0.73	-	-	-
Non Governmental Securities	3,492.31	-	-	3,975.26	3,589.57	1,922.03	1,501.50
Fixed Deposit Receipts	2,282.53	1,803.22	2,826.08	1,461.19	1,575.27	1,057.53	1,550.03
Own	2,282.53	1,803.22	2,826.08	1,447.09	1,575.27	1,057.53	1,549.91
Other Licences Institutions	-	-	-	14.11	-	-	0.12
Collateral of Properties	168,835.90	175,629.18	212,082.15	112,972.64	134,786.97	116,349.93	180,881.41
Fixed Assets	93,045.36	175,629.18	133,701.64	83,027.66	133,213.30	112,153.28	166,570.33
Current Assets	75,790.55	-	78,380.51	29,944.98	1,573.68	4,196.65	14,311.08
Against security of Bill	4,323.13	-	-	2,500.84	-	553.77	-
Domestic Bills	17.92	-	-	177.58	-	-	-
Foreign Bills	4,305.21	-	-	2,323.27	-	553.77	-
Against Guarantee	6,594.36	-	363.89	3,668.00	5,755.31	3,127.82	387.62
Government Guarantee	145.02	-	-	2.92	155.30	-	87.07
Institutional Guarantee	6,274.76	-	-	384.29	5,415.53	2,948.00	10.91
Personal Guarantee	171.85	-	363.89	2,408.26	183.32	85.30	247.68
Collective Guarantee	-	-	-	862.49	-	-	17.12
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	2.74	-	-	10.04	1.16	94.53	24.85
Credit Card	436.05	-	296.36	94.52	142.90	177.35	165.81
Others	1,048.95	-	59,160.46	14,181.54	1,868.76	57.26	1,590.44
Total	187,273.42	177,501.89	274,732.77	139,685.11	154,321.84	123,245.69	186,096.74

BFI Name	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani	Karnali
Sector Wise								
Agricultural and Forest Related	9,336.66	8,573.43	6,393.96	4,199.70	9,996.63	1,816.34	78.65	533.47
Fishery Related	323.05	367.64	110.79	330.33	639.48	95.52	5.87	-
Mining Related	-	865.76	141.36	179.07	43.10	3.69	-	-
Manufacturing (Producing) Related	28,224.78	24,224.54	11,805.21	14,318.76	24,539.32	1,546.09	0.81	347.45
Construction	5,477.56	2,823.30	1,909.96	5,992.52	7,904.72	5,569.15	79.21	89.09
Electricity, Gas and Water	8,893.99	8,339.84	5,775.59	6,772.90	14,238.21	542.15	-	-
Metal Products, Mach. & Ele. Eqp.	2,501.75	1,112.39	1,730.88	1,970.30	2,445.63	145.51	2.70	-
Tras., Com. and Public Utilities	3,506.35	2,104.16	3,514.82	2,383.87	4,657.43	1,100.34	18.32	107.32
Wholesaler & Retailer	23,266.00	36,341.44	17,330.10	15,911.89	25,271.41	7,243.68	74.85	988.38
Finance, Insurance and Real Estate	14,618.83	21,167.78	10,284.97	9,205.19	9,023.63	6,041.19	-	200.00
Hotel or Restaurant	16,090.70	8,748.40	3,992.56	3,322.80	4,466.80	954.19	3.95	-
Other Services	15,040.58	5,483.87	4,091.29	3,244.68	5,662.01	665.87	10.23	759.93
Consumption Loans	19,524.04	32,250.84	19,171.51	19,018.04	13,144.01	14,927.33	47.43	73.32
Local Government	-	-	16.54	-	-	-	-	-
Others	7,826.10	1,552.27	714.48	600.83	25,911.93	709.71	167.95	-
TOTAL sectorwise	154,630.40	153,955.66	86,984.02	87,450.87	147,944.31	41,360.77	489.96	3,098.95

Product Wise

Term Loan	54,309.56	33,107.95	28,906.58	25,726.16	57,111.16	11,851.08	281.68	427.61
Overdraft	19,697.14	22,547.93	17,776.14	16,742.90	25,342.89	9,251.27	104.27	1,394.06
Trust Receipt Loan / Import Loan	2,714.48	1,301.51	388.32	229.69	1,868.04	-	-	-
Demand & Other Working Capital Loan	36,378.03	43,321.17	16,513.64	15,710.32	31,157.44	21.36	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	11,779.76	9,229.08	2,528.55	5,111.20	6,273.36	4,972.27	46.06	89.09
Real Estate Loan	2,981.97	11,318.68	7,402.30	7,009.79	6,299.80	824.45	-	200.00
Margin Nature Loan	2,169.59	2,716.39	2,127.29	2,236.85	1,649.96	2,092.02	7.50	-
Hire Purchase Loan	5,388.97	4,460.34	2,872.90	2,355.92	5,894.34	1,774.95	33.94	107.32
Deprived Sector Loan	9,058.69	8,078.93	5,765.73	4,786.30	8,742.07	4,848.35	0.55	160.15
Bills Purchased	-	-	-	28.53	376.10	-	-	-
Other Product	10,152.20	17,873.68	2,702.58	7,513.21	3,229.16	5,725.01	15.95	720.73
Total Product wise Loan	154,630.40	153,955.66	86,984.02	87,450.87	147,944.31	41,360.77	489.96	3,098.95

Collateral Wise

Gold and Silver	28.00	263.00	0.23	14.64	9.66	261.94	-	-
Government Securities	14.85	-	-	-	-	1.83	-	-
Non Governmental Securities	2,223.63	2,716.84	2,291.13	2,236.85	-	2,134.67	-	-
Fixed Deposit Receipts	1,010.78	1,527.86	858.66	1,143.26	1,865.87	1,103.38	13.23	73.32
Own	1,010.78	1,527.86	858.66	1,143.26	1,865.87	1,103.38	13.23	73.32
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	138,153.91	141,799.39	78,411.73	80,750.84	137,220.86	33,132.08	404.26	3,025.63
Fixed Assets	135,656.87	140,893.92	78,212.13	62,547.93	119,598.54	33,131.21	404.26	3,025.63
Current Assets	2,497.04	905.47	199.60	18,202.91	17,622.32	0.87	-	-
Against security of Bill	1,734.40	0.00	-	28.53	40.00	-	-	-
Domestic Bills	16.63	0.00	-	28.53	40.00	-	-	-
Foreign Bills	1,717.77	-	-	-	-	-	-	-
Against Guarantee	6,759.00	2,635.66	4,480.43	2,542.09	14.62	4,713.57	-	-
Government Guarantee	191.18	-	16.54	-	-	-	-	-
Institutional Guarantee	5,795.04	2,466.07	4,274.62	2,369.14	-	4,356.80	-	-
Personal Guarantee	693.63	157.72	31.04	172.96	14.62	350.63	-	-
Collective Guarantee	68.90	11.87	155.55	-	-	3.43	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	10.25	-	2.68	-	-	2.70	-	-
Credit Card	1.99	137.80	-	87.98	71.43	-	-	-
Others	4,703.84	4,875.11	941.85	646.68	8,721.87	13.30	72.46	-
Total	154,630.40	153,955.66	86,984.02	87,450.87	147,944.31	41,360.77	489.96	3,098.95

BFI Name	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti
Sector Wise								
Agricultural and Forest Related	2,386.80	418.75	342.02	6,775.33	3,307.24	3,065.61	77.86	4,349.47
Fishery Related	42.88	16.57	3.38	147.24	243.34	149.61	44.40	154.91
Mining Related	7.48	-	-	29.40	99.31	-	-	40.10
Manufacturing (Producing) Related	2,669.38	737.48	316.02	4,204.41	2,734.21	2,043.50	167.84	5,361.40
Construction	1,931.09	101.63	285.34	630.44	10,829.56	2,575.83	161.25	5,797.25
Electricity, Gas and Water	804.39	1.33	-	351.78	258.79	64.23	-	1,175.57
Metal Products, Mach. & Ele. Eqp.	145.64	4.92	21.48	210.03	334.43	168.58	45.56	478.14
Tras., Com. and Public Utilities	1,856.65	130.41	271.53	2,166.33	2,795.50	1,809.87	36.99	790.97
Wholesaler & Retailer	6,712.93	2,947.22	648.21	14,465.48	8,177.18	9,154.55	106.92	5,547.38
Finance, Insurance and Real Estate	5,734.43	967.95	577.57	10,976.39	4,752.23	3,470.67	-	4,726.02
Hotel or Restaurant	1,876.82	319.18	47.75	3,866.62	3,029.11	1,390.34	9.92	2,700.37
Other Services	1,755.67	605.69	38.13	2,457.07	1,318.67	1,234.29	24.44	1,153.81
Consumption Loans	13,662.21	4,168.68	1,965.59	24,776.85	3,707.16	12,354.19	131.23	3,906.93
Local Government	3.34	-	1.50	-	0.03	-	-	3.32
Others	4,841.31	4.04	741.41	20,230.99	21,495.29	7,760.79	170.64	15,841.03
TOTAL sectorwise	44,431.03	10,423.86	5,259.94	91,288.37	63,082.04	45,242.08	977.05	52,026.69

Product Wise

Term Loan	13,135.41	2,820.63	835.43	33,388.39	16,812.71	20,934.45	245.62	15,816.20
Overdraft	9,589.88	749.58	483.54	17,094.18	11,165.67	11,428.25	310.12	15,671.56
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	1,109.90	2,687.84	-	810.67	457.65	605.66	104.14	63.83
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,606.58	1,400.01	944.93	12,206.50	10,036.85	2,189.98	176.39	4,733.97
Real Estate Loan	2,695.44	606.56	64.34	5,923.14	2,208.47	824.68	-	937.97
Margin Nature Loan	1,107.23	211.99	40.00	2,284.60	1,059.26	1,146.43	-	1,681.34
Hire Purchase Loan	3,446.41	523.58	362.99	3,312.68	3,944.99	2,067.79	47.96	1,962.89
Deprived Sector Loan	5,247.92	723.57	976.00	10,577.77	7,121.18	4,702.95	47.99	6,161.74
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,492.26	700.08	1,552.71	5,690.45	10,275.27	1,341.88	44.84	4,997.21
Total Product wise Loan	44,431.03	10,423.86	5,259.94	91,288.37	63,082.04	45,242.08	977.05	52,026.69

Collateral Wise

Gold and Silver	140.07	103.52	-	578.45	1,188.62	823.93	-	447.14
Government Securities	-	-	-	-	-	-	-	5.29
Non Governmental Securities	1,107.23	211.99	40.00	2,291.70	576.96	1,153.39	-	1,681.64
Fixed Deposit Receipts	801.30	121.87	83.45	1,559.34	1,225.45	512.33	43.73	760.28
Own	801.30	121.87	83.45	1,559.34	1,225.45	512.33	43.73	760.28
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	37,178.58	9,613.31	5,134.99	72,646.01	54,240.55	39,473.44	933.32	41,581.32
Fixed Assets	37,178.58	9,613.31	5,134.99	72,646.01	54,240.55	39,473.44	933.32	41,573.10
Current Assets	-	-	-	-	-	-	-	8.23
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	5,203.86	369.27	-	13,925.99	5,408.22	3,278.98	-	7,351.88
Government Guarantee	-	-	-	-	4.99	0.60	-	3.32
Institutional Guarantee	2,997.82	271.59	-	3,421.87	3,280.14	2,287.13	-	4,839.36
Personal Guarantee	1,717.79	97.68	-	5,682.58	1,614.93	964.17	-	2,415.61
Collective Guarantee	488.24	-	-	4,821.54	464.95	27.09	-	90.53
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	43.22	-	-	3.07
Credit Card	-	-	-	-	-	-	-	-
Others	-	3.89	1.50	286.88	442.24	0.00	-	199.13
Total	44,431.03	10,423.86	5,259.94	91,288.37	63,082.04	45,242.08	977.05	52,026.69

BFI Name	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Sector Wise							
Agricultural and Forest Related	2,531.98	3,945.32	336.38	313.09	876.78	442.10	97.97
Fishery Related	299.64	149.87	-	2.52	7.41	11.12	14.92
Mining Related	82.38	0.59	-	-	-	4.51	-
Manufacturing (Producing) Related	5,299.58	1,696.77	227.26	47.07	145.74	352.83	-
Construction	2,951.14	1,518.75	207.58	7.14	326.42	412.05	164.10
Electricity, Gas and Water	-	3,556.58	-	-	2.12	4.93	-
Metal Products, Mach. & Ele. Eqp.	164.98	82.88	0.83	12.06	-	29.00	-
Tras., Com. and Public Utilities	1,222.80	798.16	229.40	1.18	79.32	120.51	47.17
Wholesaler & Retailer	8,728.41	4,264.56	591.37	86.20	1,129.53	219.67	274.93
Finance, Insurance and Real Estate	4,836.01	6,191.11	573.38	6.70	398.35	55.73	192.56
Hotel or Restaurant	5,908.79	1,446.60	359.46	40.98	86.83	90.40	12.63
Other Services	2,133.64	2,170.10	71.22	2.39	197.31	64.06	-
Consumption Loans	4,690.68	15,793.20	1,486.98	29.12	1,178.39	118.39	285.91
Local Government	-	-	-	-	-	-	-
Others	1,549.26	24.76	18.90	158.74	3.87	847.73	341.40
TOTAL sectorwise	40,399.28	41,639.24	4,102.76	707.18	4,432.05	2,773.04	1,431.60

Product Wise

Term Loan	9,368.72	7,297.57	640.10	227.46	2,132.76	1,137.10	485.63
Overdraft	1,281.70	6,816.06	473.39	142.09	865.40	502.10	214.72
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	10,008.53	2,093.55	413.49	-	82.14	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,417.44	4,957.84	497.94	-	156.74	380.90	97.66
Real Estate Loan	1,671.07	3,723.85	93.18	-	341.69	44.85	99.56
Margin Nature Loan	640.25	1,617.03	202.63	-	16.90	8.85	192.16
Hire Purchase Loan	1,398.30	1,473.36	245.92	5.95	53.72	168.24	63.31
Deprived Sector Loan	4,371.88	3,836.08	425.74	170.17	378.60	438.38	183.97
Bills Purchased	-	-	-	-	-	-	-
Other Product	9,241.39	9,823.90	1,110.37	161.52	404.09	92.62	94.58
Total Product wise Loan	40,399.28	41,639.24	4,102.76	707.18	4,432.05	2,773.04	1,431.60

Collateral Wise

Gold and Silver	-	159.76	93.57	19.01	199.94	38.44	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	-	1,617.03	202.63	-	16.90	8.85	-
Fixed Deposit Receipts	540.07	1,083.64	67.70	3.90	46.58	51.00	41.69
Own	540.07	1,083.64	67.70	3.90	46.58	51.00	41.69
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	36,141.50	36,278.75	3,250.90	684.27	4,071.02	2,638.80	994.90
Fixed Assets	36,141.50	36,278.75	3,250.90	684.27	4,071.02	2,638.80	994.90
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	3,077.46	2,489.30	461.82	-	97.61	-	202.84
Government Guarantee	-	17.19	-	-	-	-	-
Institutional Guarantee	3,075.66	2,222.29	461.82	-	29.65	-	183.55
Personal Guarantee	0.60	244.24	-	-	67.96	-	19.29
Collective Guarantee	1.20	5.57	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	640.25	10.77	26.13	-	-	35.94	192.16
Total	40,399.28	41,639.24	4,102.76	707.18	4,432.05	2,773.04	1,431.60

BFI Name	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central
Sector Wise									
Agricultural and Forest Related	0.52	501.51	379.15	610.89	469.73	337.11	647.19	625.13	389.72
Fishery Related	-	4.05	11.01	37.60	4.83	27.69	-	17.17	6.97
Mining Related	-	-	20.21	-	16.30	-	-	-	25.86
Manufacturing (Producing) Related	60.00	376.20	457.99	238.86	138.01	271.36	197.10	494.88	186.43
Construction	17.98	50.00	592.45	1,088.86	11.82	484.63	-	11.02	332.01
Electricity, Gas and Water	-	-	218.93	100.00	36.00	7.21	-	-	-
Metal Products, Mach. & Ele. Eqp.	3.45	-	302.86	39.48	41.43	28.76	-	-	82.57
Tras., Com. and Public Utilities	-	175.95	1,058.34	84.61	102.26	64.64	-	669.57	262.59
Wholesaler & Retailer	33.33	791.74	295.94	494.42	244.55	506.61	1,091.84	2,462.94	698.83
Finance, Insurance and Real Estate	40.31	1,237.70	1,223.29	546.33	295.03	446.57	196.91	1,904.68	435.30
Hotel or Restaurant	27.50	138.75	783.07	143.11	124.31	99.92	92.44	652.20	78.51
Other Services	-	144.61	656.90	720.38	25.41	102.57	-	58.39	63.09
Consumption Loans	144.91	2,649.26	2,416.42	465.51	1,879.42	1,513.70	98.60	3,239.39	684.05
Local Government	33.18	-	-	-	-	-	-	-	-
Others	1,886.00	557.47	1,016.00	919.17	33.11	81.39	737.04	4.71	1,986.03
TOTAL sectorwise	2,247.18	6,627.24	9,432.56	5,489.23	3,422.20	3,972.18	3,061.12	10,140.09	5,231.98

Product Wise

Term Loan	124.27	613.03	2,586.63	984.11	92.55	487.04	5.15	3,746.42	1,045.72
Overdraft	-	666.20	-	224.41	324.59	-	1,241.42	1,820.33	315.77
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	147.82	1,079.06	1,250.85	363.34	119.55	254.47	-	529.36	919.60
Res. Per. H. Loan (Up to Rs. 15 mil.)	17.98	555.94	901.11	894.86	540.36	206.28	-	805.54	697.43
Real Estate Loan	1,765.88	635.45	1,036.96	672.26	292.49	439.22	203.36	799.59	216.92
Margin Nature Loan	26.19	226.86	410.60	340.14	218.57	219.99	-	203.48	4.23
Hire Purchase Loan	122.28	223.02	897.12	55.13	160.43	129.92	0.36	918.11	328.16
Deprived Sector Loan	33.18	607.86	640.41	472.68	208.43	155.52	151.29	1,096.25	245.57
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	9.57	2,019.82	1,708.87	1,482.28	1,465.24	2,079.74	1,459.54	221.01	1,458.58
Total Product wise Loan	2,247.18	6,627.24	9,432.56	5,489.23	3,422.20	3,972.18	3,061.12	10,140.09	5,231.98

Collateral Wise

Gold and Silver	-	641.37	326.81	-	-	-	-	-	-
Government Securities	-	-	3.65	-	-	-	-	-	-
Non Governmental Securities	26.19	226.86	438.95	340.14	221.10	217.15	-	-	4.23
Fixed Deposit Receipts	0.05	52.11	394.47	119.72	91.16	68.84	67.36	86.53	139.06
Own	0.05	52.11	394.47	119.72	91.16	68.84	67.36	86.53	139.06
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	399.50	4,946.07	7,579.65	4,653.87	2,927.50	3,309.80	2,993.76	8,679.84	4,915.06
Fixed Assets	399.50	4,946.07	7,579.65	4,653.87	2,927.50	3,271.37	2,993.76	8,679.84	4,915.06
Current Assets	-	-	-	-	0.00	38.43	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	83.27	760.83	224.00	375.50	182.42	364.43	-	1,170.23	173.64
Government Guarantee	33.18	-	-	-	4.02	-	-	-	-
Institutional Guarantee	-	602.25	211.79	375.50	8.48	259.74	-	1,091.54	173.39
Personal Guarantee	50.09	158.58	12.21	-	168.13	104.25	-	78.69	-
Collective Guarantee	-	-	-	-	-	0.45	-	-	0.24
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	1.80	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	1,738.17	-	465.02	-	0.01	11.95	-	203.48	-
Total	2,247.18	6,627.24	9,432.56	5,489.23	3,422.20	3,972.18	3,061.12	10,140.09	5,231.98

BFI Name	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise							
Agricultural and Forest Related	235.80	264.22	163.32	264.46	532.49	683.19	291.12
Fishery Related	-	-	-	5.85	71.21	20.82	17.00
Mining Related	7.00	-	-	0.97	24.25	-	-
Manufacturing (Producing) Related	21.35	41.22	415.38	173.53	682.85	283.64	299.73
Construction	10.69	12.26	-	107.24	335.83	231.40	408.21
Electricity, Gas and Water	9.00	-	-	146.25	148.22	73.33	27.51
Metal Products, Mach. & Ele. Eqp.	-	42.39	-	5.13	10.99	162.37	72.12
Tras., Com. and Public Utilities	1.12	125.11	2.94	63.32	544.93	348.53	254.60
Wholesaler & Retailer	132.97	202.69	68.51	703.56	2,623.52	1,594.87	798.06
Finance, Insurance and Real Estate	47.85	98.62	-	620.78	1,702.58	2,075.17	638.34
Hotel or Restaurant	13.38	54.75	74.77	265.58	1,358.19	266.87	344.51
Other Services	19.64	19.55	-	41.70	464.66	214.86	62.87
Consumption Loans	298.27	512.17	1.55	1,799.49	5,480.95	4,268.87	2,114.01
Local Government	-	2.60	-	-	-	-	-
Others	4.16	290.98	542.00	1,778.35	328.06	760.12	382.07
TOTAL sectorwise	801.22	1,666.56	1,268.47	5,976.22	14,308.71	10,984.04	5,710.14

Product Wise

Term Loan	150.62	599.42	673.28	724.51	4,502.76	1,934.02	0.11
Overdraft	211.95	303.84	-	439.25	4,809.59	484.33	51.96
Trust Receipt Loan / Import Loan	20.26	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	2.00	149.60	204.28	95.70	1,161.44	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	34.65	153.39	-	1,197.50	1,408.01	2,666.20	703.60
Real Estate Loan	10.79	128.19	411.53	314.03	1,188.90	1,384.60	350.09
Margin Nature Loan	-	127.03	-	391.00	503.75	550.62	456.23
Hire Purchase Loan	266.88	136.39	2.27	70.10	452.31	159.20	240.25
Deprived Sector Loan	68.52	204.25	-	444.94	769.53	576.02	499.02
Bills Purchased	-	-	-	-	-	-	-
Other Product	37.55	12.05	31.80	2,190.61	578.17	2,067.61	3,408.89
Total Product wise Loan	801.22	1,666.56	1,268.47	5,976.22	14,308.71	10,984.04	5,710.14

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-
Government Securities	-	5.21	-	-	23.28	-	-
Non Governmental Securities	-	126.79	-	4.76	503.75	550.62	-
Fixed Deposit Receipts	24.60	38.72	-	157.78	435.43	175.28	140.50
Own	24.60	38.72	-	157.78	435.43	175.28	140.50
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	776.62	1,275.39	1,268.47	5,016.98	12,817.86	8,894.05	4,616.59
Fixed Assets	776.62	1,275.37	1,268.47	5,016.98	12,817.86	8,894.05	4,616.59
Current Assets	-	0.02	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	-	220.43	-	404.12	520.11	1,359.15	396.33
Government Guarantee	-	2.60	-	-	-	-	-
Institutional Guarantee	-	19.09	-	402.77	465.70	850.98	367.70
Personal Guarantee	-	171.90	-	1.35	54.40	508.17	1.12
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	26.83	-	-	-	-	27.51
Credit Card	-	-	-	-	-	-	-
Others	-	0.03	-	392.58	8.28	4.94	556.72
Total	801.22	1,666.56	1,268.47	5,976.22	14,308.71	10,984.04	5,710.14

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	33,424	39,092	50,334	64,529	64,261	16.96	28.76	-0.42
a. Paid-up Capital	21,495	24,740	30,093	30,313	30,352	15.09	21.64	0.13
b. Statutory Reserves	4,814	5,803	9,012	9,375	9,477	20.55	55.31	1.08
c. Retained Earning	2,790	3,434	5,520	18,956	18,457	23.08	60.72	-2.63
d. Others Reserves	4,324	5,115	5,709	5,885	5,975	18.29	11.60	1.53
2 BORROWINGS	142,095	207,349	233,582	233,563	235,350	45.92	12.65	0.77
a. NRB	8	8,220	22,655	15,507	12,583	100236.37	175.59	-18.86
b. Others	142,086	199,129	210,926	218,056	222,767	40.15	5.92	2.16
3 DEPOSITS	106,150	130,425	159,023	160,397	164,196	22.87	21.93	2.37
4 BILLS PAYABLE	41	11	38	44	50	-73.99	252.05	13.65
5 OTHER LIABILITIES	29,558	37,483	42,123	46,619	40,766	26.81	12.38	-12.55
a. Loan Loss Provision	7,631	10,760	11,708	12,635	12,932	41.01	8.81	2.35
b. Interest Suspense a/c	4,003	4,176	4,727	5,854	5,753	4.32	13.20	-1.73
c. Others	17,924	22,547	25,688	28,130	22,082	25.79	13.93	-21.50
6 RECONCILIATION A/c	8,482	19,298	22,174	22,390	22,918	127.52	14.90	2.36
7 PROFIT & LOSS A/c	5,419	11,839	12,378	1,076	1,790	118.45	4.55	66.35
Total	325,169	445,497	519,651	528,618	529,332	37.00	16.65	0.14
Assets								
1 LIQUID FUNDS	30,382	28,288	20,320	19,011	19,151	-6.89	-28.17	0.74
a. Cash Balance	379	521	371	328	618	37.33	-28.73	88.45
b. Bank Balance	16,872	17,507	10,770	10,197	10,442	3.76	-38.48	2.40
c. Money at Call	13,130	10,260	9,178	8,486	8,091	-21.86	-10.55	-4.65
2 INVESTMENT IN SECURITIES EXCEPT SHARES	468	559	762	850	847	19.63	36.16	-0.26
3 SHARE & OTHER INVESTMENT	9,732	14,153	5,334	6,809	7,152	45.43	-62.31	5.05
4 LOANS & ADVANCES	262,732	365,554	449,686	456,237	457,186	39.14	23.01	0.21
Institutional	39,721	54,128	90,239	77,672	73,505	36.27	66.71	-5.37
Individual	223,012	311,426	359,447	378,565	383,682	39.65	15.42	1.35
5 FIXED ASSETS	2,223	2,565	3,073	3,082	3,093	15.42	19.79	0.36
6 OTHER ASSETS	11,063	15,031	18,137	19,352	19,170	35.86	20.66	-0.94
7 EXPENSES NOT WRITTEN OFF	11	7	3	3	3	-34.99	-54.15	2.31
8 NON BANKING ASSETS	1	1	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	8,469	19,325	22,176	22,565	22,364	128.18	14.75	-0.89
10 PROFIT & LOSS A/c	88	13	160	708	362	-85.79	1178.33	-48.86
Total	325,169	445,497	519,651	528,618	529,332	37.00	16.65	0.14
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	21,965	18,279	30,522	6,232	9,455	-16.78	66.98	51.71
2 COMMISSION/FEE EXPENSES	38	16	20	7	15	-57.81	23.62	104.59
3 EMPLOYEE EXPENSES	8,757	9,379	11,857	2,305	3,517	7.09	26.43	52.60
4 OFFICE OPERATING EXPENSES	2,907	3,353	4,358	642	1,025	15.32	29.98	59.58
5 NON OPERATING EXPENSES	140	36	20	0	1	-74.52	-45.12	512.80
6 PROVISION FOR RISK	6,648	17,303	5,527	1,682	3,830	160.26	-68.06	127.71
7 LOAN WRITTEN OFF	5	31	35	-	-	485.19	12.30	0.00
8 EXTRAORDINARY EXPENSES	18	9	18	3	3	-49.22	98.29	-13.40
9 PROVISION FOR STAFF BONUS	836	1,848	1,955	167	267	121.03	5.81	59.18
10 PROVISION FOR INCOME TAX	2,353	5,069	5,462	453	723	115.41	7.76	59.68
11 NET PROFIT	5,394	11,829	12,376	897	1,679	119.31	4.63	87.14
TOTAL EXPENSES	49,062	67,152	72,151	12,390	20,516	36.87	7.44	65.58
Income								
1. INTEREST INCOME	41,259	45,304	59,985	10,071	15,961	9.80	32.40	58.50
2. COMMISSION & DISCOUNT	718	1,420	1,442	162	255	97.74	1.60	57.13
3 OTHER OPERATING INCOME	3,726	5,025	5,495	797	1,287	34.86	9.34	61.56
4 NON OPERATING INCOME	153	270	446	58	71	76.96	65.02	22.96
5 PROVISION FOR WRITTEN BACK	3,134	15,072	4,555	757	2,665	380.95	-69.78	252.01
6 RECOVERY FOR WRITE BACK	2	9	6	1	1	292.16	-29.10	67.22
7 INCOME FOR EXTRA ORDINARY EXPENSES	18	48	63	16	24	166.79	30.87	55.29
8 NET LOSS	52	3	158	529	251	-94.57	5531.04	-52.62
TOTAL INCOME	49,062	67,152	72,151	12,390	20,516	36.87	7.44	65.58
Miscellaneous Information								
No. of Total Staffs	19,017	20,872	23,303	23,277	23,374	9.75	11.65	0.42
No. of Total Branches	4,057	4,685	5,135	5,138	5,140	15.48	9.61	0.04
No. of Total Centers	310,895	362,982	428,783	434,209	435,770	16.75	18.13	0.36
No. of Total Groups	1,039,696	1,183,364	1,351,729	1,367,337	1,370,748	13.82	14.23	0.25
No. of Total Passive Groups	9,398	34,163	16,159	16,343	16,369	263.51	-52.70	0.16
No. of Total Members	4,686,659	5,191,363	5,859,530	5,921,669	5,936,095	10.77	12.87	0.24
No. of Total Passive Members	195,311	329,895	438,040	445,888	460,384	68.91	32.78	3.25
No. of Total Borrowers	2,783,222	2,992,068	3,303,100	3,313,081	3,310,958	7.50	10.40	-0.06
No. of Total Overdue Borrowers	1,001,407	764,663	382,353	577,981	625,955	-23.64	-50.00	8.30
No. of Total Saving Members	4,679,987	5,193,582	5,888,077	6,033,684	6,243,034	10.97	13.37	3.47
Total Saving Amount (Rs million)	106,150	130,472	159,023	162,178	165,965	22.91	21.88	2.34

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	24	-	-	24	120,359	5,015
2	1	Panchthar	27	3	2	32	174,419	5,451
3	1	Ilam	40	9	1	50	280,565	5,611
4	1	Jhapa	146	54	12	212	994,090	4,689
5	1	Sankhuwasabha	30	-	-	30	159,046	5,302
6	1	Bhojpur	25	-	1	26	158,991	6,115
7	1	Terhathum	19	3	-	22	89,125	4,051
8	1	Dhankuta	26	8	1	35	149,984	4,285
9	1	Morang	181	62	4	247	1,147,186	4,644
10	1	Sunsari	141	39	12	192	934,461	4,867
11	1	Solukhumbu	27	-	-	27	104,768	3,880
12	1	Khotang	19	6	-	25	175,340	7,014
13	1	Okhaldhunga	24	4	-	28	140,914	5,033
14	1	Udayapur	42	6	1	49	342,773	6,995
	Total		771	194	34	999	4,972,021	4,977
15	Madhesh	Saptari	54	7	2	63	713,203	11,321
16	Madhesh	Siraha	89	12	2	103	748,416	7,266
17	Madhesh	Dhanusa	87	8	11	106	873,274	8,238
18	Madhesh	Mahottari	60	7	7	74	715,040	9,663
19	Madhesh	Sarlahi	77	14	5	96	857,360	8,931
20	Madhesh	Rautahat	59	9	2	70	825,623	11,795
21	Madhesh	Bara	84	13	6	103	743,975	7,223
22	Madhesh	Parsa	69	14	5	88	649,397	7,380
	Total		579	84	40	703	6,126,288	8,714
23	Bagmati	Dolakha	29	3	-	32	172,726	5,398
24	Bagmati	Ramechhap	25	2	-	27	170,620	6,319
25	Bagmati	Sindhuli	36	2	2	40	300,117	7,503
26	Bagmati	Rasuwa	29	1	1	31	45,554	1,469
27	Bagmati	Dhading	63	17	-	80	322,751	4,034
28	Bagmati	Nuwakot	41	15	1	57	262,981	4,614
29	Bagmati	Sindhupalchok	39	11	-	50	262,852	5,257
30	Bagmati	Kavrepalanchok	75	14	8	97	366,879	3,782
31	Bagmati	Kathmandu	929	145	49	1,123	2,017,532	1,797
32	Bagmati	Lalitpur	216	30	16	262	548,401	2,093
33	Bagmati	Bhaktapur	120	17	5	142	430,408	3,031
34	Bagmati	Makwanpur	59	14	8	81	461,053	5,692
35	Bagmati	Chitawan	173	53	18	244	722,168	2,960
	Total		1,834	324	108	2,266	6,084,042	2,685
36	Gandaki	Gorkha	44	6	4	54	252,201	4,670
37	Gandaki	Manang	11	-	-	11	5,645	513
38	Gandaki	Lamjung	44	6	2	52	153,480	2,952
39	Gandaki	Kaski	202	78	19	299	599,504	2,005
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	9	1	58	250,554	4,320
44	Gandaki	Parbat	25	10	-	35	132,703	3,792
45	Gandaki	Myagdi	22	9	-	31	107,372	3,464
46	Gandaki	Nawalparasi East	70	24	8	102	381,105	3,736
	Total		605	190	37	832	2,479,745	2,980

47	Lumbini	Gulmi	35	15	-	50	246,836	4,937
48	Lumbini	Palpa	49	11	-	60	242,423	4,040
49	Lumbini	Rupandehi	228	77	28	333	1,118,975	3,360
50	Lumbini	Kapilbastu	83	17	5	105	686,739	6,540
51	Lumbini	Arghakhanchi	21	7	-	28	177,200	6,329
52	Lumbini	Pyuthan	21	13	-	34	231,848	6,819
53	Lumbini	Rolpa	21	2	-	23	236,226	10,271
54	Lumbini	Rukum East	8	-	-	8	57,962	7,245
55	Lumbini	Dang	95	39	3	137	676,277	4,936
56	Lumbini	Banke	83	29	7	119	603,393	5,071
57	Lumbini	Bardiya	44	26	-	70	460,831	6,583
58	Lumbini	Nawalparasi West	64	20	3	87	385,515	4,431
	Total		752	256	46	1,054	5,124,225	4,862
59	Karnali	Rukum West	21	2	1	24	166,354	6,931
60	Karnali	Salyan	25	5	1	31	238,668	7,699
61	Karnali	Surkhet	53	10	1	64	417,776	6,528
62	Karnali	Dailekh	24	1	-	25	253,319	10,133
63	Karnali	Jajarkot	13	1	-	14	189,365	13,526
64	Karnali	Dolpa	13	-	-	13	42,959	3,305
65	Karnali	Jumla	21	1	-	22	119,377	5,426
66	Karnali	Kalikot	15	-	-	15	144,917	9,661
67	Karnali	Mugu	8	-	-	8	66,658	8,332
68	Karnali	Humla	9	1	-	10	55,496	5,550
	Total		202	21	3	226	1,694,889	7,500
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	65	11	1	77	517,645	6,723
75	Sudur Paschim	Darchula	19	2	-	21	135,056	6,431
76	Sudur Paschim	Baitadi	17	2	-	19	244,400	12,863
77	Sudur Paschim	Dadeldhura	25	1	-	26	139,420	5,362
	Total		331	52	6	389	2,711,270	6,970
	Grand Total		5,074	1,121	274	6,469	29,192,480	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	26	17	17	64	1	125
No. of Branches [^]	5,074	1,121	274	5,140		11,609
Population per Branch [*] (Served by A, B and C class BFI's)						4,513
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,515

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	771	194	34	868	999	1,867
Madhesh	579	84	40	1,051	703	1,754
Bagmati	1,834	324	108	771	2,266	3,037
Gandaki	605	190	37	591	832	1,423
Lumbini	752	256	46	1,174	1,054	2,228
Karnali	202	21	3	232	226	458
Sudur Paschim	331	52	6	453	389	842
Total	5,074	1,121	274	5,140	6,469	11,609

* 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	284,340.27	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		Baitshakh, 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	485,270.78
2.5	1-2 yrs	9.15	165,921.08	9.63	180,424.19	10.23	190,857.41	10.20	192,068.47
2.6	2 yrs and above	8.34	46,223.59	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		Baitshakh, 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		Baitshakh, 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	500,895.67	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	11.01	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	90,027.07	12.18	91,601.02
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	488,484.85	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	332,775.82
	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	187,773.81	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	123,371.03	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	200,365.03	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	507,498.86	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	131,990.81	11.55	137,150.25	11.48	141,771.80
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	227,387.68	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	152,266.13	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	163,956.24	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	549,139.62	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	251,093.60	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	172,365.86	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	593,962.59	8.07	625,783.84	7.48	591,279.85	7.38	587,889.17
2.5	1-2 yrs	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73	7.50	668,433.91
2.6	2 yrs and above	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59	9.86	250,727.70
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	6,721.08
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	1,426.66	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	3,196,825.45	8.73	3,280,279.47	8.61	3,428,582.27

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	7,816.57	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	752,952.41	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	1,593.69	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	256,295.84	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 LCV 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)		Asar, 2079 (Mid July, 2022)		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	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	6.24	1,248,959.27	6.29	1,191,832.53	6.27	1,186,615.88	7.37	1,210,483.75
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	10.12	2,402,460.16	10.23	2,483,709.53	10.34	2,512,739.86	10.55	2,541,495.95
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	10.44	531,859.26	10.38	624,135.33	10.59	618,205.87	10.96	527,606.87
2.4	6-12 months	8.72	869,305.35	8.96	983,173.12	9.32	923,215.96	9.56	924,051.29	9.76	915,308.31	9.88	915,936.38	10.10	889,094.43	10.27	878,877.75	10.35	906,331.99	10.54	866,725.13
2.5	1-2 yrs	8.62	630,107.42	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	9.77	563,111.50	9.94	532,375.59	10.03	542,931.56	10.29	573,635.30
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	352,239.54	10.15	374,460.93	10.20	418,394.97	10.28	448,320.86	10.37	445,270.45	10.44	573,528.65
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	2.29	287,496.62	2.25	258,425.02	2.38	255,719.53	2.69	264,535.20
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	2.75	2,136.32	3.10	2,073.99	2.40	2,376.62	2.54	2,185.04
6	Non interest bearing deposits	-	422,994.90	-	416,562.98	-	433,255.33	-	455,237.96	-	443,972.25	-	462,376.85	-	476,676.61	-	387,897.08	-	418,485.99	-	412,519.68
6.1	Current	-	384,464.87	-	374,293.43	-	385,280.91	-	403,273.52	-	389,705.95	-	407,416.53	-	420,949.81	-	331,602.43	-	361,159.94	-	359,464.08
6.2	Margin	-	36,016.83	-	39,603.49	-	44,756.17	-	49,267.67	-	50,788.12	-	52,631.71	-	52,636.17	-	53,471.11	-	54,521.71	-	50,091.07
6.3	Other	-	2,513.20	-	2,666.06	-	3,218.26	-	2,696.77	-	3,478.18	-	2,879.21	-	3,090.63	-	2,823.54	-	2,804.35	-	2,964.54
	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	7.41	4,417,728.97	7.64	4,323,938.15	7.81	4,375,937.89	8.16	4,431,219.63

Overall Summary of Interest Rate on LCV 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)		Asar, 2079 (Mid July, 2022)		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	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	8.49	276,304.79	8.64	284,409.12	8.74	287,555.00	10.33	293,179.79	10.37	296,975.46	10.40	299,322.85	10.25	300,791.92	10.83	287,654.00	10.96	302,920.66
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	9.69	11,665.60	9.90	11,872.06	9.96	11,876.63	10.13	11,992.20
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	11.17	8,386.01	11.32	8,628.62	11.34	8,889.81	11.41	9,382.77
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	11.37	215,693.93	11.85	217,986.62	11.95	216,614.47	12.06	219,849.24
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	484,017.21	11.49	474,653.43	11.89	491,739.84	11.98	499,342.94	12.08	509,610.00
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	166,415.22	11.76	154,722.58	12.36	150,428.76	12.51	154,762.94	12.60	156,111.57
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	10.20	235,149.10	10.57	238,597.41	10.68	238,350.97	10.76	243,726.72
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	11.77	69,642.69	12.21	70,913.15	12.32	71,069.47	12.43	72,347.21
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	11.69	75,912.94	12.17	76,297.05	12.29	76,772.93	12.45	75,249.80
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	875,564.83	11.80	866,369.36	12.30	866,147.78	12.43	878,072.12	12.59	883,704.91
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	318,394.67	11.56	315,352.73	12.04	320,325.33	12.15	335,479.00	12.13	312,262.37
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	10.76	168,131.11	11.29	168,799.14	11.35	170,299.41	11.48	172,656.83
13	Other Services	8.97	173,708.45	9.72	179,220.77	10.26	179,333.05	10.74	194,178.37	10.95	165,813.68	11.06	177,074.65	11.47	180,652.77	11.54	182,689.64	11.67	184,353.97		
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	12.02	757,389.55	12.60	746,424.59	12.68	758,510.76	12.73	764,520.33
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	4.61	1,081.22	6.43	1,081.22	4.64	1,081.22	4.68	1,081.22
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	12.26	311,184.95	12.67	296,693.08	12.64	260,975.76	12.68	269,872.92
	Aggregate	9.44	4,040,583.75	10.31	4,074,941.16	10.60	4,122,580.34	10.78	4,155,806.21	11.42	4,152,443.96	11.54	4,154,417.35	11.62	4,141,732.71	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72

Overall Summary of Interest Rate on LCV 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)		Asar, 2079 (Mid July, 2022)		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	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	11.03	1,029,228.12	11.53	1,050,972.83	11.67	1,039,147.51	11.69	1,071,393.75
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	11.87	619,785.23	12.31	626,997.10	12.54	649,523.81	12.65	654,900.79
3	Trust Receipt Loan / Import Loan	8.35	89,427.71	9.37	86,449.96	9.70	86,479.39	10.56	76,658.63	11.70	74,171.60	11.78	75,863.69	11.78	64,595.41	12.33	69,013.99	12.44	71,186.92	12.52	71,414.37
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	11.82	989,100.84	12.22	1,000,923.29	12.31	1,001,595.39	12.48	1,018,730.81
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	11.62	279,105.89	12.10	282,073.57	11.98	283,104.60	12.10	281,447.49
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	11.83	199,641.17	12.41	211,542.46	11.85	227,259.96	12.50	206,845

Annex-I

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

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
---	-----------------------------------	-------