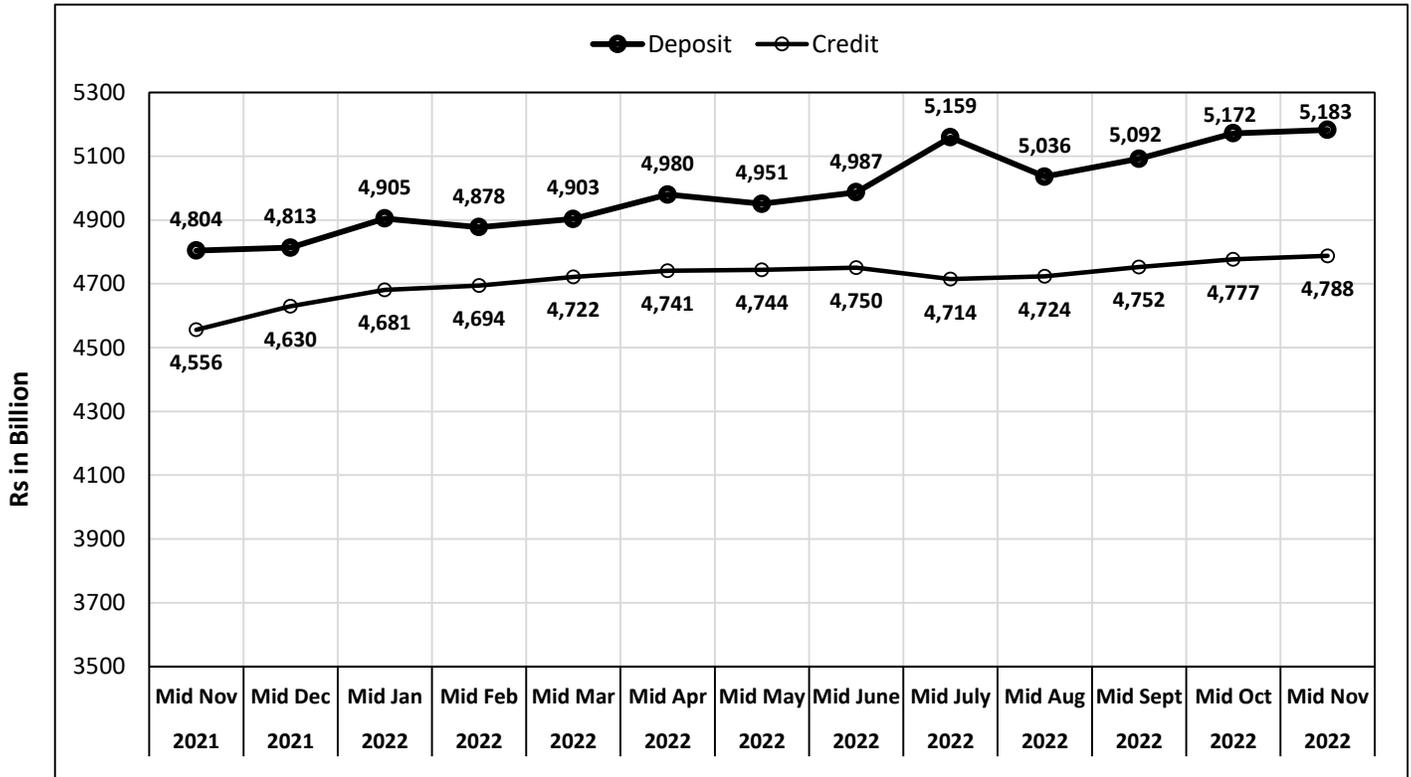


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2079 Kartik
(Mid-Nov, 2022)

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

Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

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

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

Major Financial Indicators

as on Kartik End, 2079 (Mid-Nov, 2022)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	93.97	10.68	2.17	106.82
2	Total Credit/GDP	87.35	9.44	1.90	98.68
3	Total Credit/ Total Deposit	92.95	88.37	87.52	92.38
4	CD Ratio	87.03	85.56	84.99	86.85
5	Fixed Deposit/Total Deposit	57.95	68.87	68.31	59.25
6	Saving Deposit/Total Deposit	26.34	22.16	20.65	25.81
7	Current Deposit/Total Deposit	8.40	1.37	1.88	7.57
8	Call Deposit/Total Deposit	6.08	7.56	7.80	6.26
9	NPL/ Total Loan [^]	1.83	2.32	6.99	1.98
10	Total LLP /Total Loan	2.57	2.50	5.86	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	7.45	7.15	8.63	7.45
2	Investment in Gov. Securities/Total Deposit	15.73	13.23	19.29	15.56
3	Total Liquid Assets/Total Deposit	24.04	24.33	34.29	24.28
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	5,090	1,123	275	6,488
3	No. of Deposit Accounts	40,861,621	5,840,950	697,673	47,400,244
4	No. of Loan Accounts	1,495,781	290,198	41,587	1,827,566
5	No. of Branchless Banking Centers	1,395	25	-	1,420
6	No. of Branchless Banking Customers	299,728	78	-	299,806
7	No. of Mobile Banking Customers	16,934,219	2,347,251	122,210	19,403,680
8	No. of Internet Banking Customers	1,311,587	428,362	10,987	1,750,936
9	No. of ATMs	4,327	325	44	4,696
10	No. of Debit Cards	11,054,835	634,894	49,244	11,738,973
11	No. of Credit Cards	269,389	87	-	269,476
12	No. of Prepaid Cards	118,737	1,247	-	119,984
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	8.32			
	(a) Saving	7.42			
	(b) Fixed	10.65			
	(c) Call	2.73			
2	Wt. Avg Interest Rate on Credit	12.65			

Note:

Bank balance includes money at call

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

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

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

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

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
		2020	2021	2022	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	488,277	558,525	618,798	690,944	690,467	14.39	10.79	-0.07
	a. Paid-up Capital	330,876	365,820	407,789	407,898	407,900	10.56	11.47	0.00
	b. Statutory Reserves	94,150	105,951	120,965	129,781	130,438	12.53	14.17	0.51
	c. Retained Earning	4,312	12,331	10,267	52,751	48,143	185.98	-16.75	-8.73
	d. Others Reserves	58,939	74,422	79,777	100,514	103,986	26.27	7.20	3.45
2	BORROWINGS	81,610	275,089	500,434	439,879	419,952	237.08	81.92	-4.53
	a. NRB	7,992	118,779	259,218	175,719	160,528	1386.25	118.24	-8.65
	b. "A"Class Licensed Institution	5,392	28,829	40,170	45,915	43,769	434.65	39.34	-4.67
	c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	64,086	60,822	74.06	125.12	-5.09
	d. Other Financial Ins.	1,737	1,267	6,027	3,718	4,555	-27.05	375.72	22.49
	e. Bonds and Securities	51,679	100,435	136,986	150,441	150,278	94.34	36.39	-0.11
3	DEPOSITS	3,933,738	4,740,066	5,159,175	5,171,671	5,182,548	20.50	8.84	0.21
	a. Current	401,130	490,765	465,415	402,336	392,179	22.35	-5.17	-2.52
	b. Savings	1,224,189	1,592,152	1,402,182	1,361,375	1,337,428	30.06	-11.93	-1.76
	c. Fixed	1,884,402	2,213,503	2,835,817	3,010,841	3,070,916	17.46	28.11	2.00
	d. Call Deposits	387,287	396,693	391,068	335,520	324,480	2.43	-1.42	-3.29
	e. Others	36,729	46,953	64,694	61,599	57,545	27.84	37.78	-6.58
4	Bills Payable	2,053	3,067	2,782	3,767	5,976	49.42	-9.30	58.63
5	Other Liabilities	385,596	418,432	424,126	397,934	433,360	8.52	1.36	8.90
	1. Loan Loss Provision	78,604	89,594	110,300	125,759	126,277	13.98	23.11	0.41
	2. Interest Suspense a/c	27,582	20,035	19,628	26,054	29,339	-27.36	-2.03	12.61
	3. Others	279,410	308,804	294,198	246,121	277,744	10.52	-4.73	12.85
6	Reconciliation A/c	3,427	4,050	512	(249)	459	18.18	-87.36	-284.41
7	Profit & Loss A/c	59,045	69,757	79,497	19,688	26,556	18.14	13.96	34.89
	TOTAL	4,953,745	6,068,987	6,785,324	6,723,634	6,759,318	22.51	11.80	0.53
	Assets								
1	LIQUID FUNDS	563,630	519,340	509,990	480,769	452,141	-7.86	-1.80	-5.95
	a. Cash Balance	110,726	116,799	111,631	123,035	111,664	5.48	-4.43	-9.24
	Nepalese Notes & Coins	98,161	99,422	108,250	119,346	108,066	1.28	8.88	-9.45
	Foreign Currency	12,565	17,377	3,381	3,689	3,598	38.29	-80.55	-2.46
	b. Bank Balance	369,615	334,152	302,877	280,496	274,274	-9.59	-9.36	-2.22
	1. In Nepal Rastra Bank	294,780	273,553	220,659	214,024	205,473	-7.20	-19.34	-4.00
	2. "A"Class Licensed Institution	27,141	17,905	28,862	26,568	23,715	-34.03	61.19	-10.74
	3. Other Financial Ins.	3,372	3,275	6,959	6,767	5,912	-2.89	112.50	-12.63
	4. In Foreign banks	44,322	39,419	46,397	33,137	39,174	-11.06	17.70	18.22
	c. Money at Call	83,288	68,389	95,482	77,238	66,202	-17.89	39.62	-14.29
2	INVESTMENTS	534,611	732,619	911,435	815,158	807,988	37.04	24.41	-0.88
	a. Govt. Securities	533,827	721,612	909,783	813,375	806,210	35.18	26.08	-0.88
	b. Others	784	11,007	1,651	1,782	1,778	1304.07	-85.00	-0.24
3	SHARE & OTHER INVESTMENT	171,683	214,313	186,550	192,956	210,233	24.83	-12.95	8.95
4	LOANS & ADVANCES (Including Bills Purchased)	3,273,096	4,174,616	4,713,537	4,774,739	4,787,811	27.54	12.91	0.27
	4.1 LOANS & ADVANCES	3,270,133	4,170,584	4,709,050	4,770,197	4,783,427	27.54	12.91	0.28
	a. Private Sector	3,156,509	4,014,771	4,493,912	4,591,797	4,607,026	27.19	11.93	0.33
	b. Financial Institutions	110,945	152,818	212,907	176,604	174,594	37.74	39.32	-1.14
	c. Government Organizations	2,679	2,995	2,231	1,795	1,807	11.81	-25.51	0.65
	4.2 BILLS PURCHASED	2,963	4,032	4,487	4,542	4,384	36.09	11.28	-3.47
5	LOANS AGT. COLLECTED BILLS	-	412	951	1,912	-	0.00	130.70	-100.00
6	FIXED ASSETS	78,568	82,989	95,030	100,965	104,193	5.63	14.51	3.20
7	OTHER ASSETS	312,752	331,101	353,788	342,299	382,675	5.87	6.85	11.80
	a. Accrued Interests	152,797	171,036	199,589	184,861	210,505	11.94	16.69	13.87
	b. Others	159,955	160,065	154,198	157,438	172,170	0.07	-3.66	9.36
8	Expenses not Written off	189	342	219	205	199	81.43	-36.12	-2.55
9	Non Banking Assets	7,076	7,693	10,521	11,693	11,459	8.72	36.76	-2.00
10	Reconciliation Account	11,715	5,154	3,241	2,545	2,278	-56.01	-37.12	-10.49
11	Profit & Loss A/c	426	407	63	394	341	-4.36	-84.64	-13.44
	TOTAL	4,953,745	6,068,987	6,785,324	6,723,634	6,759,318	22.51	11.80	0.53

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
		2020	2021	2022	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	433,941	500,573	553,626	618,039	617,133	15.35	10.60	-0.15
	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	119,265	119,877	12.64	13.96	0.51
	c. Retained Earning	8,248	15,897	14,956	49,019	45,240	92.73	-5.92	-7.71
	d. Others Reserves	54,850	67,137	72,140	93,660	95,921	22.40	7.45	2.41
2	BORROWINGS	78,942	261,004	462,083	411,017	393,744	230.63	77.04	-4.20
	a. NRB	7,810	109,436	229,157	154,696	143,237	1301.19	109.40	-7.41
	b. "A"Class Licensed Institution	3,356	26,034	38,482	44,681	41,458	675.65	47.81	-7.21
	c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	64,086	60,822	74.06	125.12	-5.09
	d. Other Financial Ins.	1,737	1,267	5,862	3,553	4,389	-27.05	362.68	23.54
	e. Bonds and Securities	51,229	98,488	130,549	144,001	143,838	92.25	32.55	-0.11
3	DEPOSITS	3,490,101	4,204,913	4,545,157	4,548,578	4,559,009	20.48	8.09	0.23
	a. Current	389,700	475,545	453,605	392,900	383,095	22.03	-4.61	-2.50
	b. Savings	1,087,517	1,426,355	1,261,715	1,223,425	1,200,844	31.16	-11.54	-1.85
	c. Fixed	1,646,630	1,919,565	2,436,953	2,587,310	2,642,101	16.58	26.95	2.12
	d. Call Deposits	332,548	338,330	329,895	285,008	277,081	1.74	-2.49	-2.78
	e. Others	33,706	45,117	62,988	59,935	55,889	33.85	39.61	-6.75
4	Bills Payable	2,036	3,003	2,740	3,738	5,942	47.47	-8.75	58.99
5	Other Liabilities	350,780	383,438	384,228	355,108	387,303	9.31	0.21	9.07
	1. Loan Loss Provision	67,444	77,889	95,409	108,787	108,829	15.49	22.49	0.04
	2. Interest Suspense a/c	16,882	11,631	10,334	15,589	17,788	-31.11	-11.15	14.10
	3. Others	266,454	293,919	278,486	230,732	260,686	10.31	-5.25	12.98
6	Reconciliation A/c	3,286	3,962	516	(238)	459	20.59	-86.98	-292.90
7	Profit & Loss A/c	54,484	63,462	72,201	18,312	24,538	16.48	13.77	34.00
	TOTAL	4,413,571	5,420,355	6,020,551	5,954,554	5,988,128	22.81	11.07	0.56
	Assets								
1	LIQUID FUNDS	462,843	447,432	420,838	401,331	378,824	-3.33	-5.94	-5.61
	a. Cash Balance	100,912	107,227	102,537	113,336	101,979	6.26	-4.37	-10.02
	Nepalese Notes & Coins	88,499	89,926	99,279	109,932	98,564	1.61	10.40	-10.34
	Foreign Currency	12,412	17,301	3,258	3,403	3,415	39.38	-81.17	0.35
	b. Bank Balance	327,901	304,444	268,141	243,618	237,809	-7.15	-11.92	-2.38
	1. In Nepal Rastra Bank	275,162	256,583	203,810	189,752	180,379	-6.75	-20.57	-4.94
	2. "A"Class Licensed Institution	8,186	8,327	17,786	20,563	18,119	1.73	113.58	-11.89
	3. Other Financial Ins.	233	119	149	168	139	-48.76	25.05	-17.25
	4. In Foreign banks	44,320	39,414	46,395	33,135	39,173	-11.07	17.71	18.22
	c. Money at Call	34,031	35,761	50,160	44,377	39,036	5.08	40.27	-12.04
2	INVESTMENTS	498,252	655,204	820,456	726,152	719,091	31.50	25.22	-0.97
	a. Govt. Securities	497,643	644,196	818,804	724,383	717,328	29.45	27.10	-0.97
	b. Others	609	11,007	1,651	1,770	1,763	1707.57	-85.00	-0.39
3	SHARE & OTHER INVESTMENT	164,516	202,553	175,230	180,943	197,334	23.12	-13.49	9.06
4	LOANS & ADVANCES								
	(Including Bills Purchased)	2,910,231	3,719,600	4,182,299	4,228,993	4,237,712	27.81	12.44	0.21
	4.1 LOANS & ADVANCES	2,907,269	3,715,568	4,177,812	4,224,451	4,233,327	27.80	12.44	0.21
	a. Private Sector	2,801,001	3,579,832	4,025,452	4,073,922	4,084,735	27.81	12.45	0.27
	b. Financial Institutions	103,588	132,741	150,129	148,737	146,789	28.14	13.10	-1.31
	c. Government Organizations	2,679	2,995	2,231	1,792	1,804	11.81	-25.51	0.65
	4.2 BILLS PURCHASED	2,963	4,032	4,487	4,542	4,384	36.09	11.28	-3.47
5	LOANS AGT. COLLECTED BILLS	-	412	951	1,912	-	0.00	130.70	-100.00
6	FIXED ASSETS	69,840	75,298	85,850	91,793	94,815	7.82	14.01	3.29
7	OTHER ASSETS	290,073	307,472	322,804	310,617	348,325	6.00	4.99	12.14
	a. Accrued Interests	136,304	155,810	177,208	162,449	185,677	14.31	13.73	14.30
	b. Others	153,770	151,662	145,596	148,168	162,648	-1.37	-4.00	9.77
8	Expenses not Written off	169	241	219	204	198	42.75	-9.50	-2.78
9	Non Banking Assets	5,945	6,736	8,665	9,801	9,556	13.31	28.63	-2.50
10	Reconciliation Account	11,569	5,074	3,240	2,548	2,274	-56.14	-36.14	-10.74
11	Profit & Loss A/c	133	332	-	260	-	150.03	-100.00	-100.00
	TOTAL	4,413,571	5,420,355	6,020,551	5,954,554	5,988,128	22.81	11.07	0.56

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
		2020	2021	2022	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	39,284	41,688	47,312	54,448	54,438	6.12	13.49	-0.02
	a. Paid-up Capital	31,964	32,232	36,994	37,102	37,102	0.84	14.77	0.00
	b. Statutory Reserves	5,096	6,135	7,072	7,069	7,106	20.38	15.28	0.53
	c. Retained Earning	(186)	505	(282)	7,281	6,760	-371.49	-155.77	-7.16
	d. Others Reserves	2,410	2,816	3,528	2,996	3,470	16.87	25.27	15.81
2	BORROWINGS	136	9,690	26,259	21,051	19,846	7030.46	170.98	-5.73
	a. NRB	136	7,590	20,104	14,443	12,377	5485.23	164.87	-14.31
	b. "A"Class Licensed Institution	-	1,100	500	950	1,810	0.00	-54.55	90.53
	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	5,494	0.00	448.95	0.01
3	DEPOSITS	354,778	445,827	509,490	517,663	518,368	25.66	14.28	0.14
	a. Current	9,263	13,929	9,932	8,050	7,104	50.38	-28.70	-11.75
	b. Savings	112,816	139,864	120,613	119,269	114,871	23.97	-13.76	-3.69
	c. Fixed	188,006	243,409	327,121	347,976	356,977	29.47	34.39	2.59
	d. Call Deposits	44,048	48,417	51,614	42,151	39,198	9.92	6.60	-7.00
	e. Others	646	207	211	217	218	-67.87	1.50	0.42
4	Bills Payable	15	41	42	29	33	178.27	1.53	14.02
5	Other Liabilities	15,497	19,406	23,291	25,718	27,908	25.22	20.02	8.51
	1. Loan Loss Provision	4,242	6,431	9,405	11,095	11,222	51.62	46.24	1.14
	2. Interest Suspense a/c	1,470	1,138	1,129	1,971	2,963	-22.63	-0.72	50.33
	3. Others	9,785	11,837	12,757	12,652	13,723	20.97	7.77	8.46
6	Reconciliation A/c	141	76	0	1	0	-46.09	-99.99	-99.53
7	Profit & Loss A/c	3,577	5,224	6,340	1,253	1,779	46.05	21.35	41.94
	TOTAL	413,428	521,953	612,733	620,163	622,371	26.25	17.39	0.36
	Assets								
1	LIQUID FUNDS	76,518	55,300	69,497	62,565	57,542	-27.73	25.67	-8.03
	a. Cash Balance	7,918	8,134	7,505	8,031	8,029	2.74	-7.73	-0.02
	Nepalese Notes & Coins	7,765	8,059	7,383	7,745	7,846	3.78	-8.39	1.30
	Foreign Currency	153	76	123	286	183	-50.29	62.05	-35.93
	b. Bank Balance	28,987	22,731	24,830	29,116	29,046	-21.58	9.23	-0.24
	1. In Nepal Rastra Bank	15,492	13,432	13,435	19,685	20,682	-13.30	0.02	5.07
	2. "A"Class Licensed Institution	12,441	7,619	6,642	4,164	3,788	-38.76	-12.83	-9.03
	3. Other Financial Ins.	1,052	1,676	4,752	5,266	4,574	59.21	183.58	-13.14
	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	25,418	20,467	-38.32	52.08	-19.48
2	INVESTMENTS	28,288	56,879	68,793	67,936	68,610	101.07	20.95	0.99
	a. Govt. Securities	28,113	56,879	68,793	67,923	68,595	102.33	20.95	0.99
	b. Others	175	-	-	12	15	-100.00	0.00	20.92
3	SHARE & OTHER INVESTMENT	4,484	8,062	8,446	8,761	9,034	79.79	4.77	3.11
4	LOANS & ADVANCES								
	(Including Bills Purchased)	287,580	383,480	444,934	454,179	458,057	33.35	16.03	0.85
	4.1 LOANS & ADVANCES	287,580	383,480	444,934	454,179	458,057	33.35	16.03	0.85
	a. Private Sector	284,009	369,145	386,815	431,319	435,269	29.98	4.79	0.92
	b. Financial Institutions	3,571	14,335	58,120	22,856	22,784	301.39	305.44	-0.31
	c. Government Organizations	-	-	-	3	3	0.00	0.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	6,094	5,673	6,410	6,530	6,559	-6.92	13.00	0.44
7	OTHER ASSETS	9,692	11,972	13,338	18,833	21,123	23.52	11.41	12.16
	a. Accrued Interests	5,555	6,166	7,075	11,347	13,112	10.99	14.75	15.56
	b. Others	4,137	5,806	6,263	7,486	8,011	40.34	7.87	7.01
8	Expenses not Written off	17	0	-	-	-	-97.19	-100.00	0.00
9	Non Banking Assets	599	489	1,258	1,301	1,303	-18.33	157.16	0.09
10	Reconciliation Account	141	78	0	0	4	-45.12	-99.41	930.26
11	Profit & Loss A/c	15	21	56	58	140	41.19	172.42	140.12
	TOTAL	413,428	521,953	612,733	620,163	622,371	26.25	17.39	0.36

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Oct	Mid-Nov	% 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	18,457	18,896	8.05	9.82	2.38
	a. Paid-up Capital	14,101	12,959	14,700	14,700	14,702	-8.10	13.44	0.01
	b. Statutory Reserves	3,021	2,907	3,459	3,448	3,455	-3.79	19.01	0.20
	c. Retained Earning	(3,750)	(4,071)	(4,408)	(3,549)	(3,857)	8.54	8.29	8.66
	d. Others Reserves	1,680	4,469	4,110	3,858	4,596	166.09	-8.05	19.11
2	BORROWINGS	2,531	4,395	12,092	7,810	6,362	73.60	175.15	-18.54
	a. NRB	46	1,753	9,957	6,580	4,914	3729.83	468.05	-25.31
	b. "A"Class Licensed Institution	2,036	1,695	1,188	283	501	-16.73	-29.93	76.91
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	450	947	947	947	947	110.38	0.05	0.00
3	DEPOSITS	88,858	89,326	104,528	105,430	105,171	0.53	17.02	-0.25
	a. Current	2,167	1,290	1,878	1,386	1,980	-40.48	45.55	42.88
	b. Savings	23,856	25,932	19,854	18,680	21,714	8.70	-23.44	16.24
	c. Fixed	49,766	50,529	71,743	75,555	71,838	1.53	41.98	-4.92
	d. Call Deposits	10,691	9,945	9,558	8,362	8,202	-6.98	-3.89	-1.91
	e. Others	2,377	1,629	1,496	1,447	1,438	-31.47	-8.20	-0.63
4	Bills Payable	2	23	0	0	0	1240.71	-98.23	22.99
5	Other Liabilities	19,319	15,588	16,607	17,108	18,149	-19.31	6.53	6.09
	1. Loan Loss Provision	6,918	5,274	5,486	5,878	6,226	-23.77	4.03	5.93
	2. Interest Suspense a/c	9,230	7,267	8,165	8,493	8,588	-21.27	12.36	1.12
	3. Others	3,171	3,048	2,955	2,737	3,335	-3.89	-3.04	21.84
6	Reconciliation A/c	0	12	(4)	(12)	0	21673.05	-134.24	-100.46
7	Profit & Loss A/c	984	1,071	957	123	240	8.84	-10.71	94.98
	TOTAL	126,746	126,679	152,040	148,917	148,819	-0.05	20.02	-0.07
	Assets								
1	LIQUID FUNDS	24,269	16,607	19,655	16,873	15,775	-31.57	18.35	-6.51
	a. Cash Balance	1,897	1,438	1,588	1,669	1,657	-24.21	10.48	-0.73
	Nepalese Notes & Coins	1,897	1,438	1,588	1,669	1,657	-24.21	10.48	-0.73
	Foreign Currency	0	0	0	0	0	-37.48	-41.58	0.00
	b. Bank Balance	12,727	6,977	9,906	7,762	7,419	-45.18	41.99	-4.41
	1. In Nepal Rastra Bank	4,126	3,538	3,414	4,587	4,412	-14.25	-3.50	-3.82
	2. "A"Class Licensed Institution	6,514	1,959	4,434	1,842	1,808	-69.93	126.38	-1.81
	3. Other Financial Ins.	2,087	1,480	2,058	1,333	1,200	-29.09	39.05	-10.04
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,644	8,193	8,160	7,442	6,699	-15.05	-0.40	-9.99
2	INVESTMENTS	8,072	20,536	22,186	21,070	20,287	154.42	8.03	-3.71
	a. Govt. Securities	8,072	20,536	22,186	21,070	20,287	154.42	8.03	-3.71
	b. Others	-	-	-	-	-	0.00	0.00	0.00
3	SHARE & OTHER INVESTMENT	2,683	3,698	2,875	3,252	3,865	37.79	-22.26	18.85
4	LOANS & ADVANCES								
	(Including Bills Purchased)	75,284	71,536	86,303	91,567	92,043	-4.98	20.64	0.52
	4.1 LOANS & ADVANCES	75,284	71,536	86,303	91,567	92,043	-4.98	20.64	0.52
	a. Private Sector	71,499	65,795	81,645	86,556	87,022	-7.98	24.09	0.54
	b. Financial Institutions	3,785	5,742	4,658	5,010	5,021	51.69	-18.87	0.21
	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	2,642	2,818	-23.36	37.25	6.66
7	OTHER ASSETS	12,986	11,657	17,646	12,849	13,227	-10.23	51.37	2.95
	a. Accrued Interests	10,938	9,061	15,306	11,065	11,716	-17.16	68.93	5.89
	b. Others	2,048	2,597	2,340	1,784	1,511	26.78	-9.90	-15.31
8	Expenses not Written off	3	100	-	1	1	3834.00	-100.00	40.40
9	Non Banking Assets	533	468	599	591	601	-12.08	27.99	1.74
10	Reconciliation Account	4	2	(0)	(3)	(0)	-56.22	-111.62	-98.49
11	Profit & Loss A/c	279	55	6	76	202	-80.35	-88.25	165.04
	TOTAL	126,746	126,679	152,040	148,917	148,819	-0.05	20.02	-0.07

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

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	232,951	224,341	330,008	111,981	150,311	-3.70	47.10	34.23
1.1 Deposit Liabilities	227,205	215,183	305,976	103,362	139,220	-5.29	42.19	34.69
1.1.1 Saving A/c	53,627	43,601	76,032	23,855	32,437	-18.70	74.38	35.97
1.1.2 Fixed A/c	157,021	166,935	223,748	77,215	103,684	6.31	34.03	34.28
1.1.2.1 Upto 3 Months Fixed A/c	7,335	6,631	11,092	4,749	6,398	-9.59	67.27	34.74
1.1.2.2 3 to 6 Months fixed A/c	18,168	18,574	31,919	10,989	15,954	2.23	71.84	45.18
1.1.2.3 6 Months to 1 Year Fixed A/c	74,620	69,135	99,440	31,989	43,801	-7.35	43.83	36.93
1.1.2.4 Above 1 Year	56,898	72,595	81,297	29,489	37,531	27.59	11.99	27.27
1.1.3 Call Deposit	16,291	4,443	6,111	2,284	3,089	-72.73	37.55	35.27
1.1.4 Certificate of Deposits	266	204	85	8	10	-23.26	-58.37	35.48
1.2 Others	5,746	9,158	24,032	8,620	11,090	59.39	162.41	28.66
2 Commission/Fee Expense	1,695	1,735	3,121	696	991	2.36	79.87	42.24
3 Employees Expenses	42,145	48,174	53,727	14,903	19,648	14.30	11.53	31.84
4 Office Operating Expenses	32,395	33,544	38,326	9,628	12,838	3.55	14.26	33.34
5 Exchange Fluctuation Loss	6	1	105	3	16	-74.82	7277.31	392.36
5.1 Due to Change in Exchange Rates	5	1	34	3	11	-74.17	2639.35	256.95
5.2 Due to Foreign Currency Transactions	1	0	71	-	4	-78.28	36644.30	0.00
6 Non-Operatiing Expenses	463	89	369	44	87	-80.71	313.83	99.88
7. Provision for Risk	33,869	39,014	25,497	15,798	16,496	15.19	-34.65	4.42
7.1 Loan loss Provision	33,522	38,874	25,367	15,783	16,464	15.96	-34.74	4.31
7.1.1 General Loan loss Provision	17,257	25,113	12,849	5,941	6,150	45.52	-48.83	3.52
7.1.1.1 Pass Loan Loss Provision	10,921	21,235	8,873	2,986	3,106	94.45	-58.22	4.01
7.1.1.2 Watch List Provision	6,336	3,878	3,976	2,954	3,044	-38.80	2.54	3.02
7.1.2 Special Loan Loss Provision	15,094	13,440	12,088	9,109	9,519	-10.96	-10.06	4.50
7.1.3 Additional Loan Loss Provision	1,171	321	430	734	795	-72.60	34.16	8.32
7.2. Provision for Non-Banking Assets	124	48	13	1	-	-60.90	-72.47	-100.00
7.3. Provision for Loss on Investment	92	3	98	13	15	-96.39	2840.70	11.34
7.4. Provision for Loss of Other Assets	131	88	19	-	18	-32.93	-78.72	0.00
8 Loan Written Off	411	814	1,607	44	74	97.97	97.46	67.18
9 Provision for Staff Bonus	7,499	9,238	11,766	2,794	3,864	23.20	27.35	38.31
10 Provision for Income Tax	24,783	30,913	34,273	8,496	11,564	24.73	10.87	36.11
11 Others	36	248	7	5	6	593.60	-97.24	7.03
12 Net Profit	58,924	71,306	83,438	20,314	27,590	21.01	17.01	35.82
TOTAL EXPENSES	435,177	459,417	582,244	184,705	243,483	5.57	26.74	31.82
Income								
1. Interest Income	378,136	372,972	509,366	168,004	222,691	-1.37	36.57	32.55
1.1. On Loans and Advance	350,654	342,440	464,186	150,820	200,370	-2.34	35.55	32.85
1.2. On Investment	19,023	25,974	38,306	14,668	19,036	36.54	47.48	29.78
1.2.1 Government Bonds	17,635	23,335	35,010	13,703	17,771	32.33	50.03	29.69
1.2.2 Foreign Bonds	109	215	341	38	53	97.64	59.06	38.87
1.2.3 NRB Bonds	1,038	589	343	108	139	-43.27	-41.74	28.83
1.2.4 Deventure & Bonds	242	1,835	2,612	820	1,073	658.86	42.30	30.96
1.3 Agency Balance	640	169	174	150	210	-73.59	3.00	40.62
1.4 On Call Deposit	4,459	1,193	1,460	629	821	-73.23	22.31	30.64
1.5 Others	3,360	3,196	5,239	1,737	2,253	-4.90	63.95	29.66
2. Comission & Discount	19,439	24,942	27,259	7,327	9,158	28.31	9.29	24.98
2.1 Bills Purchase & Discount	194	228	310	70	83	17.68	35.78	18.81
2.2 Comission	15,925	20,920	22,861	6,291	7,869	31.37	9.28	25.08
2.3 Others	3,321	3,794	4,088	966	1,206	14.24	7.75	24.79
3 Income From Exchange Fluctuation	10,780	10,913	8,121	1,686	2,128	1.23	-25.58	26.17
3.1 Due to Change in Exchange Rate	1,320	1,343	1,029	256	378	1.77	-23.41	47.45
3.2 Due to Foreign Currency Trans.	9,461	9,569	7,092	1,430	1,750	1.15	-25.89	22.36
4 Other Operating Income	11,434	16,789	12,504	2,857	3,649	46.84	-25.52	27.75
5 Non Operating Income	2,353	8,176	3,584	490	672	247.49	-56.17	37.21
6 Provision Written Back	12,606	24,835	20,530	4,038	4,616	97.02	-17.33	14.33
7 Recovery from Written off Loan	449	760	669	40	76	69.26	-12.00	91.21
8 Income from Extra Ordinary Expenses	(98)	12	156	1	4	-111.72	1252.34	324.41
9 Net Loss	79	19	56	263	489	-75.98	197.60	86.07
TOTAL INCOME	435,177	459,417	582,244	184,705	243,483	5.57	26.74	31.82

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid- July					Mid- Nov	Mid- Oct		
	2020	2021	2022	2022	2022		% Change		
	1	2	3	4	5		2/1	3/2	5/4
1 Interest Expenses	199,997	194,409	284,750	96,593	129,605	-2.79	46.47	34.18	
1.1 Deposit Liabilities	194,436	185,438	262,357	88,502	119,172	-4.63	41.48	34.65	
1.1.1 Saving A/c	45,353	37,545	67,417	21,206	28,842	-17.22	79.56	36.01	
1.1.2 Fixed A/c	135,903	143,928	189,890	65,404	87,771	5.91	31.93	34.20	
1.1.2.1 Upto 3 Months Fixed A/c	4,900	4,762	6,100	2,541	3,408	-2.82	28.09	34.11	
1.1.2.2 3 to 6 Months fixed A/c	15,244	14,410	25,966	8,968	13,263	-5.47	80.19	47.90	
1.1.2.3 6 Months to 1 Year Fixed A/c	65,454	58,342	82,295	26,931	37,199	-10.87	41.06	38.13	
1.1.2.4 Above 1 Year	50,304	66,414	75,530	26,964	33,901	32.02	13.73	25.73	
1.1.3 Call Deposit	12,915	3,760	4,966	1,885	2,549	-70.89	32.07	35.22	
1.1.4 Certificate of Deposits	266	204	85	8	10	-23.26	-58.37	35.48	
1.2 Others	5,561	8,971	22,393	8,091	10,433	61.33	149.62	28.95	
2 Commission/Fee Expense	1,678	1,693	3,057	685	974	0.90	80.52	42.16	
3 Employees Expenses	36,655	42,824	47,172	13,023	17,192	16.83	10.15	32.02	
4 Office Operating Expenses	27,815	29,235	33,086	8,361	11,161	5.10	13.17	33.49	
5 Exchange Fluctuation Loss	-	0	104	4	16	0.00	283053.30	332.04	
5.1 Due to Change in Exchange Rates	-	0	33	4	12	0.00	89470.89	218.68	
5.2 Due to Foreign Currency Transactions	-	-	71	-	4	0.00	0.00	0.00	
6 Non-Operatiing Expenses	458	78	312	18	61	-83.03	301.60	241.33	
7. Provision for Risk	28,699	32,424	21,637	12,802	13,145	12.98	-33.27	2.68	
7.1 Loan loss Provision	28,485	32,326	21,538	12,788	13,113	13.48	-33.37	2.54	
7.1.1 General Loan loss Provision	14,922	21,420	11,093	4,512	4,557	43.54	-48.21	1.01	
7.1.1.1 Pass Loan Loss Provision	10,150	18,516	7,625	2,371	2,385	82.43	-58.82	0.59	
7.1.1.2 Watch List Provision	4,772	2,904	3,468	2,141	2,173	-39.15	19.42	1.47	
7.1.2 Special Loan Loss Provision	12,531	10,732	10,019	7,593	7,819	-14.36	-6.65	2.98	
7.1.3 Additional Loan Loss Provision	1,032	174	427	683	737	-83.14	145.12	7.81	
7.2. Provision for Non-Banking Assets	-	7	-	1	-	0.00	-100.00	-100.00	
7.3. Provision for Loss on Investment	91	3	95	13	15	-96.73	3082.32	11.34	
7.4. Provision for Loss of Other Assets	122	88	3	-	18	-27.64	-96.10	0.00	
8 Loan Written Off	385	708	1,489	42	56	83.94	110.40	34.72	
9 Provision for Staff Bonus	6,917	8,146	10,673	2,615	3,582	17.77	31.01	37.02	
10 Provision for Income Tax	22,858	27,592	30,803	7,858	10,615	20.71	11.63	35.07	
11 Others	33	248	7	5	5	649.25	-97.29	1.78	
12 Net Profit	54,351	63,374	74,801	18,757	25,323	16.60	18.03	35.00	
TOTAL EXPENSES	379,846	400,732	507,892	160,762	211,735	5.50	26.74	31.71	
Income									
1. Interest Income	328,666	326,157	442,405	145,957	193,434	-0.76	35.64	32.53	
1.1. On Loans and Advance	305,723	298,351	402,230	130,708	173,511	-2.41	34.82	32.75	
1.2. On Investment	17,963	23,895	34,586	13,229	17,230	33.02	44.74	30.25	
1.2.1 Government Bonds	16,712	21,509	31,700	12,433	16,185	28.71	47.38	30.18	
1.2.2 Foreign Bonds	109	215	341	38	53	97.64	59.06	38.87	
1.2.3 NRB Bonds	930	398	1	0	0	-57.24	-99.74	38.85	
1.2.4 Deventure & Bonds	213	1,774	2,544	758	992	733.94	43.42	30.88	
1.3 Agency Balance	639	169	171	150	210	-73.54	1.01	40.62	
1.4 On Call Deposit	1,127	691	673	354	495	-38.75	-2.59	40.01	
1.5 Others	3,214	3,051	4,745	1,517	1,987	-5.08	55.53	30.92	
2. Comission & Discount	18,463	23,473	25,927	7,071	8,845	27.14	10.46	25.07	
2.1 Bills Purchase & Discount	194	228	310	70	83	17.68	35.78	18.81	
2.2 Comission	15,407	20,103	21,943	6,150	7,693	30.48	9.15	25.09	
2.3 Others	2,862	3,142	3,674	852	1,069	9.78	16.95	25.46	
3 Income From Exchange Fluctuation	10,720	10,900	8,083	1,668	2,098	1.68	-25.84	25.81	
3.1 Due to Change in Exchange Rate	1,293	1,344	1,028	253	372	3.93	-23.51	46.86	
3.2 Due to Foreign Currency Trans.	9,427	9,556	7,055	1,414	1,726	1.37	-26.17	22.04	
4 Other Operating Income	9,346	12,990	10,325	2,308	3,027	38.99	-20.52	31.13	
5 Non Operating Income	1,859	5,901	3,087	432	597	217.41	-47.69	38.09	
6 Provision Written Back	10,461	20,596	17,299	3,293	3,663	96.88	-16.01	11.24	
7 Recovery from Written off Loan	431	706	611	32	68	64.00	-13.46	112.03	
8 Income from Extra Ordinary Expenses	(100)	8	156	1	4	-108.46	1736.57	324.41	
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00	
TOTAL INCOME	379,846	400,732	507,892	160,762	211,735	5.50	26.74	31.71	

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% 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	12,615	16,991	-6.18	54.79	34.69
1.1 Deposit Liabilities	25,519	23,915	35,908	12,251	16,539	-6.29	50.15	35.00
1.1.1 Saving A/c	6,462	4,871	7,117	2,246	3,047	-24.63	46.12	35.67
1.1.2 Fixed A/c	16,342	18,531	27,825	9,674	13,044	13.39	50.15	34.84
1.1.2.1 Upto 3 Months Fixed A/c	2,121	1,531	4,324	1,955	2,661	-27.80	182.42	36.13
1.1.2.2 3 to 6 Months fixed A/c	2,524	3,583	5,239	1,778	2,378	41.94	46.20	33.79
1.1.2.3 6 Months to 1 Year Fixed A/c	6,517	8,890	14,318	4,134	5,490	36.41	61.06	32.80
1.1.2.4 Above 1 Year	5,180	4,527	3,944	1,807	2,514	-12.61	-12.87	39.13
1.1.3 Call Deposit	2,715	513	967	331	448	-81.10	88.34	35.16
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	89	112	1,282	364	452	25.95	1042.25	24.17
2 Commission/Fee Expense	16	42	63	11	16	162.17	51.43	46.68
3 Employees Expenses	4,354	4,341	5,225	1,496	1,978	-0.30	20.37	32.21
4 Office Operating Expenses	3,590	3,441	4,096	986	1,313	-4.15	19.05	33.09
5 Exchange Fluctuation Loss	6	1	1	(1)	(1)	-75.47	-51.89	21.84
5.1 Due to Change in Exchange Rates	5	1	1	(1)	(1)	-74.95	-44.06	21.84
5.2 Due to Foreign Currency Transactions	1	0	-	-	-	-78.28	-100.00	0.00
6 Non-Operatiing Expenses	3	11	30	26	26	256.13	166.94	2.64
7. Provision for Risk	3,878	5,678	3,329	2,508	2,804	46.42	-41.38	11.81
7.1 Loan loss Provision	3,807	5,636	3,301	2,508	2,804	48.05	-41.44	11.81
7.1.1 General Loan loss Provision	1,863	3,312	1,459	1,195	1,298	77.76	-55.97	8.59
7.1.1.1 Pass Loan Loss Provision	716	2,468	1,028	567	611	244.62	-58.36	7.75
7.1.1.2 Watch List Provision	1,147	845	431	628	686	-26.39	-48.99	9.35
7.1.2 Special Loan Loss Provision	1,868	2,314	1,840	1,309	1,495	23.83	-20.46	14.21
7.1.3 Additional Loan Loss Provision	75	10	2	4	12	-86.38	-82.35	197.38
7.2. Provision for Non-Banking Assets	66	42	10	-	-	-36.73	-76.01	0.00
7.3. Provision for Loss on Investment	0	0	2	-	-	-27.24	628.62	0.00
7.4. Provision for Loss of Other Assets	5	-	15	-	-	-100.00	0.00	0.00
8 Loan Written Off	4	14	36	1	1	272.70	150.56	0.00
9 Provision for Staff Bonus	473	828	987	166	244	75.10	19.22	47.14
10 Provision for Income Tax	1,627	2,486	3,010	532	784	52.83	21.09	47.24
11 Others	0	-	-	-	-	-100.00	0.00	0.00
12 Net Profit	3,804	5,935	6,970	1,295	1,865	56.04	17.44	44.05
TOTAL EXPENSES	43,362	46,806	60,939	19,636	26,022	7.94	30.20	32.52
Income								
1. Interest Income	39,332	38,436	55,444	18,149	24,139	-2.28	44.25	33.01
1.1. On Loans and Advance	36,071	36,443	51,703	16,677	22,290	1.03	41.87	33.66
1.2. On Investment	781	1,525	2,732	1,087	1,357	95.21	79.15	24.88
1.2.1 Government Bonds	739	1,399	2,485	1,009	1,258	89.36	77.57	24.66
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	41	122	247	77	98	195.11	101.96	27.70
1.2.4 Deventure & Bonds	1	4	1	1	1	286.52	-77.28	32.34
1.3 Agency Balance	1	-	-	-	-	-100.00	0.00	0.00
1.4 On Call Deposit	2,413	348	606	214	253	-85.58	74.16	17.73
1.5 Others	67	119	403	171	240	78.91	238.16	40.26
2. Comission & Discount	915	1,273	1,051	220	268	39.02	-17.45	21.83
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	496	677	733	119	147	36.36	8.33	23.37
2.3 Others	419	596	317	101	121	42.17	-46.75	20.00
3 Income From Exchange Fluctuation	60	13	38	19	30	-79.13	201.05	57.76
3.1 Due to Change in Exchange Rate	26	(1)	1	3	6	-102.03	-276.30	97.13
3.2 Due to Foreign Currency Trans.	34	13	37	16	24	-61.19	181.46	50.37
4 Other Operating Income	1,504	2,257	1,684	420	490	50.12	-25.40	16.58
5 Non Operating Income	180	1,556	219	37	41	764.21	-85.95	10.63
6 Provision Written Back	1,353	3,211	2,407	599	764	137.39	-25.06	27.45
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	189	288	-25.97	419.56	52.24
TOTAL INCOME	43,362	46,806	60,939	19,636	26,022	7.94	30.20	32.52

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-Period					% Change		
	2020	2021	2022	2022	2022	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	7,345	5,905	8,067	2,773	3,715	-19.61	36.60	33.97
1.1 Deposit Liabilities	7,250	5,830	7,710	2,608	3,509	-19.58	32.24	34.56
1.1.1 Saving A/c	1,811	1,185	1,498	404	548	-34.58	26.43	35.67
1.1.2 Fixed A/c	4,777	4,476	6,033	2,137	2,869	-6.30	34.79	34.25
1.1.2.1 Upto 3 Months Fixed A/c	314	338	668	253	329	7.68	97.88	30.29
1.1.2.2 3 to 6 Months fixed A/c	400	581	714	243	312	45.37	22.89	28.42
1.1.2.3 6 Months to 1 Year Fixed A/c	2,650	1,903	2,827	923	1,112	-28.19	48.59	20.39
1.1.2.4 Above 1 Year	1,414	1,654	1,823	717	1,115	17.02	10.23	55.47
1.1.3 Call Deposit	662	170	179	67	93	-74.38	5.49	37.43
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	96	75	357	165	205	-21.92	376.45	24.77
2 Commission/Fee Expense	1	-	1	-	0	-100.00	0.00	0.00
3 Employees Expenses	1,136	1,009	1,329	384	478	-11.23	31.82	24.54
4 Office Operating Expenses	990	868	1,143	281	365	-12.36	31.75	30.01
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	2	0	27	-	-	-85.43	10983.72	0.00
7. Provision for Risk	1,293	911	532	488	547	-29.52	-41.62	12.10
7.1 Loan loss Provision	1,229	911	528	488	547	-25.88	-42.01	12.10
7.1.1 General Loan loss Provision	471	381	298	234	295	-19.23	-21.72	26.06
7.1.1.1 Pass Loan Loss Provision	55	252	221	49	110	358.80	-12.28	127.52
7.1.1.2 Watch List Provision	416	129	77	185	185	-69.01	-40.13	-0.48
7.1.2 Special Loan Loss Provision	694	394	228	207	205	-43.28	-42.01	-0.93
7.1.3 Additional Loan Loss Provision	64	137	2	47	47	114.82	-98.56	0.00
7.2. Provision for Non-Banking Assets	58	-	3	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	0	-	0	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	5	-	-	-	-	-100.00	0.00	0.00
8 Loan Written Off	22	92	81	1	16	308.77	-11.01	1510.24
9 Provision for Staff Bonus	109	264	106	14	38	142.33	-59.94	178.44
10 Provision for Income Tax	298	834	460	105	165	179.80	-44.84	57.47
11 Others	3	-	0	-	0	-100.00	0.00	0.00
12 Net Profit	770	1,996	1,666	262	402	159.33	-16.56	53.48
TOTAL EXPENSES	11,969	11,879	13,413	4,307	5,727	-0.75	12.91	32.97
Income								
1. Interest Income	10,138	8,379	11,517	3,898	5,118	-17.34	37.44	31.31
1.1. On Loans and Advance	8,861	7,645	10,253	3,435	4,569	-13.72	34.11	33.00
1.2. On Investment	279	554	988	353	450	98.59	78.49	27.28
1.2.1 Government Bonds	184	427	826	261	328	131.97	93.47	25.69
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	67	69	95	31	41	3.64	38.34	31.54
1.2.4 Deventure & Bonds	28	58	67	61	81	104.85	15.64	31.90
1.3 Agency Balance	-	-	3	-	-	0.00	0.00	0.00
1.4 On Call Deposit	919	155	181	60	73	-83.13	16.89	21.60
1.5 Others	79	25	91	49	26	-67.95	256.77	-47.02
2. Comission & Discount	61	196	281	36	45	221.90	42.85	26.63
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	21	140	184	22	29	559.38	31.50	31.70
2.3 Others	40	56	96	14	16	41.30	71.21	18.36
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	128	133	164.08	-67.84	3.50
5 Non Operating Income	314	719	278	20	34	129.12	-61.29	66.85
6 Provision Written Back	792	1,027	825	146	190	29.81	-19.70	30.20
7 Recovery from Written off Loan	15	4	16	5	5	-70.13	264.86	4.49
8 Income from Extra Ordinary Expenses	2	3	-	-	-	51.06	-100.00	0.00
9 Net Loss	64	8	-	74	202	-87.39	-100.00	172.45
TOTAL INCOME	11,969	11,879	13,413	4,307	5,727	-0.75	12.91	32.97

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

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% 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	341,301	346,125	44.17	22.74	1.41
Fishery Related	5,490	8,956	13,234	13,606	13,687	63.13	47.76	0.60
Mining Related	6,454	8,685	8,789	9,745	9,892	34.58	1.20	1.51
Agriculture, Forestry & Beverage Production Related	563,969	686,582	733,900	770,752	779,985	21.74	6.89	1.20
Construction	347,420	414,030	190,196	193,443	194,907	19.17	-54.06	0.76
Electricity, Gas and Water	161,972	207,797	246,839	256,066	257,734	28.29	18.79	0.65
Metal Products, Machinery & Electronic Equipment & Assemblage	46,073	62,562	72,472	75,162	75,609	35.79	15.84	0.60
Transport, Communication and Public Utilities	97,603	97,505	100,909	99,814	98,651	-0.10	3.49	-1.17
Wholesaler & Retailer	662,828	837,582	947,619	968,204	967,861	26.36	13.14	-0.04
Finance, Insurance and Real Estate	252,638	337,170	375,243	373,472	368,542	33.46	11.29	-1.32
Hotel or Restaurant	148,657	183,908	200,494	207,044	206,398	23.71	9.02	-0.31
Other Services	150,620	177,036	192,913	201,890	202,029	17.54	8.97	0.07
Consumption Loans	158,624	233,767	867,483	895,441	891,894	47.37	271.09	-0.40
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	356,234	353,496	35.93	-34.30	-0.77
TOTAL	3,266,012	4,172,747	4,709,039	4,763,300	4,767,935	27.76	12.85	0.10
Productwise								
Term Loan	718,480	932,079	1,196,841	1,247,637	1,255,602	29.73	28.41	0.64
Overdraft	488,596	634,300	718,773	753,333	788,273	29.82	13.32	4.64
Trust Receipt Loan / Import Loan	138,316	205,638	78,432	80,651	82,009	48.67	-61.86	1.68
Demand & Other Working Capital Loan	702,115	880,234	1,014,048	1,044,143	1,050,231	25.37	15.20	0.58
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	252,542	298,258	337,799	344,141	345,788	18.10	13.26	0.48
Real Estate Loan	163,480	183,538	228,255	236,955	221,941	12.27	24.36	-6.34
Margin Nature Loan	50,410	106,282	80,508	76,335	75,961	110.84	-24.25	-0.49
Hire Purchase Loan	174,058	160,657	157,162	154,039	151,921	-7.70	-2.18	-1.38
Deprived Sector Loan	201,610	293,414	335,623	335,755	332,494	45.54	14.39	-0.97
Bills Purchased	3,304	4,403	3,130	2,928	2,829	33.28	-28.92	-3.37
Other Product	373,101	473,944	558,470	487,381	460,887	27.03	17.83	-5.44
Total	3,266,012	4,172,747	4,709,039	4,763,300	4,767,935	27.76	12.85	0.10
Collateral wise								
Gold and Silver	38,427	43,111	52,782	50,194	50,603	12.19	22.43	0.81
Government Securities	465	678	783	1,000	4,002	45.85	15.48	300.14
Non Governmental Securities	39,776	87,213	61,272	59,858	58,761	119.26	-29.74	-1.83
Fixed Deposit Receipts	20,041	29,313	64,221	52,704	48,240	46.27	119.08	-8.47
Own	19,704	29,081	64,006	52,452	48,004	47.59	120.09	-8.48
Other Licences Institutions	336	232	215	252	236	-31.05	-7.34	-6.30
Collateral of Properties	2,913,947	3,647,609	4,116,123	4,173,766	4,183,813	25.18	12.84	0.24
Fixed Assets	2,489,020	3,118,968	3,538,076	3,591,713	3,599,270	25.31	13.44	0.21
Current Assets	424,927	528,641	578,047	582,053	584,543	24.41	9.35	0.43
Against security of Bill	33,694	47,628	19,623	17,116	18,334	41.35	-58.80	7.12
Domestic Bills	720	556	880	546	459	-22.76	58.24	-15.95
Foreign Bills	32,974	47,072	18,744	16,570	17,875	42.75	-60.18	7.88
Against Guarantee	110,038	181,603	195,088	184,053	184,008	65.04	7.43	-0.02
Government Guarantee	2,666	2,597	2,307	2,250	2,253	-2.61	-11.17	0.11
Institutional Guarantee	80,995	135,679	136,841	133,983	133,018	67.52	0.86	-0.72
Personal Guarantee	9,330	26,424	37,037	34,933	34,238	183.23	40.16	-1.99
Collective Guarantee	8,340	8,130	7,418	7,135	7,013	-2.51	-8.76	-1.72
International Rated Foreign Bank's Guarantee	1,901	1,783	1,509	655	650	-6.20	-15.36	-0.66
Other Guarantee	6,806	6,990	9,977	5,096	6,836	2.70	42.74	34.14
Credit Card	1,748	2,152	3,521	3,768	3,933	23.15	63.61	4.40
Others	107,877	133,439	195,625	220,841	216,240	23.70	46.60	-2.08
Total	3,266,012	4,172,747	4,709,039	4,763,300	4,767,935	27.76	12.85	0.10

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% 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	303,211	307,957	45.18	23.84	1.57
Fishery Related	4,751	7,816	11,666	11,992	12,071	64.51	49.25	0.66
Mining Related	6,218	8,258	8,386	9,383	9,518	32.81	1.55	1.44
Agriculture, Forestry & Beverage Production Related	540,111	661,515	703,432	738,515	746,718	22.48	6.34	1.11
Construction	295,117	355,404	154,723	156,112	157,476	20.43	-56.47	0.87
Electricity, Gas and Water	156,730	202,483	239,756	248,538	250,171	29.19	18.41	0.66
Metal Products, Machinery & Electronic Equipment & Assemblage	42,906	59,823	69,958	72,523	72,974	39.43	16.94	0.62
Transport, Communication and Public Utilities	75,379	78,828	82,970	82,472	81,368	4.58	5.25	-1.34
Wholesaler & Retailer	605,155	763,650	866,464	884,098	882,633	26.19	13.46	-0.17
Finance, Insurance and Real Estate	222,515	287,621	315,353	312,262	308,024	29.26	9.64	-1.36
Hotel or Restaurant	133,795	164,941	175,638	180,383	178,888	23.28	6.49	-0.83
Other Services	137,370	163,684	177,350	184,633	183,986	19.16	8.35	-0.35
Consumption Loans	137,969	205,358	757,464	764,571	761,249	48.84	268.85	-0.43
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	270,020	267,462	36.23	-39.43	-0.95
TOTAL	2,903,588	3,716,941	4,175,443	4,219,795	4,221,578	28.01	12.34	0.04
Productwise								
Term Loan	623,349	800,512	1,048,407	1,091,529	1,098,570	28.42	30.97	0.65
Overdraft	421,257	548,651	619,856	654,901	687,256	30.24	12.98	4.94
Trust Receipt Loan / Import Loan	138,308	205,627	78,389	80,631	81,988	48.67	-61.88	1.68
Demand & Other Working Capital Loan	684,538	856,327	989,680	1,019,407	1,025,444	25.10	15.57	0.59
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	208,419	248,988	279,106	281,447	282,651	19.47	12.10	0.43
Real Estate Loan	141,435	159,139	199,641	206,846	191,652	12.52	25.45	-7.35
Margin Nature Loan	41,345	90,921	64,819	60,348	59,912	119.91	-28.71	-0.72
Hire Purchase Loan	144,991	134,893	131,340	128,883	127,230	-6.96	-2.63	-1.28
Deprived Sector Loan	169,090	239,728	279,646	279,209	276,599	0.00	0.00	-0.93
Bills Purchased	3,304	4,403	3,130	2,928	2,829	33.28	-28.92	-3.37
Other Product	327,553	427,751	481,430	413,665	387,445	30.59	12.55	-6.34
Total	2,903,588	3,716,941	4,175,443	4,219,795	4,221,578	28.01	12.34	0.04
Collateral wise								
Gold and Silver	34,208	38,492	47,816	45,172	45,492	12.52	24.23	0.71
Government Securities	445	670	722	961	3,962	50.59	7.70	312.25
Non Governmental Securities	31,998	73,593	47,841	46,154	44,930	130.00	-34.99	-2.65
Fixed Deposit Receipts	16,803	24,777	49,275	42,580	38,807	47.45	98.87	-8.86
Own	16,467	24,545	49,060	42,328	38,572	49.06	99.88	-8.87
Other Licences Institutions	336	232	215	252	236	-31.05	-7.34	-6.30
Collateral of Properties	2,598,788	3,269,848	3,673,792	3,717,272	3,724,178	25.82	12.35	0.19
Fixed Assets	2,174,097	2,741,246	3,095,794	3,135,266	3,139,682	26.09	12.93	0.14
Current Assets	424,691	528,603	577,997	582,006	584,496	24.47	9.34	0.43
Against security of Bill	33,694	47,626	19,623	17,116	18,334	41.35	-58.80	7.12
Domestic Bills	720	555	880	546	459	-22.94	58.60	-15.95
Foreign Bills	32,974	47,072	18,744	16,570	17,875	42.75	-60.18	7.88
Against Guarantee	87,681	130,550	142,452	131,237	131,672	48.89	9.12	0.33
Government Guarantee	2,196	2,523	2,237	2,184	2,187	14.91	-11.32	0.12
Institutional Guarantee	69,941	105,184	106,032	101,726	100,823	50.39	0.81	-0.89
Personal Guarantee	6,704	12,905	21,700	20,449	20,076	92.49	68.15	-1.82
Collective Guarantee	398	1,299	1,103	1,232	1,201	226.82	-15.14	-2.53
International Rated Foreign Bank's Guarantee	1,698	1,783	1,509	655	650	5.05	-15.36	-0.66
Other Guarantee	6,744	6,855	9,870	4,991	6,735	1.65	43.98	34.93
Credit Card	1,748	2,152	3,521	3,768	3,933	23.15	63.61	4.40
Others	98,224	129,231	190,401	215,535	210,270	31.57	47.33	-2.44
Total	2,903,588	3,716,941	4,175,443	4,219,795	4,221,578	28.01	12.34	0.04

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% 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	31,597	31,584	45.74	10.84	-0.04
Fishery Related	677	1,008	1,341	1,374	1,378	48.90	32.98	0.25
Mining Related	178	364	302	267	276	104.18	-16.93	3.01
Agriculture, Forestry & Beverage Production Related	20,325	21,688	26,206	27,898	28,955	6.71	20.83	3.79
Construction	42,472	49,017	31,622	33,473	33,579	15.41	-35.49	0.32
Electricity, Gas and Water	4,891	5,116	6,488	6,762	6,789	4.60	26.83	0.40
Metal Products, Machinery & Electronic Equipment & Assemblage	2,150	2,141	1,751	1,847	1,853	-0.42	-18.23	0.32
Transport, Communication and Public Utilities	17,516	15,054	13,921	13,536	13,453	-14.06	-7.53	-0.61
Wholesaler & Retailer	46,826	61,627	68,458	71,087	72,212	31.61	11.09	1.58
Finance, Insurance and Real Estate	21,802	39,227	47,742	49,508	48,905	79.93	21.71	-1.22
Hotel or Restaurant	11,734	15,863	20,443	22,131	23,011	35.19	28.87	3.97
Other Services	11,219	11,586	13,088	14,663	15,451	3.27	12.97	5.38
Consumption Loans	15,664	23,284	81,687	103,018	102,975	48.65	250.82	-0.04
Local Government	11	11	8	8	8	-0.30	-25.26	0.00
Others	73,157	110,457	98,812	74,566	74,367	50.99	-10.54	-0.27
TOTAL	287,140	383,430	441,783	451,734	454,796	33.53	15.22	0.68
Productwise								
Term Loan	80,772	115,573	130,209	137,353	138,372	43.09	12.66	0.74
Overdraft	60,457	78,746	87,233	87,323	89,952	30.25	10.78	3.01
Trust Receipt Loan / Import Loan	8	10	43	-	-	23.61	310.67	0.00
Demand & Other Working Capital Loan	11,989	17,949	17,812	18,459	18,545	49.71	-0.76	0.47
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	35,073	41,221	48,705	51,813	52,235	17.53	18.15	0.81
Real Estate Loan	14,628	17,446	18,717	20,160	20,238	19.26	7.28	0.39
Margin Nature Loan	6,446	12,528	11,773	12,116	12,204	94.36	-6.02	0.73
Hire Purchase Loan	23,215	21,804	21,814	20,931	20,704	-6.08	0.04	-1.08
Deprived Sector Loan	26,851	47,111	49,167	50,189	49,615	0.00	0.00	-1.14
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	27,699	31,041	56,310	53,390	52,930	12.07	81.41	-0.86
Total	287,140	383,430	441,783	451,734	454,796	33.53	15.22	0.68
Collateral wise								
Gold and Silver	3,254	3,721	3,982	4,054	4,118	14.35	7.01	1.56
Government Securities	-	3	6	7	7	0.00	110.93	-0.13
Non Governmental Securities	6,341	11,972	10,741	11,043	11,150	88.79	-10.28	0.97
Fixed Deposit Receipts	2,395	3,688	12,219	8,091	7,557	53.95	231.36	-6.60
Own	2,395	3,688	12,219	8,091	7,557	53.95	231.36	-6.60
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	257,303	319,268	367,503	380,429	383,509	24.08	15.11	0.81
Fixed Assets	257,300	319,252	367,493	380,420	383,500	24.08	15.11	0.81
Current Assets	3	16	9	9	9	401.57	-40.20	-2.22
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	1	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	17,425	43,691	45,678	46,378	46,002	150.74	4.55	-0.81
Government Guarantee	31	34	29	26	26	9.04	-13.23	-0.54
Institutional Guarantee	7,455	24,143	25,284	27,244	27,251	223.86	4.73	0.03
Personal Guarantee	1,995	12,644	13,999	13,156	12,867	533.92	10.71	-2.19
Collective Guarantee	7,942	6,831	6,314	5,903	5,811	-13.99	-7.56	-1.55
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	2	40	51	49	46	1650.11	29.44	-6.72
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	421	1,086	1,654	1,732	2,454	158.10	52.27	41.63
Total	287,140	383,430	441,783	451,734	454,796	33.53	15.22	0.68

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% 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	6,494	6,584	1.55	34.37	1.39
Fishery Related	62	132	227	239	238	113.16	72.67	-0.54
Mining Related	58	64	101	95	98	10.30	59.21	3.50
Agriculture, Forestry & Beverage								
Production Related	3,533	3,379	4,263	4,339	4,312	-4.37	26.16	-0.60
Construction	9,830	9,609	3,851	3,859	3,851	-2.25	-59.92	-0.19
Electricity, Gas and Water	352	198	595	766	773	-43.78	200.62	0.90
Metal Products, Machinery & Electronic								
Equipment & Assemblage	1,016	598	762	792	782	-41.17	27.53	-1.16
Transport, Communication and Public								
Utilities	4,708	3,623	4,018	3,806	3,829	-23.05	10.90	0.62
Wholesaler & Retailer	10,847	12,305	12,697	13,019	13,017	13.45	3.18	-0.02
Finance, Insurance and Real Estate	8,322	10,322	12,149	11,702	11,613	24.03	17.70	-0.76
Hotel or Restaurant	3,128	3,104	4,413	4,530	4,499	-0.76	42.15	-0.69
Other Services	2,032	1,766	2,475	2,595	2,592	-13.07	40.12	-0.09
Consumption Loans	4,991	5,125	28,332	27,852	27,670	2.68	452.83	-0.66
Local Government	33	36	36	36	36	7.85	0.00	0.00
Others	21,765	17,438	11,608	11,648	11,666	-19.88	-33.43	0.16
TOTAL	75,284	72,376	91,813	91,771	91,562	-3.86	26.85	-0.23
Productwise								
Term Loan	14,359	15,994	18,225	18,755	18,660	11.39	13.95	-0.51
Overdraft	6,881	6,903	11,684	11,108	11,065	0.31	69.26	-0.39
Trust Receipt Loan / Import Loan	-	-	-	20	20	0.00	0.00	0.01
Demand & Other Working Capital Loan	5,588	5,957	6,555	6,277	6,242	6.61	10.03	-0.55
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	9,051	8,048	9,988	10,881	10,902	-11.07	24.11	0.19
Real Estate Loan	7,418	6,953	9,897	9,950	10,051	-6.26	42.33	1.02
Margin Nature Loan	2,619	2,833	3,915	3,871	3,845	8.15	38.23	-0.68
Hire Purchase Loan	5,851	3,960	4,007	4,225	3,987	-32.32	1.19	-5.65
Deprived Sector Loan	5,669	6,575	6,811	6,357	6,279	0.00	0.00	-1.23
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,849	15,153	20,730	20,326	20,512	-15.11	36.80	0.91
Total	75,284	72,376	91,813	91,771	91,562	-3.86	26.85	-0.23
Collateral wise								
Gold and Silver	965	898	983	968	993	-6.90	9.41	2.57
Government Securities	20	5	55	32	34	-76.37	1074.45	4.53
Non Governmental Securities	1,437	1,648	2,690	2,661	2,682	14.70	63.21	0.79
Fixed Deposit Receipts	842	849	2,727	2,033	1,876	0.84	221.27	-7.74
Own	842	849	2,727	2,033	1,876	0.84	221.27	-7.74
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	57,856	58,493	74,829	76,066	76,126	1.10	27.93	0.08
Fixed Assets	57,624	58,471	74,789	76,027	76,088	1.47	27.91	0.08
Current Assets	233	22	40	38	38	-90.53	81.94	-1.24
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	6,437	6,335	49.25	-5.47	-1.59
Government Guarantee	440	40	40	40	40	-90.95	0.00	0.00
Institutional Guarantee	3,599	6,352	5,525	5,012	4,944	76.50	-13.02	-1.37
Personal Guarantee	631	875	1,338	1,328	1,295	38.68	52.98	-2.52
Collective Guarantee	-	0	1	1	1	0.00	129.51	0.14
International Rated Foreign Bank's								
Guarantee	204	-	-	-	-	-100.00	0.00	0.00
Other Guarantee	60	95	55	56	56	59.30	-41.51	-0.65
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	9,232	3,122	3,571	3,573	3,517	-66.19	14.39	-1.58
Total	75,284	72,376	91,813	91,771	91,562	-3.86	26.85	-0.23

S.N.	BFI Name	NBL	RBB	INABIL	INBL	SCBNL	FBL	NSBI	EBL	BOK	NCC	NIC	MBL	Kumari
Liabilities														
1	CAPITAL FUND	36,378.82	33,483.28	53,877.65	33,786.87	18,171.60	22,114.35	16,977.67	22,681.58	18,280.49	16,491.38	27,486.20	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	6,327.45	10,968.14	13,093.16	7,528.12	4,784.01	4,853.96	3,387.03	5,335.92	3,703.66	2,478.31	3,734.01	2,550.48	3,322.86
	e. Share Premium	-	-	0.18	-	-	-	-	238.47	-	-	-	30.88	88.80
	f. Retained Earning	2,269.67	1,943.48	3,530.31	1,307.67	2,897.32	3,451.33	1,450.27	1,883.12	1,628.42	1,250.78	1,734.41	1,514.11	1,015.99
	g. Others Reserves Fund	13,375.79	5,631.30	14,421.09	6,643.55	1,060.82	840.34	2,314.51	5,756.73	2,324.41	1,622.61	10,453.78	987.32	840.30
2	BORROWINGS	9,978.15	9,342.46	12,020.72	17,425.56	2,626.00	13,063.28	10,108.95	9,881.25	9,567.36	6,875.96	20,292.57	19,272.85	8,776.21
	a. NRB	5,834.89	6,282.46	4,238.61	5,109.23	23.20	7,097.90	1,175.36	2,553.62	3,575.05	3,875.96	6,990.31	7,186.34	1,145.59
	b. Interbank Borrowing	-	500.00	1,575.00	2,411.84	-	900.00	-	1,400.00	-	-	2,550.00	5,539.28	1,630.63
	c. Foreign Banks and Fin. Ins.	-	-	-	3,904.50	2,602.80	-	3,907.50	2,602.00	3,296.71	-	-	1,304.50	-
	d. Other Financial Ins.	648.75	60.00	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	3,494.52	2,500.00	6,207.11	6,000.00	-	5,065.38	5,026.09	3,325.63	2,695.60	3,000.00	10,752.26	5,242.73	6,000.00
3	DEPOSITS	196,274.49	267,110.99	340,468.67	188,897.87	110,803.70	172,244.54	131,712.56	175,450.74	111,436.41	127,019.28	305,417.93	146,297.94	178,400.65
	a. Current	33,861.46	53,873.08	30,042.67	16,365.44	27,549.99	14,126.58	7,470.06	11,535.17	6,144.99	7,257.13	36,735.54	7,232.37	7,525.71
	Domestic	33,594.62	53,792.85	29,908.57	12,613.22	15,405.76	11,145.60	7,091.62	10,996.66	5,702.49	7,205.60	36,646.19	7,118.31	7,073.08
	Foreign	266.84	80.23	4,134.09	3,752.22	12,048.23	2,980.98	378.45	538.52	442.50	51.52	89.35	114.06	452.63
	b. Savings	66,824.03	112,855.34	88,408.17	46,884.81	32,396.25	40,916.52	37,097.47	50,207.31	25,661.76	25,180.93	76,319.70	38,820.01	33,418.21
	Domestic	66,810.71	112,836.55	85,366.10	45,639.45	28,836.09	39,769.99	36,884.34	50,085.06	25,454.80	25,159.08	76,265.97	38,745.70	33,268.80
	Foreign	13.31	18.79	3,042.07	1,245.36	3,560.16	1,146.53	213.13	122.25	206.96	21.85	53.73	74.30	149.41
	c. Fixed	86,180.00	85,257.67	193,232.99	102,690.63	41,312.47	105,273.27	76,835.61	98,607.72	70,776.85	83,624.59	176,453.65	89,880.62	123,421.81
	Domestic	86,160.54	85,229.49	190,394.43	101,287.48	38,841.72	97,931.50	76,795.24	96,296.31	70,735.36	80,687.88	176,345.76	84,786.18	120,305.27
	Foreign	19.46	28.18	2,838.56	1,403.15	2,470.75	7,341.77	40.38	2,311.41	41.48	2,936.70	107.90	5,094.44	3,116.54
	d. Call Deposits	7,886.55	13,697.80	23,242.21	17,832.13	7,138.84	7,972.42	7,534.37	11,810.96	7,404.48	8,910.55	15,580.22	8,052.34	12,644.29
	Domestic	7,886.55	13,527.96	20,090.51	13,787.86	3,608.42	6,392.79	4,893.69	11,289.75	7,305.85	8,790.34	15,443.31	7,818.17	12,348.81
	Foreign	-	169.84	3,151.71	4,044.27	3,530.42	1,579.63	2,640.68	521.21	98.63	120.21	136.91	234.17	295.47
	e. Others	1,522.45	1,427.10	5,542.64	5,124.86	2,502.15	3,955.75	2,775.04	3,289.58	1,448.34	2,046.09	328.81	2,312.61	1,390.64
	Domestic	1,304.63	1,427.10	5,519.46	4,119.11	2,326.18	3,162.18	2,105.45	3,288.99	984.21	1,949.90	321.14	2,303.78	1,390.64
	Foreign	217.83	-	23.18	1,005.75	1,75.97	793.57	669.59	0.59	464.13	96.19	7.67	8.83	-
4	Bills Payable	19.60	3,761.06	129.25	-	167.08	8.38	252.80	(24.40)	42.27	13.13	62.89	471.13	18.19
5	Other Liabilities	12,531.83	23,140.03	29,104.71	31,571.71	6,967.23	7,841.92	10,937.21	14,892.64	6,844.96	8,319.37	18,704.30	6,811.88	15,211.05
	1. Sundry Creditors	659.32	1,171.96	14,493.92	2,997.92	663.34	32.32	1,631.56	1,291.57	1,019.76	1,024.38	3,415.22	426.81	8,874.54
	2. Loan Loss Provision	4,950.78	6,804.46	8,345.65	5,831.81	1,714.52	4,306.67	2,576.45	2,524.65	2,761.03	3,929.51	4,961.12	2,589.55	3,854.69
	3. Interest Suspense a/c	-	8,851.91	3,100.10	1,152.59	34.44	-	409.58	-	-	-	-	118.94	-
	4. Others	6,921.73	6,311.70	3,165.04	21,589.39	4,554.94	3,502.93	6,319.62	11,076.42	3,064.17	3,365.48	10,327.96	3,676.57	2,481.82
6	Reconciliation A/c	-	442.32	-	0.05	-	17.51	4.87	(6.05)	-	-	-	-	-
7	Profit & Loss A/c	959.42	926.82	2,357.98	1,526.21	1,083.98	835.17	827.80	1,151.44	453.20	726.73	2,227.85	595.88	1,257.73
	TOTAL Liabilities	256,142.30	338,206.97	437,958.98	273,208.28	139,819.59	216,125.14	170,821.87	224,027.19	146,624.68	159,445.84	374,191.72	188,789.62	223,642.98
Assets														
1	LIQUID FUNDS	8,929.04	13,002.04	24,288.95	13,897.63	12,053.03	13,531.47	13,330.46	12,494.65	11,879.58	14,230.81	24,168.06	11,271.13	14,722.89
	a. Cash Balance	6,168.84	5,428.61	6,237.56	3,770.15	1,084.39	2,561.60	1,158.26	2,836.17	2,699.89	3,899.09	9,490.40	3,324.66	5,074.96
	Nepalese Notes & Coins	6,100.96	5,423.04	5,835.08	3,376.66	985.16	2,355.57	1,148.20	2,784.69	2,618.86	3,877.60	9,297.04	3,236.36	4,731.42
	Foreign Currency	67.87	5.57	402.49	393.49	99.23	206.03	10.06	51.48	81.04	21.49	193.35	88.31	343.54
	b. Bank Balance	960.20	5,594.39	16,591.08	10,127.48	4,122.72	10,969.87	7,077.70	9,158.47	6,878.68	10,331.72	14,677.66	7,946.47	9,647.92
	1. In Nepal Rastra Bank	-	3,410.20	12,055.63	6,280.89	3,036.37	7,083.23	4,755.65	6,185.04	5,372.50	7,006.01	12,276.40	6,449.21	8,788.76
	Domestic Currency	-	3,292.77	11,643.12	5,988.12	2,945.06	6,913.24	4,694.28	5,959.90	5,210.29	6,921.29	12,247.25	6,357.64	8,185.36
	Foreign Currency	-	117.43	412.51	292.76	91.30	169.99	61.37	225.14	162.21	84.72	29.14	91.57	603.40
	2. "A" Class Licensed Institution	103.70	790.09	276.89	1,193.79	30.63	-	377.82	310.48	206.75	2,208.54	1,558.83	294.04	439.70
	Domestic Currency	103.70	655.06	276.89	1,182.24	30.63	-	377.82	176.86	67.97	328.97	1,177.74	49.10	439.70
	Foreign Currency	-	135.02	-	11.56	-	-	-	133.62	138.77	1,879.57	381.09	244.95	-
	3. Other Financial Ins.	-	-	-	-	-	81.76	-	-	-	26.51	-	-	-
	4. In Foreign Banks	856.50	1,394.10	4,258.55	2,652.80	1,055.72	3,804.88	1,944.23	2,662.96	1,299.44	1,090.66	842.44	1,203.21	419.46
	c. Money at Call	1,800.00	1,979.04	1,460.32	-	6,845.92	-	5,094.50	500.00	2,301.00	-	-	-	-
	Domestic Currency	1,800.00	1,970.00	400.00	-	-	-	2,750.00	500.00	2,301.00	-	-	-	-
	Foreign Currency	-	9.04	1,060.32	-	6,845.92	-	2,344.50	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	32,864.47	53,148.46	49,191.75	31,685.12	11,567.14	21,157.76	22,293.10	35,309.49	17,322.15	13,329.07	45,212.16	24,972.23	21,305.10
	a. Govt. Securities	32,864.47	53,148.46	48,199.86	31,685.12	11,567.14	21,157.76	22,293.10	35,309.49	17,322.15	13,329.07	45,212.16	24,972.23	21,305.10
	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	14,576.28	16,477.72	21,652.69	8,327.54	5,983.97	6,811.76	5,217.50	3,843.43	5,572.83	5,298.34	8,666.76
	a. Interbank Lending	-	-	-	-	7,099.07	-	-	-	-	3,033.43	-	-	2,070.00
	b. Non Residents	-	-	9,094.67	12,500.20	13,092.08	7,800.00	5,496.55	3,837.95	3,202.34	-	-</		

S.N.	BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL	Century
Liabilities													
1	CAPITAL FUND	16,915.00	21,673.44	33,730.97	37,246.83	19,066.55	27,563.53	16,483.06	26,931.30	20,694.75	21,345.80	11,937.09	11,585.54
	a. Paid-up Capital	11,551.35	12,524.43	18,620.43	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	3,029.93	4,747.26	2,747.20	4,344.58	3,004.96	3,100.32	1,352.00	1,110.84
	e. Share Premium	-	-	-	-	-	-	-	-	-	207.85	-	-
	f. Retained Earning	804.24	726.90	4,095.18	2,826.59	51.37	2,392.86	121.25	2,169.40	1,954.50	626.85	1,086.63	892.87
	g. Others Reserves Fund	2,148.62	4,483.17	2,103.65	4,373.88	1,784.27	1,767.09	3,495.72	2,050.61	3,026.58	1,290.33	422.61	27.91
2	BORROWINGS	13,253.71	25,302.93	35,726.33	16,191.36	15,173.63	15,399.31	14,060.51	29,623.17	21,437.32	29,856.68	7,050.82	4,457.50
	a. NRB	2,590.30	6,820.67	12,670.32	7,975.12	11,245.25	4,908.46	3,166.28	5,888.72	10,247.05	13,852.74	2,866.50	2,257.50
	b. Interbank Borrowing	-	6,819.70	808.64	-	1,450.00	500.00	3,180.15	-	5,552.25	5,440.92	1,200.00	-
	c. Foreign Banks and Fin. Ins.	6,522.50	-	-	3,261.25	-	-	3,722.29	15,221.70	-	10,563.02	-	-
	d. Other Financial Ins.	-	-	1,778.33	456.29	-	845.33	-	600.80	-	-	-	-
	e. Bonds and Securities	4,140.90	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	142,187.86	199,999.42	166,067.05	288,867.13	156,631.83	160,429.57	128,776.61	184,070.58	172,540.35	157,873.49	94,704.07	96,231.70
	a. Current	7,711.41	9,823.60	20,574.60	16,621.46	6,058.16	5,448.47	8,815.08	8,820.36	14,006.72	9,360.37	3,286.75	3,831.79
	Domestic	6,945.33	9,408.13	20,464.41	15,854.37	5,677.92	5,324.11	6,920.17	8,383.62	13,638.21	8,173.12	3,259.62	3,766.50
	Foreign	766.07	415.47	110.19	767.08	380.20	124.36	1,894.91	436.75	368.51	1,187.25	27.13	65.28
	b. Savings	35,370.66	52,630.79	43,677.82	86,107.51	36,313.59	27,753.92	32,608.58	44,693.02	54,156.74	37,214.72	15,539.63	18,778.41
	Domestic	34,876.72	52,507.89	43,677.61	85,929.18	36,117.67	27,723.73	32,486.22	44,465.91	54,126.97	37,088.30	15,455.65	18,747.12
	Foreign	493.94	122.90	0.20	178.33	195.92	30.20	122.36	227.11	29.77	126.43	83.97	31.29
	c. Fixed	87,487.97	116,949.45	97,221.37	167,621.92	106,686.56	114,238.11	79,883.32	116,503.67	91,515.26	95,961.75	69,808.47	68,252.80
	Domestic	86,108.39	116,339.05	97,221.37	165,943.53	101,951.03	111,359.76	79,104.02	115,847.64	91,425.03	95,954.60	67,895.87	66,960.80
	Foreign	1,379.58	610.40	-	1,678.39	4,735.53	2,878.35	779.30	656.03	90.24	7.15	1,912.60	1,292.00
	d. Call Deposits	9,385.33	18,123.06	4,114.91	15,421.72	6,741.15	10,814.88	5,916.80	10,883.33	10,527.00	14,213.83	5,128.82	4,956.16
	Domestic	8,950.11	18,021.97	4,114.91	15,289.06	6,623.07	10,753.59	5,632.19	10,559.74	10,442.19	14,047.99	5,050.59	4,942.73
	Foreign	435.22	101.09	-	132.66	118.08	61.29	284.61	323.58	84.81	165.84	78.23	13.43
	e. Others	2,232.50	2,472.52	478.34	3,094.51	832.38	2,174.19	1,552.83	3,170.20	2,334.63	1,122.82	940.40	412.54
	Domestic	1,988.94	2,233.27	478.34	3,088.46	832.38	1,986.49	1,552.83	2,809.77	2,334.63	969.61	940.40	412.54
	Foreign	243.56	239.25	-	6.05	-	187.70	-	360.43	-	153.20	-	-
4	Bills Payable	15.50	-	-	16.33	286.02	330.09	9.05	21.99	5.65	280.88	23.78	31.53
5	Other Liabilities	11,308.86	21,893.76	30,580.74	18,458.38	10,535.25	12,020.37	10,492.24	25,103.60	18,864.32	9,574.06	10,350.40	7,123.15
	1. Sundry Creditors	2,051.35	5,137.72	5,072.95	1,477.80	11.55	33.03	1.63	67.17	9,350.51	44.58	4.71	592.77
	2. Loan Loss Provision	3,218.60	4,532.06	5,418.26	7,449.91	3,744.37	3,773.36	3,795.37	5,072.41	3,517.82	5,906.26	1,969.21	2,494.88
	3. Interest Suspense a/c	-	-	569.18	-	-	302.33	2,011.89	-	96.97	107.23	-	1,032.52
	4. Others	6,038.92	12,223.97	19,520.35	9,530.68	6,779.33	7,911.65	4,683.35	19,964.03	5,899.03	3,516.00	8,376.47	3,002.98
6	Reconciliation A/c	-	(0.18)	-	-	-							
7	Profit & Loss A/c	656.81	674.12	318.55	1,754.96	704.93	1,255.15	376.13	1,308.41	-	769.22	560.98	440.73
	TOTAL Liabilities	184,337.73	269,543.66	266,423.64	362,534.98	202,398.20	216,998.03	170,197.60	267,059.05	233,542.22	219,700.13	124,627.13	119,870.14
Assets													
1	LIQUID FUNDS	10,311.31	14,610.86	13,231.44	20,543.88	19,106.52	15,820.68	9,286.82	18,395.43	21,111.44	23,658.51	7,299.31	8,353.58
	a. Cash Balance	2,249.54	3,792.87	4,294.07	5,376.86	5,668.46	2,890.07	3,154.09	5,613.71	5,272.98	3,036.71	1,414.00	3,035.28
	Nepalese Notes & Coins	2,184.24	3,515.40	4,277.51	5,273.00	5,546.70	2,831.30	3,102.12	5,312.81	5,075.03	2,959.15	1,369.47	3,014.68
	Foreign Currency	65.30	277.47	16.56	103.86	121.76	58.77	51.97	300.90	197.96	77.55	44.53	20.59
	b. Bank Balance	8,061.77	10,817.99	8,937.37	15,167.01	9,396.90	12,930.61	6,132.73	11,742.56	15,838.45	7,025.42	5,507.15	5,318.31
	1. In Nepal Rastra Bank	6,223.83	8,739.87	8,509.09	12,100.62	6,952.82	6,866.32	4,494.37	9,534.91	14,236.66	6,281.53	3,932.11	4,186.95
	Domestic Currency	5,986.66	8,689.20	8,496.23	11,903.58	6,885.80	6,811.79	4,357.46	6,861.66	14,148.48	6,231.16	3,893.59	4,164.40
	Foreign Currency	237.17	50.66	12.86	197.04	67.01	54.53	136.92	2,673.25	88.18	50.38	38.52	22.55
	2. "A" Class Licensed Institution	615.08	483.98	336.15	584.56	252.44	5,696.75	73.62	207.94	509.52	387.73	763.93	178.86
	Domestic Currency	382.72	154.97	275.37	221.26	91.28	190.58	73.43	207.94	438.16	328.72	144.68	147.33
	Foreign Currency	232.36	329.01	60.78	363.30	161.16	5,506.17	0.19	0.00	71.36	59.01	619.25	31.53
	3. Other Financial Ins.	-	-	-	-	-	-	1.34	2.14	20.79	-	-	6.31
	4. In Foreign Banks	1,222.85	1,594.14	92.13	2,481.84	2,191.64	367.53	1,563.40	1,997.57	1,071.49	356.16	811.11	946.20
	c. Money at Call	-	-	-	-	4,041.16	-	-	1,039.16	-	13,596.38	378.16	-
	Domestic Currency	-	-	-	-	-	-	-	-	-	-	-	-
	Foreign Currency	-	-	-	-	4,041.16	-	-	1,039.16	-	13,596.38	378.16	-
2	INVESTMENT IN SECURITIES	12,676.55	41,199.72	37,592.61	39,992.25	23,769.54	25,160.08	20,984.45	23,649.57	32,774.96	27,799.18	17,609.58	13,745.46
	a. Govt. Securities	12,576.55	41,199.72	37,592.61	39,992.25	23,769.54	25,160.08	20,984.45	23,649.57	32,774.96	27,799.18	17,609.58	13,745.46
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	100.00	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	15,194.21	6,621.99	5,582.45	9,345.57	4,427.60	7,545.01	6,472.91	9,491.90	5,854.39	1,856.40	592.79	1,361.63
	a. Interbank Lending	2,650.15	-	(0.00)	726.38	-	-	-	3,900.00	-	16.48	-	417.12
	b. Non Residents	7,552.78	2,294.08	-	3,882.06	2,466.45	2,502.16	4,075.00	1,555.79	717.87	-	200.87	65.23
	c. Others	4,991.28	4,327.91	5,582.45	4,737.13	1,961.15	5,042.85	2,397.92	4,036.11	5,136.52	1,839.92	391.92	879.29
4	LOANS & ADVANCES (Including Bills Purchased)	137,149.74	183,773.60	177,795.33	273,554.42	140,196.95	154,200.97	122,984.11	188,379.84	155,807.22	153,041.70	87,330.63	87,613.54
	4.1 LOANS & ADVANCES	137,070.51	183,681.62	177,795.33	273,554.42	140,172.05	153,069.13	122,895.64	188,379.84	155,807.22	153,041.70	87,330.63	87,609.74
	a. Private Sector	131,959.26	177,470.40	177,792.36	263,020.14	137,155.81	145,504.59	119,990.18	181,171.81	155,807.22	150,334.99	82,749.77	85,263.49

S.N.	BFI Name	Jyoti	Shree	LumbiniDB	Sindhu	Sarapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
Liabilities													
1	CAPITAL FUND	5,072.84	5,859.77	5,650.53	638.09	51.14	662.54	587.46	985.82	280.94	1,582.35	1,996.04	1,317.77
	a. Paid-up Capital	4,267.75	3,781.01	3,284.29	557.46	28.00	834.34	519.00	727.30	233.33	867.99	946.12	958.68
	b. Calls in Advance	-	-	-	-	-	-	-	48.36	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	608.56	709.77	807.09	48.27	10.74	64.65	35.37	229.82	242.96	413.24	205.82	244.71
	e. Share Premium	-	55.11	-	-	-	-	0.00	51.04	2.48	22.40	2.48	-
	f. Retained Earning	0.99	1,027.91	701.53	(30.81)	12.44	(236.44)	33.09	(282.55)	(2,023.51)	18.92	(52.00)	10.49
	g. Others Reserves Fund	195.53	285.96	857.62	63.17	(0.04)	-	-	211.86	1,825.68	259.81	893.63	103.89
2	BORROWINGS	4,233.03	1,412.53	3,377.56	20.00	-	64.62	-	-	-	-	1,127.75	900.00
	a. NRB	1,423.03	1,387.53	3,377.56	-	-	64.62	-	-	-	-	880.00	530.00
	b. Interbank Borrowing	1,310.00	-	-	-	-	-	-	-	-	-	-	370.00
	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	57,511.69	46,849.37	46,031.98	4,610.19	784.95	4,486.47	3,272.74	1,594.22	478.63	7,880.21	11,512.82	6,344.71
	a. Current	825.23	444.53	677.05	268.60	36.03	104.16	40.28	19.40	-	68.53	17.14	-
	Domestic	825.03	444.53	677.04	268.60	36.03	104.16	40.28	19.40	-	68.53	17.14	-
	Foreign	0.20	-	0.01	-	-	-	-	-	-	-	-	-
	b. Savings	10,923.68	14,587.32	7,606.37	1,090.13	428.22	1,325.77	547.16	298.28	31.58	1,891.86	1,932.81	932.84
	Domestic	10,921.95	14,587.32	7,606.36	1,090.13	428.22	1,325.77	547.16	298.28	31.58	1,891.86	1,932.81	932.84
	Foreign	1.73	-	0.01	-	-	-	-	-	-	-	-	-
	c. Fixed	39,979.43	30,401.22	33,977.60	2,589.42	251.25	2,515.02	2,280.51	1,058.26	-	4,396.97	8,936.59	5,107.21
	Domestic	39,946.27	30,401.22	33,977.60	2,589.42	251.25	2,515.02	2,280.51	1,058.26	-	4,396.97	8,936.59	5,107.21
	Foreign	33.16	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	5,707.83	1,406.41	3,753.79	660.71	64.37	541.52	404.79	218.28	211.57	1,522.85	624.85	304.66
	Domestic	5,707.83	1,406.41	3,753.79	660.71	64.37	541.52	404.79	218.28	211.57	1,522.85	624.85	304.66
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	75.52	9.90	17.17	1.32	5.08	-	-	-	235.48	-	1.44	-
	Domestic	75.52	9.90	17.17	1.32	5.08	-	-	-	235.48	-	1.44	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	3.75	-	-	-	-	-	-	-	-	-
5	Other Liabilities	3,584.82	2,288.17	4,479.42	193.67	432.23	341.19	184.74	690.75	7,197.51	859.89	892.82	250.86
	1. Sundry Creditors	17.04	70.97	109.46	1.72	213.78	6.02	20.42	44.35	149.17	2.18	507.96	2.98
	2. Loan Loss Provision	1,313.54	775.73	1,327.19	87.32	21.23	-	88.51	209.21	2,214.33	541.19	333.32	132.71
	3. Interest Suspense a/c	-	661.91	1,109.30	-	-	105.59	48.27	406.20	4,768.81	174.99	-	6.63
	4. Others	2,254.24	779.55	1,933.48	104.64	197.21	229.58	27.54	30.99	65.20	141.54	51.54	108.53
6	Reconciliation A/c	0.00	-	-	-	-	-	-	-	0.05	-	-	-
7	Profit & Loss A/c	187.40	313.40	125.29	6.92	2.57	-	-	3.02	8.94	43.00	-	-
	TOTAL Liabilities	70,589.79	56,723.24	59,668.52	5,468.88	1,270.89	5,554.82	4,044.93	3,273.82	7,966.07	10,365.45	15,529.44	8,813.33
Assets													
1	LIQUID FUNDS	7,904.65	3,807.46	5,211.19	845.01	397.96	674.76	554.34	496.84	297.88	1,949.34	981.48	544.98
	a. Cash Balance	1,582.73	639.17	569.56	60.56	34.43	129.62	39.56	31.20	0.13	240.80	251.70	40.45
	Nepalese Notes & Coins	1,527.02	639.17	567.23	60.56	34.43	129.62	39.56	31.20	0.13	240.80	251.70	40.45
	Foreign Currency	55.71	-	2.33	-	-	-	-	-	-	-	-	-
	b. Bank Balance	2,374.83	1,956.21	4,641.63	190.39	57.99	189.73	514.78	100.16	31.42	311.90	470.95	260.09
	1. In Nepal Rastra Bank	2,323.00	1,948.28	1,726.43	148.04	-	189.41	146.65	100.16	0.07	311.90	470.95	259.66
	Domestic Currency	2,319.47	1,948.28	1,726.43	148.04	-	189.41	146.65	100.16	0.07	311.90	470.95	259.66
	Foreign Currency	3.53	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	51.83	7.90	1,514.75	42.35	40.46	0.32	66.24	-	(1.48)	-	-	0.41
	Domestic Currency	48.61	6.71	1,502.35	42.35	40.46	0.32	66.24	-	(1.48)	-	-	0.41
	Foreign Currency	3.21	1.19	12.40	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	0.03	1,400.46	-	17.53	-	301.89	-	32.84	-	-	0.02
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	3,947.09	1,212.07	-	594.07	305.54	355.41	-	365.49	266.32	1,396.63	258.84	244.44
	Domestic Currency	3,897.13	1,212.07	-	594.07	305.54	355.41	-	365.49	266.32	1,396.63	258.84	244.44
	Foreign Currency	49.96	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	6,148.90	6,823.55	6,994.09	-	-	288.75	99.49	507.23	1.00	450.00	2,945.18	2,306.43
	a. Govt. Securities	6,148.90	6,823.55	6,994.09	-	-	288.75	99.49	507.23	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	1,186.01	1,595.90	1,382.86	70.72	-	16.15	332.50	224.30	123.75	284.16	909.08	143.42
	a. Interbank Lending	-	1,250.00	-	-	-	-	310.00	120.00	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,186.01	345.90	1,382.86	70.72	-	16.15	22.50	104.30	123.75	284.16	909.08	143.42
4	LOANS & ADVANCES (Including Bills Purchased)	51,649.83	41,238.88	41,652.00	4,046.54	789.05	4,239.86	2,833.44	1,413.03	2,247.18	6,702.55	10,023.07	5,487.31
	4.1 LOANS & ADVANCES	51,649.83	41,238.88	41,652.00	4,046.54	789.05	4,239.86	2,833.44	1,413.03	2,247.18	6,702.55	10,023.07	5,487.31
	a. Private Sector	51,649.83	38,163.79	39,441.25	4,046.54	789.05	4,239.86	2,811.78	1,237.85	2,247.18	6,080.69	9,428.07	5,121.81
	b. Financial Institutions	-	3,075.09	2,210.75	-	-	-	21.66	175.19	-	621.86	595.00	365.50
	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	983.34	585.46	659.55	225.17	23.88	84.75	32.80	74.37	25.94	96.44	459.58	109.63
7	OTHER ASSETS	2,625.56	2,672.00	3,696.94	228.39	59.99	248.06	145.68	485.99	5,270.32	777.93	102.59	220.57
	a. Accrued Interest:	922.54	824.54	1,189.44	70.49	0.29	11.09	48.27	406.19	4,764.17	445.51	-	149.10
	Financial Institutions	-	-	744.63	-	-	-	-	35.49	-	202.03	-	44.85
	Government Enterprises	80.27	64.52	80.19	-	-	-	-	-	-	13.15	-	31.09
	Private Sector	842.27	760.02	364.62	70.49	0.29	11.09	48.27	370.70	4,764.17	230.34	-	73.17
	b. Staff Loans / Adv.	699.32	500.06	71.10	44.68	41.17	37.14	3.40	-	-	81.12	-	37.75</

S.N.	BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Liabilities													
1	CAPITAL FUND	1,114.69	908.88	930.77	1,438.29	1,189.99	496.14	586.98	(355.43)	1,285.39	1,855.62	1,905.07	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	236.30	41.42	189.92	220.41	171.99	16.52	92.70	259.54	185.76	281.63	282.45	139.85
	e. Share Premium	3.03	-	-	-	0.44	-	22.29	2.61	-	-	-	1.14
	f. Retained Earning	(243.64)	(28.53)	35.19	92.35	(11.08)	8.29	(304.09)	(1,552.65)	34.12	272.78	48.02	121.33
	g. Others Reserves Fund	290.10	47.88	15.19	84.61	79.76	19.33	33.91	0.00	115.11	174.10	223.04	61.33
2	BORROWINGS	65.91	344.43	-	216.02	375.30	-	120.00	11.00	300.00	1,049.45	817.30	1,035.00
	a. NRB	65.91	344.43	-	216.02	375.30	-	-	-	300.00	850.00	317.30	1,035.00
	b. Interbank Borrowing	-	-	-	-	-	-	120.00	11.00	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	199.45	500.00	-
3	DEPOSITS	4,005.22	4,437.80	3,423.47	11,620.59	6,195.41	1,078.92	1,988.06	658.13	7,079.45	18,319.54	11,917.37	6,636.88
	a. Current	41.19	44.12	15.30	67.31	999.59	123.37	373.90	-	35.16	126.56	-	48.67
	Domestic	41.19	44.12	15.30	67.31	999.59	123.37	373.90	-	35.16	126.56	-	48.67
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	925.69	707.80	777.05	2,038.90	4,650.78	205.78	249.72	21.82	1,006.07	3,191.91	1,597.10	1,253.68
	Domestic	925.69	707.80	777.05	2,038.90	4,650.78	205.78	249.72	21.82	1,006.07	3,191.91	1,597.10	1,253.68
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	2,876.44	3,089.76	2,506.25	8,632.67	-	583.25	1,092.62	-	5,385.62	14,151.32	9,220.22	4,800.74
	Domestic	2,876.44	3,089.76	2,506.25	8,632.67	-	583.25	1,092.62	-	5,385.62	14,151.32	9,220.22	4,800.74
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	161.90	593.11	124.87	881.72	-	166.51	271.82	-	648.60	837.15	1,100.00	533.78
	Domestic	161.90	593.11	124.87	881.72	-	166.51	271.82	-	648.60	837.15	1,100.00	533.78
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	3.01	-	-	545.03	-	-	636.31	4.00	12.60	0.05	-
	Domestic	-	3.01	-	-	545.03	-	-	636.31	4.00	12.60	0.05	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	0.00	-	0.17	-	-	-	-	-	0.22	-	-
5	Other Liabilities	301.54	210.75	239.26	552.10	126.54	11.56	242.69	4,404.00	310.34	594.24	912.45	352.00
	1. Sundry Creditors	10.70	11.22	4.39	5.31	5.64	0.12	11.06	330.44	13.05	58.17	104.05	5.36
	2. Loan Loss Provision	114.35	53.02	-	297.63	-	-	151.11	1,236.49	126.66	269.17	369.88	177.27
	3. Interest Suspense a/c	-	51.73	153.76	23.16	-	-	11.05	2,787.72	-	-	122.12	81.93
	4. Others	176.50	94.78	81.11	225.99	120.90	11.44	69.46	49.35	170.63	266.90	316.41	87.44
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	3.07	11.40	12.03	16.94	2.51	-	45.19	45.48	48.04	-	-
	TOTAL Liabilities	5,487.37	5,904.94	4,604.91	13,839.20	7,904.18	1,589.13	2,937.73	4,762.89	9,020.66	21,867.11	15,552.19	9,400.53
Assets													
1	LIQUID FUNDS	583.06	714.91	1,445.36	1,892.54	758.12	406.12	638.68	589.15	628.85	1,629.88	1,663.29	554.47
	a. Cash Balance	74.90	80.59	37.06	156.76	66.54	12.49	48.17	0.38	60.50	269.08	225.23	60.70
	Nepalese Notes & Coins	74.90	80.59	37.06	156.76	66.54	12.49	48.17	0.38	60.48	269.08	225.23	60.70
	Foreign Currency	-	-	-	-	-	-	-	-	0.01	-	-	-
	b. Bank Balance	508.16	214.77	166.38	465.31	293.99	42.47	590.51	588.78	275.26	1,360.80	1,438.05	300.47
	1. In Nepal Rastra Bank	169.75	210.99	164.97	449.51	293.99	42.47	100.75	8.11	270.83	790.21	466.74	300.47
	Domestic Currency	169.75	210.99	164.97	449.51	293.99	42.47	100.75	8.11	270.83	790.21	466.74	300.47
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	175.25	3.76	1.41	15.79	-	-	224.60	573.65	4.40	482.59	327.98	-
	Domestic Currency	175.25	3.76	1.41	15.79	-	-	224.60	573.65	4.40	482.59	327.98	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	163.16	0.02	0.01	-	-	-	265.15	7.02	0.03	88.00	643.34	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	419.56	1,241.92	1,270.47	397.59	351.15	-	-	293.09	-	-	193.31
	Domestic Currency	-	419.56	1,241.92	1,270.47	397.59	351.15	-	-	293.09	-	-	193.31
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	626.88	710.45	-	992.77	1,337.19	51.41	217.73	-	1,371.98	4,743.93	1,750.00	2,274.89
	a. Govt. Securities	626.88	710.45	-	992.77	1,337.19	51.41	217.73	-	1,371.98	4,743.93	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	213.58	91.14	55.60	327.49	302.62	80.92	105.33	0.03	432.22	401.99	-	169.64
	a. Interbank Lending	-	-	-	200.00	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	213.58	91.14	55.60	127.49	302.62	80.92	105.33	0.03	432.22	401.99	-	169.64
4	LOANS & ADVANCES (Including Bills Purchased)	3,523.82	3,983.72	2,845.44	9,967.76	5,218.05	848.89	1,652.21	1,236.49	6,060.98	14,087.27	11,052.92	5,692.12
	4.1 LOANS & ADVANCES	3,523.82	3,983.72	2,845.44	9,967.76	5,218.05	848.89	1,652.21	1,236.49	6,060.98	14,087.27	11,052.92	5,692.12
	a. Private Sector	3,518.76	3,731.67	2,845.31	9,967.76	5,056.91	842.70	1,012.92	1,236.49	5,604.50	13,593.35	10,201.94	5,294.25
	b. Financial Institutions	5.06	252.05	0.13	-	161.14	6.19	639.29	-	456.48	493.92	850.98	397.87
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	209.08	159.19	38.35	191.06	211.69	169.90	64.72	79.73	168.45	295.66	203.13	260.87
7	OTHER ASSETS	132.54	230.48	219.19	467.57	75.84	28.79	122.86	2,837.15	296.76	704.12	856.94	397.44
	a. Accrued Interest:	12.73	101.27	153.76	302.22	-	2.48	47.35	2,787.72	91.25	340.92	347.86	165.21
	Financial Institutions	-	-	-	-	-	-	18.08	2,787.72	27.18	210.08	95.89	52.21
	Government Enterprises	12.73	12.95	-	11.27	-	-	6.90	-	12.36	130.84	55.39	46.53
	Private Sector	-	88.31	153.76	290.95	-	2.48	22.36	-	51.71	-	196.58	66.47
	b. Staff Loans / Adv.	-	54.57	8.19	50.80	-	-	2.27	0.47	1.66	119.31	236.70	

BFI Name	NBL	RBS	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	4,690.16	5,647.63	8,834.15	5,019.39	1,945.02	5,127.34	3,600.38
1.1 On Deposit Liabilities	4,473.81	5,261.86	8,483.59	4,577.11	1,923.31	4,722.44	3,363.10
1.1.1 Saving Account	1,635.71	2,617.87	1,971.47	1,052.15	675.66	1,011.50	828.10
1.1.2 Fixed Account	2,650.98	2,496.95	6,309.49	3,376.98	1,207.90	3,603.19	2,471.88
1.1.2.1 Up to 3 months Fixed Account	261.34	-	946.42	101.63	-	-	99.06
1.1.2.2 3 to 6 months Fixed Account	320.21	-	1,261.90	-	188.22	-	78.95
1.1.2.3 6 months to 1 year Fixed Account	1,436.85	-	3,154.75	-	719.07	3,603.19	216.68
1.1.2.4 Above 1 year Fixed Account	632.59	2,496.95	946.42	3,275.35	300.61	-	2,077.20
1.1.3 Call Deposit	187.11	147.03	202.62	147.99	39.75	107.75	63.12
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	216.35	385.77	350.56	442.29	21.70	404.90	237.29
2. Commission Expense	11.03	49.03	167.69	125.81	37.51	-	32.21
3. Staff Expense	1,131.71	1,122.88	1,012.86	662.45	305.30	476.91	461.39
4. Office Operating Expenses	373.72	530.63	610.00	409.63	220.52	450.86	354.28
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	398.75	674.04	1,128.36	536.31	186.87	727.90	234.54
7.1 Loan loss Provision	398.75	674.04	1,128.36	536.31	186.87	727.90	219.91
7.1.1 General Loan loss Provision	398.75	177.63	-	361.89	92.71	-	128.35
7.1.1.1 Pass Loan Loss Provision	398.75	27.60	-	155.04	-	-	127.41
7.1.1.2 Watch List Provision	-	150.03	-	206.85	92.71	-	0.94
7.1.2 Special Loan Loss Provision	-	496.41	1,128.36	174.42	94.16	-	91.56
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	727.90	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	14.63
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	1.41	-	6.43	-	-
9. Provision for Staff Bonus	70.43	69.69	374.28	-	172.06	132.57	131.40
10. Provision for Income Tax	312.86	397.21	1,010.56	654.09	464.56	357.97	354.77
11. Others	-	-	-	-	-	-	-
12. Net Profit	959.42	926.82	2,357.98	1,526.21	1,083.98	835.17	827.80
Total Expenses	7,948.08	9,417.93	15,497.30	8,933.92	4,423.35	8,108.72	5,996.78
Income							
1. Interest Income	7,321.47	8,559.90	14,027.44	7,793.22	3,831.84	7,590.18	5,367.16
1.1 On Loans and Advances	6,497.83	7,313.81	12,696.65	6,767.84	3,343.70	6,910.17	4,671.26
1.2 On Investment	430.66	1,227.48	1,094.31	906.63	193.52	576.29	524.88
1.2.1 Government Bonds	430.66	762.36	1,094.31	906.63	180.18	576.29	524.88
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	465.12	-	-	13.33	-	-
1.3 On Agency Balance	4.07	-	8.47	109.82	5.40	-	1.47
1.4 On Call Deposit	-	17.75	125.84	-	88.32	-	-
1.5 On Others	388.91	0.87	102.17	8.93	200.90	103.72	169.55
2. Commission and Discount	282.60	57.87	705.13	441.98	282.48	305.84	412.64
2.1 Bills Purchase and Discount	-	-	0.00	0.22	8.66	0.38	0.48
2.2 Commission	282.60	57.87	706.46	441.76	192.00	218.37	172.58
2.3 Others	-	-	(1.34)	-	81.82	87.09	239.59
3. Exchange Fluctuation Income	11.87	57.00	232.13	174.24	199.24	154.92	108.38
3.1 Due to Change in Exchange Rate	-	17.38	175.28	10.69	55.18	-	(3.66)
3.2 Due to Foreign Currency Transaction	11.87	39.62	56.85	163.55	144.06	154.92	112.03
4. Other Operating Income	84.10	387.11	341.13	160.69	26.43	52.03	8.05
5. Non Operating Income	1.13	0.33	38.26	109.15	-	2.17	3.08
6. Write Back from Provisions for loss	246.91	353.34	136.09	254.62	83.37	-	86.78
7. Recovery of written-off Loan	-	2.38	17.13	0.03	-	-	10.69
8. Income from Extra Ordinary transactions	-	-	-	-	-	3.58	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	7,948.08	9,417.93	15,497.30	8,933.92	4,423.35	8,108.72	5,996.78

BFI Name	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi
Expenses							
1. Interest Expense	4,615.98	3,229.92	3,990.68	8,759.64	4,499.72	5,311.75	4,186.79
1.1 On Deposit Liabilities	4,376.28	3,058.57	3,635.69	8,222.54	4,076.27	5,084.34	3,898.27
1.1.1 Saving Account	1,155.38	596.17	631.07	2,501.07	907.95	766.18	743.05
1.1.2 Fixed Account	3,127.56	2,394.38	2,926.23	5,619.65	3,093.74	4,172.47	3,011.68
1.1.2.1 Up to 3 months Fixed Account	710.62	-	659.78	-	0.01	-	-
1.1.2.2 3 to 6 months Fixed Account	674.30	-	159.07	0.16	-	-	498.86
1.1.2.3 6 months to 1 year Fixed Account	705.26	2,394.38	1,564.91	-	153.21	-	1,489.00
1.1.2.4 Above 1 year Fixed Account	1,037.39	-	542.46	5,619.48	2,940.51	4,172.47	1,023.81
1.1.3 Call Deposit	93.34	68.02	78.39	101.83	74.59	145.69	143.54
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	239.70	171.35	354.99	537.10	423.44	227.41	288.53
2. Commission Expense	34.45	47.56	15.74	4.56	73.62	-	-
3. Staff Expense	588.97	405.40	379.13	933.42	716.47	745.23	466.30
4. Office Operating Expenses	380.06	300.79	322.96	776.30	358.03	402.46	408.26
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	31.54	0.26	-
7. Provision for Risk	122.58	559.69	494.42	(127.88)	293.15	831.86	532.82
7.1 Loan loss Provision	122.58	542.11	494.42	(127.88)	293.15	831.86	532.82
7.1.1 General Loan loss Provision	122.58	164.67	247.45	(56.57)	58.10	539.32	145.45
7.1.1.1 Pass Loan Loss Provision	122.58	-	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	-	17.59	-	-	-	-	-
8. Loan Written Off	-	15.41	-	17.28	-	-	6.50
9. Provision for Staff Bonus	182.77	71.94	113.16	353.63	94.58	200.28	104.29
10. Provision for Income Tax	493.47	194.23	291.74	954.79	255.38	544.74	281.77
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,151.44	453.20	726.73	2,227.85	595.88	1,257.73	656.81
Total Expenses	7,569.73	5,278.13	6,334.56	13,899.59	6,918.36	9,294.32	6,643.53
Income							
1. Interest Income	7,097.84	4,856.59	5,558.04	12,956.61	6,348.56	7,877.73	6,053.58
1.1 On Loans and Advances	6,240.48	4,428.09	5,172.51	11,692.11	5,817.98	7,330.58	5,695.61
1.2 On Investment	813.53	376.86	344.19	1,247.36	428.92	321.52	272.12
1.2.1 Government Bonds	788.06	376.86	344.19	1,236.70	43.81	321.52	263.39
1.2.2 Foreign Bonds	25.47	-	-	-	0.83	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	0.42
1.2.4 Debenture & Bonds	-	-	-	10.65	384.27	-	8.31
1.3 On Agency Balance	-	-	41.34	2.18	-	-	-
1.4 On Call Deposit	-	21.40	-	14.96	-	-	-
1.5 On Others	43.83	30.25	-	-	101.66	225.64	85.85
2. Commission and Discount	400.27	198.35	238.88	741.16	441.50	210.78	199.92
2.1 Bills Purchase and Discount	-	1.14	-	0.93	-	-	21.86
2.2 Commission	400.27	197.21	238.88	740.24	431.11	112.77	178.06
2.3 Others	-	-	-	-	10.39	98.00	-
3. Exchange Fluctuation Income	63.32	37.47	71.18	46.71	124.70	78.79	74.24
3.1 Due to Change in Exchange Rate	12.98	-	4.62	2.97	18.99	15.76	1.35
3.2 Due to Foreign Currency Transaction	50.34	37.47	66.56	43.74	105.71	63.03	72.89
4. Other Operating Income	8.30	17.66	35.58	155.11	2.46	224.49	156.78
5. Non Operating Income	-	-	-	-	1.03	-	56.22
6. Write Back from Provisions for loss	-	166.94	430.82	-	0.11	902.53	93.40
7. Recovery of written-off Loan	-	1.13	-	-	-	-	9.38
8. Income from Extra Ordinary transactions	-	-	0.08	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	7,569.73	5,278.13	6,334.56	13,899.59	6,918.36	9,294.32	6,643.53

BFI Name	SBL	ADBNI	Global	Citizen	Prime	Sunrise	NMB
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Expenses

1. Interest Expense	6,316.89	4,904.79	8,326.82	4,880.43	5,130.89	4,059.50	5,720.15
1.1 On Deposit Liabilities	5,328.73	4,216.19	7,886.07	4,517.07	4,769.77	3,622.56	5,056.88
1.1.1 Saving Account	1,218.74	999.94	2,216.37	950.05	648.17	770.92	1,028.32
1.1.2 Fixed Account	3,979.94	3,204.44	5,507.72	3,500.73	4,016.28	2,794.69	3,937.21
1.1.2.1 Up to 3 months Fixed Account	-	-	-	586.16	-	-	42.59
1.1.2.2 3 to 6 months Fixed Account	1,498.94	-	1,708.83	298.18	2,383.82	2,090.28	631.22
1.1.2.3 6 months to 1 year Fixed Account	1,615.60	3,201.91	2,089.22	2,240.83	1,036.19	52.69	2,003.50
1.1.2.4 Above 1 year Fixed Account	865.40	2.53	1,709.67	375.56	596.27	651.72	1,259.90
1.1.3 Call Deposit	130.06	11.82	161.98	66.29	105.32	56.95	81.02
1.1.4 Certificate of Deposit	-	-	-	-	-	-	10.34
1.2 On Borrowing	988.16	688.59	440.75	363.37	361.12	436.93	663.27
2. Commission Expense	-	5.63	179.69	41.26	-	1.07	83.32
3. Staff Expense	789.62	1,143.80	947.13	535.66	461.38	602.26	707.77
4. Office Operating Expenses	551.63	442.17	674.33	432.56	262.60	471.36	434.71
5. Foreign Exchange Loss	-	4.29	12.05	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	12.05	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	4.29	-	-	-	-	-
6. Non Operating Expense	-	24.98	-	-	-	0.00	-
7. Provision for Risk	892.42	957.91	722.19	141.84	345.94	779.62	856.83
7.1 Loan loss Provision	892.42	957.91	722.19	141.84	345.94	779.62	856.83
7.1.1 General Loan loss Provision	892.42	351.64	129.38	(138.00)	114.24	165.05	218.50
7.1.1.1 Pass Loan Loss Provision	892.42	-	(58.71)	52.50	(65.44)	-	63.25
7.1.1.2 Watch List Provision	-	351.64	188.09	(190.50)	179.68	165.05	155.25
7.1.2 Special Loan Loss Provision	-	606.27	592.80	279.84	231.70	614.56	629.55
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	8.78
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	109.04	18.93	277.20	111.89	199.62	59.70	206.04
10. Provision for Income Tax	307.24	41.18	739.87	302.11	541.45	161.20	545.92
11. Others	-	-	-	-	-	5.45	-
12. Net Profit	674.12	318.55	1,754.96	704.93	1,255.15	376.13	1,308.41
Total Expenses	9,640.96	7,862.23	13,634.25	7,150.69	8,197.03	6,516.30	9,863.15

Income

1. Interest Income	8,926.15	7,349.55	12,618.72	6,840.31	7,598.94	5,950.95	8,542.17
1.1 On Loans and Advances	7,745.38	6,432.13	11,601.26	6,150.51	7,001.36	5,343.24	7,865.83
1.2 On Investment	1,153.38	912.08	967.70	495.96	573.13	546.63	618.10
1.2.1 Government Bonds	1,153.38	911.90	967.70	495.96	514.57	542.37	564.97
1.2.2 Foreign Bonds	-	-	-	-	-	-	11.43
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	0.18	-	-	58.57	4.26	41.71
1.3 On Agency Balance	2.50	-	-	13.18	0.66	1.93	-
1.4 On Call Deposit	16.47	-	-	38.54	-	32.39	7.32
1.5 On Others	8.43	5.34	49.76	142.12	23.79	26.75	50.92
2. Commission and Discount	490.50	227.04	826.66	326.37	375.17	222.25	668.79
2.1 Bills Purchase and Discount	22.94	-	-	11.69	-	12.88	-
2.2 Commission	72.22	201.62	826.66	303.36	370.55	182.97	668.79
2.3 Others	395.34	25.42	-	11.32	4.62	26.40	-
3. Exchange Fluctuation Income	91.35	1.54	173.84	42.06	74.60	52.18	100.38
3.1 Due to Change in Exchange Rate	14.98	-	-	-	(2.13)	13.25	20.08
3.2 Due to Foreign Currency Transaction	76.37	1.54	173.84	42.06	76.73	38.94	80.30
4. Other Operating Income	132.86	74.36	10.75	(18.41)	128.04	125.32	115.57
5. Non Operating Income	-	36.72	-	6.01	20.28	83.61	6.09
6. Write Back from Provisions for loss	-	173.03	-	(45.65)	-	81.97	429.86
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	9,640.96	7,862.23	13,634.25	7,150.69	8,197.03	6,516.30	9,863.15

BFI Name	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani
Expenses							
1. Interest Expense	5,022.23	5,069.97	3,011.42	2,972.45	4,731.14	1,471.09	13.99
1.1 On Deposit Liabilities	4,330.46	4,313.18	2,868.45	2,847.93	4,257.51	1,470.78	13.99
1.1.1 Saving Account	1,299.89	859.52	375.93	437.91	942.93	314.85	2.69
1.1.2 Fixed Account	2,947.04	3,349.78	2,452.45	2,370.60	3,246.68	1,111.19	11.20
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	2.48
1.1.2.2 3 to 6 months Fixed Account	-	-	-	1,470.45	-	249.37	2.04
1.1.2.3 6 months to 1 year Fixed Account	-	3,349.78	2,452.45	472.48	3,246.68	657.45	4.03
1.1.2.4 Above 1 year Fixed Account	2,947.04	-	-	427.68	-	204.37	2.64
1.1.3 Call Deposit	83.54	103.89	40.06	39.41	67.90	44.74	0.11
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	691.77	756.78	142.97	124.52	473.63	0.31	-
2. Commission Expense	-	64.05	-	-	-	4.24	-
3. Staff Expense	840.58	575.52	363.56	387.75	428.40	242.17	6.72
4. Office Operating Expenses	555.30	394.73	266.67	293.68	482.38	110.57	5.39
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.60	2.01	-	-	5.91
7. Provision for Risk	375.27	572.47	167.90	233.74	505.24	347.38	9.22
7.1 Loan loss Provision	375.27	572.47	167.90	233.74	505.24	347.38	9.22
7.1.1 General Loan loss Provision	80.01	51.07	66.62	74.62	171.36	108.22	2.82
7.1.1.1 Pass Loan Loss Provision	80.01	44.84	-	(100.67)	-	37.12	2.47
7.1.1.2 Watch List Provision	-	6.23	66.62	175.29	171.36	71.10	0.35
7.1.2 Special Loan Loss Provision	295.26	521.40	101.28	159.11	333.88	239.16	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	8.58	-	-	-	0.32	0.49	-
9. Provision for Staff Bonus	126.69	119.88	89.04	69.96	123.39	28.76	-
10. Provision for Income Tax	345.41	309.72	240.42	188.88	323.03	77.66	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	784.83	769.22	560.98	440.73	787.49	181.22	-
Total Expenses	8,058.91	7,875.56	4,700.59	4,589.19	7,381.41	2,463.58	41.23
Income							
1. Interest Income	7,234.80	7,446.73	4,462.59	4,381.46	6,841.07	2,207.79	15.13
1.1 On Loans and Advances	6,146.26	6,411.65	4,051.64	4,023.04	6,160.34	1,978.64	14.89
1.2 On Investment	1,020.02	840.48	400.34	312.06	631.99	77.53	-
1.2.1 Government Bonds	1,020.02	840.48	400.34	307.88	615.83	77.53	-
1.2.2 Foreign Bonds	-	-	-	-	15.05	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	4.18	1.10	-	-
1.3 On Agency Balance	9.71	0.58	1.66	7.49	-	-	-
1.4 On Call Deposit	3.59	119.68	8.96	-	-	54.29	0.24
1.5 On Others	55.23	74.34	-	38.87	48.75	97.33	-
2. Commission and Discount	263.93	208.72	49.01	155.21	111.51	43.80	0.14
2.1 Bills Purchase and Discount	0.70	1.22	-	-	-	-	-
2.2 Commission	257.62	122.97	49.01	155.21	111.51	1.18	0.14
2.3 Others	5.60	84.53	-	-	-	42.62	-
3. Exchange Fluctuation Income	(20.12)	34.15	24.22	6.60	82.95	0.63	-
3.1 Due to Change in Exchange Rate	-	-	2.48	-	11.72	-	-
3.2 Due to Foreign Currency Transaction	(20.12)	34.15	21.73	6.60	71.22	0.63	-
4. Other Operating Income	292.69	111.68	133.59	23.19	237.22	24.76	1.97
5. Non Operating Income	126.82	1.68	-	22.71	81.69	-	-
6. Write Back from Provisions for loss	137.96	72.60	31.18	-	26.97	184.05	-
7. Recovery of written-off Loan	22.83	-	-	-	-	2.55	-
8. Income from Extra Ordinary transactions	-	-	-	0.03	-	-	-
9. Net Loss	-	-	-	-	-	-	23.98
Total Income	8,058.91	7,875.56	4,700.59	4,589.19	7,381.41	2,463.58	41.23

BFI Name	Kamali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
Expenses							
1. Interest Expense	135.21	1,769.07	358.03	203.59	3,618.55	2,368.40	1,696.92
1.1 On Deposit Liabilities	135.21	1,729.46	354.91	201.05	3,544.56	2,325.87	1,626.93
1.1.1 Saving Account	36.71	265.80	97.29	45.36	667.57	405.79	260.26
1.1.2 Fixed Account	90.22	1,422.76	244.03	152.78	2,795.86	1,858.24	1,307.93
1.1.2.1 Up to 3 months Fixed Account	-	60.41	-	6.11	584.96	338.88	274.47
1.1.2.2 3 to 6 months Fixed Account	-	809.14	108.55	7.64	307.91	216.07	228.71
1.1.2.3 6 months to 1 year Fixed Account	-	150.54	2.35	53.47	1,510.40	1,133.45	492.37
1.1.2.4 Above 1 year Fixed Account	90.22	402.66	133.13	85.56	392.60	169.84	312.39
1.1.3 Call Deposit	8.28	40.91	13.58	2.91	81.12	61.83	58.74
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	39.61	3.13	2.54	73.99	42.53	69.99
2. Commission Expense	-	-	2.35	-	-	3.75	6.05
3. Staff Expense	23.68	180.95	60.35	26.60	380.19	218.05	200.66
4. Office Operating Expenses	16.00	135.93	42.29	14.19	232.32	177.78	138.87
5. Foreign Exchange Loss	-	-	-	-	-	(0.75)	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	(0.75)	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.00	20.31	-	-	-	0.25
7. Provision for Risk	5.56	198.54	173.56	24.63	569.44	332.52	293.88
7.1 Loan loss Provision	5.56	198.54	173.56	24.63	569.44	332.52	293.88
7.1.1 General Loan loss Provision	5.56	57.59	36.63	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	36.63	17.07	30.42	181.12	147.68
7.1.2 Special Loan Loss Provision	-	140.95	136.93	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	-	17.80	-	4.52	67.05	59.05	15.81
10. Provision for Income Tax	-	48.06	-	13.57	181.03	159.43	42.68
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	112.13	-	31.67	422.40	372.00	99.59
Total Expenses	180.45	2,463.46	656.89	318.78	5,470.96	3,690.24	2,494.71
Income							
1. Interest Income	163.82	2,395.46	550.64	310.91	4,968.01	3,517.31	2,378.27
1.1 On Loans and Advances	163.63	2,193.27	510.49	264.90	4,549.12	3,321.62	2,245.46
1.2 On Investment	-	152.19	29.91	45.83	362.06	157.76	101.98
1.2.1 Government Bonds	-	152.19	29.91	45.83	306.26	157.76	101.98
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	54.93	-	-
1.2.4 Debenture & Bonds	-	-	-	-	0.87	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.19	20.81	10.14	0.18	21.48	17.33	30.83
1.5 On Others	-	29.19	0.10	-	35.35	20.61	-
2. Commission and Discount	3.35	58.41	18.04	0.53	13.87	34.35	76.01
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.35	6.44	1.86	0.27	12.96	25.27	76.01
2.3 Others	-	51.97	16.17	0.26	0.91	9.08	-
3. Exchange Flactuation Income	-	0.63	-	-	7.12	4.57	0.69
3.1 Due to Change in Exchange Rate	-	0.59	-	-	2.19	-	0.66
3.2 Due to Foreign Currency Transaction	-	0.04	-	-	4.93	4.57	0.04
4. Other Operating Income	-	0.20	-	4.98	158.67	82.20	1.46
5. Non Operating Income	-	-	0.57	2.36	3.98	0.54	1.00
6. Write Back from Provisions for loss	-	8.76	18.69	-	319.32	51.26	37.29
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	13.28	-	68.95	-	-	-	-
Total Income	180.45	2,463.46	656.89	318.78	5,470.96	3,690.24	2,494.71

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi
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Expenses

1. Interest Expense	24.47	1,909.79	1,458.70	1,567.70	129.50	21.37	135.82
1.1 On Deposit Liabilities	24.47	1,782.82	1,448.44	1,487.87	127.03	21.37	135.82
1.1.1 Saving Account	3.45	288.21	367.27	201.01	27.99	11.55	36.10
1.1.2 Fixed Account	18.68	1,428.48	1,070.02	1,248.22	91.03	9.33	95.41
1.1.2.1 Up to 3 months Fixed Account	-	274.24	-	1,118.55	-	1.28	-
1.1.2.2 3 to 6 months Fixed Account	-	145.10	203.85	4.81	26.83	2.23	39.67
1.1.2.3 6 months to 1 year Fixed Account	14.01	556.67	685.27	84.46	44.98	4.48	36.97
1.1.2.4 Above 1 year Fixed Account	4.67	452.47	180.91	40.40	19.22	1.34	18.77
1.1.3 Call Deposit	2.33	66.13	11.15	38.64	8.01	0.49	4.32
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	126.97	10.26	79.83	2.48	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	5.08	214.73	191.62	128.34	28.24	13.49	40.89
4. Office Operating Expenses	3.10	164.25	114.23	96.00	21.74	3.42	25.34
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	0.01	216.06	49.85	358.12	7.70	-	171.23
7.1 Loan loss Provision	0.01	216.06	49.85	358.12	7.70	-	171.23
7.1.1 General Loan loss Provision	0.11	(1.86)	31.74	114.32	-	-	21.66
7.1.1.1 Pass Loan Loss Provision	0.12	1.32	22.42	11.92	-	-	1.08
7.1.1.2 Watch List Provision	(0.01)	(3.18)	9.32	102.41	-	-	20.58
7.1.2 Special Loan Loss Provision	(0.10)	217.92	18.11	239.89	-	-	149.57
7.1.3 Additional Loan Loss Provision	-	-	-	3.90	7.70	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	1.68	29.75	-	18.29	1.10	-	-
10. Provision for Income Tax	4.55	80.32	134.35	39.32	2.97	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	10.61	187.40	313.40	125.29	6.92	2.57	-
Total Expenses	49.50	2,802.30	2,262.15	2,333.05	198.17	40.84	373.28

Income

1. Interest Income	48.40	2,710.62	2,161.04	2,155.02	189.59	39.46	205.81
1.1 On Loans and Advances	46.30	2,557.78	1,921.29	1,996.68	184.29	35.44	201.10
1.2 On Investment	-	94.06	196.35	136.34	-	-	2.39
1.2.1 Government Bonds	-	94.06	196.35	93.76	-	-	2.39
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	42.58	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	57.68	8.45	19.78	4.78	4.02	2.32
1.5 On Others	2.10	1.09	34.95	2.23	0.53	-	-
2. Commission and Discount	0.03	5.99	7.68	2.28	1.20	-	2.50
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	5.99	7.68	2.28	1.20	-	2.50
2.3 Others	0.01	-	-	-	-	-	-
3. Exchange Flactuation Income	-	16.24	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	2.46	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	13.78	-	-	-	-	-
4. Other Operating Income	0.34	58.16	82.50	55.76	6.40	1.39	5.14
5. Non Operating Income	-	11.30	10.94	9.44	0.97	-	-
6. Write Back from Provisions for loss	0.73	-	-	110.54	-	-	25.10
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	134.74
Total Income	49.50	2,802.30	2,262.15	2,333.05	198.17	40.84	373.28

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC
Expenses							
1. Interest Expense	108.49	50.68	0.65	237.26	438.95	251.48	135.74
1.1 On Deposit Liabilities	108.49	50.68	0.65	237.02	404.21	225.14	135.74
1.1.1 Saving Account	15.07	8.42	0.65	57.29	69.53	28.31	25.21
1.1.2 Fixed Account	88.93	39.84	-	162.24	328.96	193.03	108.52
1.1.2.1 Up to 3 months Fixed Account	-	-	-	46.12	43.90	-	-
1.1.2.2 3 to 6 months Fixed Account	26.49	-	-	28.95	18.74	15.63	-
1.1.2.3 6 months to 1 year Fixed Account	59.50	-	-	54.99	175.95	12.48	108.52
1.1.2.4 Above 1 year Fixed Account	2.93	39.84	-	32.18	90.36	164.93	-
1.1.3 Call Deposit	4.50	2.42	0.00	17.48	5.71	3.80	2.01
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	0.24	34.75	26.34	-
2. Commission Expense	-	0.05	-	-	-	-	-
3. Staff Expense	16.48	18.21	1.40	39.21	43.20	21.41	30.00
4. Office Operating Expenses	11.19	18.07	5.77	32.40	35.31	16.44	20.40
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	41.99	43.31
7.1 Loan loss Provision	46.39	-	-	-	47.07	41.99	43.31
7.1.1 General Loan loss Provision	17.13	-	-	-	-	41.99	10.67
7.1.1.1 Pass Loan Loss Provision	1.75	-	-	-	-	7.04	1.69
7.1.1.2 Watch List Provision	15.39	-	-	-	-	34.96	8.98
7.1.2 Special Loan Loss Provision	29.26	-	-	-	-	-	32.65
7.1.3 Additional Loan Loss Provision	-	-	-	-	47.07	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	16.14	-	-	-
9. Provision for Staff Bonus	-	-	-	6.83	-	1.68	-
10. Provision for Income Tax	-	-	-	18.43	20.46	4.53	12.22
11. Others	-	-	-	0.28	-	-	-
12. Net Profit	-	3.02	8.94	43.00	47.72	10.58	6.55
Total Expenses	182.55	90.03	16.76	393.54	632.72	348.11	248.22
Income							
1. Interest Income	121.91	80.65	6.87	347.00	616.10	338.58	184.38
1.1 On Loans and Advances	104.64	63.00	-	320.88	561.73	290.13	167.61
1.2 On Investment	0.43	8.63	-	12.26	52.19	46.07	14.13
1.2.1 Government Bonds	-	8.63	-	12.26	52.19	46.07	14.13
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.43	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	2.84	6.87	13.87	2.18	2.38	2.16
1.5 On Others	16.84	6.18	-	-	-	-	0.47
2. Commission and Discount	0.22	2.21	-	0.30	10.51	0.22	4.78
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.22	0.34	-	0.30	10.51	0.22	4.78
2.3 Others	-	1.87	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	5.70	7.17	-	9.19	5.89	5.46	47.20
5. Non Operating Income	-	-	9.89	0.80	0.23	0.22	-
6. Write Back from Provisions for loss	8.03	-	-	36.26	-	3.63	11.86
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	46.69	-	-	-	-	-	-
Total Income	182.55	90.03	16.76	393.54	632.72	348.11	248.22

BFI Name	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant
Expenses							
1. Interest Expense	147.46	120.41	390.00	216.07	39.77	62.56	0.97
1.1 On Deposit Liabilities	142.15	120.41	390.00	209.42	39.77	58.64	0.82
1.1.1 Saving Account	20.39	21.74	52.71	33.72	5.46	8.64	0.07
1.1.2 Fixed Account	115.05	97.32	324.59	175.69	31.73	43.66	-
1.1.2.1 Up to 3 months Fixed Account	34.97	-	-	-	2.80	7.86	-
1.1.2.2 3 to 6 months Fixed Account	10.89	8.13	44.48	30.71	1.45	4.73	-
1.1.2.3 6 months to 1 year Fixed Account	45.72	5.58	52.72	103.20	10.05	11.65	-
1.1.2.4 Above 1 year Fixed Account	23.47	83.61	227.40	41.78	17.43	19.42	-
1.1.3 Call Deposit	6.70	1.35	12.70	-	2.58	6.34	0.75
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	5.32	-	-	6.65	-	3.92	0.15
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	33.70	5.93	48.82	28.25	7.23	19.05	1.68
4. Office Operating Expenses	26.70	4.84	25.94	22.19	3.14	16.23	1.31
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	87.25	13.10	-	106.68	-
7.1 Loan loss Provision	-	45.60	87.25	13.10	-	106.68	-
7.1.1 General Loan loss Provision	-	16.75	29.03	13.46	-	106.68	-
7.1.1.1 Pass Loan Loss Provision	-	-	1.05	(5.98)	-	106.68	-
7.1.1.2 Watch List Provision	-	16.75	27.99	19.44	-	-	-
7.1.2 Special Loan Loss Provision	-	28.85	58.22	(0.36)	-	-	-
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	-	1.81	1.91	2.69	-	-	-
10. Provision for Income Tax	7.81	4.89	5.16	7.26	0.18	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	3.07	11.40	12.03	16.94	2.51	-	45.19
Total Expenses	218.75	194.88	571.10	306.50	52.83	204.52	49.15
Income							
1. Interest Income	192.14	184.97	549.05	301.37	47.55	94.11	-
1.1 On Loans and Advances	165.42	175.86	518.81	275.29	44.38	83.28	-
1.2 On Investment	17.16	-	13.85	23.54	-	6.71	-
1.2.1 Government Bonds	-	-	13.85	-	-	6.71	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	17.16	-	-	23.54	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	5.01	9.11	11.19	2.55	2.66	4.12	-
1.5 On Others	4.54	-	5.20	-	0.51	-	-
2. Commission and Discount	0.16	0.24	0.01	5.07	3.34	-	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.16	0.24	0.01	5.07	3.34	-	-
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	6.44	1.05	11.19	0.01	-	2.71	0.20
5. Non Operating Income	4.82	2.86	0.22	0.04	0.02	8.43	1.52
6. Write Back from Provisions for loss	14.96	5.77	10.64	-	1.91	-	47.42
7. Recovery of written-off Loan	0.23	-	-	-	-	5.04	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	94.22	-
Total Income	218.75	194.88	571.10	306.50	52.83	204.52	49.15

BFI Name	GMBEL	ICFC	Manju	Reliance
Expenses				
1. Interest Expense	248.77	690.78	428.05	255.11
1.1 On Deposit Liabilities	240.67	615.46	408.57	229.92
1.1.1 Saving Account	31.63	89.14	51.00	43.87
1.1.2 Fixed Account	201.75	517.65	342.69	186.05
1.1.2.1 Up to 3 months Fixed Account	24.46	80.36	88.91	-
1.1.2.2 3 to 6 months Fixed Account	19.69	42.31	56.68	29.84
1.1.2.3 6 months to 1 year Fixed Account	106.86	241.61	164.90	17.56
1.1.2.4 Above 1 year Fixed Account	50.73	153.38	32.20	138.64
1.1.3 Call Deposit	7.29	8.66	14.88	-
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	8.10	75.32	19.48	25.18
2. Commission Expense	-	-	-	-
3. Staff Expense	37.92	58.55	47.90	35.79
4. Office Operating Expenses	21.60	49.40	36.30	28.79
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	-	7.63	15.54	-
10. Provision for Income Tax	21.50	20.59	41.95	-
11. Others	-	-	-	-
12. Net Profit	45.48	48.04	97.89	-
Total Expenses	425.13	919.54	671.17	383.76
Income				
1. Interest Income	338.65	883.23	656.99	296.25
1.1 On Loans and Advances	310.60	753.78	593.84	244.57
1.2 On Investment	25.55	124.88	55.32	49.24
1.2.1 Government Bonds	-	124.88	-	49.24
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-
1.2.4 Debenture & Bonds	25.55	-	55.32	-
1.3 On Agency Balance	-	-	-	-
1.4 On Call Deposit	2.49	3.55	-	2.44
1.5 On Others	-	1.02	7.83	-
2. Commission and Discount	0.40	2.85	14.19	0.72
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	0.32	2.85	0.15	0.72
2.3 Others	0.08	-	14.05	-
3. Exchange Flactuation Income	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-
4. Other Operating Income	6.48	20.92	(0.01)	9.07
5. Non Operating Income	0.98	2.70	-	1.37
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	59.94	-	-	47.46
Total Income	425.13	919.54	671.17	383.76

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	7,130.69	16,140.73	16,114.53	6,747.45	8,028.36	10,533.15	6,339.98
Fishery Related	614.29	992.93	607.43	212.38	-	214.63	63.46
Mining Related	2,917.11	-	402.30	299.77	-	-	254.15
Manufacturing (Producing) Related	43,203.05	28,272.80	58,811.75	55,632.73	13,121.89	58,096.32	32,454.57
Construction	1,586.11	3,561.43	3,030.33	4,578.28	7,357.15	1,165.17	1,988.43
Electricity, Gas and Water	11,349.42	15,421.71	18,886.37	15,852.09	5,664.43	4,653.77	6,943.17
Metal Products, Mach. & Ele. Eqp.	5,440.47	2,384.89	3,265.44	1,535.74	3,566.02	10,011.00	2,257.13
Tras., Com. and Public Utilities	2,429.35	1,462.31	2,559.23	1,797.21	2,368.63	3,548.39	238.78
Wholesaler & Retailer	26,157.36	50,426.54	75,495.69	33,700.41	24,575.18	32,878.43	27,182.36
Finance, Insurance and Real Estate	7,975.84	26,312.71	12,597.32	12,173.63	5,101.03	13,910.58	5,468.33
Hotel or Restaurant	7,361.69	11,215.56	9,099.78	14,104.18	1,602.74	6,529.62	6,235.38
Other Services	6,132.11	7,516.04	26,277.20	17,299.62	1,712.33	4,689.38	2,004.75
Consumption Loans	53,473.83	63,045.00	40,286.04	11,074.11	15,872.07	10,135.07	16,392.01
Local Government	-	-	-	383.43	138.81	255.20	-
Others	2,292.24	831.36	48,390.14	3,939.97	231.82	5,711.90	9,810.41
TOTAL sectorwise	178,063.56	227,584.01	315,823.55	179,330.99	89,340.45	162,332.61	117,632.91

Product Wise

Term Loan	39,291.96	49,639.14	55,973.85	59,219.69	7,890.26	39,765.45	27,874.81
Overdraft	34,633.51	20,560.69	47,412.85	21,331.65	5,606.75	15,664.36	1,104.36
Trust Receipt Loan / Import Loan	2,181.36	1,051.92	8,178.77	13,603.24	5,842.00	10,562.18	2,120.56
Demand & Other Working Capital Loan	29,748.54	37,256.29	91,247.41	53,679.05	30,334.38	63,487.38	43,118.08
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,943.32	20,354.79	20,156.21	1,986.37	8,952.77	3,887.55	2,143.22
Real Estate Loan	9,245.45	17,461.04	17,197.23	7,931.29	7,654.05	7,100.98	5,497.78
Margin Nature Loan	3,594.51	4,533.60	6,798.86	1,726.08	-	1,245.16	32.61
Hire Purchase Loan	2,705.48	5,154.52	8,278.44	2,746.58	4,630.68	6,588.54	2,635.33
Deprived Sector Loan	10,844.94	16,185.56	17,021.23	10,806.66	5,188.81	8,196.99	6,532.30
Bills Purchased	2.80	8.52	8.22	562.04	431.60	59.64	0.08
Other Product	37,871.68	55,377.94	43,550.47	5,738.34	12,809.15	5,774.37	26,573.77
Total Product wise Loan	178,063.56	227,584.01	315,823.55	179,330.99	89,340.45	162,332.61	117,632.91

Collateral Wise

Gold and Silver	16,743.96	17,942.08	597.78	1,852.28	-	-	-
Government Securities	0.87	520.02	23.33	2.84	3,000.00	-	-
Non Governmental Securities	251.05	4,533.60	6,698.41	1,719.57	-	1,245.16	32.61
Fixed Deposit Receipts	827.79	1,084.59	2,519.03	1,102.76	6,203.24	747.05	1,251.39
Own	827.79	1,084.59	2,392.53	1,102.76	6,198.97	747.05	1,251.39
Other Licences Institutions	-	-	126.50	-	4.28	-	-
Collateral of Properties	151,579.36	177,966.72	247,035.20	162,126.15	71,037.68	155,079.54	99,220.72
Fixed Assets	133,167.83	177,733.10	162,477.89	143,611.08	56,663.32	155,079.54	50,444.88
Current Assets	18,411.54	233.62	84,557.30	18,515.07	14,374.36	-	48,775.83
Against security of Bill	741.38	5.89	2,112.73	39.14	-	59.64	2,120.56
Domestic Bills	-	-	70.36	-	-	47.30	-
Foreign Bills	741.38	5.89	2,042.37	39.14	-	12.34	2,120.56
Against Guarantee	6,041.88	25,485.99	7,784.05	5,746.86	1,547.00	5,037.74	5,893.52
Government Guarantee	29.83	-	91.30	383.43	138.81	-	156.08
Institutional Guarantee	5,292.23	15,472.80	5,929.93	3,909.09	1,408.19	-	5,268.89
Personal Guarantee	280.42	9,968.59	1,754.54	1,453.89	-	-	-
Collective Guarantee	5.33	44.60	8.29	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	140.02	468.55
Other Guarantee	392.30	-	-	0.45	-	4,897.72	-
Credit Card	0.00	5.26	557.32	58.00	419.60	163.48	-
Others	1,877.26	39.86	48,495.70	6,683.39	7,132.92	-	9,114.11
Total	178,063.56	227,584.01	315,823.55	179,330.99	89,340.45	162,332.61	117,632.91

BFI Name	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi
Sector Wise							
Agricultural and Forest Related	10,861.70	4,884.66	7,170.44	21,634.18	6,828.91	7,967.76	6,099.35
Fishery Related	190.71	102.85	507.27	1,941.85	244.45	299.20	540.80
Mining Related	115.54	27.44	107.78	-	204.97	942.37	94.35
Manufacturing (Producing) Related	24,214.28	24,402.32	22,498.61	14,268.50	29,911.97	35,213.41	18,521.47
Construction	1,753.09	708.77	10,429.38	2,501.34	3,528.85	14,134.71	26,212.26
Electricity, Gas and Water	9,531.41	5,937.25	4,253.38	3,441.42	7,539.57	10,584.15	7,834.52
Metal Products, Mach. & Ele. Eqp.	2,358.34	3,329.99	2,263.97	347.15	1,185.56	7,539.78	4,480.10
Tras., Com. and Public Utilities	1,950.81	4,721.56	1,600.76	1,681.28	2,860.84	9,010.70	5,505.39
Wholesaler & Retailer	41,752.37	26,672.71	23,817.87	56,820.59	29,026.06	21,005.63	26,013.82
Finance, Insurance and Real Estate	12,883.15	8,755.21	6,336.87	18,168.18	6,734.56	11,491.93	10,818.74
Hotel or Restaurant	3,202.19	6,512.12	5,614.14	4,683.20	4,793.97	8,941.48	5,982.10
Other Services	4,844.83	5,893.42	4,312.83	7,495.29	6,518.41	7,416.57	5,542.53
Consumption Loans	32,441.96	12,937.86	22,295.45	97,731.97	10,991.95	26,700.05	12,702.53
Local Government	-	-	-	-	-	-	136.67
Others	11,937.92	236.64	6,301.17	40,209.39	24,181.47	65.94	1,134.29
TOTAL sectorwise	158,038.31	105,122.81	117,509.92	270,924.33	134,551.53	161,313.66	131,618.91

Product Wise

Term Loan	39,565.90	30,575.72	36,460.05	78,103.52	49,928.09	58,119.00	31,950.81
Overdraft	39,066.09	24,656.90	27,829.23	39,548.80	29,623.78	28,895.16	9,940.21
Trust Receipt Loan / Import Loan	3,665.93	654.48	1,304.58	211.43	2,990.00	2,393.78	4,148.69
Demand & Other Working Capital Loan	24,169.44	20,757.21	20,693.68	57,318.44	24,694.69	42,730.19	27,697.20
Res. Per. H. Loan (Up to Rs. 15 mil.)	23,261.00	3,258.34	5,115.41	45,354.17	6,537.15	5,204.17	6,076.05
Real Estate Loan	4,382.27	5,019.94	1,315.11	20,990.70	2,000.81	1,307.12	6,230.89
Margin Nature Loan	756.61	1,681.55	1,459.94	1,610.03	828.72	2,451.72	2,124.20
Hire Purchase Loan	2,963.55	4,828.15	5,067.08	7,307.72	6,703.14	4,173.11	1,928.00
Deprived Sector Loan	9,806.06	5,337.85	6,710.75	12,418.65	6,759.30	8,460.72	8,867.20
Bills Purchased	158.78	-	-	-	67.46	1.28	70.22
Other Product	10,242.70	8,352.67	11,554.09	8,060.88	4,418.40	7,577.42	32,585.43
Total Product wise Loan	158,038.31	105,122.81	117,509.92	270,924.33	134,551.53	161,313.66	131,618.91

Collateral Wise

Gold and Silver	-	10.61	50.98	48.78	7.44	1.69	410.49
Government Securities	71.02	-	-	-	-	67.87	-
Non Governmental Securities	756.42	-	1,459.94	1,610.03	-	2,955.07	-
Fixed Deposit Receipts	2,390.07	618.47	968.10	1,308.73	821.01	1,531.84	1,157.06
Own	2,390.07	618.47	878.10	1,308.73	821.01	1,531.15	1,157.06
Other Licences Institutions	-	-	90.00	-	-	0.69	-
Collateral of Properties	139,721.83	98,601.94	109,109.41	248,095.76	108,924.08	152,015.70	120,034.86
Fixed Assets	79,315.17	96,721.78	105,576.80	240,166.68	73,549.70	143,777.61	84,824.54
Current Assets	60,406.67	1,880.16	3,532.61	7,929.08	35,374.37	8,238.09	35,210.32
Against security of Bill	2,043.02	7.16	1,035.60	-	67.46	0.02	-
Domestic Bills	60.50	-	-	-	-	-	-
Foreign Bills	1,982.52	7.16	1,035.60	-	67.46	0.02	-
Against Guarantee	10,680.69	4,107.43	4,073.42	13,840.21	1,042.02	4,462.77	136.67
Government Guarantee	198.98	210.83	74.74	0.18	-	165.25	136.67
Institutional Guarantee	9,880.26	3,723.75	3,998.68	12,543.22	-	3,801.27	-
Personal Guarantee	601.45	169.74	-	-	1,042.02	436.81	-
Collective Guarantee	-	-	-	-	-	56.32	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	3.11	-	1,296.81	-	3.12	-
Credit Card	1.06	45.55	87.96	191.72	306.95	278.70	146.41
Others	2,374.20	1,731.65	724.50	5,829.09	23,382.59	-	9,733.42
Total	158,038.31	105,122.81	117,509.92	270,924.33	134,551.53	161,313.66	131,618.91

BFI Name	SBL	ADBNI	Global	Citizen	Prime	Sunrise	NIMB
Sector Wise							
Agricultural and Forest Related	14,561.08	57,305.49	13,649.05	13,638.66	11,070.87	10,040.79	13,640.13
Fishery Related	636.69	537.85	772.22	394.97	613.14	518.16	295.47
Mining Related	210.14	318.03	504.36	1,339.87	201.14	8.38	384.88
Manufacturing (Producing) Related	28,763.69	10,472.00	54,419.61	18,784.91	17,518.49	16,213.22	36,129.25
Construction	5,871.28	8,898.56	8,824.51	7,697.19	8,685.93	5,494.68	5,655.47
Electricity, Gas and Water	10,396.63	3,765.88	19,339.85	9,485.81	9,566.48	9,904.40	15,849.50
Metal Products, Mach. & Ele. Eqp.	2,666.98	499.38	2,675.14	629.05	1,570.65	2,169.99	2,788.95
Tras., Com. and Public Utilities	4,408.18	2,361.73	6,699.92	2,216.84	2,971.29	728.55	4,061.64
Wholesaler & Retailer	46,221.77	33,946.49	63,172.99	27,345.42	21,640.55	27,101.14	48,686.28
Finance, Insurance and Real Estate	9,187.83	5,946.49	20,453.35	7,655.56	23,425.76	8,421.91	10,321.59
Hotel or Restaurant	7,024.32	4,379.50	10,691.10	2,490.87	12,737.40	3,560.56	5,519.39
Other Services	6,916.86	4,143.71	10,175.20	7,477.68	6,404.00	3,370.43	4,367.57
Consumption Loans	22,306.74	25,299.53	61,732.03	36,549.00	20,279.99	35,112.58	32,582.27
Local Government	150.58	-	-	-	-	-	-
Others	24,450.82	19,920.69	445.07	4,491.14	17,515.27	339.32	8,097.46
TOTAL sectorwise	183,773.60	177,795.33	273,554.42	140,196.95	154,200.97	122,984.11	188,379.84

Product Wise

Term Loan	57,654.81	10,990.97	80,473.16	34,849.22	42,144.22	18,269.68	50,342.60
Overdraft	31,323.55	9,028.61	55,230.05	19,395.31	42,724.07	21,001.96	60,864.68
Trust Receipt Loan / Import Loan	4,348.47	148.75	6,074.59	1,473.02	268.11	1,625.79	2,497.51
Demand & Other Working Capital Loan	48,568.07	106,625.50	63,567.97	19,999.60	16,107.59	24,739.05	34,324.06
Res. Per. H. Loan (Up to Rs. 15 mil.)	8,169.63	8,003.23	24,092.43	9,145.13	7,573.78	15,182.48	15,398.91
Real Estate Loan	6,176.49	1,698.26	9,454.49	4,397.44	13,601.03	4,633.65	3,376.57
Margin Nature Loan	3,761.37	1,172.12	4,978.93	3,856.48	3,157.57	1,900.67	1,567.50
Hire Purchase Loan	6,270.85	2,894.31	10,070.99	4,654.00	6,623.44	4,077.18	6,123.43
Deprived Sector Loan	11,810.94	34,704.40	15,380.12	15,372.28	10,202.28	9,245.58	10,573.72
Bills Purchased	91.98	-	-	24.90	808.71	112.07	-
Other Product	5,597.44	2,529.18	4,231.69	27,029.56	10,990.17	22,195.98	3,310.85
Total Product wise Loan	183,773.60	177,795.33	273,554.42	140,196.95	154,200.97	122,984.11	188,379.84

Collateral Wise

Gold and Silver	10.29	64.49	3.70	833.76	6,615.40	-	6.84
Government Securities	258.27	-	-	0.73	-	-	-
Non Governmental Securities	3,485.05	-	-	3,935.95	3,535.94	1,900.67	1,567.48
Fixed Deposit Receipts	2,085.09	1,182.95	2,284.80	1,343.32	1,255.66	1,076.85	1,371.44
Own	2,084.74	1,182.95	2,284.80	1,329.28	1,255.66	1,076.85	1,371.44
Other Licences Institutions	0.35	-	-	14.05	-	-	-
Collateral of Properties	165,290.16	176,547.89	215,421.57	113,607.73	134,690.20	115,951.41	183,520.39
Fixed Assets	91,219.59	176,547.89	133,045.32	83,093.05	133,032.08	111,663.63	169,249.72
Current Assets	74,070.57	-	82,376.25	30,514.68	1,658.12	4,287.78	14,270.67
Against security of Bill	4,499.92	-	-	2,757.04	-	704.07	-
Domestic Bills	17.92	-	-	177.10	-	-	-
Foreign Bills	4,482.00	-	-	2,579.94	-	704.07	-
Against Guarantee	6,532.24	-	356.75	3,604.85	5,585.90	3,105.70	295.77
Government Guarantee	145.02	-	-	5.89	155.27	-	87.07
Institutional Guarantee	6,211.22	-	-	377.05	5,250.13	2,927.70	4.89
Personal Guarantee	173.30	-	356.75	2,364.48	175.33	83.48	171.57
Collective Guarantee	-	-	-	847.98	-	-	16.26
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	2.70	-	-	9.45	5.16	94.53	15.98
Credit Card	435.07	-	313.14	99.35	156.64	186.12	187.55
Others	1,177.50	-	55,174.46	14,014.22	2,361.23	59.29	1,430.37
Total	183,773.60	177,795.33	273,554.42	140,196.95	154,200.97	122,984.11	188,379.84

BFI Name	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani	Karnali
Sector Wise								
Agricultural and Forest Related	8,787.97	8,013.49	6,631.98	4,194.81	9,941.17	1,795.00	98.63	532.30
Fishery Related	322.32	381.50	94.61	332.90	639.37	95.70	6.36	-
Mining Related	-	859.55	104.80	178.40	43.02	3.56	-	-
Manufacturing (Producing) Related	29,305.70	25,575.76	12,040.85	14,375.47	24,495.16	1,549.17	0.91	347.45
Construction	5,645.75	2,158.61	1,925.69	6,111.52	7,971.86	5,571.54	76.28	89.81
Electricity, Gas and Water	8,989.27	8,318.66	5,890.07	6,838.73	13,933.18	539.80	-	-
Metal Products, Mach. & Ele. Eqp.	2,527.42	1,123.58	1,736.84	2,082.09	2,538.51	146.94	2.70	-
Tras., Com. and Public Utilities	3,549.38	2,058.26	3,392.76	2,466.82	4,717.59	1,071.50	18.98	106.13
Wholesaler & Retailer	24,053.35	36,150.05	17,515.60	15,938.56	25,335.75	8,218.51	74.85	988.28
Finance, Insurance and Real Estate	14,371.06	21,053.49	10,225.00	9,190.25	9,043.67	5,822.40	-	200.00
Hotel or Restaurant	16,157.91	8,621.89	3,992.72	3,358.04	4,476.38	952.47	19.07	-
Other Services	14,989.35	5,426.94	4,126.26	3,234.11	5,698.40	651.59	8.49	754.79
Consumption Loans	19,294.89	31,615.20	18,878.50	18,639.27	12,878.65	14,963.14	51.30	72.71
Local Government	-	-	16.54	-	-	-	-	-
Others	7,812.84	1,684.72	758.43	672.57	25,999.26	704.80	172.63	-
TOTAL sectorwise	155,807.22	153,041.70	87,330.63	87,613.54	147,711.98	42,086.12	530.19	3,091.47

Product Wise

Term Loan	54,657.25	32,793.32	28,989.77	25,806.61	57,240.50	11,925.20	310.49	427.39
Overdraft	20,193.22	21,757.99	17,559.27	16,674.49	25,628.92	10,134.96	112.57	1,390.41
Trust Receipt Loan / Import Loan	3,605.58	1,052.88	418.96	206.28	1,359.50	-	-	-
Demand & Other Working Capital Loan	36,308.44	43,871.17	17,086.71	16,068.54	31,245.23	21.34	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	11,714.58	9,220.41	2,510.66	5,099.29	6,310.28	4,984.10	46.00	89.81
Real Estate Loan	2,981.14	11,352.77	7,359.50	6,999.26	6,286.59	824.83	-	200.00
Margin Nature Loan	2,117.08	2,640.18	2,113.38	2,190.82	1,612.07	2,158.42	7.50	-
Hire Purchase Loan	5,372.59	4,420.85	2,848.37	2,341.33	5,822.23	1,763.51	34.34	106.13
Deprived Sector Loan	9,006.37	8,015.06	5,741.97	4,756.62	8,653.02	4,651.24	0.55	160.88
Bills Purchased	-	-	-	28.53	392.32	-	-	-
Other Product	9,850.96	17,917.06	2,702.04	7,441.77	3,161.31	5,622.52	18.75	716.85
Total Product wise Loan	155,807.22	153,041.70	87,330.63	87,613.54	147,711.98	42,086.12	530.19	3,091.47

Collateral Wise

Gold and Silver	24.92	244.22	0.23	13.47	8.42	257.70	-	-
Government Securities	16.65	-	-	-	-	1.83	-	-
Non Governmental Securities	2,170.53	2,629.65	2,251.93	2,190.82	-	2,200.76	-	-
Fixed Deposit Receipts	1,029.53	1,195.92	752.99	997.45	1,700.26	1,022.53	16.03	72.71
Own	1,029.53	1,195.92	752.99	997.45	1,700.26	1,022.53	16.03	72.71
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	139,684.36	141,393.35	78,979.35	81,093.60	137,449.07	33,322.64	441.70	3,018.76
Fixed Assets	137,066.47	140,063.27	78,764.31	62,749.13	120,077.50	33,321.81	441.70	3,018.76
Current Assets	2,617.90	1,330.08	215.04	18,344.47	17,371.57	0.83	-	-
Against security of Bill	2,072.21	-	-	28.53	40.00	-	-	-
Domestic Bills	17.20	-	-	28.53	40.00	-	-	-
Foreign Bills	2,055.01	-	-	-	-	-	-	-
Against Guarantee	6,772.18	2,581.62	4,393.27	2,548.87	14.43	5,267.64	-	-
Government Guarantee	191.14	-	16.54	-	-	-	-	-
Institutional Guarantee	5,787.91	2,454.86	4,201.49	2,379.20	-	4,930.16	-	-
Personal Guarantee	714.03	115.19	30.60	169.68	14.43	331.75	-	-
Collective Guarantee	68.84	11.58	141.57	-	-	3.08	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	10.25	-	3.09	-	-	2.65	-	-
Credit Card	1.91	139.50	-	78.22	73.79	-	-	-
Others	4,034.93	4,857.43	952.86	662.58	8,426.02	13.03	72.46	-
Total	155,807.22	153,041.70	87,330.63	87,613.54	147,711.98	42,086.12	530.19	3,091.47

BFI Name	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti
Sector Wise								
Agricultural and Forest Related	2,369.39	421.25	340.71	6,737.91	3,330.47	3,045.23	77.71	4,342.64
Fishery Related	43.10	16.50	3.33	148.36	244.24	149.00	45.50	154.80
Mining Related	7.41	-	-	29.40	107.97	-	-	40.05
Manufacturing (Producing) Related	2,664.73	718.87	313.44	5,195.74	2,730.07	2,048.47	167.55	5,380.80
Construction	1,920.13	107.27	251.81	601.07	10,878.65	2,581.09	160.70	5,853.27
Electricity, Gas and Water	808.15	1.31	-	351.16	258.63	75.24	-	1,186.85
Metal Products, Mach. & Ele. Eqp.	143.18	4.92	21.90	207.55	338.54	165.41	45.44	485.39
Tras., Com. and Public Utilities	1,826.60	129.27	267.64	2,230.34	2,752.09	1,793.71	36.60	791.82
Wholesaler & Retailer	6,672.21	2,954.32	648.54	14,559.68	8,175.51	9,120.65	109.56	5,521.97
Finance, Insurance and Real Estate	5,690.70	948.56	577.33	11,242.73	4,754.49	3,438.96	-	4,449.83
Hotel or Restaurant	1,871.40	319.08	46.68	4,493.20	3,073.07	1,435.71	10.22	2,701.96
Other Services	1,807.78	603.82	37.78	2,911.10	1,314.45	1,223.87	24.34	1,151.44
Consumption Loans	13,545.34	4,185.43	1,974.79	24,712.38	3,668.90	12,252.57	138.79	3,837.05
Local Government	3.34	-	1.50	-	0.03	-	-	3.32
Others	4,789.59	3.90	737.05	20,343.33	21,205.50	7,846.07	169.35	15,748.66
TOTAL sectorwise	44,163.06	10,414.51	5,222.49	93,763.95	62,832.60	45,175.99	985.77	51,649.83

Product Wise

Term Loan	13,212.60	2,815.49	830.61	33,569.25	16,935.56	21,022.10	245.17	15,873.58
Overdraft	9,454.35	738.27	487.18	19,552.93	11,022.06	11,369.08	310.80	15,476.23
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	1,102.81	2,696.67	-	807.49	451.40	606.38	103.72	78.81
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,628.51	1,414.20	951.51	12,318.98	10,074.98	2,201.89	177.41	4,784.81
Real Estate Loan	2,703.19	598.99	64.32	5,976.31	2,219.43	807.28	-	938.00
Margin Nature Loan	1,097.02	211.66	40.00	2,291.59	1,003.13	1,141.21	-	1,679.61
Hire Purchase Loan	3,406.58	524.89	358.06	3,261.32	3,896.42	2,038.73	47.41	1,934.25
Deprived Sector Loan	5,199.40	711.42	980.85	10,421.27	7,026.63	4,675.60	48.68	5,899.78
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,358.60	702.92	1,509.95	5,564.81	10,202.98	1,313.73	52.58	4,984.77
Total Product wise Loan	44,163.06	10,414.51	5,222.49	93,763.95	62,832.60	45,175.99	985.77	51,649.83

Collateral Wise

Gold and Silver	131.03	104.77	-	611.18	1,188.54	845.28	-	457.72
Government Securities	-	-	-	-	-	-	-	5.28
Non Governmental Securities	1,097.02	211.66	40.00	2,300.49	557.81	1,148.07	-	1,679.91
Fixed Deposit Receipts	673.85	128.33	70.69	1,420.23	1,208.83	462.94	51.48	690.50
Own	673.85	128.33	70.69	1,420.23	1,208.83	462.94	51.48	690.50
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	37,150.90	9,607.43	5,110.30	74,706.56	54,134.53	39,462.50	934.29	41,573.73
Fixed Assets	37,150.90	9,607.43	5,110.30	74,706.56	54,134.53	39,462.50	934.29	41,565.66
Current Assets	-	-	-	-	-	-	-	8.07
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	5,110.27	358.56	-	13,717.90	5,354.82	3,257.21	-	7,041.04
Government Guarantee	-	-	-	-	4.85	0.60	-	3.32
Institutional Guarantee	2,946.39	259.59	-	3,421.17	3,269.93	2,285.97	-	4,578.38
Personal Guarantee	1,688.45	98.97	-	5,536.39	1,589.85	943.99	-	2,367.39
Collective Guarantee	475.43	-	-	4,760.34	450.17	26.65	-	88.94
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	40.03	-	-	3.02
Credit Card	-	-	-	-	-	-	-	-
Others	-	3.76	1.50	1,007.60	388.07	0.00	-	201.66
Total	44,163.06	10,414.51	5,222.49	93,763.95	62,832.60	45,175.99	985.77	51,649.83

BFI Name	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Sector Wise							
Agricultural and Forest Related	2,539.45	3,995.44	335.41	315.68	866.88	439.87	97.87
Fishery Related	300.05	149.78	-	2.51	7.38	11.16	14.99
Mining Related	82.06	0.58	-	-	-	4.48	-
Manufacturing (Producing) Related	5,335.91	1,705.22	227.06	56.02	145.29	368.57	-
Construction	2,990.67	1,520.67	228.20	7.07	324.65	416.53	166.74
Electricity, Gas and Water	-	3,561.06	-	-	2.12	4.79	-
Metal Products, Mach. & Ele. Eqp.	166.52	83.19	0.82	11.41	-	28.67	-
Tras., Com. and Public Utilities	1,214.21	790.97	224.86	1.18	78.54	118.62	48.30
Wholesaler & Retailer	8,897.28	4,260.09	581.60	84.92	1,126.36	217.44	267.88
Finance, Insurance and Real Estate	4,851.71	5,956.75	516.42	6.66	391.41	56.64	184.34
Hotel or Restaurant	6,065.82	1,442.61	362.36	41.00	84.98	91.10	12.51
Other Services	2,435.67	2,187.26	71.64	3.64	199.69	64.06	-
Consumption Loans	4,800.02	15,974.23	1,471.61	29.04	1,168.79	129.09	282.80
Local Government	-	-	-	-	-	-	-
Others	1,559.52	24.14	26.58	149.77	3.83	882.42	337.62
TOTAL sectorwise	41,238.88	41,652.00	4,046.54	708.89	4,399.92	2,833.44	1,413.03

Product Wise

Term Loan	9,679.86	7,369.50	640.17	228.37	2,114.34	1,172.57	479.38
Overdraft	1,279.43	6,650.33	460.24	141.82	866.73	504.39	208.30
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	10,114.89	2,066.89	412.17	-	82.36	-	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,454.69	5,036.40	518.81	-	156.81	395.76	97.83
Real Estate Loan	1,682.40	3,750.53	93.14	-	334.93	44.71	102.41
Margin Nature Loan	660.18	1,685.08	202.53	-	17.10	9.19	191.99
Hire Purchase Loan	1,394.11	1,469.39	239.64	5.75	55.57	168.33	64.18
Deprived Sector Loan	4,632.83	3,860.26	367.48	171.72	374.89	431.72	175.75
Bills Purchased	-	-	-	-	-	-	-
Other Product	9,340.49	9,763.61	1,112.36	161.23	397.19	106.78	93.21
Total Product wise Loan	41,238.88	41,652.00	4,046.54	708.89	4,399.92	2,833.44	1,413.03

Collateral Wise

Gold and Silver	-	173.50	100.64	18.66	186.62	41.99	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	-	1,685.08	202.53	-	17.10	9.19	-
Fixed Deposit Receipts	570.15	986.76	61.05	4.17	54.91	61.57	39.70
Own	570.15	986.76	61.05	4.17	54.91	61.57	39.70
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	36,931.60	36,480.02	3,243.72	686.06	4,044.53	2,659.91	987.29
Fixed Assets	36,931.60	36,480.02	3,243.72	686.06	4,044.53	2,659.91	987.29
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	3,076.95	2,315.59	404.89	-	96.76	-	194.35
Government Guarantee	-	17.19	-	-	-	-	-
Institutional Guarantee	3,075.09	2,050.01	404.89	-	29.65	-	175.63
Personal Guarantee	0.60	242.93	-	-	67.11	-	18.72
Collective Guarantee	1.26	5.46	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	660.18	11.05	33.71	-	-	60.78	191.69
Total	41,238.88	41,652.00	4,046.54	708.89	4,399.92	2,833.44	1,413.03

BFI Name	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central
Sector Wise									
Agricultural and Forest Related	0.52	540.92	404.24	609.32	469.51	337.17	645.48	634.56	388.78
Fishery Related	-	4.04	11.00	37.60	4.80	27.66	-	17.15	6.97
Mining Related	-	-	20.21	-	16.67	-	-	-	25.86
Manufacturing (Producing) Related	60.00	376.51	456.37	239.12	142.83	271.40	197.19	492.80	183.31
Construction	17.98	50.00	589.23	1,086.99	16.69	484.19	-	10.85	336.49
Electricity, Gas and Water	-	-	218.93	100.00	36.00	7.19	-	-	-
Metal Products, Mach. & Ele. Eqp.	3.45	-	300.38	39.42	41.20	24.68	-	-	82.52
Tras., Com. and Public Utilities	-	175.04	1,092.59	86.26	97.29	64.20	-	664.93	257.55
Wholesaler & Retailer	33.33	775.73	302.60	490.47	247.41	515.91	1,098.19	2,465.46	693.84
Finance, Insurance and Real Estate	40.31	1,253.39	1,202.36	564.53	294.80	450.82	177.00	1,810.83	433.88
Hotel or Restaurant	27.50	138.15	782.41	142.87	124.74	99.73	91.47	653.07	78.83
Other Services	-	148.26	656.60	710.06	25.22	100.48	-	57.77	65.07
Consumption Loans	144.91	2,689.49	2,371.52	465.53	1,875.56	1,519.43	79.70	3,155.70	670.28
Local Government	33.18	-	-	-	-	-	-	-	-
Others	1,886.00	551.00	1,035.70	915.15	33.17	80.84	723.76	4.63	2,011.19
TOTAL sectorwise	2,247.18	6,702.55	9,444.14	5,487.31	3,425.89	3,983.72	3,012.80	9,967.76	5,234.56

Product Wise

Term Loan	124.27	660.02	2,510.12	967.10	92.11	487.38	4.72	3,723.72	1,073.20
Overdraft	-	671.30	-	230.31	327.71	-	1,248.27	1,820.24	325.79
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	147.82	1,053.22	1,257.57	359.54	119.53	262.55	-	516.07	914.74
Res. Per. H. Loan (Up to Rs. 15 mil.)	17.98	554.67	882.26	893.42	545.83	207.31	-	785.09	704.26
Real Estate Loan	1,765.88	619.63	1,137.37	697.08	292.24	443.75	189.69	824.01	215.49
Margin Nature Loan	26.19	229.03	415.26	361.37	218.44	215.70	-	181.13	4.23
Hire Purchase Loan	122.28	226.67	928.38	55.45	156.66	135.37	0.36	916.35	323.15
Deprived Sector Loan	33.18	627.25	631.82	460.85	209.91	155.17	127.71	1,002.30	244.61
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	9.57	2,060.77	1,681.35	1,462.19	1,463.46	2,076.48	1,442.04	198.85	1,429.09
Total Product wise Loan	2,247.18	6,702.55	9,444.14	5,487.31	3,425.89	3,983.72	3,012.80	9,967.76	5,234.56

Collateral Wise

Gold and Silver	-	663.53	329.56	-	-	-	-	-	-
Government Securities	-	-	3.65	-	-	-	-	-	-
Non Governmental Securities	26.19	229.03	439.83	361.37	221.39	212.86	-	-	4.53
Fixed Deposit Receipts	0.05	80.07	347.32	99.87	96.10	63.83	62.11	66.48	113.69
Own	0.05	80.07	347.32	99.87	96.10	63.83	62.11	66.48	113.69
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	399.50	4,966.63	7,641.50	4,660.58	2,924.87	3,332.31	2,950.69	8,645.28	4,952.71
Fixed Assets	399.50	4,966.63	7,641.50	4,660.58	2,924.87	3,294.36	2,950.69	8,645.28	4,952.71
Current Assets	-	-	-	-	0.00	37.95	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	83.27	763.29	216.49	365.50	183.52	362.76	-	1,074.87	163.63
Government Guarantee	33.18	-	-	-	4.02	-	-	-	-
Institutional Guarantee	-	621.86	204.29	365.50	8.48	259.71	-	997.67	163.39
Personal Guarantee	50.09	141.44	12.20	-	169.25	102.60	-	77.20	-
Collective Guarantee	-	-	-	-	-	0.45	-	-	0.24
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	1.78	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	1,738.17	-	465.78	-	0.01	11.96	-	181.13	-
Total	2,247.18	6,702.55	9,444.14	5,487.31	3,425.89	3,983.72	3,012.80	9,967.76	5,234.56

BFI Name	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise							
Agricultural and Forest Related	262.67	249.31	160.21	261.24	531.95	698.43	291.72
Fishery Related	4.57	-	-	5.84	65.43	20.77	17.00
Mining Related	9.98	-	-	0.97	24.20	-	-
Manufacturing (Producing) Related	23.04	41.14	386.51	175.06	683.42	280.43	303.17
Construction	10.70	12.24	-	107.23	328.51	231.37	401.98
Electricity, Gas and Water	9.11	-	-	149.48	151.83	73.31	27.51
Metal Products, Mach. & Ele. Eqp.	0.07	42.37	-	5.13	10.79	161.16	71.23
Tras., Com. and Public Utilities	1.11	123.78	2.94	62.76	540.64	363.73	248.32
Wholesaler & Retailer	135.34	203.02	68.51	707.00	2,605.77	1,615.31	790.97
Finance, Insurance and Real Estate	53.85	98.27	-	675.78	1,660.67	2,062.69	649.75
Hotel or Restaurant	13.48	54.53	74.77	263.53	1,323.02	275.70	343.08
Other Services	18.74	19.37	-	41.64	463.15	221.52	64.33
Consumption Loans	313.35	512.54	1.55	1,839.59	5,355.07	4,295.96	2,097.02
Local Government	-	2.60	-	-	-	-	-
Others	5.03	293.05	542.00	1,765.73	342.82	752.55	386.04
TOTAL sectorwise	861.02	1,652.22	1,236.49	6,060.98	14,087.27	11,052.92	5,692.12

Product Wise

Term Loan	155.00	581.40	641.29	702.81	4,499.81	1,957.06	0.11
Overdraft	257.48	313.37	-	437.13	4,688.48	484.13	52.62
Trust Receipt Loan / Import Loan	20.26	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	2.00	149.60	207.51	90.67	1,161.42	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	34.17	150.13	-	1,227.11	1,428.95	2,678.62	694.01
Real Estate Loan	10.79	127.84	411.53	324.03	1,156.80	1,372.09	360.20
Margin Nature Loan	-	130.13	-	360.51	504.32	553.76	452.51
Hire Purchase Loan	2.83	134.79	2.27	70.82	452.46	160.55	234.00
Deprived Sector Loan	68.75	200.57	-	512.36	760.55	569.63	498.93
Bills Purchased	-	-	-	-	-	-	-
Other Product	311.76	11.99	31.80	2,218.70	505.24	2,115.66	3,399.75
Total Product wise Loan	861.02	1,652.22	1,236.49	6,060.98	14,087.27	11,052.92	5,692.12

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-
Government Securities	-	6.66	-	-	23.28	-	-
Non Governmental Securities	-	128.31	-	-	504.32	553.76	-
Fixed Deposit Receipts	23.35	40.76	-	197.54	317.99	187.63	139.46
Own	23.35	40.76	-	197.54	317.99	187.63	139.46
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	837.67	1,258.82	1,236.49	5,052.24	12,719.35	8,957.32	4,602.59
Fixed Assets	837.67	1,258.80	1,236.49	5,052.24	12,719.35	8,957.32	4,602.59
Current Assets	-	0.02	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	-	217.64	-	449.11	514.06	1,349.27	397.14
Government Guarantee	-	2.60	-	-	-	-	-
Institutional Guarantee	-	18.74	-	447.77	461.32	850.98	368.52
Personal Guarantee	-	169.80	-	1.34	52.74	498.29	1.10
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	26.49	-	-	-	-	27.51
Credit Card	-	-	-	-	-	-	-
Others	-	0.03	-	362.08	8.27	4.94	552.93
Total	861.02	1,652.22	1,236.49	6,060.98	14,087.27	11,052.92	5,692.12

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% 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	64,261	63,717	16.96	28.76	-0.85
a. Paid-up Capital	21,495	24,740	30,093	30,352	30,352	15.09	21.64	0.00
b. Statutory Reserves	4,814	5,803	9,012	9,477	9,449	20.55	55.31	-0.29
c. Retained Earning	2,790	3,434	5,520	18,457	17,751	23.08	60.72	-3.82
d. Others Reserves	4,324	5,115	5,709	5,975	6,165	18.29	11.60	3.17
2 BORROWINGS	142,095	207,349	233,582	235,350	230,364	45.92	12.65	-2.12
a. NRB	8	8,220	22,655	12,583	22,452	100236.37	175.59	78.43
b. Others	142,086	199,129	210,926	222,767	207,912	40.15	5.92	-6.67
3 DEPOSITS	106,150	130,425	159,023	164,196	164,076	22.87	21.93	-0.07
4 BILLS PAYABLE	41	11	38	50	46	-73.99	252.05	-6.27
5 OTHER LIABILITIES	29,558	37,483	42,123	40,766	45,672	26.81	12.38	12.03
a. Loan Loss Provision	7,631	10,760	11,708	12,932	14,040	41.01	8.81	8.57
b. Interest Suspense a/c	4,003	4,176	4,727	5,753	6,213	4.32	13.20	7.99
c. Others	17,924	22,547	25,688	22,082	25,420	25.79	13.93	15.12
6 RECONCILIATION A/c	8,482	19,298	22,174	22,918	22,634	127.52	14.90	-1.24
7 PROFIT & LOSS A/c	5,419	11,839	12,378	1,790	1,841	118.45	4.55	2.83
Total	325,169	445,497	519,651	529,332	528,351	37.00	16.65	-0.19
Assets								
1 LIQUID FUNDS	30,382	28,288	20,320	19,151	21,187	-6.89	-28.17	10.63
a. Cash Balance	379	521	371	618	456	37.33	-28.73	-26.11
b. Bank Balance	16,872	17,507	10,770	10,442	11,803	3.76	-38.48	13.03
c. Money at Call	13,130	10,260	9,178	8,091	8,927	-21.86	-10.55	10.33
2 INVESTMENT IN SECURITIES EXCEPT SHARES	468	559	762	847	954	19.63	36.16	12.58
3 SHARE & OTHER INVESTMENT	9,732	14,153	5,334	7,152	6,241	45.43	-62.31	-12.74
4 LOANS & ADVANCES	262,732	365,554	449,686	457,186	454,440	39.14	23.01	-0.60
Institutional	39,721	54,128	90,239	73,505	73,549	36.27	66.71	0.06
Individual	223,012	311,426	359,447	383,682	380,891	39.65	15.42	-0.73
5 FIXED ASSETS	2,223	2,565	3,073	3,093	3,118	15.42	19.79	0.80
6 OTHER ASSETS	11,063	15,031	18,137	19,170	19,818	35.86	20.66	3.38
7 EXPENSES NOT WRITTEN OFF	11	7	3	3	3	-34.99	-54.15	-0.74
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	22,364	22,102	128.18	14.75	-1.17
10 PROFIT & LOSS A/c	88	13	160	362	486	-85.79	1178.33	34.16
Total	325,169	445,497	519,651	529,332	528,351	37.00	16.65	-0.19
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	21,965	18,279	30,522	9,455	12,678	-16.78	66.98	34.09
2 COMMISSION/FEE EXPENSES	38	16	20	15	17	-57.81	23.62	10.13
3 EMPLOYEE EXPENSES	8,757	9,379	11,857	3,517	4,488	7.09	26.43	27.58
4 OFFICE OPERATING EXPENSES	2,907	3,353	4,358	1,025	1,325	15.32	29.98	29.28
5 NON OPERATING EXPENSES	140	36	20	1	1	-74.52	-45.12	2.03
6 PROVISION FOR RISK	6,648	17,303	5,527	3,830	5,153	160.26	-68.06	34.53
7 LOAN WRITTEN OFF	5	31	35	-	-	485.19	12.30	0.00
8 EXTRAORDINARY EXPENSES	18	9	18	3	4	-49.22	98.29	30.19
9 PROVISION FOR STAFF BONUS	836	1,848	1,955	267	297	121.03	5.81	11.38
10 PROVISION FOR INCOME TAX	2,353	5,069	5,462	723	803	115.41	7.76	11.03
11 NET PROFIT	5,394	11,829	12,376	1,679	1,804	119.31	4.63	7.48
TOTAL EXPENSES	49,062	67,152	72,151	20,516	26,570	36.87	7.44	29.51
Income								
1. INTEREST INCOME	41,259	45,304	59,985	15,961	20,972	9.80	32.40	31.39
2. COMMISSION & DISCOUNT	718	1,420	1,442	255	342	97.74	1.60	34.41
3 OTHER OPERATING INCOME	3,726	5,025	5,495	1,287	1,559	34.86	9.34	21.08
4 NON OPERATING INCOME	153	270	446	71	99	76.96	65.02	39.22
5 PROVISION FOR WRITTEN BACK	3,134	15,072	4,555	2,665	3,112	380.95	-69.78	16.80
6 RECOVERY FOR WRITE BACK	2	9	6	1	2	292.16	-29.10	22.86
7 INCOME FOR EXTRA ORDINARY EXPENSES	18	48	63	24	32	166.79	30.87	31.88
8 NET LOSS	52	3	158	251	453	-94.57	5531.04	80.52
TOTAL INCOME	49,062	67,152	72,151	20,516	26,570	36.87	7.44	29.51
Miscellaneous Information								
No. of Total Staffs	19,017	20,872	23,303	23,374	23,280	9.75	11.65	-0.40
No. of Total Branches	4,057	4,685	5,135	5,140	5,144	15.48	9.61	0.08
No. of Total Centers	310,895	362,982	428,783	435,770	436,921	16.75	18.13	0.26
No. of Total Groups	1,039,696	1,183,364	1,351,729	1,370,748	1,369,664	13.82	14.23	-0.08
No. of Total Passive Groups	9,398	34,163	16,159	16,369	16,475	263.51	-52.70	0.65
No. of Total Members	4,686,659	5,191,363	5,859,530	5,936,095	5,945,963	10.77	12.87	0.17
No. of Total Passive Members	195,311	329,895	438,040	460,384	466,780	68.91	32.78	1.39
No. of Total Borrowers	2,783,222	2,992,068	3,303,100	3,310,958	3,304,705	7.50	10.40	-0.19
No. of Total Overdue Borrowers	1,001,407	764,663	382,353	625,955	742,469	-23.64	-50.00	18.61
No. of Total Saving Members	4,679,987	5,193,582	5,888,077	6,243,034	5,977,894	10.97	13.37	-4.25
Total Saving Amount (Rs million)	106,150	130,472	159,023	165,965	164,055	22.91	21.88	-1.15

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	24	-	-	24	120,359	5,015
2	1	Panchthar	27	3	2	32	174,419	5,451
3	1	Ilam	40	9	1	50	280,565	5,611
4	1	Jhapa	147	54	12	213	994,090	4,667
5	1	Sankhuwasabha	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	43	6	1	50	342,773	6,855
	Total		773	194	34	1,001	4,972,021	4,967
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	6	89	649,397	7,297
	Total		579	84	41	704	6,126,288	8,702
23	Bagmati	Dolakha	30	3	-	33	172,726	5,234
24	Bagmati	Ramechhap	25	2	-	27	170,620	6,319
25	Bagmati	Sindhuli	36	2	2	40	300,117	7,503
26	Bagmati	Rasuwa	29	1	1	31	45,554	1,469
27	Bagmati	Dhading	63	17	-	80	322,751	4,034
28	Bagmati	Nuwakot	41	15	1	57	262,981	4,614
29	Bagmati	Sindhupalchok	39	11	-	50	262,852	5,257
30	Bagmati	Kavrepalanchok	75	14	8	97	366,879	3,782
31	Bagmati	Kathmandu	931	146	49	1,126	2,017,532	1,792
32	Bagmati	Lalitpur	218	30	16	264	548,401	2,077
33	Bagmati	Bhaktapur	122	18	5	145	430,408	2,968
34	Bagmati	Makwanpur	59	14	8	81	461,053	5,692
35	Bagmati	Chitawan	174	53	18	245	722,168	2,948
	Total		1,842	326	108	2,276	6,084,042	2,673
36	Gandaki	Gorkha	44	6	4	54	252,201	4,670
37	Gandaki	Manang	11	-	-	11	5,645	513
38	Gandaki	Lamjung	45	6	2	53	153,480	2,896
39	Gandaki	Kaski	204	78	19	301	599,504	1,992
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		608	190	37	835	2,479,745	2,970

47	Lumbini	Gulmi	35	15	-	50	246,836	4,937
48	Lumbini	Palpa	49	11	-	60	242,423	4,040
49	Lumbini	Rupandehi	229	77	28	334	1,118,975	3,350
50	Lumbini	Kapilbastu	83	17	5	105	686,739	6,540
51	Lumbini	Arghakhanchi	21	7	-	28	177,200	6,329
52	Lumbini	Pyuthan	21	13	-	34	231,848	6,819
53	Lumbini	Rolpa	21	2	-	23	236,226	10,271
54	Lumbini	Rukum East	8	-	-	8	57,962	7,245
55	Lumbini	Dang	95	39	3	137	676,277	4,936
56	Lumbini	Banke	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		753	256	46	1,055	5,124,225	4,857
59	Karnali	Rukum West	21	2	1	24	166,354	6,931
60	Karnali	Salyan	25	5	1	31	238,668	7,699
61	Karnali	Surkhet	54	10	1	65	417,776	6,427
62	Karnali	Dailekh	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		203	21	3	227	1,694,889	7,466
69	Sudur Paschim	Doti	20	1	-	21	205,683	9,794
70	Sudur Paschim	Bajhang	18	1	-	19	189,097	9,952
71	Sudur Paschim	Kailali	137	30	5	172	911,155	5,297
72	Sudur Paschim	Bajura	13	1	-	14	138,998	9,928
73	Sudur Paschim	Achham	18	3	-	21	229,816	10,944
74	Sudur Paschim	Kanchanpur	65	11	1	77	517,645	6,723
75	Sudur Paschim	Darchula	19	2	-	21	135,056	6,431
76	Sudur Paschim	Baitadi	17	2	-	19	244,400	12,863
77	Sudur Paschim	Dadeldhura	25	1	-	26	139,420	5,362
	Total		332	52	6	390	2,711,270	6,952
	Grand Total		5,090	1,123	275	6,488	29,192,480	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	26	17	17	64	1	125
No. of Branches [^]	5,090	1,123	275	5,144		11,632
Population per Branch [*] (Served by A, B and C class BFI's)						4,499
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,510

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	773	194	34	868	1,001	1,869
Madhesh	579	84	41	1,053	704	1,757
Bagmati	1,842	326	108	773	2,276	3,049
Gandaki	608	190	37	591	835	1,426
Lumbini	753	256	46	1,174	1,055	2,229
Karnali	203	21	3	232	227	459
Sudur Paschim	332	52	6	453	390	843
Total	5,090	1,123	275	5,144	6,488	11,632

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

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

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.84	1,328,409.02	2.72	1,342,407.98	3.01	1,411,828.28	2.92	1,397,613.40	3.05	1,420,065.84
2	Fixed:	7.63	1,847,735.10	7.66	1,823,370.65	7.72	1,864,001.81	7.77	1,924,529.07	7.80	1,948,796.80
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	6.79	303,577.82	6.98	293,128.78	7.12	316,776.14	7.23	328,292.80	7.23	373,287.57
2.4	6-12 months	7.29	690,769.19	7.26	661,335.28	7.34	688,829.24	7.48	762,195.01	7.46	739,917.30
2.5	1-2 yrs	7.53	605,496.18	7.54	618,713.69	7.61	603,109.39	7.69	604,045.33	7.77	594,856.53
2.6	2 yrs and above	9.83	247,891.91	9.79	250,192.91	9.79	255,287.03	9.71	229,995.93	9.83	240,735.41
3	Call	1.00	282,535.69	0.96	302,569.46	0.93	313,347.00	0.94	306,124.74	0.97	285,069.54
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.76	3,133.01	7.53	3,264.46	7.19	3,987.80	6.60	4,265.88	6.01	4,714.26
6	Non interest bearing deposits	-	368,714.36	-	388,642.93	-	489,137.21	-	361,513.57	-	366,058.39
6.1	Current	-	334,253.73	-	354,846.50	-	454,310.21	-	326,561.60	-	329,884.66
6.2	Margin	-	31,821.73	-	31,433.59	-	32,625.04	-	32,312.88	-	33,595.00
6.3	Other	-	2,638.90	-	2,362.83	-	2,201.96	-	2,639.08	-	2,578.73
	Aggregate	4.81	3,830,527.18	4.72	3,860,255.48	4.76	4,082,302.10	4.76	3,994,046.66	4.92	4,024,704.83

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.98	229,954.00	7.97	231,354.18	7.93	236,866.24	7.96	240,578.52	8.03	249,461.13
2	Fishery Related	7.55	7,179.51	7.54	7,341.57	7.42	7,816.97	7.47	8,296.01	7.55	9,051.92
3	Mining Related	8.54	6,694.64	8.46	6,642.44	8.43	6,683.00	8.44	7,011.68	8.54	6,937.25
4	Agriculture, Forestry & Beverage Production Related	8.29	162,865.79	8.19	166,381.29	8.19	166,896.63	8.17	170,869.28	8.27	174,968.73
5	Non Food Production Related	8.07	368,631.93	7.95	372,135.99	7.96	379,125.47	7.95	386,387.44	7.97	398,448.66
6	Construction	9.28	340,914.19	9.23	339,601.38	9.17	354,304.35	9.19	355,863.82	9.27	359,202.13
7	Electricity, Gas and Water	8.44	187,746.11	8.36	190,753.68	8.19	199,484.95	8.15	201,824.23	8.09	205,647.46
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.46	54,017.55	8.39	54,871.61	8.39	53,835.02	8.45	57,638.29	8.49	60,085.25
9	Transport, Communication and Public Utilities	9.02	71,555.42	8.92	71,164.07	8.83	71,745.94	8.91	71,319.35	9.02	70,725.81
10	Wholesaler & Retailer	8.49	735,654.04	8.44	753,952.41	8.39	756,362.68	8.42	760,442.86	8.50	790,626.79
11	Finance, Insurance and Real Estate	7.38	279,513.89	7.44	279,735.18	7.67	287,539.96	7.84	288,220.21	7.99	299,670.99
12	Hotel or Restaurant	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97	7.87	161,430.23	7.89	164,621.84
13	Other Services	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22	8.40	162,874.90	8.45	168,939.55
14	Consumption Loans	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29	9.24	206,049.37	9.25	204,287.91
15	Local Government	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48	3.10	1,975.67	4.14	1,362.29
16	Others	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68	9.50	530,464.43	9.59	555,842.39
	Aggregate	8.53	3,465,398.13	8.46	3,493,884.36	8.43	3,566,532.84	8.48	3,611,246.30	8.57	3,719,880.10

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.29	752,394.66	8.24	752,139.49	8.15	785,336.79	8.19	801,190.62	8.22	826,523.40
2	Overdraft	8.79	542,892.94	8.82	544,430.41	8.79	548,473.71	8.79	558,358.75	8.88	586,769.38
3	Trust Receipt Loan / Import Loan	7.29	78,610.97	7.25	82,544.83	7.09	72,866.70	7.11	73,817.31	7.17	78,500.70
4	Demand & Other Working Capital Loan	8.39	823,476.72	8.36	846,292.83	8.33	854,298.77	8.33	861,961.27	8.28	883,495.26
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30	9.24	247,833.55	9.32	252,102.27
6	Real Estate Loan	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90	9.12	165,641.33
7	Margin Nature Loan	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02	8.26	88,437.07
8	Hire Purchase Loan	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93	9.74	139,719.12
9	Deprived Sector Loan	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97	7.45	257,437.46
10	Bills Purchased	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62	4.71	4,538.04
11	Other Product	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35	9.57	436,716.06
	Aggregate	8.53	3,465,398.12	8.46	3,493,884.35	8.43	3,566,532.83	8.48	3,611,246.30	8.57	3,719,880.10

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

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

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

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

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Nov, 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	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman
39	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko	40	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
41	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	42	Naya Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi
43	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana	44	Summit Laghubitta Bittiya Sanstha Limited	Summit
45	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	46	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila
47	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha	48	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
49	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa	50	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi
51	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra	52	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
53	BPW Laghubitta Bittiya Sanstha Limited	BPW	54	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
55	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	56	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
57	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	58	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
59	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	60	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)
61	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	62	Super Laghubitta Bittiya Sanstha Limited	Super
63	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan	64	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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